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Research Papers

THE DIFFICULTIES AND OPPORTUNIES FACED BY WOMEN MANAGERS IN CAREER DEVELOPMENT

[1]Havvanur Kum, [2]Dr. Muthmainnah, [3]Halide Bilgin and [4]Dr. Gül Erkol Bayram

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ABSTRACT

It is known that it has been a difficult process for many centuries for a woman to get her own freedom when viewed around the world. In this process, the emphasis that there are many social judgments that are important for a woman, and that the most basic thing that a woman is responsible for is her family, comes across as a situation that has been going on from the past to the present. As a woman, it has always been to encounter prejudices, to exist with one's own opinion in a certain area of life, it has always been to encounter an obstacle.

In this study, the changing rights and freedoms of all women in the historical process were discussed, their status in the tourism sector and the obstacles they face when rising in business life were discussed and the place of the gender factor was mentioned.

A woman should be able to achieve the success she wants in all areas of society. In this context, the perspective of society on women and the female manager has been examined from the past to the present. In the cases we examined, it was seen that the gender factor is an unchanging factor and it was emphasized that this issue is in the first place on the obstacles that women have passed when coming to the executive position. It has been stated that these obstacles have continued to have an effect with thoughts coming from a patriarchal society structure, and it has been examined that the woman is trying to be suppressed in the background by losing her morale and motivation. Based on studies conducted on a similar topic in the literature review, emphasis was placed on the situation where a woman is considered inadequate in the position of manager, and it was also noted that the woman's abilities correspond to the position of manager.

INTRODUCTION

Although we see a majority of women worldwide, they are not considered equal to men in working life and economic freedom.(Gökalp, 2008:1) This situation is not met correctly within the principles of democracy. In society, communication should be continued without gender discrimination with the person we are communicating with at a job interview, at home, on the street. Women have renewed themselves every day. Changes in demographic characteristics have changed the traditional status of women, and with it, women have begun to take on more and more roles in social and economic life.(Gökalp, 2008:1) Although the opportunity for women employees to find employment in many fields has increased, it is observed that they are more employed in the tourism sector than in other sectors (Demirel, 2017:1). When we look at the tourism sector, women are usually employed at the lower levels. Although women have started to enter the business life as a general problem, it has been a difficult situation for them to hold a managerial position.

In the age of regular confusion, the role of individuals to take a more active, creative and equal part in management and decision-making is observed (Uçar, 2004: 21). The prevailing sexist approaches in management science range from the fact that women cannot succeed by not devoting enough time to their jobs and related managerial tasks due to their familial jobs to the possibility that they may conflict with their own unique qualities (Bozpolat, 2009:1).Women still do not see the value they deserve in developed societies (Aytaç, 2005; Özcan, 1999: 10). The woman is often seen as helping the house and providing support to the family, and she works for this situation. Female employees taking on more responsibility in their family lives in a patriarchal society attitudes towards women than men they brought, caused women to stay away from management positions(Demirel,2017:1). In addition, when we look at it, men do not want women to rise and become managers, so they can create obstacles for them (Çelik, 2008; Ünal, 2003: 15). We know that female employees who want to advance in their careers should spend more labor than their male colleagues (Çetinel, 2008: 277). Women experience low motivation due to increased obstacles over time due to the much effort and strength they have spent. The obstacles they face create career problems when they interact over time. A large part of these problems are influenced by the organization or organizational culture (Demirel, 2017; Özden, 2001:194).

The Place of Women's Employment in the Historical Process
During the periods when societies lived a konargöçer way of life, man had an important status (Kargiglioğlu and Özer, 2018: 3). During this period, we also see that men and women are positioned equally. At the same

time, a woman can do everything that a man does(wearing a sword, riding a horse, shooting arrows, etc.).(Kargiglioglu and Özer, 2018: 3). During this period, the woman has the right to have a say in the management. The social and political achievements of women are shown in the Orhun Inscriptions. In these inscriptions, a lot of information about the place and period of the woman was conveyed about the eighth century period. 16. It is seen that women remain in the backvground in a society that shows a patriarchal structure with the century (Kargiglioglu and Ozer, 2018; 4). In this context, women's freedom is restricted. It is seen that Western countries have written many works about women of the Ottoman period (Kargiglioglu and Ozer, 2018; 4). In particular, according to the statements of travelers, it has been observed that women living in rural areas are more involved in life(Kargiglioglu and Ozer, 2018; 4). We can express the opinion that the more active a woman is, the more her influence in production increases. Together with the first constitutional law, we see that women's rights have been improved; new educational opportunities, the right to divorce, etc. together with rights, they have existed more in social life (Kargiglioglu and Ozer, 2018; 4). Over time, we began to see women in working life with the second constitutional law, and then they showed their presence more in the social sphere with women's rights expanded with the Republican period (Kargiglioglu and Ozer, 2018; 4). along with the Turkish Civil Code adopted in 1926, women's rights have been greatly expanded (Kargiglioglu and Ozer, 2018; 4). The woman qualified for municipal elections in 1930. A woman who has started to play an active role in business life has reduced the patriarchal structure of society compared to previous periods and has made an important place for herself in society (Kargiglioglu and Ozer, 2018; 4). The patriarchal structure, which considers that the weak structure of a woman needs protection, has always been a step forward for a woman in the developing system of social thought, since she thinks that a woman's place is her home, that it is more necessary for her responsibilities that are there. As each new right became a step towards women's participation in business life, obstacles continued for the woman who could not completely get rid of the ongoing thought structures. In order to protect women's rights in the process and reduce society prejudices, initiatives that will facilitate women's entry into business life should be supported, all kinds of measures should be taken to prevent their exclusion from working life, and women should be active participants in local and national decision-making processes (Kargiglioglu and Ozer, 2018; 12).

Women's Employment in the World and Turkey
Women have shown a tendency to self-improvement in all areas from the past to the present and have made a desire to move forward, but when we look at it, they have encountered many obstacles in the face of this situation. When these obstacles came to pass, they were regressed and could not use their own freedom of work. There are many countries around the world and separate policies implemented by each of these countries, women should have the same rights and freedoms everywhere, while in many countries they have been overshadowed by male individuals. When we look back to the industrial revolution, we see that women were not in working life as 'paid' with the status of 'worker', these concepts first came to light with the industrial revolution. With the industrial Revolution, increasing industrialization and the intense need for labor arising in this sector have increased the participation of women in the labor market as wage workers. This is accompanied by the 19th. We see that the employment of women in the labor market has increased in the last quarter of the century.

In addition, a flexible form of production has emerged in the following times, which has brought the woman to the forefront in this case. A woman who can more easily settle for cheaper working hours, boring monotonous jobs, bad working conditions compared to a man, has more easily accepted jobs with part-time and flexible hours, and in this case, has increased the employment of a female workforce.(Karaca, 2007:15). However, as a result of these developments, the participation rate of women in the labor force is lower than that of men all over the world, regardless of the level of industrialization.(Karaca, 2007: 15). While female labor force participation is high in Scandinavian countries, we see that this rate is low in Muslim and Catholic countries. Looking at the world as a whole, it can be seen that the variability of this situation also varies according to sectors. In developing countries, the female labor force is concentrated in the agricultural sector, while in developed countries there is an intensification in the service sector. After all, this distinction exists in most countries as men's and women's jobs, and women have always been employed in unqualified jobs. In today's World, we see that many women are taking steps to prevent these rates, and women who show an excess between countries compared to the male population have now largely decayed from the shadow of male individuals. This situation makes the idea of women's or men's work in the title of 'business' of developing countries less prominent than before. Of course, this situation has not completely disappeared, but nevertheless, women have started to have a profession without distinction as a result of their lifestyle interests and abilities.

The historical development of women's employment in Turkey comes across as the Ottoman and Republican periods. During the Ottoman period, women represented a large workforce as an agricultural worker within the

scope of family production unit and daily work.(Karaca, 2007: 17).Looking at this period, we also see that the female workforce has been overshadowed by the male workforce for a certain period of time. This is the 19th case. It began to change towards the middle of the century. During this period, the increasing migration to the city increased the number of dec-class workers in the cities, as a result of which the low wages of women workers led to an increase in the number of women workers due to the fact that they were easier to manage. The greatest improvements in the entry of women into the working life were experienced during the periods of the Tanzimat and the Constitutional Regime. During these periods, first of all, educational institutions were opened, and then girls' high schools were opened. As a result of this situation, women were supported by school education outside of household chores, and their first professions were midwifery and teaching professions. Then, the nursing profession also started during the Constitutional period.

Considering the employment of women in the Republican period after the Ottoman period, she tried to work in line with the limited opportunities until this period. At that time, women often faced difficulties and their economic freedoms were restricted because there were some beliefs such as that doing something other than a woman's home life would disrupt family life. However, with the establishment of the Republic of Turkey on October 29, 923, many fundamental changes occurred within women's rights, as well as in social, economic and political terms.(Karaca, 2007: 19).

However, there have been many innovations and developments that have made women more active and women have joined social life after the Republic. The concept of equality has come to the forefront, but still this situation has not been fully overcome, and it seems that women have less labor employment than men.(Karaca, 2007: 20).

Gender Roles and Women's Participation in Working Life
The concept of gender is a certain genetic, physiological and biological characteristics that a person shows as a woman or a man.(Karaca, 2007:3). We are faced with many incidents under the heading of gender discrimination in society. We often see that women are subjected to unequal behavior under this situation. A woman is a valuable individual who will achieve very important things in society, but social attitudes and behavior, as well as prejudices from the past to the present, create obstacles to this situation. As a result of this, the concept of gender; we can say that it indicates the socially determined roles and responsibilities of men and women. The concept of gender as a broader scale and certain features of the woman and the male appears here as a result of these features, they can do things like a limitation or a woman to do the housework, the male take jobs outside the home, that is. But this attitude is a valid reason to overshadow the intended equality. Do we ever ask ourselves, why can't a woman be a pilot, or even if there is a majority of women in the nursing profession, there are male nurses and they do the same job. In another way, it is seen that male individuals constitute the community that discriminates against gender. Their desire to see themselves superior in all areas of society and the fact that they always approach women with a prejudice is entirely due to the fact that they look at life through a single window. The concept of gender refers to what is immutable, while the concept of gender includes mutable relationship patterns.(Şahin, 2020: 11). That is, the main thing to pay attention to is to deconstruct the idea that this concept is aimed at eliminating the difference between women and men, because this concept reveals not differences, but the mutability of the structure of unequal relationships. (Şahin, 2020: 11).

We see that women face obstacles and prejudices in many areas due to gender inequality. In this context, it has been tried to place a housewife in a more domestic situation for a woman, and the man who works and supports his home by getting a male answer to the question of who is the head of the house is looked at as having more say in every context. So how true is this situation? This situation has never been accepted by women and this event has come down to the present day only as a form of social belief. Another noteworthy situation is that women are limited to unqualified jobs in the division of labor and are treated unfairly. Women often worked in the agricultural and service sector either with no income at all or with little income. However, in contrast to this situation, men work in the decision-making bodies of services and higher media in the industrial sector, whose productivity is good(Şahin, 2002; 37). In the Division of Labor, women face constant difficulties when they apply for jobs that do not fit their gender roles (Sahin, 2002: 37). In this context, it is also quite difficult for women to get promoted in a department. Movements aimed at increasing the level of women's education for employment are an important factor for reducing gender inequality in the labor force (Gökalp, 2008:10). In order for this idea to be realized, an equal work equal pay policy should be applied to male and female employees who are important for the realization of this idea (Gökalp, 2008; 10).

Women's Participation in Working Life

As a result of many years of social and economic development before women joined the working life, they had to prove themselves to be a citizen of society, an individual with equal rights (Sahin, 2002; 25). In this case, it has shown changes from society to society because the woman who has an equal status with the male population has always been the party to the second plan and has caused the continuity of unstable relations in the working life of this woman (Sahin, 2002; 25). The concept of working at a job has always existed since the beginning of humanity, however, women have primarily worked as slaves, apprentices, and journeymen in working life, and their introduction to working life today is literally 18.the end of the century was realized with the industrial revolution (Çelik, 2008; 7). It is the first stage of her freedom for a woman to take part in her working life in any way she wants and to have a well-deserved amount of income. When we look at it, we see that there are maternity and household chores that have traditional duties under the judgments of society that first come to mind when it comes to women's work or what they need to do (Çelik, 2008; 7). However, this judiciary was destroyed by the industrial revolution and this revolution became the turning point of women's employment. With the revolution, women began to contribute to the working life outside their homes collectively and for a certain period of time (Gökalp, 2008; 4).

The participation of women in working life has been affected by many events and has made progress with innovations in each new revolution. There are differences in the participation rates of women in dec life between the years.in 1990, it was seen that a total of 854 million women were economically active and it was stated that this constituted 32.1% of the total labor force (Şahin, 2002; 28). For this situation, which differs between regions and countries, while the female labor force in developing countries is more than the agricultural sector, in developed countries this situation is seen as an dec on the service sector (Sahin, 2002; 28).

Decency situations between countries, cultural and sectoral differences, as well as the transition to new technologies that have developed with the increase of competition in the post-1980 world are among the factors that change women's employment (Sahin, 2002; 28). In all these cases, the participation of women in working life has brought about positive developments as well as negative developments. For example, these situations have increased women's employment while at the same time revealing a less willing workforce. Women have been included in the labor force for the last time and have the labor force status to be abandoned first (Şahin, 2002; 29). There are differences between rural and urban regions in the participation of women in dec life (Sahin, 2002; 33). In both cases, the participation rate of men is higher. Looking at urban and rural areas, according to the data of 2000, the labor force participation in rural areas was determined as 39.9% for women, 76.6% for men, 70.3% for women and 15.7% for men in urban areas.

Tourism and Womesn's Relations

Tourism is the leading industry in the service sector and the most important industry with a high employment rate (Karaca, 2018: 24). This industry includes travel and accommodation that people have made in various fields such as business, curiosity, religion, health, sports, culture (Tuncel, 2011: 147). Tourism is an important sector that contributes to cultural changes and the spread of culture. In order to understand the main effects of tourism on social structure, it is necessary to know the effects of tourism on individuals, social structure and culture (Tuncel, 2011: 148). The tourism sector in Turkey has significantly improved in the early 1980s (Tuncel, 2011: 148). This change has caused changes in many areas. We can state that it plays an important role on the emergence of new professions, the formation of changes in traditions and customs, and also on the change of value judgments and the roles of men and women in society by causing the prejudices of society to disappear (Tuncel, 2011: 148). The use of the image of a woman in tourism news has led to the fact that a woman has come to the fore. By adding a new one to her gender adjectives, she became a development strategy in the tourism sector (Tuncel, 2011: 148). The tourism sector in the world uses women to provide employment (Çalık, 2018: 37). We can say that it has an important status in the young sector for the employment of tourism together with women. Young people have become more active thanks to their work in tourism, family ties have been deciphered and intergenerational conflict has emerged(Çalık, 2018: 37). On the other hand, women have seen the liberating effect of the jobs offered to them for them and as a result they have moved away from traditional protection (Çalık, 2018:37).

The number of women employed in the tourism sector is higher than in other sectors (Çalık, 2018: 39). The reason for this situation is seen as being due to the fact that there are more job fields suitable for women's knowledge and skills. However, in this case, it is not at a sufficient level for the tourism sector (Çalık, 2018: 39). Women's labor is limited in professions that require qualified labor and are dominated by men who are obliged to provide social security(Çalık, 2018: 39). in 2015, we see that women made up 49.8% of the population of Turkey, and the number of working women in this ratio is 29.5 million, while only 8.1 million

female individuals are employed at this rate (Çalık, 2018: 40). In this context, we see that women working at the lower level are higher compared to women working at the middle and upper levels (Çalık, 2018: 40). We see that the number of female employees is increasing every day, but the one negative aspect of this situation that applies to all sectors is the gender discrimination against female employees. Female employees are visibly discriminated against in the tourism sector, and the most noticeable of these is wage inequality.

Another negative factor for women trying to exist in the sector is the lack of education(Çalık, 2018: 40). In order to progress in the tourism sector, it is a very important factor for women to work with people who care about thoughts, not gender (Çalık, 2018: 40). One of the factors that is difficult for a woman is that men encounter obstacles by their friends instead of the obstacles they remove. It is considered necessary to put the private life factor on the second plan for women who want to progress in tourism, but it is obvious that we will not be able to leave the concept of discrimination behind when we move forward with this idea. Although women can do many jobs that men do in the industry, this situation is not fully accepted. Women are usually employed widely in the housekeeping department in tourism enterprises and are responsible for cleaning and laundry here (Çalık, 2018: 41). The only difference between women working at home and working in a tourism business is that they receive wages in tourism businesses(Çalık, 2018: 41).

A woman may experience role conflicts in her working life over time and encounter many obstacles in career planning compared to men (Çalık, 2018: 41). As a result of the different treatment of men and women in the workplace in the face of this situation, along with the idea of gender discrimination, female employees lose their self-confidence by believing that there is no equality of opportunity in the career process (Çalık, 2018:41). In order for women to be in the position they want more in the labor force in Turkey and to increase the participation rate in the labor force, public institutions, local governments and non-governmental organizations jointly organize congresses, seminars and courses (Çalık, 2018: 42). As a result of all these supports, it is seen that women's employment in tourism is not enough. We see that the forecasts for the future are in the direction that women's employment will increase, and as a result, women's employment will also increase in the tourism sector (Çalık, 2018: 43).

Female Managers and Career Barriers in Tourism Enterprises
The concept of manager refers to the people who actually manage a business, have all the control over this business and directly control those who do business (Şahin, 2002: 12). Administrator; and useful for a specific purpose within the business community to achieve the goals of managing people together, as is the person who has responsibility and obligation(Sahin, 2002: 13). The characteristics that managers should have are examined in three main headings as intellectual characteristics, character traits and social characteristics. It has been assumed that women lack managerial characteristics due to the preconceptions that have been going on for many years that women are defined as dependent and compatible beings in many places (Şahin, 2002: 16). By overcoming this approach, it was possible for a woman to take part in the working life and, as a result, at the managerial levels as a result of many years of social, economic, cultural and political developments (Şahin, 2002: 16). A woman wants to overcome all of this and be next to a man in the world of management, not in the shadow of a man (Sahin, 2002: 16).However, many people who view this situation negatively, situations and behaviors continue to have a decisive impact on this development. The reason for these factors is the traditional mindset that women are more often held back from men in the home, wife and child cycle (Şahin, 2002: 16). Many studies have been carried out for women's entrepreneurship and it is aimed to develop policies to further this situation.along with the 1980s, the idea of entrepreneurship has largely eliminated the gender inequality and brought about the idea that women can work in different business fields as well as men (Bayram, 2018: 53). Women are not only limited to creating a promising workplace for themselves and their families in a single field, but also creating a large-scale workplace for many people with their initiatives (Bayram, 2018: 53). Although there are many initiatives, we see the obstacles that women face after every step. But still, the steps taken to prevent this situation will lead to a dilution of traditional thinking by bringing itself to the forefront more over time.

There are many active organizations in Turkey that are at the forefront of strengthening women's entrepreneurship (Bayram, 2018: 53). We can cite these organizations as the Association of Women Entrepreneurs of Turkey, the Foundation for the Support of Women's Labor, the Women's Solidarity Foundation (Bayram, 2018: 53). The ratio of senior managers working in the public and private sectors in Turkey is 6.6% (Gökalp, 2008: 47). When we look at the management level ratios of female managers in our country, it is seen that most of this ratio is common in the lower and middle levels (Gökalp, 2008: 49). We can summarize the situation that caused this situation as gender discrimination and the inability to fully realize equal opportunities in education.

Women entrepreneurs have unique qualities due to their structure. We can list these qualities as dynamic, innovative, free-spirited and ambitious who loves to compete, committed to his job, risk-taking loving, patient, good use of time management. Increasing employment opportunities in the developing world and in Turkey with the working conditions of discrimination between men and women and have made a positive contribution to the change of position is largely accepted by everyone if you are in a situation that has come to the fore(Bayram, 2018; 56). The social roles assumed by women have not changed and similar responsibilities have been given to men (Bayram, 2018; 56). Although a certain increase has been observed in the case of women becoming managers, they still encounter various obstacles on the way out in order to reach this position (Şahin, 2002; 48). In business life, a woman can create a goal for herself, but this goal can be blocked because she is a woman (Gökalp, 2008; 52). All the problems faced by a woman in her working life are obstacles for her to become a manager (Gökalp, 2008; 52). Women usually traditionally choose the human resources department (Gökalp, 2008; 53). In addition, it is seen that women do not have sufficient work experience for senior management (Gökalp, 2008; 53). As a result of this situation, when we look at it, we see that this view of the roles of men and women creates an obstacle for women to easily rise to the upper echelons(Gökalp, 2008; 53). Objective measurements and objective criteria should be taken as a basis in a completely neutral manner, without distinguishing between men and women in terms of adequate element selection. When we look at it, we see that men have a higher preference rate just because of their gender. However, all qualified male and female employees should have equal and open opportunities for promotion to a senior position (Şahin, 2002; 49).

A common judgment in the social structure is the idea that a woman's place is her home (Bayram, 2018; 57). Many women face a lot of problems between family, work and career dec The different roles between men and women, for example, this path in which a woman starts her career with high motivation and family support, also causes performance deceleration in her career due to the pressure she feels on her responsibilities within the family (Gökalp, 2008; 53). As the woman wanted to move forward in her work life, the obstacles that were put in front of her continued without decreasing every day, even though they seemed to decrease when it came to the place, is there a woman in the background? is there a question or is your manager a woman? Regardless of the answer, it is a rare case where the judgment changes, it is clear that this situation is worth seeing with a different window. In the country of democracy where we live without gender discrimination, or even in the wider world, every individual should be questioned with equal judgments in their life steps. It will be more valuable for us tomorrow when personality traits are in the foreground and gender discrimination is in the background.

One of the most important problems in this context dec the queen bee syndrome. Queen bee syndrome can be expressed as a intimidation applied by women who have reached the position of manager to their dec who work at the lower levels (Tahmaz, 2018; 165). In queen bee syndrome, women who are in charge of a business are critical of their subordinates if they are their dec and are also against them. This syndrome describes a queen bee who is successful in her career but does not agree to help women other than herself rise(Tahmaz, 2018; 165 and Klemesrud,1981). While there are many reasons for the rise of women, it is quite difficult for them to face obstacles by their own friends. Women are fighting many battles to get to the position of manager, and the success they have achieved is very valuable for women who have risen and reached their goal as a result of all these efforts (Tahmaz, 2018; 167). What is necessary for male employees to skip seniority is that they are doing their job and they are making some effort. In this case, for male employees, it is not the peak of their career, but the equivalent of their situation in business life(Tahmaz, 2018; 167). These thinking structures of men do not create a conflict environment for other employees in the working environment in the position they have come from. However, when it is looked at, female employees face many familial and social obstacles from the moment they want to enter the working life (Tahmaz, 2018; 167).

Although there are provisions prohibiting gender discrimination in many constitutions, it has been seen that this situation is still not in the right way in the application part of the world. Unless this situation is clarified with its full meaning, the woman will always face the same obstacles. The problem here is the intensity of the gender discrimination and is associated with the fact that a woman does not consider herself successful in a managerial position. However, it is more correct for men and women to go through the same interviews for the same job and make this comment. The structure of thinking is always very important for a person, and with a sentence that he has given to the question asked, it will be possible to understand that he is the right person for the job without gender discrimination.

In order to see more female managers in working life and to put forward new ideas to ensure that they are more represented by senior management, the main purpose of all the studies is to establish and suggestions are offered at the end of the study. First of all, the roles of men and women should be adopted by both sexes with a

sense of equality in order to eliminate gender discrimination. It is obvious that social prejudices are the basis of this situation, we can overcome this situation only when we put it in the right place in our thoughts. In addition, by organizing symposiums in which women are present, a conversation with people opposed to women being managers here can also get to the very bottom of this idea or cause women to take care of this event by expressing themselves. Of course, such applications may have been made, but in order to achieve real success and result, it is necessary to repeat this event regularly without giving up.

For many people studying at universities, there is a phenomenon of future anxiety because they fall behind from many things when it comes to family structure. We can only avoid this situation by having more female managers who can set an example for them. When they do a research, they will always take a step by seeing themselves as one step behind for the upper echelons here when male managers are always coming up to them, but this is a behavior that will lower the society back instead of moving forward. In some cases, positive discrimination should be provided for women. As a result, women can empathize with me and they become more supportive instead of blocking me. Leaving behind the idea that a woman has the right to take care of her child, we must say that a woman has the power to advance her family and work by having equal responsibilities on equal terms, and we can achieve this first with education.

The purpose of all these studies is to get rid of the patriarchal system of thinking of women in society and to complete their career development in business life without obstacles and to ensure that they are at the desired level in the tourism sector. I believe that everything written will be integrated with the concept of equality when the studies we have done are read and addressed with priority to women. Although gender discrimination will always be present in our society, we can overcome the obstacles it causes us with unity and togetherness. The tourism sector, which is suitable for the characteristics of women, is an area where women's labor force is more common than other sectors (Tahmaz, 2018; 171). But this situation is not at a sufficient level, we often see a female workforce in housekeeping, food and beverage departments. Due to the small number of employees, we see that there is also a small number of female managers at the same rate (Tahmaz, 2018; 171).

Development is very fast for the tourism sector(Tahmaz, 2018; 172). Being able to keep up with the changes in this sector is an important factor. Since all the difficulties experienced by women managers when getting to the manager's position have negatively affected them at this level, they have deciphered the situation of applying the same pressure to themselves with queen bee syndrome. Unfortunately, the queen bee managers are now starting to be neutral by decisively remaining neutral in this regard instead of taking sides where it is related to gender discrimination (Tahmaz, 2018; 172). If we are going to offer solutions for this issue,; the first point of the solution will begin with the mentoring of women who hold managerial positions in the tourism sector (Tahmaz, 2018; 173). This will be possible for executive women to have comprehensive knowledge about the subject and to feel the responsibilities they have taken (Tahmaz, 2018; 173). The development of this idea is through the unity and togetherness of women. The increase in the number of female managers in the tourism sector will be possible with the recruitment of personnel by means of promotion to the upper levels of tourism enterprises (Tahmaz, 2018; 173). As long as there is a fair promotion, all the psychological thoughts of women that cause this syndrome will disappear. For this reason, as the number of female managers increases, it will get rid of the managerial loneliness of the woman and increase the clarity of the decisions she makes (Tahmaz, 2018; 174). Thus, the syndrome will decrease and disappear.

RESULT AND SUGGESTIONS

In the study conducted on the difficulties and opportunities that women managers have met in their career development in working life, first of all, the place of a woman in society has been determined. The texts intended for equality between men and women have not been fully implemented, and for this reason there has always been a distinction for women. It has been determined that the woman has encountered obstacles in all aspects of life over time. These obstacles have turned into general prejudices for every individual in society, starting with the family. A woman has existed in difficult conditions in society as an individual. However, looking at the status of a woman from the past to this day, we see that she has very suitable abilities for many jobs. From the point of view, a woman is a regular, disciplined and responsible person and has inevitable characteristics for her working life. But he has always encountered obstacles in some way. Avoiding these obstacles can only be achieved with a democratic assessment. The social structure should provide women with equal participation and representation opportunities with men without discrimination. It has emerged as the product of a change and development that has taken many years for a woman to reach her current position by equipping her with equal legal rights, participation and representation opportunities all over the world. Because of the patriarchal structure of society, the roles imposed by gender on women due to the structure of the woman's place is her home, while it has been going on for many years with many thoughts such as a woman

should take care of her child, how much more self-acceptance can a society that has left women in the shadow of men make women. Although women have started to see themselves in business life over time, this has been possible in certain business lines. In this case, women were employed in low-income jobs. The attitude of male employees, employers' assessment of women as a reserve workforce, and the lack of legal regulations decriminalizing discrimination in society also play a role among the factors that may affect this issue.

The developing possibilities have not had a direct impact on women. Rights and freedoms for women have increased over time, and in this regard, the woman has made thoughts on self-improvement. However, as a result of the fact that women began to enjoy this right along with the right to education, the first female teacher, doctor, nurse, and many other areas gradually began to make progress. We see that women are usually employed in housekeeping services in the tourism sector. However, women can transfer their gestures and facial expressions to the guests in a very nice way on behalf of the business when they are kept in the foreground compared to men. The reflection of prejudices that cannot be overcome in society is a situation that has been encountered for many women in every sector. Women experience a loss of motivation behind all the negative behaviors that are done. In this case, they may find themselves inadequate. Different institutions and organizations have been established for women every changing year. Here, it was considered to support the country's adequate knowledge and level of women's employment, and it was emphasized that women should be in all areas, not in one area. If a woman who has always had an obstacle in the way of entry into working life is constantly forced to make a choice between home and work, deceleration always leaves behind the steps that are expected to be taken forward. It has been determined that a woman faces obstacles by both sexes during her working life, and in order to prevent this situation, it was thought that the process of career development in a woman's rise should be made easier for them. Since a woman faces many obstacles when she rises, she is able to apply the same pressure to her fellow men. However, with unity and togetherness, it is possible to move this situation further.

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THE "NEW NORMAL": THOUGHTS AND EXPERIENCES OF STUDENTS ON THE SHAPE OF THE ACADEME

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ABSTRACT
This study focused on thoughts and experiences of students on their shape in the academe. The pandemic has brought a great impact on the academe, especially on students. The qualitative approach was utilized in this endeavor. The responses of 36 students were narrated, coded, and thematized using Clarke and Braun (2006). It was found that the students were anxious about the face-to-face, worried about their safety and future yet felt hopeful and optimistic amidst this crisis. Their worries depend on their stance with their teachers and classmates in school. The respondents had a strong faith in God and pray that the pandemic ends. Their optimism and hopefulness are the only weapons they have through God's help. From these, researchers recommend alternative ways for students to learn. The conduct of online classes and the use of various platforms are encouraged. Furthermore, the safety of the students remains the priority of both the school and teachers may continue to attend webinars to be acquainted and be literate in technology.

Keywords: Pandemic, Students, Anxiety, Optimism

INTRODUCTION

A COVID-19 pandemic is unprecedented in our lifetime. It has disrupted most countries economy, financial, and social systems, and the short- and long-term consequences are difficult to assess.

Because of the closures of educational institutions during the pandemic, students suffered greatly. A "new normal" in education was born for this reason. Online classes were then conceived, and teachers were required to prepare modules for students as well as mastery on the use of apps for online classes. Students were forced to stay at home and learn lessons through various platforms. The parents served as phantom teachers in the classrooms and were then confined within the four walls of their homes. According to Enriquez's findings (2021), the difficulties of parents reached unprecedented heights because of their confidence in teaching lessons to their children, unemployment in their respective jobs, mental health, and the security of their own families. The community took numerous protections, including social distancing if they chose to go outside, quarantines for new arrivals in the community, infected individuals were advised to be isolated, the use of face masks and other safety and security equipment, travel restrictions, prohibition for local tourism, and a slew of other restrictions imposed by various health agencies.

1. As a member of the academic workforce, the bulk of tasks relied on the preparation of modules. The pandemic has struck the educational world and brought about a critical and new shift in the workforce. Before classes began in 2020, module preparation became a way of life. There was intensive training on modular preparation and technology utilization.

2. OBJECTIVE

To describe the respondents' experiences and thoughts about the pandemic, as well as how they perceived their shape in school. This study further narrated their responses along with the following questions:

1. Will I be safe in school?

2. Will I learn the same skills intended with face-to-face encounters with my teachers?

3. Will online classes be enjoyable for me?

4. Will the modules be available on time?

5. Will online classes be worth learning?

6. Will the teacher be skilled in using the technology for online classes?

7. Is face to face encounter with my teacher/s worth the risk?

8. Will teachers be as skillful online as they ought to be face-to-face with us?

9. Is academic freeze an option for us?

10. Will school take full responsibility if I will be infected with COVID 19 while in school?

METHODOLOGY

The qualitative approach was used in this study and narrated the responses gathered from 36 students to decipher their perspectives on the current pandemic, as well as how these perspectives reorder and reorganize their roles in school. The responses were themed using Braun and Clarke (2006). The researchers selected their Facebook friends and sent them the semi-structured interview. To elicit responses, ten researcher-created guide questions were used.

RESULTS AND DISCUSSION

Considering the study's objective, to describe the respondents' experiences and thoughts about the pandemic and how they perceive their shape in school, the researchers discovered that the respondents expressed a variety of thoughts and experiences.

ON ANXIETY

Most respondents were concerned about a pandemic. They are concerned about their safety in school if there will be face-to-face interaction. In the advent of this pandemic, the students were constrained in their homes and felt more secure than going to school. Hence, the fear of any face-to-face became a problem. It was supported by the responses:

S15: No, because every person who enters the school has the possibility to acquire the virus from outside and can possibly transmit it to others. It is true that everyone who enters the campus can be checked but there are also known to be as asymptomatic cases wherein no signs to be seen or to be checked and that's what makes the situation unsafe.

S30: To be honest, a big no. We can neither elude nor abstain from our old habits when going to school, this includes: hugging our friends and classmates, the sharing of food & drinks, the high-fives, and many more things done with touch & very close contact. And when buying in the school's canteen, it's expected that the students are cramming, and throng is expected to be visible. Another is when using the comfort room. Hence, if all of these people use the comfort room, the transmission of the virus is very fast, just think of holding the doorknob and the faucet.

The result of the study can be affirmed by the research project of the NCRP, that most of the feelings generated in the self-report across events on the pandemic timeline were "worried and afraid," with a peak during the statement of Enhanced Community Quarantine (ECQ) and a slight decline during the extension of ECQ. As a result, the respondents' safety is their top priority during this pandemic.

In Nicomedes and Avila's (2020) study, it is clear that respondents suffer from moderate illness anxiety in all aspects: hypochondriasis symptoms, attitude toward acquiring COVID-19, avoidance, and reassurance seeking behavior. Another recurring theme is concern about obtaining the COVID-19 for oneself, family, and others. Worrying about oneself primarily focuses on avoiding infecting family members, particularly those who are older and more vulnerable to COVID-19. Acute stress and media exposure to pandemics were linked to increased psychological distress (Thompson, Garfin, Holman, & Silver, 2017). Anxiety during a pandemic could lead to a positive outcome. A previous study on Influenza A (H1N1) found that the greater people's anxiety, the more compliant they are with national and international authorities' mandates (Bults et al., 2011).

According to Shefaly Shorey et. al (2020), fear and concern were prevalent in most online readers' comments (735 comments of the 2075 comments analyzed).

During this pandemic, the majority of respondents said they disliked online learning. They dislike it because they do not have a reliable internet connection. Similarly, they dislike online learning for the same reason. The respondents' statements supported this perception.

S15: No, because the common networks in our place are not stable and not everyone can afford to have higher access to network via upgraded mediums such as router, pocket wifi, and broadbands. Another thing is that I cannot totally concentrate because of the surroundings, the school is not the same as the house, being on school makes me feel more student-type than being at home. There are also distractions that can possibly occur and will make a chaos on the synchronization of the flow of the class.

Optimism amidst the Crisis

Many of the respondents expressed a relatively optimistic view of the pandemic. They are hopeful that teachers will be skilled and literate in the use of technology. This is consistent with responses to the question, "Will the teachers be skilled/literate in using technology for online classes?" ''

S9: Teachers nowadays are also knowledgeable in manipulating new gadgets and technology. So, I guess, teachers would not be left behind and will be as effective as they are in face-to-face classes.

S15: Yes, because teachers can find ways to be connected with their students. Teachers belong to the group of the best people for they can still find solutions to be great teachers, parents, and role models.

S18: YES! They should adopt themselves in manipulating a device because we are now in the 21st century, we are surrounded by modern technologies and we need to become literate to utilize them. They should be skilled as their students so that they will not be left behind.

S29: Maybe, it is the first time we experience these. But I believe that teachers are skilled and some are expert in managing things.

Nonetheless, optimism can be found in Nicomedes and Avila's (2020) study. It is a personal stance that focuses on the most appropriate aspects of an event. Thy noted that preemptive condition has a positive effect on comparative optimism, according to Ingledew and Brunning (1999). Furthermore, optimism is revealed to be a key component of toughness (Boldor, Bar-Dayan, Rosenbloom, Shemer, & Bar-Dayan, 2012). In the study of Shefaly Shorey et.al.,2020, Many Singaporeans were determined to remain optimistic in the midst of the pandemic, as supportive and encouraging comments about the government's actions to protect the people and the country were abundant (209 comments of 2075 comments analyzed).

Worried
Worry is another theme that has emerged from this research. Some respondents were described as concerned about the pandemic as well as the importance of face-to-face interaction with their teachers. They were concerned that having face-to-face interaction during the pandemic would not be worth the risk. Their responses validated the responses.

S9: This pandemic is serious and dangerous and face to face encounter would be very risky not just for us students but also our teachers. As they say, "health is wealth". So I say that we should always prioritize our health and safety.

S15: No, even if there are tons of lessons to be taught to us, our lives will still be on the line. Some lessons can be taught even without face to face encounter. Our lives are precious and we will not put it on a risky situation if possible. We love our teachers, we love learning, but we love our lives more.

S16: No because in this kind of situation we should look on our safety first. Also, we can still have a class in other ways like online class or using modules to ensure everyone's safety.

People react differently to a global pandemic depending on their cultural orientation. The media may appear to be precise and useful in informing the community. It can deceive and contribute to unnecessary public panic, resulting in undesirable responses (Jones, Waters, Holland, Bevins, & Iverson, 2010). Real illnesses and disorders have a strong mental impact, causing "ethical anxiety" that spreads globally and is accompanied by a genuine sense of shame (Gilman, 2010).

Ethical panic is an intense fear is perceived as threatening physical safety or society's culture (Goode, 2017). Journalists frequently use it to describe how politicians and other media institutions attempt to incite (McRobbie & Thornton, 1995). The level of concern for safety distinguishes it from social anxiety. Social anxiety addresses the fundamental issue, whereas moral panic, along with an awareness of industrial risks, is commonly included in a safety discourse (Ungar, 2001).

HOPEFUL
Being hopeful, on the other hand, is elicited as a theme in this study. The majority of respondents expressed hope for an academic freeze this school year. They hoped that an academic freeze was their only option at this point in the pandemic. This is supported by their responses, which are as follows:

S3: Yes, it is; it is from our president that "Life that is LOST is LOST FOREVER. Education that is Delayed Can Be Recovered"..

S15: Yes, because we are on the same ocean but we are not on the same boat. Some can possibly pass through the big waves because they have boats with stonger foundations but some can and can be swept away by the big waves. To make everything equal, academic freeze will be a great option.

S29: Yes, there's a lot of people who struggle a lot to survive a day, and they really want to learn from school. Students could force themselves by going into computer shops, buying load and still have poor Internet connections, instead of buying their necessities.

CONCLUSION AND RECOMMENDATION

Based on the responses, it is concluded that the respondents have various perspectives as anxious, optimistic, worried, and hopeful. They are anxious about their safety in school. With positive cases in the province, isolation at home is still the best remedy to be safe. Their worries rely on any encounter with their teachers and classmates in school. With their faith in God, the respondents wished that these end and normal ways of their life be retrieved. Their optimism and hopefulness are the only weapons they have through God's help. From these, the researchers recommend for alternative ways for students to learn. The conduct of online classes and the use of various platforms are encouraged. Furthermore, the safety of the students remains the priority of both the school and teachers may continue to attend webinars to be acquainted and be literate in technology.

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HARNESSING THE TEST HABITS OF THE SECOND YEAR CTE IN THEIR STABILITY AND DIVERSITY OF ANSWERS DURING EXAMINATIONS

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ABSTRACT

The diversity of students reflects the diversity of test taking behaviours. Those with established study habits perform better in class and on exams, and have a better chance of passing licensure exams or any other government examinations required for employment.This study is undertaken to determine the study habits and the test taking behaviours of the College of Teacher Education students.

In gathering data for the test taking behaviour of students, test papers were used as the subject of analysis. For the study habits, the checklist by K.Doody(2010) was used. There are 44 items to determine the study habits in terms of time management, preparing for examinations, taking examinations, and physical surroundings.This study employed the descriptive-correlational research method.

Results show that the respondents have Satisfactory Study habits. The respondents have manageable study hours, and are good at prioritizing things such as domestic duties, dealing with family and friends.The respondents' reading habits, exam preparation, and exam taking habits are not well established, hence the majority of their correct answers are replaced with incorrect ones. It is then recommended that teachers should assist students in developing regular study habits in order to improve the consistency of their answers during examinations, particularly in the LET.

INTRODUCTION

The diversity of students reflects the diversity of test taking behaviors. Some students have established study routines, while others have terrible study habits. Some students use their metacognition process to study and comprehend their course. Those with established study habits perform better in class and on exams, and have a better chance of passing licensure exams or any other government examinations required for employment. Those who study using their metacognition process are less likely to have trouble taking exams. Those whose poor study habits have not improved are observed to have a wide range of answers in test questions during examinations.

Students are required to excel in all aspects of school life, including co-curricular, extracurricular, and classroom activities, in order to get greater exposure and knowledge. More education offers a better probability of achieving life goals. Establishing strong study habits is one method to help. However, today's pupils are so distracted by a variety of issues that they frequently fail to complete other responsibilities. Hanging out with friends, texting, social media addiction, and other activities lead to failure to fulfill their responsibilities and accountability. However, there are students who wish to settle for more study time, but who must work in order to attend school. These caused a rush during the examination.

Cramming is visible on exam days, not only in the half-completed prerequisites or projects that students pass, but also in their inconsistent and inconsistent replies to the various test items. While some answers stay stable, there are many items where the correct answer has been replaced with an incorrect one; incorrect responses have been replaced with another incorrect answer. There are occasions when items are altered multiple times, but the original answer always wins out, whether it is the correct or erroneous answer. The purpose of this study is to see if poor study habits are the reason of unsteady exam answers. As a result, whether good study habits set by students have an impact on stable answers.

Related research are examined to determine their relevance, agreement, or disagreement with the current investigation. Cerna, Miguel A, et al (2015) conducted a study on the "Influence of Study Habits on Academic Performance of International College Students in Shanghai". He gathered data by observing and interviewing poor and high performing overseas students in the classroom. Classroom observations reveal that some students perform well while others do not under the identical conditions, such as the same professor, same subject, same teaching system, same administration, same enrollment criteria, same time of day for a certain course, and same educational level. According to him, the question is what factors impact this disparity in performance, and what is the ideal approach to organize the study process of multicultural college groups so that everyone learns and performs as expected. According to the findings of his study, high-achieving students express opinions based on reading material and class content, use the expression "I think," ask questions in class, arrive on time, ask for feedback on assignments, take notes in class and while studying, sit in the front of the classroom and attend

every class, study in silence and alone at regular times throughout the semester, read the material about two weeks before the exam, and read the material about two weeks before the exam. Low-performing students, he continued, are quiet during the semester, miss at least three classes, are frequently late, sit in the back of the classroom, and do not take notes in class. His research focused on overseas students' study patterns, whereas this research focused on second-year College of Teacher Education students' study habits. His study's instrument was not mentioned, however the elements mentioned in his findings are identical to those utilized in this study. He linked respondents' study habits to their academic achievement, whereas this study linked it to the consistency and diversity of the respondents' responses to the various test elements in the test questions.

The purpose of this current study is to examine the test habits of second-year College of Teacher Education students in terms of consistency and variety of answers during exams. Its specific goals are to determine the study habits of second-year CTE students, the stability and diversity of their answers in test questions during examinations, and the relationship between study habits and the stability of their answers considering the variety of answers given by second-year CTE students in various examination items.

METHODS AND MATERIALS
For this study, test papers from second-year students from all three sections were used as the subject of analysis. They were given numbers ranging from 1 to 126 to identify them. Number one was treated as respondent #1, number two as respondent #2, and so on. Each test item was examined, and the answers were categorized using the codes 1, 2, 3, and 4. A steady answer is coded 1, an inaccurate answer is coded 2, an incorrect answer is coded 3, and an incorrect answer is coded 4. A checklist was issued to second-year students in order to determine the respondents' test behaviors. The checklist was adapted from Kenneth Doody's checklist from Oakton Community College (Revised May 2010). There are 44 items in all. The items on the checklist are designed to determine the respondents' study habits in terms of time management, previewing, reading, reading review, remembering, in-class, writing research work/projects, preparing for examinations, taking examinations, and physical surroundings.

This study employed the descriptive-correlational research method. Because it describes the respondents' study habits as well as the regularity and variety of their test results, it is descriptive. It was dubbed correlational because it examined the relationship between the respondents' study habits and the regularity and diversity of their responses.

The study of the respondents' responses to the test questions revealed items with consistent answers as well as those with a variety of responses. These were compared to their study habits in order to determine which aspects of study habits are strong or weak indicators of having a consistent or varied answer during exams. The diversity and stability responses of respondents were based on their responses to the exam questions. The test was made up of multiple choice questions. Each item has four options, denoted by the letters a, b, c, and d. Only the letter of their choosing had to be written on the space provided before each item, and the respondents had to choose a response. The written responses were examined and classified as stable and diversified. A constant answer is referred to as a stable answer. Diverse answers, on the other hand, are responses to an item in which the initial or original response is replaced with another.

RESULTS AND DISCUSSION

As to the Study Habits of the Respondents
The overall mean of respondents' study habits is 2.79, which is considered satisfactory. This indicates that the respondents have developed a desirable degree of study habits but not yet established ones. This indicates that the subjects in which the respondents are enrolled exert modest pressure on them. Their ability to pass their topics permits them to do so without forming a strong study habit for the many disciplines they are taking. This also means that faculty-led events, requirements, quizzes, and departmental exams are tolerable for them, allowing them to pass without having to burn a lot of candles at night. This implies that the responders are good students.

Results show that the respondents have Satisfactory Study habits in terms of Time Management, as evidenced by the sub-mean of 2.65. This signifies that the respondents perform all of the indications in this category Very Frequently. This means that the respondents keep up with text reading and other assignments, have a study timetable in place, and schedule manageable study hours and frequent review sessions. This indicates that the respondents are good at prioritizing things such as domestic duties, dealing with family and friends, studying, and so on.

This further implies that they are already mature in dealing with their time management, avoiding other activities they consider as unproductive to have more time for studies. Since they are already second year, it is also their second year of staying away from home, hence, time management is already favorably managed.

The respondents also have a sufficient amount of time for previewing, as indicated by the sub-mean of 2.70. They devote sufficient time to reading through the Table of Contents of a book. They want to know that the book contains all of the necessary materials. This is further confirmed by their interest in glossaries, summaries, outlines, italics or bold-faced words, and charts. When reading a book, the respondents find these to be beneficial. They also say that they compose questions based on the preview, allowing them to read and discuss with an active and enquiring mind. The respondents also say that they have developed an acceptable reading habit, as evidenced by a sub-mean of 2.85 in this category. The respondents claim that they look up and find the definitions of important new words and key terms; turn section headings into questions that they try to answer; find the main idea for each paragraph and repeat it aloud; read one section at a time rather than reading the entire chapter; and seek out other reading materials in addition to the assigned textbook to strengthen their understanding. This indicates they prefer reading books to supplement what they learned via professors' lectures, classmates' reports, or socialized debates as part of the teaching-learning process.

This suggests that the respondents do not prefer spoon feeding and instead feed themselves the concepts they do not understand in class. These statements support their reportorial performance since they understand their themes independently and discuss them as clearly as feasible in class. The teacher's role is to facilitate classroom conversations rather than to instruct. The respondents in the reading review category are satisfactory. The sub-mean rating of 2.86 backs up this descriptive grade. Review questions are used to measure recall, and relevant terms and definitions are written down, according to the respondents. This implies that people recall information through metacognition. They write crucial terminology and meanings in their own style, making it easier for them to remember and recall the information. Metacognition permits a learner to understand and explain things that only he or she understands.

Result further shows that remembering has a sub-mean of 2.68, which is adjectively assessed as satisfactory. When they can't remember something, the respondents claim that fellow students, friends, seatmates, professors, and those around them can help them. When they don't comprehend something, they question the teacher. This implies they learn by working together. For them, cooperative learning is advantageous. They have faith in others' abilities, and much more so in others' ability to assist them in their studies. They also indicate that when learning stuff that they want to remember, they summarize it in their own terms. This is also a good method for learners who use metacognition.

Furthermore, the respondents claim that they divide lengthy assignments into parts and do them at separate times. They make connections between novel content and what they already know, as well as practice and review material in multiple short sessions. This is a way to help kids remember what they learned in class. The results indicate the respondents' study habits in terms of their learning style in the classroom. Their practices in taking class notes, asking questions or making remarks on each class, comparing or matching topics presented in class to ideas from the textbook, approaching with questions from readings or preview are all indicators in this area. The average rating for these items is satisfactory. This means that taking notes is crucial for them. This indicates that the majority of them are visual learners who prefer to have things written down. They take notes because they are prone to forgetting what happens in the classroom. In each lesson, the respondents claim to ask questions or make remarks. This is a technique for them to clarify topics that they don't fully grasp. They seek confirmation from their classmates, seatmates, or pals that teamwork and cooperation are beneficial to them.

Meanwhile, respondents concluded that checking or modifying class notes within 24 hours, taking down likely test questions while reviewing class notes, and revisiting class notes monthly are all bad study practices. This implies they leave as is after taking their notes. These should not be changed or rewritten because they may reflect a personal way of recalling things as they were written. They also indicate that while reading class notes, they occasionally jot down prospective test questions. They simply recall concepts from their written notes using their own methods.

The results shows that the respondents are satisfied in all of the factors covered in this item, as seen by the sub-mean of 2.81. According to the respondents, they gather information and ideas from other people or outside readings before writing a research paper/project, create an outline or list of ideas and then organize them into meaningful order, indicate the main ideas of the paper as well as each paragraph, write a first draft, edit, and rewrite the paper at least once. Inquiring about the opinions of others on a research work/project suggests that they require confirmation of a thought they have in mind as valid or erroneous.

They developed confidence in their ability to complete the assignment and belief that they were on the correct track as a result of the collected thoughts. This is just another sign that they can accomplish more with the help of a peer, a classmate, or a friend. This could also be due to their exposure to a classroom atmosphere where they were required to participate in activities with a partner or in groups. They have already established a positive group working connection, as well as effective teamwork. According to the Commission on Higher Education, this attitude of the respondents indicates that they learn best in an outcomes-based school. Working with groups or teams fosters cooperation, sharing, open-mindedness, a give-and-take relationship, leadership skills, and the capacity to follow directions. The respondents have a sufficient level of preparation for an examination, as seen by the sub-mean 2.89.

With a sub-mean of 2.96, the taking examination category received an acceptable rating. Before taking the exams, the respondents claim to have attentively read the instructions. This good habit is well-followed since the professors constantly remind them of it. This is because they must properly follow instructions before taking the Licensure Examination for Teachers.

Similarly, the responders claim to have made preparations for allocating time between the questions. Teachers always tell students before each exam how much time they have to do it, so students are aware of this. However, some test items have been reported to be unclear, and responding to these items takes too long. Due to a shortage of time, respondents frequently leave an issue unanswered. These perplexing or even badly crafted topics can sometimes lead to a wide range of responses from respondents.

Respondents, on the other hand, claim to proofread or double-check answers. Students can use proofreading to examine questions and double-check written responses. This could potentially be one of the causes contributing to the respondents' diverse responses. Proofreading is a significant indicator that responders will replace an inaccurate answer with the correct one, allowing them to respond to an unanswered question. In addition, respondents claim to be aware of tactics for finding answers to examinations such as multiple choice, matching type, and true or false. This is because students can recognize teachers who want to create patterns of answers for ease of checking papers. This is strongly advised against.

In terms of physical environment throughout the study period, the result shows that respondents have good study habits, as seen by the category's sub-mean of 2.93. The respondents claim that they can study better in a calm, distraction-free environment. This implies that items surrounding them, such as leisure or sleeping furniture, can easily disturb them. They are easily enticed to lie down and eventually sleep when they observe this. They like to study alone first, then with others. They can better comprehend things when they study alone, and they can't contribute to what they already know when they study with others. Studying with others entails sharing what one has learned. This is also an useful way to check for irregular concepts, both individually and as a group. This is another example of how working with others influences healthy study habits.

As To the Stability and Diversity of Answers of the Respondents
The results reveal that 97.68 percent of the respondents have steady replies to the 65 things evaluated in this study, whether or not this is the correct answer to the individual items. The original response was never replaced with another. This indicates that the respondents were confident in their choices and in writing the letter of their choice on the space supplied before the number. Less than half of one percent (0.43 percent) of respondents' responses were accurate but replaced with incorrect ones, whereas more than half of one percent (0.78 percent) of respondents' responses were incorrect but replaced with correct ones. The diversity of the respondents' responses was judged to be useful in this case. When these various replies with a correct answer replaced with an incorrect one (0.43 percent) are combined with the diverse answers with an incorrect answer replaced with another (1.11 percent), an unfavorable result is obtained.

As to the Relationship between the Study Habits of the Respondents with the Stability and Diversity of Answers
As shown in the result, there is a significant link between respondents' study habits and right responses that are replaced with incorrect answers (r=0.0423) at the 0.5 level of significance. This suggests that the better the respondents' study habits are, the less likely they are to replace a correct response with an inaccurate one. This means that if a student is adequately prepared for the exams, he or she is more likely to provide a consistent and right response. When one is not prepared, that individual is more likely to get a variety of answers: correct answers replaced with incorrect ones, incorrect answers replaced with correct ones, or an incorrect answer replaced with another incorrect one. Students who have established study routines are more confident when taking tests.

The result shows that study habits on reading are associated to a correct answer being changed to an incorrect one (0.0504) at the 0.05 level of significance and an incorrect answer being changed to a correct one (0.503) at

the 0.01 level of significance. This suggests that thorough reading gives one confidence when taking exams or other tests. This suggests that the better a student's reading habits are, the more likely he or she is to get the correct answer. A vital part in understanding is looking up the meaning of essential new words and key concepts.

The data also shows that study habits in exam preparation are substantially associated to a correct answer vs an incorrect one (0.0225) at the 0.05 level of significance. Those who do not prepare well for an exam have a wide range of responses. These are the students who are "lucky go happy" because they were unable to prepare for whatever reason; additionally, study habits on taking examinations are significantly related to a correct answer changed with an incorrect one at the 0.05 level of significance, implying that those with a lower level of study habits are those whose test item answers are unstable and diverse. The findings also show that students' study habits in terms of time management, previewing, revising, remembering, in class, writing research work/projects, and physical set-up are unrelated to the stability and diversity of their examination responses.

As a result, it can be stated that respondents are still aiming for a higher level of study habits; there are more stable responses in the test than various answers, and a large percentage of diverse answers are inaccurate. The respondents' reading habits, exam preparation, and exam taking habits are not well established, hence the majority of their correct answers are replaced with incorrect ones. Teachers should extend more of assisting students in developing regular study habits in order to improve the consistency of their answers during examinations. This can help them stay motivated to achieve their goals.

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PUBLIC HEALTH CRISIS VIA HOSPITAL MANAGEMENT AND EFFECTIVE GOVERNANCE: THE INTEGRATIVE APPROACH TO MANAGING UNCERTAINTY AND MITIGATING HEALTH RISKS

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ABSTRACT
Health, a very broad concept lend itself poorly to objective measurement; direct measurement of healthy status is often impossible and in practice indicators of the health status of individuals or groups; indicators of environmental conditions that may have an effect on health status; and the indicators of the activities of health services. During this century, the impact of war and famine on the innocent and helpless child has been a mainspring of international compassion. At ties of natural and man-made disaster, the plight of the hungry child epitomizes human suffering and conjures extraordinary flows of public generosity. The Public Health System, includes all public and private sectors Institutions which directly influence and support the health of people, embedded in the wider environmental context that was described in different shapes in different societies, but everywhere individuals form part of a network of family and community members who are concerned about their health. This network prescribes or advises how to prevent illness and what to do in case of ill health.

Keywords: Health Risks, Malnutrition, Healthcare Services, Diseases, Hospital Management, Governance

I. INTRODUCTION

Health is generally referred to as a measurable quantity, but the concept is elusive and words cannot define it with precision. The World Health Organization (WHO) study indicated that among the problems of measurement of levels of living that of the measurement of health levels occupies a central position. Health, a very broad concept lend itself poorly to objective measurement; direct measurement of healthy status is often impossible and in practice indicators of the health status of individuals or groups; indicators of environmental conditions that may have an effect on health status; and the indicators of the activities of health services.

At ties of natural and man-made disaster, the plight of the hungry child epitomizes human suffering and conjures extraordinary flows of public generosity. In the post-colonial era, the same image has been used to symbolize acute disadvantage in the countries of the developing world. But outside the provision of basic relief for emergency victims or in cases of extreme deprivation, what to do about hunger and malnutrition has been one of the most difficult of all human development problems to analyse address. More mistakes and more crass mistakes have been made in this field than perhaps in any other. The reason is that hunger and malnutrition are symptoms not only of casualty and disaster-induced stress but of a phenomenon far more fundamental, more complex, and more varied in both its nature and its settings and less temporary in its manifestations as poverty. When United Nation International Children and Emergency Fund (UNICEF) came into existence, there was one central idea in its institutional mind to provide extra rations mostly milk, but some vitamins and cod-liver oil for feeding hungry children in countries torn apart by war. This was the time when the particular alchemy of milk its blend of animal fat and protein, vitamins and minerals was believed to eclipse all other potential solutions for responding to the problem of undernourished child.

The inter-relationship has been well put in a recent WHO Expert Committee report commenting that much higher rates of mother and child mortality and morbidity in developing areas are mainly the results of poor nutrition, widespread infection and hazardous and excessive reproduction due to inadequate medical care, supervision and treatment. The need to appreciate the link between a mother and her child in any part of the world has been emphasized by the very label 'Mother and Child Health'. In less developed areas of world, this biological and logistic link becomes not only important but vital and is imperative for health and even survival. The nutrition of the mother in pregnancy is reflected not only by the birth-weight and maturity of her baby but also by his stores of iron, vitamins and other nutrients needed for the early periods of infancy. Even more important is the need for a live, vigorous, lactating mother to feed, carry and care for the infant during his period as an extrauterine foetus. Bottle-feeding may be virtually a sentence of death. This close relationship between mother and child in the early months necessary for survival itself has to be considered in the planning of mother and child health services. Basically, the well-nourished child is dependent upon his mother's good state of nourishment and indeed recent emphasis was shifted to 'mother to be' particularly in the slimming cults of the industrialized countries. Antenatal clinics in tropical regions need to bear in mind and to give emphasis to

maternal nutrition and general health rather than concentrating over-exclusively on the mechanical aspect of obstetrics. The young child poses a very proportion of all the problems in health and medical care. In underdeveloped areas there are three major disorders which make up the bulk of illness among children- diarrhea, respiratory disorder and malnutrition and all these are all inter-dependent. A great many of the cases of malnutrition derive from dyspepsia (maldigestion), diarrhea and mal-absorption, while respiratory disease is often a terminal condition in those who are malnutrition.

II. Public Health Crisis

The Public Health System includes all public and private sectors Institutions which directly influence and support the health of people, embedded in the wider environmental context that was described in different shapes in different societies, but everywhere individuals form part of a network of family and community members who are concerned about their health. This network prescribes or advises how to prevent illness and what to do in case of ill health. In many societies, mothers and grand-mothers are key figures in early childcare. They determine nutritional and hygiene practices, alert children to dangers, provide care in case of disease, and teach children the basics of self-care. Healthcare in India run by the constituent states and union territories of India.

The Constitution of India, 1950 directs every state with "raising the level of Nutrition and the standard of living of its people and the improvement of public health as among its primary duties". The National Health Policy was endorsed by the Parliament of India in 1983 and updated in 2002. Private medical sector more popular than Public health sector, in India. There is an "inverse care law" in operation in health care services. People in rural communities have poorer health status and greater needs for primary health care, yet they are not as well served and have more difficulty accessing health care services than people in urban areas. Only 30% of the government's public health spending went to the rural health system that served 70% of the Indian population. Good rural health care does not depend on the presence of a small PHC/CHC that cannot, in today's environment, provide genuinely acute care. Additional health care concerns include quality of care, specialization of services, ambulatory care and emergency treatment, all factors that have inadvertently impacted the health of rural persons. Many remote regions and districts do not have a single doctor, nurse or midwife to provide assistance to those that need it most. In large parts, distance, isolation, and dispersed populations have been the leading causes of these problems. These common characteristics of 'rural' have led to difficulties in recruiting, as well as retaining, qualified and skilled professionals in the health care field.

III. Multidimensional Factors Associated With Health Risks

Immunity is the state or power of resisting the development of an infectious disease. The chance of getting an infectious disease are greater for those who do not have such protection. Modern, well-regulated communities protect their populations by numerous safeguards intended to prevent microbial growth and movement from person to person. Such measures as a pure water supply, sewage disposal and proper milk and food preservation are some of the basic community health protection against disease spread currently in effect. In addition, health codes regulate the activities of citizens and specially children as in preschool diseases like- health inspection for food handlers, barbers, beauticians and so on specifications in public housing laws pertaining to such items as space, sanitation, ventilation and temperature, sanitary control over food establishments, schools, colleges and universities, swimming pools and beaches, hotels and other places where the public gathers.

The components of foods which fulfil all the basic functions are known as proteins, fats, carbohydrates, minerals and vitamins and are collectively known as nutrients. Among these, proteins form the chief substance of our muscles and organs and are an important body-building materials. Fats, carbohydrates and proteins constitute the fuels that are brunt inside the body and supply energy. Their burning also helps in maintaining body temperature. Minerals form the chief building materials of structure like bones and teeth. Vitamins are necessary to regulate the proper utilization and assimilation of proteins, fats, carbohydrates and minerals by the body to attain proper growth and also to prevent certain disease. Besides these, water which forms nearly two-third of our body weight is also a necessary food element constituent of body tissues. Hence, a mixture of foods is necessary to supply all the nutrients in the desired proportions. An unbalanced supply of nutrients to the body may lead to ill-health and several bodily disorders.

IV. Healthcare Industry of India

Healthcare has become one of India's largest sectors - both in terms of revenue and employment. The industry comprises hospitals, medical devices, clinical trials, outsourcing, telemedicine, medical tourism, health insurance and medical equipment. The Indian healthcare industry is growing at a tremendous pace due to its strengthening coverage, services and increasing expenditure by public as well private players. The Indian healthcare delivery system is categorized into two major components - public and private. The Government, i.e.

public healthcare system comprises limited secondary and tertiary care institutions in key cities and focuses on providing basic healthcare facilities in the form of primary healthcare centers (PHCs) in rural areas. The private sector provides majority of secondary, tertiary and quaternary care institutions with a major concentration in metros, tier I and tier II cities.

V. Healthcare Infrastructure

Ensuring well-coordinated, high-quality health care requires the establishment of a supportive health system infrastructure. High-performance health systems require a well-distributed workforce, information systems for data collection, quality improvement analysis, and clinical communication support, as well as the organizational capacity to support culturally competent services and ongoing improvement efforts. A well-integrated, culturally competent health care delivery system that allows patient information to be readily available to providers positively affects the quality and efficiency of care and therefore patient outcomes. The adoption and use of health information technology can be an effective way to manage health care costs and improve the quality of care. Having an adequate number of providers is an important aspect of the health system infrastructure and can be an indicator of quality of care. It is also important to have a large enough and appropriately distributed workforce to respond to expected increases in patient demand. Previous reports have presented data on diversity in the physician, nursing, and dental professions workforce.

Despite all other factors the healthcare industry in India is rapidly expanding, healthcare infrastructure in India is very poor. A noticeable percentage of India suffers from poor standard of healthcare services. Most of the healthcare facilities of India provided by the various healthcare services are limited and of low standard. Public health services especially the maternal and child health services are inadequate in India.

VI. Inequity in Health Care Services

A dark cloud, however, threatens to blot out the sun from this landscape. Almost everywhere, the poor suffer poor health and the very poor suffer appallingly. In addition the gap in health between rich and poor remains very wide. Addressing this problem, both between countries and within countries, constitutes one of the greatest challenges of the new century. Failure to do so properly will have dire consequences for the global economy, for social order and justice, and for the civilization as a whole. India's public health delivery infrastructure is characterized by an overly bureaucratic legal and regulatory framework that fails to protect the interests of vulnerable groups or generate the trust of providers or the public.

A. Primary Health Care

"Essential health care based on practical, scientifically sound and socially acceptable methods and technology made universally accessible to individuals and families in the community through their full participation and at a cost that the community and country can afford." In many countries primary health care involves incorporating curative treatment given by the first-contact provider along with promotional, preventive and rehabilitative services provided by multidisciplinary teams of health care professionals working collaboratively.

B. Quality of Life

"An individual's perceptions of their position in life in the context of the culture and value system where they live, and in relation to their goals, expectations, standards, and concerns."

C. Wellness

The optimal state of health of individuals and groups; involves the realization of the fullest physical, psychological, social, spiritual and economical potential of an individual: the fulfilment one's role expectations in the family, community, place of worship, workplace and other settings.

VII. UDHR and Human Right Perspective Concerning Healthcare

Context shines a powerful light on what the authors of the 1948 Universal Declaration of Human Rights (UDHR) recognized as definitive and universal when they framed that crucial first modern statement of human rights. This is particularly important when we come to examine later human rights documents that derive from and codify the rights expounded in the UDHR. The science of human nutrition deals with all the effects on people of any component found in food. This starts with the physiological and biochemical processes involved in nourishment how substances in food provide energy or are converted into body tissues, and the diseases that result from insufficiency or excess of essential nutrients (malnutrition). The role of food components in the development of chronic degenerative disease like coronary heart disease, cancers, dental caries, etc., are major targets of research activity nowadays. The scope of nutrition extends to any effect of food on human function such as fetal health and development, resistance to infection, mental function and athletic performance. There is growing interaction between nutritional science and molecular biology which may help to explain the action of food components at the cellular level and the diversity of human biochemical responses. Nutrition is also about

why people choose to eat the foods they do, even if they have been advised that doing so may be unhealthy. The study of food habits thus overlaps with the social sciences of psychology, anthropology, sociology and economics. Dietetics and community nutrition are the application of nutritional knowledge to promote health and wellbeing. Dietitians advise people how to modify what they eat in order to maintain or restore optimal health, and to help in the treatment of disease. People expect to enjoy eating the foods that promote these things; and the production, preparation and distribution of foods provides many people with employment. A healthy diet means different things to different people. Those concerned with children's nutrition, parents, teachers and paediatricians—aim to promote healthy growth and development.

Food, with its primal connotations of nurturance and sustenance, carries powerful psychological, economic, physiological and political meanings. It is also a significant marker of ethnicity and migrants are frequently very resistant to dietary change. In fact, the maintenance of food habits may serve as a cohesive and stabilising force in a potentially threatening environment. The sharing of a food culture is a basis of collective identity and commensality and also a means of expressing both inclusion and otherness.

Food security is taken for granted in the industrialized world, where stable political and social structures ensure that everyone has access to safe and nutritious food sufficient to maintain a healthy and active lifestyle. The picture in the developing world could not be more different almost one billion people are chronically undernourished, regularly consuming less than 2000 calories per day (FAO, 2006). There are also further two billion people who, despite having access to an adequate source of calories, nevertheless lack essential nutrients. This means that up to half the world's population at any one time may suffer from Malnutrition. The fortification of food with vitamins and minerals provides an excellent basis to compare conventional and biotechnology-based approaches to improve nutrition. Fortification has been highly successful in the developed world, and has significantly reduced the incidence of deficiency diseases. Many processed foods, including bread, packaged cereals, milk and soft drinks, are fortified with vitamins and minerals so the average diet contains micronutrients well in excess of requirements. In developing countries, the less robust and less reliable food distribution infrastructure, poor governance and the lack of funding renders such programs inefficient and unsustainable, especially when trying to reach remote areas. Only iodine fortification and, to a lesser extent, vitamin A supplementation have met some degree of success, but other programs have failed, especially at the local level when dealing with small and remote villages.

Health is an elusive concept, and environmental change is leading us to new health risks and exposure to new forms of danger. Development, in its many facets, can have very positive but also negative effects on physical and mental health. Poverty continues to afflict Third World cities and increasing numbers in the developed world, while macroeconomic policies, recession in the West, debt servicing in the Third World and the impacts of structural adjustment policies often mean cutbacks in already poor health services and increases in differential access to resources and health care. Yet people are living longer, their lifestyles are changing and so too are the diseases from which they suffer. The relationships and interactions between health and development are complex. It is by no means clear that health status automatically improves with rising levels of development in any given country, and this certainly cannot be said for all inhabitants. Both the concepts 'health' and 'development' are, in any case, notoriously difficult to define and almost impossible to quantify in a way that all would find acceptable. Nevertheless, health care professionals, researchers and policy-makers are all aware that health status ischanging with development, and it is not invariably changing for the better. Many people are living longer but there is often a question mark over the quality of life years added, and there are large numbers of people in many countries for whom development has not led to health improvements. For example, many people, especially among the poor and particularly in the so-called Third World, are experiencing twin threats from infectious and chronic/ degenerative diseases. These problems are not confined solely to poor countries, and retrenchment in public-sector and private expenditure on health and health care is now commonplace, meaning that publicly provided health care is often diminishing and overstretched.

VIII. WHO Provisions and its Relevance

The World Health Organization has made it all clear. Good health, it says, means 'a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity'. Physical well-being is the body. Mental well-being is the spirit. Social wellbeing is the role. The definition specifies that health to be ideal must be complete. Good health is one of the many good things that they would like to have. Health is an area of life where outcomes are often conceptualised as inputs. In few other areas of social life is there a greater willingness to assume that increased spending is a good proxy for realised success. Perhaps it is wishful thinking that makes people assume that more means more but still it is a common assumption in the field of health. This also makes resourcing a sacred cow. To sacrifice health inputs for transportation inputs at the margin is to condemn the population to an increase in coughs and sneezes. Any list of inputs into the health care

production-function will usefully begin with medical care, narrowly defined. The candidates on the side of personnel will be the general practitioners, hospital doctors, radiographers, physiotherapists, pharmacists, hospital nurses, district nurses, health visitors, dentists and other health care professionals. To this must be added capital stock such as hospital beds, diagnostic equipment, therapeutic facilities, medical supplies stored up (drugs, clean sheets, surgical gloves), medical complements on offer (wheelchairs, dentures, walking-frames). The figures are normally expressed as a ratio ('per 100 000 of population') so as to obtain an indication of their significance. Often they are disaggregated by area, region or other subgrouping lest national data conceal local disparities. Occasionally they will be presented not as simple numbers (say, of ambulances or of scanners) but as an economic measure. The measure might be the cost of technology in a general practitioner's clinic or the market value of the referrals made to a top-notch specialist. Utilisation is important as well as brute availability. Thus data should be collected on patient consultations and outpatient visits, medical tests performed and vaccinations administered, prescriptions written and dressings changed. In the case of hospitals, relevant statistics would be patient throughput, treatments delivered, the bed occupancy census. Such data identify the flow. A built bed is a piece of rusting metal that gathers dust. It is not a medical input until it is filled. A doctor watching television is not very different from anyone else. Doctor hours committed to patient care would be a better statistic. To obtain a consistent series, the numbers should reflect comparable standards. Statisticians should ensure that treatments are quality-constant. Otherwise quality might have been sacrificed in order to contain the cost. The task of adjustment is not an easy one. Quality is difficult to define. Not everyone agrees on what quality really means. It is more difficult still to measure. There is no central agency that collects and processes the data: 'We have no mandatory national system and few local systems to track the quality of care delivered to the American people. Despite the lack of consensus, policy-relevant proxies must nonetheless be found. There are three approaches that can be employed in the reconstruction of information that is not accessible to the naked eye. One approach is to use input as a measure of standards. Relevant indicators would include capital equipment per staffed bed, staff member's time per patient visit, doctor/patient or nurse/patient ratios, vintage of capital, specialists on the hospital's panel, computerised record-keeping. Other indicators will have an educational element. An inference of investment in high-level proficiency may be drawn from involvement in research, decennial recertification, in-service training per hospital professional, 'conspicuous production' in the form of staff educated in the high-prestige 'ivy league'. Other statistics will concentrate on the thrust of the encounter. Group practices might be used as a quality indicator since they allow general practitioners to fine-tune and focus their skills. Preventive medicine might be taken to suggest that the doctor is improving the stock of health through introducing the patient to exercise, weight loss and a nutritious diet. Another approach is to use goal attainment to track the attributes of the service. The proof of the pudding is in the eating. If the patients return speedily to work, experience less-than-average cross-infection, do not report an allergic reaction or an addiction, do not come back with complications or a relapse, express satisfaction with the product supplied, enjoy longer life-expectancy because the disease is gone, one inference might be that the quality of the attention provided was high.

Over the last two or three decades, close scrutiny has been given to the issue of health care financing in countries at different levels of economic development. The desire for alternative or complementary ways to generate financial resources for health care has in part been driven by need, namely resource shortages and rapidly rising costs. At the same time, however, policy choices have been influenced by particular ideas and values concerning the role of the state, and its perceived responsibilities to finance and provide health care.

The 41st session of the Committee on Food Security (CFS) provided the opportunity for some Member Countries (El Salvador, India and Jordan) to share their national experiences in implementing the Right to Food Guidelines, and for all CFS Member Countries, to reaffirm their commitment to implement the Right to Food Guidelines and strive for the realization of the right to adequate food of all.

The primary responsibility for ensuring the right to adequate food and the fundamental right to freedom from hunger rests with national governments. It is generally acknowledged that hunger is both a violation of human dignity and an obstacle to social, political and economic progress, and a number of countries have enshrined the right to food in their constitutions. Yet to date no country has adopted national legislation to specifically realize this right. The right to food does not mean that the state has a duty to distribute food to all its citizens. It does, however, have an obligation to respect the right to food by not interfering with individuals' efforts to provide for themselves. It must also protect its people from infringement of their rights by others. The state's obligation to fulfil means that it should help those who do not already enjoy the right to food by creating opportunities for them to provide for themselves. If these three safeguards fail to secure adequate food for all, then the state should provide, especially to those who because of age, disability, unemployment or other disadvantages cannot fend for themselves.

Food safety implies the absence or safe levels of contaminants, bacteria, naturally occurring toxins or any other substance that may make food injurious to health. Agricultural development is not only the key to increasing food availability, but as a major employer in most developing countries, it helps to bring rural people out of poverty. But the right to food comprises more than just food production. Markets full of food are useless if people do not have access to them. Efficient national food supply systems must be accompanied by appropriate marketing facilities, equitable rural development policies and adequate opportunities to produce food or earn enough money to buy it. Development of the transportation and communications infrastructures is essential.

"Facilitating enjoyment of the right to food does not necessarily mean direct state intervention in all aspects of the food system "But the state can take steps to ensure that private markets are able to perform well." There are a number of measures governments can take to promote private food markets without resorting to inefficient and costly price controls and direct food assistance. By reducing barriers to obtaining trade licences, they can make it cheaper and easier for companies to enter the market. They can also encourage trade and keep food prices affordable by reducing value-added taxes on food commodities and by enacting legislation prohibiting monopolies. Public access to price data, through radio broadcasts or other means, can also be an effective way to ensure that small traders have the information they need to enter the food business. FAO has supported a number of publicly operated food price information systems in developing countries to make this data more readily available. The World Health Organization is a specialized agency of the United Nation, acting as a coordinating authority of international public health. Health is a global, national and individual concern and is the subject of intensive international cooperation, coordinated in particular by WHO. The Preamble of the Constitution of the WHO states that the enjoyment of the highest attainable standard of health is one of the fundamental rights of every human being without of distinction of race, religion, political belief, economic or social condition and adds that healthy development of the child is of basic importance, the ability to live harmoniously in a changing total environment is essential to such development. The WHO is to raise the standard of health of the peoples of the world. Here, health means that state of complete physical, mental and social well being. It is not confined to absence of diseases or physical infirmity. To seek its objectives, it assists State Governments to strengthen their health services and to give them technical assistance and advice in emergency. It plans to eradicate diseases and for this purpose, proposes International Conventions and agreements on health.

A. Role of WHO
The role of WHO's at the global, regional and country levels is that of a catalyst in collaboration with other agencies like UNICEF. The WHO is leading a worldwide campaign to provide effective immunization for all children to prevent the six major infections diseases of childhood diphtheria, measles, polio, tetanus, TB and whooping cough and it has collaborating with India in providing and developing health care facilities and India makes regular annual contribution to it.

B. ITS OBJECTIVES
WHO fulfils its objectives through its core functions: providing leadership on matters critical to health and engaging in partnerships where joint action is needed; shaping the research agenda and stimulating the generation, translation and dissemination of valuable knowledge; setting norms and standards and promoting and monitoring their implementation; articulating ethical and evidence-based policy options; providing technical support, catalysing change, and building sustainable institutional capacity; and monitoring the health situation and assessing health trends.

IX. Different Factors of FAO Relating to Food Safety and Health
According to the Food and Agriculture Organization of the United Nations (FAO), more than one billion people are undernourished.Over two billion suffer from a lack of essential vitamins and minerals in their food. Nearly six million children die every year from malnutrition or related diseases, that is about half of all preventable deaths. The majority of those suffering from hunger and malnutrition are smallholders or landless people, mostly women and girls living in rural areas without access to productive resources.Although many people might imagine that deaths from hunger generally occur in times of famine and conflict, the fact is that only about 10 per cent of these deaths are the result of armed conflicts, natural catastrophes or exceptional climatic conditions. The other 90 per cent are victims of long-term, chronic lack of access to adequate food. Combating hunger and malnutrition is more than a moral duty or a policy choice; in many countries, it is a legally binding human rights obligation.

The right to food is recognized in the 1948 Universal Declaration of Human Rights as part of the right to an adequate standard of living, and is enshrined in the 1966 International Covenant on Economic, Social and Cultural Rights. It is also protected by regional treaties and national constitutions. Furthermore, the right to food

of specific groups has been recognized in several international conventions. All human beings, regardless of their race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth or other status have the right to adequate food and the right to be free from hunger.

At the World Food Summit organized by FAO in 1996, States agreed to halve the number of undernourished people by 2015. They also called for the obligations arising from the right to food as provided for under international human rights law to be clarified. In response, the Committee on Economic, Social and Social Rights issued its general comment No. 12 (1999), which defines the right to food. In the United Nations Millennium Declaration, adopted by the General Assembly in 2000, States committed themselves to halving the proportion of people suffering from hunger by 2015. In 2004, FAO adopted the Voluntary Guidelines to Support the Progressive Realization of the Right to Adequate Food in the Context of National Food Security, providing practical guidance to States in their implementation of the right to adequate food.

X. Health Education and Health Promotion

Health promotion is concerned with improving health by seeking to influence lifestyles, health services and, above all, environments (which are not limited to the physical environment but encompass as well the cultural and socioeconomic circumstances that substantially determine health status). There are several recognized definitions of health promotion, most of which embrace the tenets of health, community participation and individual empowerment. The most prominent, from the Ottawa Charter for Health Promotion, proposes a framework for action that sets out five priority areas: building healthy public policy; creating supportive environments; strengthening community action; developing personal skills; and reorienting health services.

Health promotion has its roots in many different disciplines. Over time it incorporated several previously separate components, one of which was health education. Some authorities hold the view that health promotion comprises three overlapping components: health education, health protection and prevention. These overlapping areas are potentially substantial: health education, for example, includes educational efforts to influence lifestyles that guard against ill-health as well as efforts to encourage participation in prevention services. Health protection addresses policies and regulations that are preventive in nature, such as fluoridation of water supplies to prevent dental caries. Health education aimed at health protection champion's positive health protection measures among the public and policy-makers. The combined efforts of all three components stimulate a social environment that is conducive to the success of preventive health protection measures such as intensive lobbying for seat-belt legislation.

The health and well-being of our nation's young people is not a matter of luck. It is not a chance or random event. It must be a planned outcome. The case for well-designed, well-resourced, and sustained health education in the nation's schools is compelling. School health education programs can reduce health risk behaviors such as tobacco use, poor nutrition, lack of physical activity, drug and alcohol use, as well as actions that increase stress, and risk of injury, and violence. Because these behaviors are amenable to change, quality school health education taught by trained and certified health educators provides the best opportunity to promote positive health behavior among children and adolescents. Providing children and youth with the knowledge and skills needed to support health through schools is one logical approach to combating the looming threats to their physical and mental well-being associated with poor quality food choices, sedentary lifestyles, stress and social isolation. Characteristics of the school environment make it particularly well-suited to promoting health in young people. Developing meaningful curricula targeted at behaviours related to wellness such as health, physical education and life skills has the potential to significantly impact children and youth now and into the future.Supporting children and youth with the skills, knowledge and confidence to develop healthy, active lifestyles is essential if the trend toward overweight, obesity and the early onset of chronic disease is to be halted. Schools, by design and purpose, can play a key role in providing this type of support.

Health is generally captured as the absence of negative factors, such as infant mortality, or by life expectancy, which is, itself, heavily influenced by infant mortality. But the death of a child before his or her first birthday is rare even in countries afflicted by high mortality rates, and because it only happens once, it offers an incomplete measure of health. It is, for example, entirely possible for a country's infant mortality rate to fall even as "morbidity," or illness, among the population as a whole rises. Infants, after all, are outnumbered by adults, who might suffer from chronic diseases, such as diabetes or heart disease, which evolve quite independently of threats to infant survival. If these chronic diseases worsen, even as postnatal care improves, then the infant mortality rate will give a misleading impression of the country's health trends.

Unfortunately, general ill health can't be captured in a single measure. No single number could hope to encapsulate the range of possible ailments or the varying severity of each one. As a result, general indicators of

health are inevitably fuzzy and their associations with productivity tenuous. Scholars typically choose instead to refer to specific illnesses, such as hookworm, HIV/AIDS, or diabetes. The prevalence of particular morbidities is easier to measure and their economic impact easier to trace.

XI. Progress Inhealth Sector

By any measure, the average health of the world's population has improved spectacularly over the last two centuries. This is largely because of improved agriculture, which has increased the quantity of food, and a better understanding of disease transmission, which has guided public efforts to stem infectious diseases. Together, these factors have helped lower infant mortality, reduce morbidity, and extend life expectancy, allowing more people to enjoy and even outlive their three scores and ten. Until the late eighteenth century, even the world's richer countries suffered from inadequate food production and high malnutrition. Boosts in agricultural output, particularly in the twentieth century, led to improvements in nutrition. In the nineteenth century, pioneers of epidemiology discovered the transmission paths of disease. This prompted the draining of swamps to destroy mosquito breeding-grounds, thereby curbing malaria and yellow fever. It also demonstrated the need to separate water and sewerage, which controlled cholera epidemics. Such interventions on behalf of public health had dramatic effects on disease incidence and mortality.

XII. CONCLUSION

Historically, progress in health owed much too adequate food and public health interventions and specially children's health and those important relationships persist in the modern world. Chronic illness undermines current productivity and promises future losses in output. These deprivations can be passed on to the next generation if investments in children are not made in a targeted and timely fashion. Good health improves the capacity to learn and work, which dramatically improves income and welfare at the household level even if the effects at the aggregate level may be harder to discern. The methodological problems in capturing these gains deserve attention and further work. More attention also needs to be paid to upgrading healthcare institutions, as more of the same is neither affordable nor desirable. Health systems consist of all the people and actions whose primary purpose is to improve health. They may be integrated and centrally directed, but often they are not. The way health systems are designed, managed and financed affects people's lives and livelihoods. The difference between a well performing health system and one that is failing can be measured in death, impoverishment, humiliation and despair.

The Constitution of India, 1950 envisages the establishment of a new social model based on equality, freedom, justice and dignity of the individual. It aims for elimination of poverty and of ignorance towards health and thereby seeks to raise the level of nutrition and the standards of living of its citizens. It emphasises that better public health is every State's primary objective, placing priority on the health and strength of its people, especially on ensuring the growth of children in a healthy environment. The approaches of previous planning documents may have generally served the needs of some but there is still a need to develop a comprehensive approach towards the progress of medical education, research and health services in order to serve the actual health needs and priorities of all people. In spite of some progress, the demographic and health pictures of India are still cause for serious concern. Without community involvement the ultimate goal of a satisfactory health status cannot be achieved. Thus, it is necessary to identify a community's health needs and priorities generally and particularly, the children for the management of various health related programmes.

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A STUDY ON THE AWARENESS AND ADAPTATION OF UPI PAYMENT SYSTEMS AMONG YOUNGSTERS IN THANE DISTRICT – MAHARASHTRA

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ABSTRACT

The word "Economy" is origin from the Ancient Greek word "Oikonomia", it is a combination of two words "Oikos"which is usually translated as "household"and "nemein"which is mostly translated as "management and dispensation". "Oikonomia" means "household management".The economy of India is a middle income developing market economy.

India's Payment systems have gone through fast changes in recent years. The Reserve Bank of India has taken several measures to build a 'less cash' society. The National Payment Corporation of India (NCPI) has introduced Unified Payment Interface (UPI) which is a revolutionary and modern innovation.The wide spread of smartphones, technology innovation, anduse of internet hasmake the noticeable impact to enhance the utilization of UPI cashless payment techniques.To boost the paperless and cashless economy,Unified Payment Interface (UPI)cashless payment technique for cash transfer through virtual payment address is initiated.

Demonetisation in 2016 by the Government of Indiahas provided a specificplatform for acceptance of cashless payment methods among the stakeholders. This paper reviews the UPI- Unified Payment Interface technique its features, advantages & Challenges;differentUPI Apps offered at present.

The main goal of this research paper is to determine the awareness and adaptation towards UPI cashless payment systems among youngsters in Thane district

Secondary objectives are:

- *To know which UPI Cashless Payment Apps are mostly used*

- *To understand Nature of spending through UPI cashless payment systems*

- *To understand the advantages and concerns of UPI cashless payment systems*

Keywords: UPI, Cashlesspayment, NPCI, Unified Payments Interface

INTRODUCTION
India is a developing country. It is the world's sixth largest economy by nominal GDP.Historically, India has classified its economy mainly in three sectors - agriculture, industry, and services. Agriculture sector includes crops, horticulture, milk and animal husbandry, aquaculture, fishing, sericulture, aviculture, forestry, and related activities. Industry sector includes various manufacturing sub-sectors. Service sector includes construction, retail, software, IT, communications, hospitality, infrastructure operations, education, healthcare, banking and insurance, and many other economic activities.

A payment system is a system used to settle any financial transactions through the transfer of money. This system includes the institutions, instruments, people, rules, procedures, standards, and technologies that make its transactions possible.Payment and settlement systems in India are used for financial transactions. They are covered by the Payment and Settlement Systems Act, 2007 (PSS Act), legislated in December 2007 andregulated by the Reserve Bank of India and the Board for Regulation and Supervision of Payment and Settlement Systems.In India there are multiple Cashless Payment Methods: Cheque/ Demand Draft, Banking Cards (Debit / Credit, Etc.), Banks Pre-Paid Cards, Internet Banking (NEFT, RTGS, IMPS, ECS), Mobile Banking, UPI (Unified Payments Interface) (Bharat Interface for Money (BHIM), Etc.), Mobile Wallets (Paytm, Payumoney, Mobikwik Etc.), Unstructured Supplementary Service Data (USSD *99#), Point of Sale, Aadhaar Enabled Payment System (AEPS) - Aadhar To Aadhar Fund Transfer, Micro Atms, and Gift Card.

Unified Payments Interface (UPI)
Unified Payments Interface (UPI) is an instant real-time payment system developed by National Payments Corporation of India (NPCI) facilitating inter-bank peer-to-peer (P2P) and person to-merchant (P2M) transactions. It is regulated by the Reserve Bank of India (RBI). The UPI works by instantly transferring funds between two bank accounts on a mobile platform.

Uniqueness of Unified Payments Interface (UPI)

- Immediate money transfer through mobile device round the clock 24*7 for all 365 days.

- Single mobile application for accessing different bank accounts.

- Single Click 2 Factor Authentication,It is aligned with the Regulatory guidelines, yet provides for a very strong feature of seamless single click payment.

- Virtual address of the customer to Pull & Push provides for incremental security with the customer not required to enter the details such as Card no, Account number; IFSC etc.

- QR Code (Scan and Pay) based payments

- Best solution to Cash on Delivery hassle, running to an ATM or give exact amount.

- Merchant Payment with Single Application or In-App Payments, Utility Bill Payments, Over the Counter Payments, Donations, Collections

- Inflow and outflow of cash isscalable.

- Raising Complaint from Mobile App directly.

Registration in UPI Enabled Application

Steps for Registration:

- Download the UPI application from the App Store/Banks website

- Create profile by entering details like name, virtual id (payment address), password etc.

- Go to "Add/Link/Manage Bank Account" option and links the bank and account number with the virtual id. Can add multiple bank and accounts of own.

Generating UPI – PIN:

- Select the bank account from which to initiate the transaction

- User clicks one of the option -

Change M-PIN
In the case of -

- Receives OTP on registered mobile number from the Issuer bank

- Now enter last 6 digits of Debit card number and expiry date

- Enter OTP and preferred numeric UPI PIN and click on Submit

- After clicking submit, customer gets notification (successful or failed)

In the case of -

- Enter old UPI PIN and preferred numeric new UPI PIN and click on Submit

- After clicking submit, customer gets notification (successful or failed)

Performing A UPI Transaction:

A. Financial Transactions: UPI supports the following financial transactions viz. Pay Request: Thecustomer initiate transaction where the funds pushed to the intended beneficiary. Payment Addresses include Mobile Number & MMID, Account Number & IFSC and Virtual ID Collect Request: The customer is pulling funds from the intended remitter by using Virtual ID.

B. Non-Financial Transactions: UPI will support following types of non-financial transactions on any PSP App viz.

- Mobile Banking Registration (It is possible only if the mobile number is registered with the issuer Bank for SMS/mobile alerts)

- Generate One Time Password (OTP)

- Set/Change PIN

- Check Transaction Status (Successful/Failed)

- Raise Dispute/ query

UPI - Advantages

- Fast and safe medium, hassle-free, and the cost efficient way of money transfer

- Easy to use as it only requires a single click authentication that involves only two factors

- Easy to link multiple self-accountsin one ID on the UPI app

- Option to scan with a QR code to make online and offline transactions

- Through the collecting payments app's option, businessman/merchant can get payments from clients

- No charges on transactions as it is free by the Government

- Getting exciting cashback offers

UPI - Disadvantages

- Transactions can be delayed sometimes, it takes up to 48 hours for the money to get back to your bank account

- The current UPI money transfer limit is Rs 100,000

- The UPI pin only consists of four to six digits, which can be security concern

- Sometimes transactions can take times due to slow internet connectivity

Types of UPI Payment Apps in India

- Phonepe –Theapp was founded in 2015 and is powered by Yes Bank

- GPay – GooglePay (Tez) - Launched by Google. It is available in many Indian languages whichincludesHindi, Telugu, Tamil, Marathi, Kannada, Gujarati, and Bengali.

- Paytm -Paytm is an Indian multinational financial technology company based in Noida specializing in digital payment system, e-commerce and financial services.

- BHIM - The BHIM (Bharat Interface for Money) app has been developed by the National Payments Corporation of India (NPCI). This app is known for its simplicity, offers a secure interface, comes with all the essential features and is known for its good user experience. Transaction can be initiated through VPA, QR code or bank A/c number and IFSC Code

- MobiKwik - MobiKwik is an Indian payment service provider founded in 2009 that provides a payment system and digital wallet on mobile platform. The Reserve Bank of India authorized the company's use of the MobiKwik wallet in 2013

- Amazon Pay - Amazon Pay was launched in 2007 by Amazon.Amazon Pay uses the consumer base of Amazon.com. It is an online payments processing service allows users to pay with their Amazon accounts on external merchant websites.

- WhatsApp Pay - WhatsApp Pay was developed by the National Payments Corporation of India (NPCI) and launched in February 2018 in India as part of a trial run. On February 7, 2020, the messaging app received NPCI's approval to roll out its digital payment service in a phased manner.It is an in-chat UPI-based payments feature that allows users to make transactions via WhatsApp to their contact list.

- SBI Pay - This is a State Bank of India (SBI) app that is specially built for UPI requirements. Account holders andnon-accountholders in SBI can use the app to send and receive money using a VPA

- IMobile - The UPI interface can be used through the iMobile and Pockets app offered by ICICI Bank. To send money through this app, go to the 'Funds Transfer' option and click on the UPI method.

- Axis Pay - Axis Bank has launched a UPI enabled platform for its customers. This comes with a very user-friendly interface and various other features.

REVIEW OF LITERATURE

There is a positive correlation between business regulations and economic growth. Countries with economic improvement or business regulations have recorded positive growth (Boudhiaf, 2014). Study found that, to develop a cashless economy alternative payment methods such as Cheque, bank demand drafts, ATM, NEFT, RTGS, mobile money, e-transfers, POS terminals, etc. have contributed (Okoye & Ezejio, 2013). In the research found that internet banking is influenced by its perceived reliability, convenient and functionality (Rakesh Et

al., 2014). E-payment systems are key systems used by individual and corporations. It is a secured and convenient way of making transactions through internet and a gateway to technological advancement in digital economy world (Slozko & Pello, 2015). The author concludes that UPI has enabled mobile device to be used as a primary payment device for making and accepting payments.UPI payment method enables all level of merchants to start accepting digital payments without any POS machine (Gochhwal, 2017).

The technology revolution, cashless economy initiative by government, and demonetization has enabled the evolution of multiple non-banking players in the cashless payment systems (Maindola et al., 2018).UPI is the most advanced payment system in the world as compared to all of payment methods. Hassle-free,simple, easy, and quick are the UPI features motivates the people to adopt this payment tool (Dr. Tungare, 2018).'Digital India' initiative by Government of India's have increased the use of digital payment because of use of mobile and internet. India has seen a significant increase in the usage of digital wallets available and is steadily moving towards a cashless economy (Akhila, 2018).

The researcher have studied that the customers in the rural India needs the basic infrastructure, electricity, connectivity and the necessary education for the adoption of the electronic payment systems. (Yadav, et al. 2019).BHIM UPI application is one of the best initiative by the government of India for instant bank to bank payment transaction and it is being accepted and liked by a large number of people in India (Anjali et al., 2019).

Compared to other similar nations, India is still lagging in digital economy. So, to increase the usage of digital transaction by the common people, the government needs to promote digital payments (Deepa,2020).The study indicates that technological advancement in mobile phones has increased the popularity of mobile payment systems (Singh, 2020). The study says that because of convenience in transaction the mobile payment services has become popular among users (Pal et al., 2020).The youngsters has adapted to e-wallet payment systems and satisfied with that (Anshari et al., 2021)

RESEARCH GAP
The chapter has reviewed the relevant literature, number of studies have been conducted in UPI Cashless Payment Systems. However very few studies that exist in awareness and adaptation of UPI Cashless Payment Systems among youngsters and no study particularly in awareness and adaptation of UPI Cashless Payment Systems among youngsters in Thane district. Therefore research gap has been identified and research has been taken to bring out a detailed study.

RESEARCH DESIGN
The overall plan for seeking answers to the questions being examined. The research design is designed to meet the particular demands of the analysis. The reason for the research was to study the awareness and adaptation of UPI payment systems that at specific generation and location. Use of survey research design which contains cross sectional research design that is collection of data on a few features from a number of cases at one point of time.

The study helps to find the awareness and adaptation of UPI Payment Systems among youngsters in thane district. As per the objectives of the study I have organized the research. The study used both sources of data, i.e., primary data and secondary data. I have collected primary data from online survey and secondary data from Websites, Research Papers, Articles, and scholarly journals. The study used selection of an appropriate method of data analysis. The research is done with the help from mobile and laptop. For the study of research guides experience and maturity is required. The study used youngsters from Thane district as respondents. Research depends on the availability of funds, time constraints, nature of problem, and title of the project. I have decided the sample size of 100 number of Juveniles from thane district to represent the sample size.

LIMITATION OF STUDY
- The research was limited to Thane district in Maharashtra.

- The time factor did not permit me to cover maximum young generation from Thane district

- The sample size used is limited, so there is a chance that the result is uncertain

- Lack of use for advance statistical tools

SCOPE OF THE STUDY
In the world, India has one of the huge segment of youngster population.

- Scope of this study helps to understand awareness and adaptation level of UPI Payment Systems among youngsters.

- This study also helps to improve awareness and adaptation level of UPI Payment Systems among youngster.

- This study will help payment providers entities to bring in change and innovation to a greater extent in the payments industry

Sample Size

It gives idea about the target population that will be sampled. The research was carried with young generation in thane district, maharashtra, india. There were total 102 respondents.

Sample Selection

The simple random sampling techniques has been used. The simple random sampling allows the calculated sampling error and lessen the selection bias. In probability sampling, simple random sampling is the most straightforward method.

TOOLS AND TECHNIQUES

First, I have designed the questions as per the title and objective of the project, then turned the questionnaire into the google form and circulated that form among the youngsters who lives in Thane district. When I have received all the 102 responses, I have converted the data into tools and used various techniques to analyze the data. As a tool I have used two types of diagrams called pie and bar diagram.

RESULTS

1) I Use Below App For UPI Cashless Payment

App	No. of Respondents		
	Yes	No	Total
Phonepe	70	32	102
GPay – GooglePay (Tez)	93	9	102
Paytm	63	39	102
BHIM	60	42	102
Mobikwik	20	82	102
Amazon Pay	39	63	102
WhatsApp Pay	25	77	102
Other (SBI Pay, Imobile, Axis Pay, etc.)	48	54	102
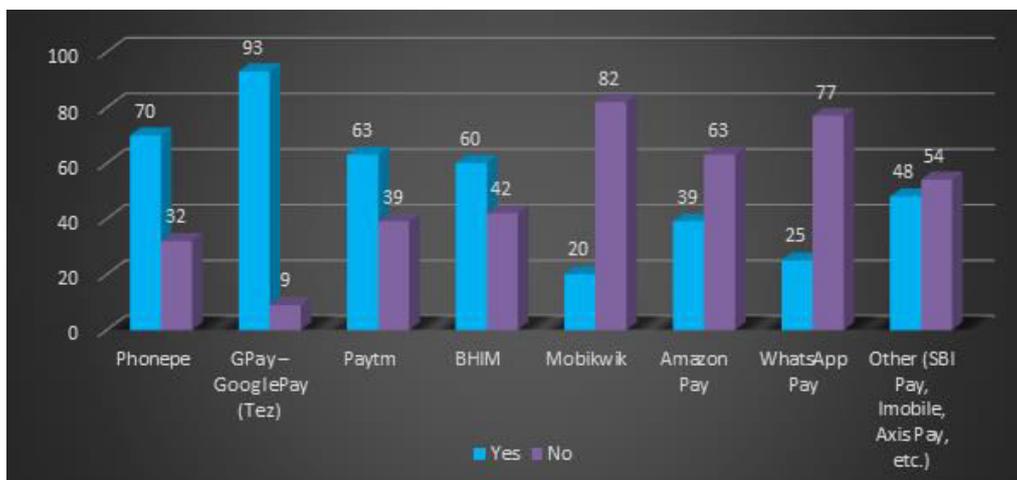
2) Nature of spending through UPI Cashless Payments

Options	No. of Respondents			
	Low	Moderate	High	Total
Electronic Gadgets / Home Appliances / Durables	43	34	25	102
Fees / Books / Gifts / Donations	38	46	18	102
Grocery Food/Beverages /Restaurants/Entertainment	32	34	36	102
Medical Expenses / Pharmacy /Hospital	45	31	26	102
Shopping : Clothing / Accessories / Jewellery / Footwear / Others	35	31	36	102
Travel / Hotel Booking / Fuel	39	31	32	102
Utility Payments / Taxes / Trading(Shares) / MF	39	44	19	102
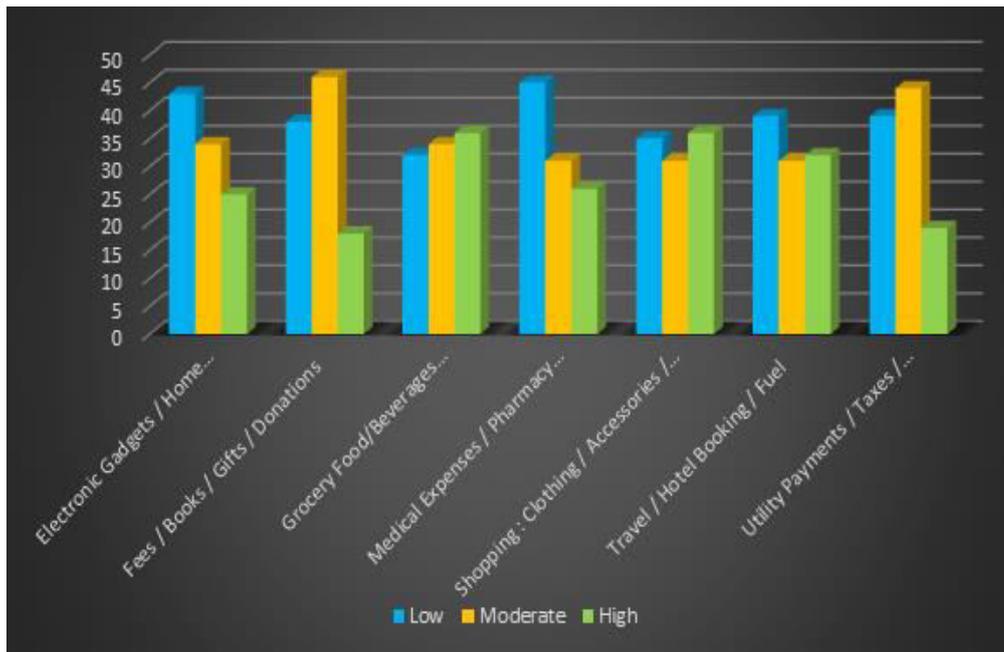
3) UPI Cashless Payment Systems Are

Options	No. Of Respondents			
	Agree	**Neutral**	**Disagree**	**Total**
Convenient (User Friendly) and Flexible	87	13	2	102
Faster -Time Efficient	82	16	4	102
Offer better value of money	70	26	6	102
The inflow and outflow of money is easy to track	74	23	5	102
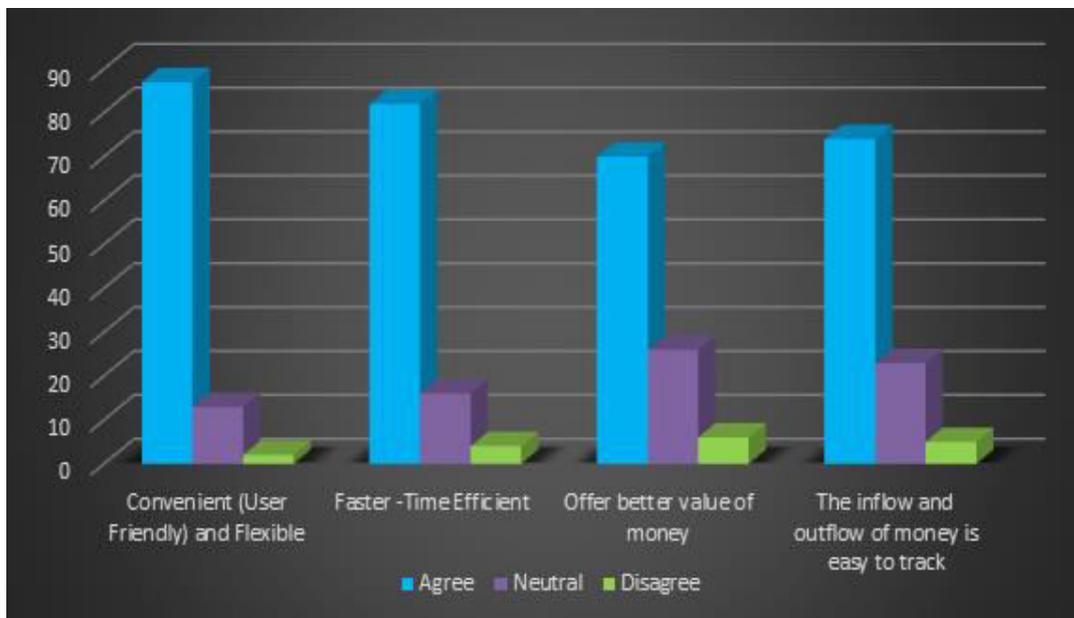
4) I'm Concerned About UPI Cashless Payment Because (Select Any One Concern)

Concerns	No. of Respondents
When transaction error occurs, i worry that i cannot get my refund on time	38
Lack of physical evidence of vouchers for transactions is a concern	10
Fear of losing my money while using cashless payments	14
Most of the time complete confidentiality of data is nearly impossible	17
Fear of forgetting pins, codes, passwords and losing phone is a concern	23
Total	102

- ■ When transaction error occurs, i worry that i cannot get my refund on time
- ■ Lack of physical evidence of vouchers for transactions is a concern
- ■ Fear of losing my money while using cashless payments
- ■ Most of the time complete confidentiality of data is nearly impossible
- ■ Fear of forgetting pins, codes, passwords and losing phone is a concern
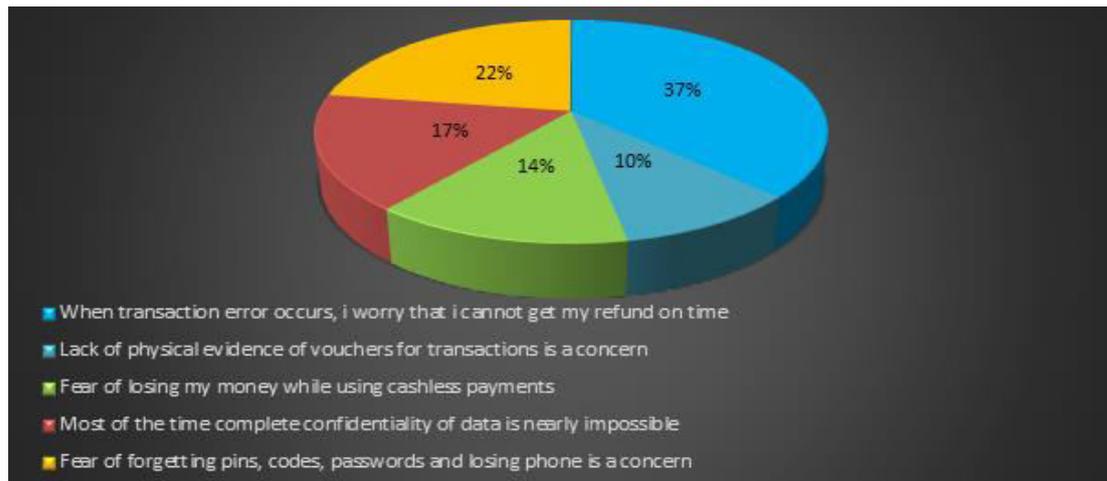
DISCUSSION

1. Usage of UPI Cashless Payment app

a. Phonepe - 69 percent respondents said yes and 31 percent said no.

b. GPay – GooglePay (Tez) - 91 percent respondents said yes and 9 percent said no.

c. Paytm - 62 percent respondents said yes and 38 percent said no.

d. Bharat Interface for Money (BHIM) - 59 percent respondents said yes and 41 percent said no.

e. Mobikwik - 20 percent respondents said yes and 80 percent said no.

f. Amazon Pay - 38 percent respondents said yes and 62 percent said no.

g. WhatsApp Pay - 25 percent respondents said yes and 75 percent said no.

h. Other Apps (SBI Pay, Imobile, Axis Pay, etc.) - 47 percent respondents said yes and 53 percent said no.

2. Nature of spending through UPI Cashless Payments

a. 42 percent respondents said spending on Electronic Gadgets / Home Appliances / Durables through UPI Cashless Payment is low, 33 percent respondents said spending is moderate and 25 percent said spending is high

b. 45 percent respondents said spending on Fees / Books / Gifts / Donations through UPI Cashless Payment is moderate, 37 percent said spending is low, and 18 percent said spending is high

c. 35 percent respondents said spending on Grocery Food / Beverages / Restaurants / Entertainment through UPI Cashless Payment is high followed by 33 percent said spending is moderate and 32 percent said spending is low

d. 44 percent respondents said spending on Medical Expenses / Pharmacy /Hospital through UPI Cashless Payment is low, 30 percent said spending is moderate and 26 percent said spending is high

e. 35 percent respondents said spending on Shopping (Clothing / Accessories / Jewellery / Footwear / Others) through UPI Cashless Payment is high and low, and 30 percent said spending is moderate

f. 38 percent respondents said spending on Travel / Hotel Booking / Fuel through UPI Cashless Payment is low, and 31 percent said spending is high and moderate

g. 43 percent respondents said spending on Utility Payments / Taxes / Trading (Shares) / Mutual Funds through UPI Cashless Payment is moderate, 38 percent said spending is low and 19 percent said spending is high

3. 85 percent respondents agreed that UPI Cashless Payment Systems are Convenient (User Friendly) and Flexible, 13 percent respondents are neutral and 2 percent disagreed

4. 80 percent respondents agreed that UPI Cashless Payment Systems are Faster -Time Efficient, 16 percent respondents are neutral and 4 percent disagreed

5. 69 percent respondents agreed that UPI Cashless Payment Systems are Offer better value of money, 25 percent respondents are neutral and 6 percent disagreed

6. 73 percent respondents agreed that UPI Cashless Payment Systems makes the inflow and outflow of money is easy to track, 22 percent respondents are neutral and 5 percent disagreed

7. Respondents are concerned about UPI Cashless Payment because

a. 37 percent respondents said when transaction error occurs, they worry that they cannot get their refund on time,

b. 22 percent respondents said they have fear of forgetting pins, codes, passwords and losing phone is a concern

c. 17 percent respondents said that most of the time complete confidentiality of data is nearly impossible

d. 14 percent respondents said that fear of losing their money while using cashless payments

e. 10 percent respondents said that Lack of physical evidence of vouchers for transactions is a concern

SUGGESTIONS

- Awareness towards UPI Cashless Payment System should increase through advertisement, social media, and Bank staff.

- UPI Cashless Payment Systems should give attractive better value of money offers to attract and retain the users.

- For smooth processing, the prompt support from an individual or service should increase when problems are occurred with UPI Cashless Payment Technologies.

- Improvise security in UPI Cashless Payment by using technology to boost user's confidence level. Make it more user friendly, so more users can start using it

- To give the security of evidence of vouchers for transactions, can give option to download the transaction receipts

- Government should give appropriate support (infrastructure, policies, etc.) to make UPI Cashless Payment a great success

- It would be convenient if all the payments has an option to use UPI Cashless Payments

CONCLUSION

In this era of digitalization, UPI is the emerging cashless payment technology in India and has a positive satisfaction level among the users. The UPI cashless banking system has been implemented in banking sector by the major stakeholders by showing interest in promoting the digital banking. Cashless payment users are distributed throughout the country primarily focused in urban regions. In other countries this revolution has already developed and established in the payment industry

Present study has made an attempt to understand awareness and adaptation of UPI payment systems among youngsters in thane district. The study reveals that the youngsters from urban area are aware towards UPI cashless payment systems and has positive attitude towards adaptation of UPI cashless payment systems. GPay – GooglePay (previously known as Tez) and Phonepe are the UPI Cashless Payment Apps are mostly used. Spending on Grocery Food / Beverages / Restaurants / Entertainment and Shopping (Clothing / Accessories / Jewellery / Footwear / Others) through UPI Cashless Payment is high. Spending on Utility Payments / Taxes / Trading (Shares) / Mutual Funds and Fees / Books / Gifts / Donations through UPI Cashless Payment is moderate.

Study found that UPI Cashless Payment Systems are beneficial to the users as it is Convenient (User Friendly), Flexible, Faster -Time Efficient, offers better value for money and easy to track the records of the transactions made. Users are more concerned about security of information and delay or no assistance if any technical error occurs while doing transaction. Most of UPI Cashless Payments systems users says that they will continue to use UPI Cashless Payment method and strongly recommend others to use. In this digital world, UPI Cashless Payments system is a change maker and more towards faster economy growth

If the adaptation level of consumers is analysed and understood thoroughly, it becomes easier for the payment providers entities to bring in change and innovation to a greater extent in the payments industry. The transition to a cashless economy will lead towards growth and modernization of the country.

Future research could be carried out by the researchers to consider the following topics for their research in future. 1. A comparative study on Adaptation and Satisfaction of the users of the Private and Foreign Banks towards Cashless Banking Services in Maharshtra. 2. Digital Banking in India-A study on Adaptation of Banking Apps of any specific Bank. 3. An analysis of UPI Cashless Banking System – A Study of the Impact of Covid-19 in Thane district. The project has limitations, despite using online questionnaires that were distributed through personal networks that are able to reach all respondents from all over India, the incomplete responses were not analyzed due to the limited time in following them up to fill the survey.

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ARTIFICIAL INTELLIGENCE: RISE IN INDIAN ECONOMY, OPPORTUNITIES AND CHALLENGES

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ABSTRACT

In recent years, Artificial Intelligence (AI) is continuing to evolve rapidly. To carry out a wide range of tasks Artificially intelligent machines are able to analyse and interpret massive amounts of data from various sources. For example, AI has ability to analyse high-resolution images from satellites, drones or medical scans which can help in improve responses to humanitarian emergencies, increase agricultural productivity, and also helps doctors to identify skin cancer or other diseases. As AI is advancing rapidly also it is applicable in massive areas which creates numerous opportunities in different sectors.AI has transformative power but it also comes with number of challenges which intensify issues in transparency, trust and security.

This article refers to study on AI, rise of AI in Indian economy, various opportunities of AI and challenges faced while implementation of AI. This article has referred various collective researches and survey inputs from various sources. This article used secondary data mixed methods keeping it unique and best suited for students to understand many new terms of AI and bring maximum clarity on future opportunities of AI.

Keywords: Artificial Intelligence, Rise of Artificial Intelligence in Indian Economy, Opportunities of Artificial Intelligence, Challenges.

INTRODUCTION

Artificial Intelligence is the complex algorithm which learn itself from nature and behavior of surrounding environment and analyses all possible actions to resolve particular problem in respective environment and find out best course of action to resolve that problem like human with the help of numerous technologies. The impact of artificial intelligence on human life and on economy has been remarkable.

Here are Some Stats Related to AI:

1) AI technology can increase business productivity by up to 40 percent (Accenture)

2) The number of AI startups since 2000 has magnified to 14 times. (Forbes)

3) 15 percent of enterprises are using AI, and 31 percent of them say that it is their agenda for the next 12 months (Adobe)

AI has number of applications in various sectors like economic, governance and human interaction. Simple application from tele-assistance like Chatbot for customer care and applications such as automatic generation of financial statements to application in health care to diagnosis of various diseases, self-driving cars, smart homes all are provided by AI.AI could help people with improved health care, smart device systems and other transport systems, personalized, cheaper and long-lasting products and services. It can also provide access to information, education and training. Because of the Covid-19 pandemic the need for distance learning became more important. AI can also make workplace safer as robots can be used for dangerous and difficult parts of jobs, and open new job sectors as AI-driven industries grow and change.

Rise of AI in the Indian Economy

To improve quality and faster growth of economy India is turning from man to machine with the help of Artificial Intelligence. Artificial intelligence helps to shape India's present and future economy by showing its impact across agriculture, healthcare, governance, marketing and finance sectors. Data and Artificial Intelligence (AI) could possibly add $450-500 billion to India's GDP by 2025 and drive India's economic growth, said a report by industry body Nasscom. (Nibedita Saha, 2020) 45% of this value to be expected from three sectors Agriculture, goods and retails, banking and finance.In the agricultural sector, AI can help double farmers' income by providing applications which helps to analyze farming, weather information, satellite images through which farmers can measure, monitor and reduce any deficiencies and can take more crop yield. It also helps to develop various algorithms or software which integrate remote sensing and satellite data with ML models to optimize the yields, reduce production costs, and provide a detailed report of soil productivity. While in the BFSI sector, Artificial Intelligence enables banks to manage record-level high-speed data to receive valuable understandings. However, features such as digital payments systems, AI bots, and biometric fraud detection systems further lead to high-quality services for a wider customer base. In the consumer goods and retail sector, it can provide personalized advertising campaigns and targeted audience marketing.

Apart of this AI has wide range of applications and its impact on various sectors. In retail sector with the help of machine learning AI provides customized recommendations and inventory management to assist in smart shopping which provides customer's seamless shopping and personalized experience. In transport sector AI provides traffic management system which helps to identify traffic congestion and reduce transportation cost. In health care sector through predictive analysis AI provides detection of early stage disease which helps for rapid and efficient diagnosis.

This wide range applications of AI in various sectors leads to growth in Indian economy.

OPPORTUNITIES OF AI

1) Artificial Intelligence in Marketing
It's the objective of every small to large scale businesses to enhance their marketing strategy and achieve potential growth in their businesses. However, every business wants to learn about which marketing strategy will be best for their marketing campaign and deliver highest return on investment. But it is very time consuming to analyze data from all media channel so here AI marketing plays vital role.

AI empowered tools such as Acquisio or AdStage can easily help in managing marketing operations across various channels like Google Adwords, Facebook, and Bing etc.

This machine learning powered layer analyzes live campaign data with the help of sentiment analysis algorithms and suggests a distribution of marketing activities which provides the best results.

It monitors overall marketing spend and automates regular bids so that business owners can reduce the time consumption on tracking marketing campaigns and pay attention to other important areas.

2) AI Integrated Customer Support Solutions
AI enabled automated chat systems for example Chatbot help small businesses to scale their customer service efforts. AI enabled customer service solutions like Chatbot suggest or automate answers to incoming customer queries, classify direct inquiries or messages to the appropriate department.

3) AI in Public Services
AI used in public services can help to reduce costs and offer new opportunities in public transport, education, energy and waste management and also can help to improve the sustainability of products.

4) AI in Education
AI helps teachers upgrade themselves by providing them all the information that they need. It also allows teachers to create entertaining content that suits their students best while make sure personalized learning. It automates tasks, so teachers have more time to do more attractive and application based teaching which impact the students better. With the help AI, teachers can show any concept with virtual explanation which provides real life feeling to students so that they can learn any difficult concept easily.

5) AI in Security, Safety and Defense
AI can be used more in crime prevention and the criminal justice system, as large set of data could be processed faster, crime or even terrorist attacks can be predicted and prevented. It is already used by online platforms to detect and react to unlawful and inappropriate online behavior like cybercrime.

In military matters, AI could be used for defense and setup attack strategies in hacking and phishing or to target key systems in cyberwarfare.

6) AI in Waste Management
The role of AI in waste management starts from waste collection; AI enabled smart waste bins can automatically monitor the waste levels and support the easy separation of different types of materials. Combined with IoT sensors, intelligent bins can be designed based upon AI algorithms that can provide the abovementioned information to the relevant stakeholders so that waste collection timing, routes, and frequencies can be optimized.

Due to some constraints, it's not possible to made all bins intelligent so that sorting needs to be done once the waste has been collected. In general, this sorting is performed at the waste management facility where AI-empowered robots can efficiently sort the items. AI speeds up the sorting process as compare to human labor. Once the garbage is placed on the conveyor belt, products are scanned with cameras which follows analysis from deep learning algorithms. Afterwards robots and relevant tool can then pull off the separated items from the belt for further processing.

7) AI in Business

In Business with help of AI it becomes more easy to replace most of the difficult work to machines from man which helps to ensure safety of workers and difficult work can be done in faster way so that production time and cost will be minimize which increases the profit. Also monitoring supply chain management, inventory management and transportation schedule become easier with the help of AI. Artificial Intelligence plays vital role in digital marketing nowadays which helps from creating a brand to build it on large scale.

CHALLENGES

Even though the opportunities of AI are great, there are risks also involved.

Datasets and algorithms can reflect or highlight gender, racial or ideological biases. When the datasets served by humans that AI rely on are incomplete, incorrect or biased, they may lead to incorrect and biased AI conclusions.

Software, software that runs cell phones, security cameras, and electrical grids, can have security flaws or vulnerabilities in system security which lead to hacking, phishing, thefts of money and identity, or internet and electricity failures.

Due to advances in AI technologies anyone can create treat to international peace and security. With the help of machine learning anyone can generate fake video and audio to influence voters, policy-making and governance.

1) Computing Power

AI consist of Machine learning and Deep learning techniques which utilizes large set of data simultaneously and very quickly which required lot of processing power. Cloud computing and other large set of data processing systems created hope to implement this technique for short term but as volume of the data increases, cloud computing or other techniques would not help.

The amount of power these power-crazy algorithms use is a main factor which keeps most of the developers away. Machine Learning and Deep Learning are the main techniques of this Artificial Intelligence, and they required an ever-increasing number of cores and GPUs to work efficiently. They require a computing power like supercomputer's, and as we know supercomputers aren't cheap. Not everyone can afford that with an increase in the inflow of massive amounts of data and rapidly increasing complex algorithms.

2) Fewer People Support

In current scenario of the market still AI implementation based products or used cases are not enough. Due to which, no organization would be come forward to invest money in developing AI-based projects. It clearly means that there have been comparatively few organizations who is interested in putting money into the development of AI-based products.

3) Trust Issues

One of the most important factor that creates trust issue for the AI is the unknown nature of how deep learning models predict the course of action or output. For a common person it becomes difficult to understand how a particular set of data gives different output for difficult data. People don't feel comfortable to trust particular thing when they don't understand how the decision was made. Many people in the world don't even know about the use or existence of Artificial Intelligence, and how it is incorporated into everyday items they interact with such as smartphones, Smart TVs, Banking etc. Therefore, AI has not been able to create trust among people.

4) Data Privacy and Security

Most of the AI applications are based on large scale of data to learn and make intelligent decisions. Machine learning systems depend on the data which is often sensitive and personal in nature, which is available in respective environment belong to their course of work.

The main factor on which all the deep and machine learning models are based on is the availability of data and resources in respective environment to train them. These systems learn from that data and improve themselves according to environment. Due to this systematic learning, these ML systems may have most of the chances of data breach and identity theft. One of the cause of this data insecurity is this data is generated from millions of users around the world, which creates the chances that this data can be used for bad purposes.

5) Algorithm Bias Problem

A big problem with AI systems is that their level of goodness or badness depends on the what type of data they are trained on. Bad data is often associated with, incorrect, incomplete, ethnic, communal, gender or racial biases.

If there is any case in which, a biasness is hidden in the algorithms which take crucial decisions goes unrecognized, it could lead to unethical and unfair results.

In future, if such biases AI systems will continue to be trained to utilize biased bad data, it will give unfair and unethical results. Hence, it is important for organizations which are working on AI should train these systems with unbiased data and create algorithms that can be easily explained.

6) Data Scarcity

It is the fact that organizations have access to massive data in the present time than ever before. Datasets that are used for AI applications to learn are really rare. The most powerful AI applications are those that are trained on supervised learning.

Supervised learning requires labeled data which is organized to make it understandable for machines to learn. The data is a most important aspect of AI, supervised learning used labeled data to train machines to learn and find out best course of action. Nowadays some companies are trying to find out new methodologies and are focused on creating AI models that can give accurate results regardless of the scarcity of data.

CONCLUSION

To make AI trust worthy people should see and believe that this technology really works. On the other hand, the reality is slightly different and it shows that there is a lot of opportunities to make things better by having predictions that are more accurate.

The good or bad nature of an AI system truly depends on the amount and quality of data they are trained on. Hence, the ability to gain good quality data is the solution to good AI systems in the future. But in reality data collected by an organization is in very poor quality which don't have much significance.

Hence, according to above study, here we found that AI's time may have finally come, but still more progress is required. And the adoption of AI is uneven across various companies and sectors which may be improve in future. Also we studied all the opportunities and challenges that a particular organization or person face while implementing AI.

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IMPACT OF COVID-19 ON STUDENTS IN MUMBAI REGION W.R.T TO EDUCATION

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ABSTRACT
The coronavirus outbreak has brought the entire planet to a halt. In nearly every sector, there has been a significant impact. The entire world has been put on lockdown. The first signs of the disease were discovered in Wuhan, China, and then spread to other countries. The first case was discovered in India on January 30th, 2020, and it quickly grew into a large number. As time went on, it became critical to safeguard people from becoming infected with this sickness. The government's sole option was to shut down the entire operation. The adoption of the new method of teaching, i.e., the online mode, by the education sector has proven highly challenging. For the first time, the entire educational sector adopted this online teaching method. Students and teachers had to use several web tools to attend and conduct lectures via an online platform. It was believed that this problem would be resolved quickly, but as time passes, it is becoming clear that the situation is deteriorating.

Keywords: Online teaching, Coronavirus, Education.

I. INTRODUCTION

The COVID-19 epidemic has put the world into uncertainty, necessitating a prompt implementation of the centennial proclamation. The outbreak of COVID-19 in India is part of a global coronavirus pandemic (covid19). On January 30th, 2020, India became the host of COVID-19, which began in China. The COVID-19 outbreak in India has spread to all states and union territories in less than five months, infecting more than five lakh people. There were two million instances, and the number is continually growing. The coronavirus has been present in India for the past two years, and the condition is still far from normal.

The outbreak of Corona Virus Disease (COVID-19) has triggered a global public health emergency. To stop the spread of the virus, emergency measures were developed in India, resulting in restrictions on all non-essential public movements. With the closing of educational institutions, the necessity for a quick shift from physical to digital learning became apparent. Online learning has been identified as a viable alternative to traditional education. However, an e-learning meta-analysis claims that online learning is better than nothing and comparable to traditional learning. To improve the e-learning experience, educational institutions must follow government guidelines and suggestions while encouraging students to continue learning remotely in this challenging environment.

Students of all ages have been influenced by this rapid evolution on such a vast scale. The disease's continuous spread, travel restrictions, and the closure of educational institutions across the country are projected to have a substantial impact on students' education, social lives, and mental

Health. The COVID-19 pandemic has had a more negative impact on students from less privileged backgrounds. Students' academic lives have been disrupted by a decrease in family income, limited access to digital resources, and the high cost of internet connectivity.

Furthermore, 1.5 billion students around the world today lack access to basic education, which has a negative psychological influence on their health. Changes in daily routine, such as a lack of outdoor activity, altered sleeping patterns, and social isolation, have also had an impact on students' mental health.

ICT (information and communication technology) are unquestionably beneficial to all areas of education. ICT is being used to teach geographically omnipresent learners because of its tremendous potential to transcend boundaries and reach a wider range of consumers. Recent multiform technologies have enabled learners and instructors to interact at any time and from any location, opening up new potential areas. Existing technology in this domain can create cost-effective and ductile learning environments, encouraging efforts to create a rentable teaching–learning paradigm of a Virtual Learning Environment (VLE).

In the COVID-19 era, the demand for creative ways to maximize educational endeavors has increased. During this epidemic era, developing technology such as Zoom, Blackboard, Google Classroom, Teams, Slack, and several VLE apps have been boon during this pandemic era.

II REVIEW OF LITERATURE

Pranav D Modi, Girija Nair,Abhay Uppe, Janhavi Modi, Balaji Tuppekar,Amit S Gharpure, and Deepak Langade 2021

The COVID-19 pandemic's quick and widespread spread has become a major source of concern for the medical community. The goal of this study is to determine how well healthcare professionals and students in the Mumbai Metropolitan Region are aware of COVID-19 illness and related infection control procedures.

A total of 1562 people from the Mumbai Metropolitan Region responded to a questionnaire about COVID-19 infection awareness, knowledge, and infection control methods in the hospital setting. The questionnaire was modified from the US Centers for Disease Control and Prevention's current interim recommendations and information for healthcare workers (CDC). Data was collected using a convenient sampling procedure, and the distribution of answers was reported as frequencies and percentages. Based on the proportion of accurate replies, descriptive statistics were calculated for all categories and subgroups. The median test for the proportion of accurate replies was used to compare individual pairwise comparisons.

Overall, all subgroups had appropriate awareness, with 71.2 percent reporting accurate responses. Undergraduate medical students had the highest percentage of right replies, while non-clinical/administrative professionals had the lowest. Only around half of the total respondents knew what "close contact" meant. More than three-quarters of the respondents were aware of infection control measures such as fast triage, respiratory cleanliness, and cough etiquette, as well as the importance of establishing a separate, well-ventilated waiting space for probable COVID-19 patients. Only 45.4 percent of respondents were aware of the proper mask/respirator application sequence, and only 52.5 percent of respondents were aware of the appropriate hand hygiene approach for obviously filthy hands.

COVID-19 infection control strategies require ongoing educational interventions and training programmes across all healthcare professionals. To reduce the risk of transmission to healthcare students and professionals while providing the best possible treatment for patients, occupational health and safety are critical.

Shazia Rashid

The COVID-19 breakout has sent the world economy into a tailspin and has had a significant impact on higher education. Face-to-face classes have moved to online learning platforms as a result of the unexpected closure of campuses as a social distancing technique to avoid community transmission. This has shifted the attention to eLearning technologies and platforms for successful student participation, which may be out of reach and out of budget for many students.

The epidemic has revealed the flaws in today's higher education system and the necessity for greater digital technology training for instructors in order to adapt to the world's quickly changing educational atmosphere. The utilization of eLearning and virtual education may become an essential feature of the higher education system in the post-pandemic era. To assure student learning outcomes and educational quality, higher education institutions and universities must develop post-pandemic teaching and research programmes.

Sumitra Pokhrel

The COVID-19 epidemic has wreaked havoc on education systems throughout the world, affecting approximately 1.6 billion students in over 200 nations. More than 94 percent of the world's student population has been touched by school, institution, and other learning facility closures. This has resulted in significant changes in every part of our life. Traditional educational techniques have been considerably disrupted by social alienation and limited mobility regulations. The reopening of schools once the restrictions have been lifted is another problem, since many new standard operating procedures have been implemented.

Within a short span of the COVID-19 pandemic, many researchers have shared their works on teaching and learning in different ways. Several schools, colleges and universities have discontinued face-to-face teachings. There is a fear of losing 2020 academic year or even more in the coming future. The need of the hour is to innovate and implement alternative educational system and assessment strategies. The COVID-19 pandemic has provided us with an opportunity to pave the way for

Introducing digital learning. This article aims to provide a comprehensive report on the impact of the COVID-19 pandemic on online teaching and learning of various papers and indicate the way forward.

Lisa R. Amir, Ira Tanti, Diah Ayu Maharani, Yuniardini Septorini Wimardhani, Vera Julia, Benso Sulijaya& Ria Puspitawati

The COVID-19 epidemic has spread over the world and has had a significant influence on schooling. As a result, learning techniques were supplied through remote learning halfway through the second semester of the

academic year 2019/2020. (DL). we wanted to see how students felt about DL vs classroom learning (CL) in the undergraduate dentistry programme at Universitas Indonesia's Faculty of Dentistry.At the end of the semester, an online survey was sent out. A total of 301 students took part in the research.

Student preferences were impacted by the length of their studies. When compared to their seniors, a higher percentage of first-year students favored DL (p 0.001). Students favored CL for group discussions since DL made communication more difficult and provided less learning satisfaction. Only 44.2 percent of students preferred DL over CL, despite the fact that they believed that DL provided a more efficient learning approach (52.6 percent), more time to study (87.9%), and more time to evaluate study materials (87.3 percent). External problems such as an inconsistent internet connection, additional financial load for the internet quota, and internal factors such as time management and trouble focusing when studying online for a longer period of time were all challenges throughout DL.

Despite some challenges, dental students should be able to adapt to the new full DL deep learning, and the majority of people think that blended learning, which combines classroom and distant learning, should be employed in the future. This current COVID-19 high prevalence not just the use of technology in education, but also future pedagogy initiatives.

Godward, P., B. Pont and R. Viennet (2020)
More than 1.7 billion children, youth, and their families have been disrupted by the COVID-19 problem, which has prompted school cancellations in 188 countries. To assure academic continuity throughout this time, distance-learning alternatives were employed, and much of the present argument centers on how much children learned during school closures. While this possible learning loss may be transient, other factors that occur in the absence of traditional schooling, such as the lowering of educational ambitions or disengagement from the educational system, will have a long-term influence on students' performance. This "hysteresis" impact in education necessitates special attention, and this research lays forth a two-pronged method for re-engaging disengaged students and preventing further disengagement.

III RESEARCH METHODOLOGY

OBJECTIVES
- To understand the students perception on online education during the covid -19.
- To analyse the problems faced by students, w.r.t digitalized education, during covid -19.
- To know the progress level of students w.r.t knowledge gained during Covid -19.
- To evaluate the performance of students, w.r.t scores, in pre and during pandemic situations in Mumbai.

SCOPE
- scope of the research to understand the impact of covid 19 on student in Mumbai region
- How exam conducts through online like Google form and there are many software.
- Student faced many problems in online session.

LIMITATION
- Research is limited to a particular sector only
- Research is limited to only Mumbai region
- Research is on how student faced problem due to covid 19. So it is not viable in post Covid- Era
- Limited information is available for student.

SIGNIFICANCE
- This research will benefit the society in understanding the problems faced by the students
- Education Institutions can understand the student's preferences w.r.t. teaching methodologies.

Sample Size: 103 people responded by the survay form.

Data Collection: This topic primary data collected by the journals, article news paper, reseaeach papers and Google form survay through collect by the secondary data.

IV. DATA ANALYSIS

Age
103 responses
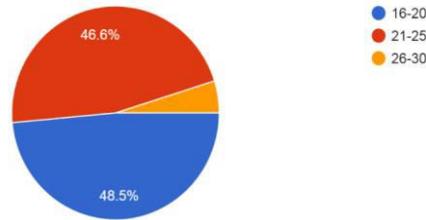
Age	Percentage	Count
16-20	48.5	50
21-25	46.6	48
26-30	4.9	5

Analysis

- From the above table 48.5% of responses which are given are between 16-20 years.

- 46.6 of response which are given the age between 21-25 years

- 4.9 people are response given age between 26-30 years

Gender
103 responses
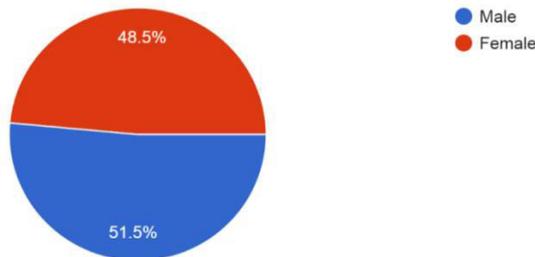
Gender	Percentage	Count
Female	48.5	50
Male	51.5	53

Analysis

From the above chart we came to know the responses which are collected are 48.5% of females and 51.5% of male.

Class
103 responses
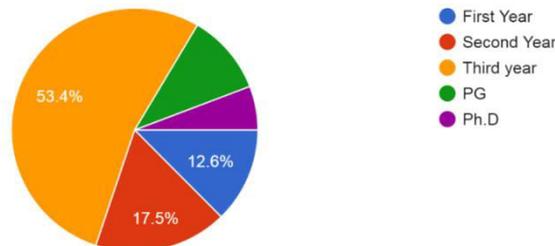
Class	Percentage	Count
First year	12.6%	13
Second year	17.5%	18
Third year	53.4%	55
PG	10.7%	11
PhD.	5.8%	6

Analysis

From the above chart we came to know that first year student 12.6% second year student 17.5% , third year student 53.4% , PG students 10.7% and PhD student 5.8% .

1.How would you like to be learning online lecture?
103 responses

● More time at school /College
● More time at home
● Both
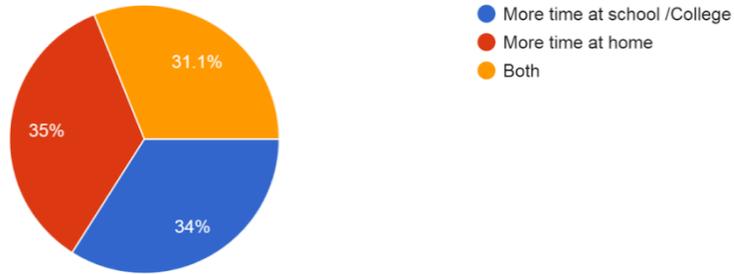
Choices	Percentage	Count
More time at school college/school	34%	35
More time at home	35%	36
Both	31.1%	32

Analysis

This question analyze that 34% student learn by the school / college, 35% students learn by the home and 31.1% student learn by the both place.

2. How difficult or easy is it to use the distance learning technology?
103 responses

● Very difficult
● Difficult
● Easy
● Very easy
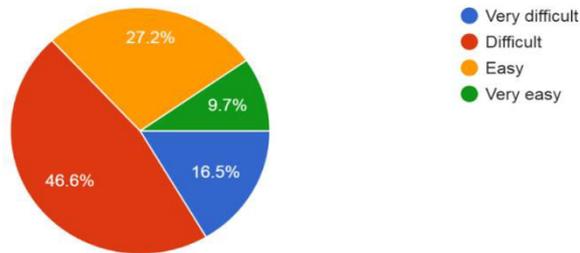
Choice	Percentage	Count
Very difficult.	16.5%	17
Difficult	46.6%	48
Easy	27.2%	28
Very Easy	9.7%	10

Analysis

● From the above table 16.5% of responses Very difficult.

● 46.6% of response is Difficult.

● 27.2% people are response given Easy.

● 9.7% Very easy given the response.

3. How satisfied are you with the amount of time you spend speaking withyour teachers?
103 responses

● Extremely satisfied
● Satisfied
● Somewhat satisfied
● Unsatisfied
● Extremely unsatisfied
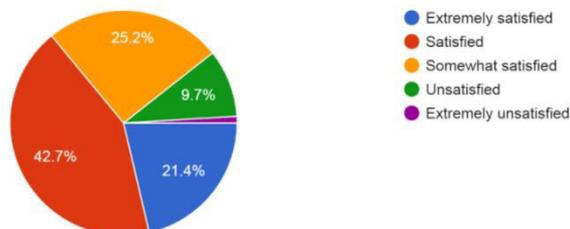
Choice	Percentage	Count	
Extremely satisfied	21.4%	22	
Satisfied	42.7%	44	
Somewhat satisfied	25.2%	26	
Unsatisfied	9.7%	10	
Extremely Unsatisfied	1%	1	

Analysis
- From the above table 21.4% of responses extremely satisfied.
- 42.7% of response is satisfied.
- 25.2%% people are response given Easy.
- 9.7% Unsatisfied given the response.
- 1% extremely unsatisfied given the response.

4. What do you like/not like about school /College online session?
103 responses
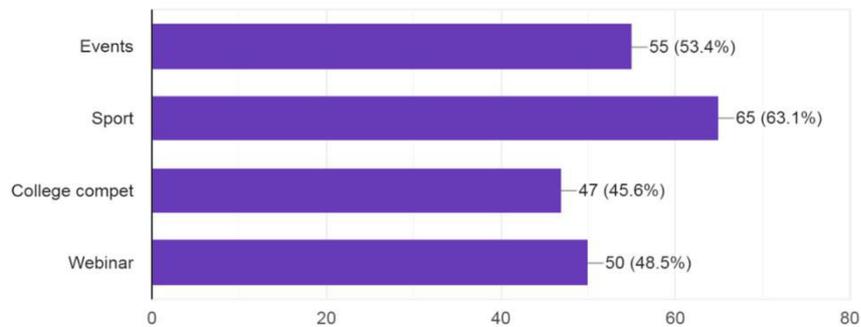
Choice	Percentage	Count
Event	53.4%	55
Sport	63.1%	65
College competition	45.6%	47
Webinar	48.5%	50

Analysis
- From the above table 53.4% of responses Event.
- 63.1% of response is Sport.
- 45.6% people are response given College competition.
- 48.5% Unsatisfied given the Webinar.

5. Is it difficult for you to follow the covid-related safety measures and protocols in your school/College
103 responses
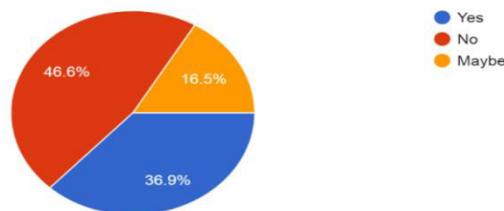
Choice	Percentage	Count
Yes	36.9%	38
No	46.6%	48
Maybe	16.5%	17

Analysis
36.9% gat YES response and 46.6% gat NO response and 16.5% gat MAY BE response.

6. How sure are you that you can do well in school / college online session?
103 responses
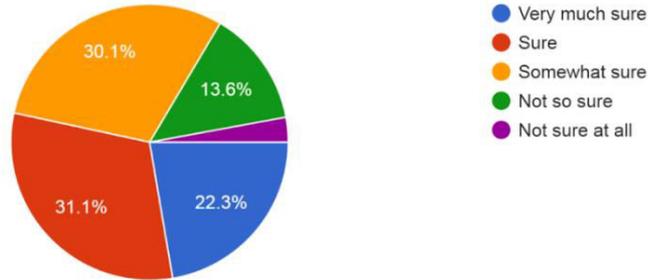
Choices	Percentage	Count
Very much sure	22.3%	23
Sure	31.1%	32
Somewhat sure	30.1%	31
Not so sure	13.6%	14
Not sure at all	2.9%	3

Analysis
- From the above table 22.3% of responses extremely Very much sure.
- 31.1% of response is sure.
- 30.1% people are response given somewhat sure.
- 13.6% of response is not so sure.
- 2.9% of response is not sure at all.

7. Are you getting all the help you need with your school / college work online session?
103 responses
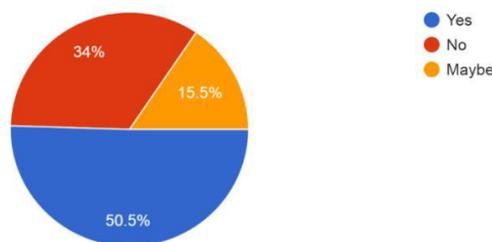
Choices	Percentage	Count
Yes	50.5%	52
No	34%	35
Maybe	15.5%	16

Analysis
50.5% gat YES response and 34% gat NO response and 15.5% gat MAY BE response.

8.What tools are used for online lectures?
103 responses
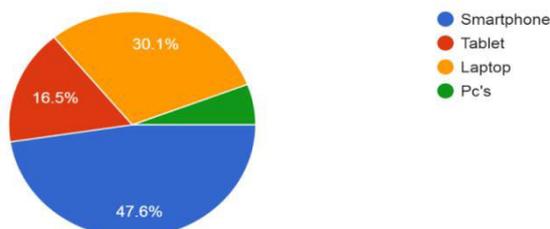
Choices	Percentage	Count
Smartphone	47.6%	49
Tablet	16.5%	17
Laptop	30.1%	31
Pc's	5.8%	6

Analysis

- From the above table 47.6% of responses Smartphone.

- 16.5% of response is Tablet

- 30.1% people are response Laptop.

- 5.8% people are response Pc's

9. What problems did you have to face in online lectures?
103 responses
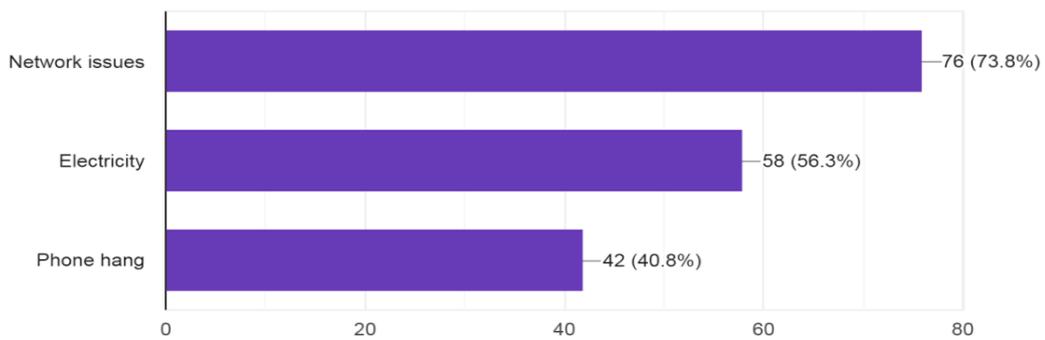
Choices	Percentage	Count
Network issues	73.8%	76
Electricity	58.3%	58
Phone hang	40.8%	42

Analysis

- From the above table 73.8% of responses network issues.

- 58.3% of response is electricity.

- 40.8% people are response given phone hang.

10. How difficult or easy is it to stay focused on your school/ College work online session ?
103 responses
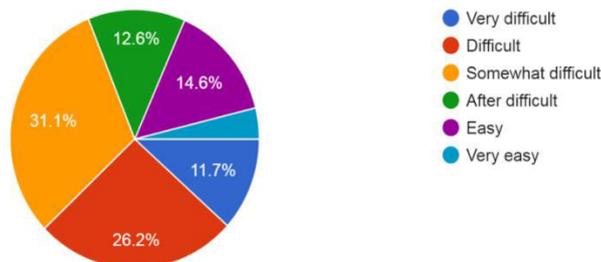
Choice	Percentage	Count
Very difficult	11.7%	12
Difficult	26.2%	27
Somewhat Difficult	31.1%	32
After difficult	12.6%	13
Easy	14.6%	15
Very Easy	3.9%	4

Analysis

● From the above table 11.7% of responses very difficult.

● 26.2% of response is difficult.

● 31.1% people are response somewhat Difficult.

● 12.6% people are response after difficult.

● 14.6% people are response somewhat easy.

● 3.9% people are response very Easy.

11. Did you gain knowledge after taking the exam online?
103 responses
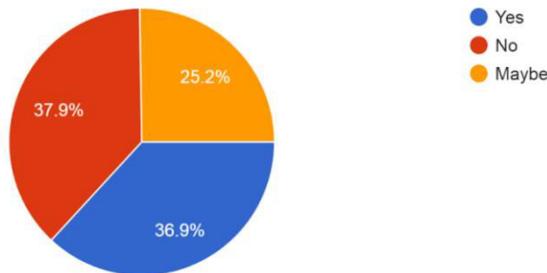
Choice	Percentage	Count
Yes	36.9%	38
No	37.9%	39
Maybe	25.2%	26

Analysis

● 36.9% gat YES response and 37.9% gat NO response and 25.2% gat MAY BE response.

12. Will companies and industries provide jobs to students after online education?
103 responses
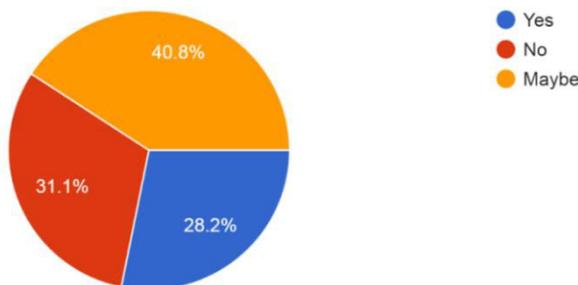
Choice	Percentage	Count
Yes	28.2%	29
No	31.1%	32
Maybe	40.8%	42

Analysis

● 28.2% gat YES response and 31.1% gat NO response and 40.8% gat MAY BE response.

V. CONCLUSION

This conclusion reached by the research report is that an online session is only transitory and does not last long. Although online education is superior, students encounter numerous challenges. Both situations are the notion to learn in online lessons. As well as a syllabus the online session poses a significant risk to students in their future lives.The consequences of COVID-19 on higher education are examined for the first time in this research. We polled 1500 students at Arizona State University to investigate these consequences, and we offer quantitative data demonstrating the pandemic's detrimental impact on students' outcomes and expectations. COVID-19, for example, has caused Thirteen percent of students to postpone graduation. Expanding on these findings, we show that the pandemic's consequences are very diverse, with lower-income students 55 percent

more likely than their higher-income peers to delay graduation. We also show that the negative economic and health effects of COVID-19 have been much greater for less advantaged populations, and that these disparities might help to explain some of the underlying variability we observe.

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OSS: THE BASIC UNDERSTANDING OF OPEN SOURCE SOFTWARE

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ABSTRACT
When any software is released in the public domain along with its source code & where anyone can use that code for any reason like study, research or to re-distribute, it is called open-source software. In this article, we have tried what is OSS, what are the benefit or advantages and disadvantages of open-source, categories of OSS.

As the in the case of open-source, source code is openly available there is more probability that people who are interested in software development can contribute to it in a more supportively manner in comparison with proprietary software. The methodology used to collect data for this research is mainly from secondary sources for example research papers, journals various publications, websites & data that are available on the internet

Keywords: OSS, Proprietary Software, Open-Source.

INTRODUCTION
In this paper, we have to try to learn some basic information about the open source & and open-source software. It is software in which custodian or user has complete right to use, redistribute, recreate, research, practice, or study for as per their needs. It is up to the user how they want to use it, he or she has complete freedom for it. In today's Internet of Things IoT world, there are many open sources available. In this article, we have tried what is OSS, what are the characteristics of open source, categories of OSS.

It has been always a topic of discussion that the knowledge, ideas, information, study, research work, working practice & etc. always spread if it is available in the open domain. So it encourages the interested parties to contribute to it as per their levels of interest. Similarly, open-source software has increased due to its nature like the availability of software with code of source so any interested people can contribute to it. The concept of open source was first developed by Mr. Richard Stallman in time of 1980, he has come with the concept of share code so it can be used for a different purpose by different individuals as per their requirements, by the year 1985 free software foundation was introduced and after that open source get more momentum for its user base and spared in usage

LITERATURE REVIEW
1. Paper published by S.S Thakur and Soma B MKCV Institute of Engineering Liluah: Have done research work on the concept of OSS on different fraternities like a professor, students with a correlation with its characteristics. They have covered the concept like how technology can enable personalized learning, greater community involvement, OSS plays a vital role in the education system, quality of effective teaching, measurement of students learning and benefits of open source.

2. Paper published by Walt Scacchi: He has focused on what is OSS development, the early day of software code sharing, the rise of empirical studies, development of OSS in different communities, network computer game worlds, research studies and approaches of OSS, opportunities for OSS, and research and practice.

3. Paper Published by Rahul De: was conducted in-country India how different giant organizations are trying to understand OSS and trying to get advantages from it in form of cost-saving.

RESEARCH METHODOLOGY
The method used in this paper to collect data is mostly from secondary sources from different available media.

OBJECTIVES OF THE STUDY
- To get basic of open source

- To know its categories

- To learn its characteristics

Open Source Software

OSS is also software like others made for computers the only difference is that it provides the user a right that can use it for a purpose he wants like study or experiments, the only requirements are that if user released some improved version he has to released it in open source license so the concept of open source continues

The start of open source development takes place from the year 1984, with the establishment of FSF later with time and increase in understanding of people and organization more and more development takes place in the field of open source. Anyone has the freedom to use such software and contribute to its developments.

Few Categories of Software's

We can categorized software based on various practices & developments that took place in the modern business environment. These categories involve as follow:

a. **Free Software:** This type of software falls under the category where it provides leverage on software to use for purposes like research and study.

b. **Open Source Software:** It is software that follows certain standards. It provides software to the user along with source code. So if users wish then they can contribute to its development.

c. **Closed Source Software:** It is the opposite of open-source. It does not provide the user with any kind of code. The ultimate development and modification are done by a specific team that has form for its development.

d. **Proprietary Software:** As the name indicate this type of software is owned by private players like any individual entity, a group of person, any organization, or a group or organization. And that entity has rights & freedom on the software they can use according to their requirement.

e. **Commercial Software:** It is the opposite of proprietary software. As the name indicates commercial software the ultimate purpose of it is to make it available commercially in the market and make money.

f. **Public Domain Software:** As the name indicates public domain. It is a kind of software that is publicly available no one is the specific owner of the software and one can use it for the purpose they wanted without any permission or objections.

g. **Shared Source:** As the name indicates it has the features of sharing source code only. But the receiver cannot modify or re-distribute it again.

h. **Free Ware:** As the name indicates freeware. It is freely distributed without any cost. The only thing is that the source code is not available to the bearer of software.

Characteristics

One of the important features of open source software is its economy, good quality build, no middlemen involvement, good security features.As we discussed that OSS is distributed with source code and the user has the right to modify as per their requirements so it helps us to achieve economy in procurements and maintenance of software, secondly as source code is known to the user if any bugs he observes he can work on its fix so it will help to improve quality. There no hardly any vendor involvement for the adoption and use of software so it reduces the dependence of people on middlemen. As the user is aware of its code he can modify it as per requirements is helpful to provide more security to the end-user. OSS comes with inherent limitations in adoption by organizations or individuals like license, aftersales service, training requirements, changes that are taking place & risks involved in it.

CONCLUSION

Thus from the above research paper, we have learned some basic knowledge about open-source software. When it was developed and what are the advantages and disadvantages of OSS & we have also learned few categories of it and how we also try to learn how this category software are different from each other. We also try to learn how the development of the open-source takes a plane and how it can be useful to all if it is adopted by a company or organization. We can also predict that the OSS has a huge potential to save millions of rupees if it has been adopted scientifically. In the short run, open-source can be used as it is available but in long run, we need to tailor it as per our requirements.

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SADHU VASWANI: A STUDY OF HIS MIRA MOVEMENT IN EDUCATION

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ABSTRACT
Twentieth century has witnessed the disastrous consequences of two world wars.Killings and murders of millions of people have shaken the foundation of human faith.We needed equally strong weapon to counteract the evils of this nuclear age.20th century has also witnessed the appearance of some great prophetswhoarrivedwithpowerfulweaponoflove,compassionandserviceto fight against the evils of the nuclear age. And Sadhu Thanwardas Lilaram Vaswani was one of them. He build the new Humanity whose vision is the hope of all wounded hearts.Sadhu Vaswani revolutionised the educational system by characterising it with the quality of service and by bringing the women in the fore most of education al system.The Mira Movementin Education was born out of the vision of a philosopher and an educationist -Sadhu Vaswani. After the partition, Sadhu Vaswani selected Pune as the headquarters for his work , as also for school. The Mira Movement testifies to the adage: educate a man , you educate an individual; educate a woman and you enlighten a whole family. The Mira institutions seek to accomplish this ideal by providing an environment where the girl students can flourish and evolve to achieve their highest potential.

Keywords: Mira Movement, Sadhu Vaswani, Education, Philosophy

INTRODUCTION
SadhuVaswaniwasbornonNovember25, 1879, in Hyderabad-Sind, aland that has given birth to many saints and servants of God and man.He was a brilliant student. Soon after passing the M.A Examination, hewa sappoint edas Professor in the Metro politan College, Calcutta,-now know nastheVidyasagar College.

Even in those early days, he was inspired by the true spirit of patriotism: he played a significant part in the agitation against the Partition of Bengal.

He was thirty years of age, when he went to Berlin as one of India's representatives to the Welt Congress, the world Congress of a Religions. His speech there and his subsequent lectures in different parts of Europe aroused deep interest in Indian thought and religion and linked many with him in India's mission of help and healing. He believed Prof oundly in the world-values of India'sancient culture. Heseton firethe heart so fmany with the visionto make the wisdom of India's Rishi'sworld-dynamic.He became Principal of Dayal Singh College, Lahore. He believed that the end of right Education is character- building. With this in view, he introduced a number of new features in college education.

From the beginning of his days, his heart was smitten with love for the Lord: he longed to dedicate his life to the service of God and his suffering children. He was forty years of age when his mother passed away. His only link with earthly existence having broken, he resigned his lucrative job to enter into the larger service of the Nation. He renounced everything to be, in his own words, "a humble servant of India and the Rishi's."

He entered into the struggle for the freedom of the country. At that time, Mahatma Gandhi had appeared on the Indian scene and had launched his "Satyagraha" Movement. Sadhu Vaswani was one of the earliest supporters of Mahatma Gandhi's Movement and a close associate of Mahatma Gandhi. **The very first article on the front page of Gandhiji's Young India (New Series) was an article by Sadhu Vaswani**. He wrote, also, several books,- including India Arisen, Awake! Young India, India's Adventure, India in Chains, The Secret of Asia, My Motherland, Builders of Tomorrow, Apostles of Freedom,- exhorting the youths to dedicate their lives to the service of India, the Mother. Some of the books were prescribed by then British Government.

4. OBJECTIVES OF THE STUDY
1) To study the life and work of SadhuVaswani

2) To understand Sadhu Vaswani'sphilosophy

3) To study different programmes of St.Mira's school which try to inculcate Sadhu Vaswani's ideals andvalues.

4) To understand aims of Mira Movement inEducation

5. RESEARCH METHODOLOGY
The method of research used by the researcher is descriptive type of research . For the purpose of the present study data has been collected from secondary sources. In this paper, an attempt has been taken to analyse life of Sadhu Vaswani and history and introduction of Mira Movement in Education.

6. His Philosophy of Life:

Sadhu Vaswani's philosophy of life was primarily based on the 'Upanishads' and Gita'sideology. The fundamental idea which runs through early 'Upanishads' is that underlying the eternal world of change, there is an unchangable reality which is identical with the essence in man. That is the 'Atman' which is not different from 'Brahman', the absolute Reality. Bhagavat Gita emphasises the method of action and devotion for the realisation of knowledge of'Atman'. Dadaji believes that we come to this world as pilgrims our real home is some where else where our soul will ultimate lyrest.In this world wehave come to work.Wehave to work forothers,Service tomanis service eto God.We should love all creatures. Vaswani was an idealist a humanist and a natura list. He was an idealist because he revered the idealism of Indian Philosophy. He was a humanist, because he devotedhislifefortheloveandserviceofmankind.HewasaNaturalist because he believed that Nature is the most important source of education. We are nothing but a part of nature. We must love nature and should not be alienated fromnature.

7. The Mira Movement is born:

A brilliant and a reputed academician, Sadhu Vaswani always took a great inter estin matte rseducational. "The nation walk sonthe feet of the little ones," he would often remark. The more he moved among young people, the greater became his awareness that current education system was failing to serve state and society.Endured himself in the ideals of the rishis of ancient India, he was deeply saddened to see the education of the 20th century moving farther and farther away from the values and ideals that were held dear by India in the golden days of our glorious past. As he reflected upon this, he resolved that schools and colleges of the right type for the crying need of thenation.

Ashe survey edthissituation more an dmoresad ness crep tin to his soul schools and college she said to him self must be free df ro malieninfluencesandtheideas that inspired elevation in ancient India must be rediscovered and introduced in our institutions if we are to make a contribution two civilization and add to the freshness of human life.

In conversation with his devotees one day he expressed his opinion that what is sin then India needed most was a girls school inspired by the ideals of new education. this was met with great enthusiasm by Earnest volunteers, who felt that he would indeed be rendering a great service to the society by starting such a school.

On the evening of June 3, 1933, As he paced to-and-fro on his house top with the far- away dreamy look in his mystic eyes, he heard within him a voice urging him to initiate new lines in education. It was a great task it would need a lot of money he looked into his shirt pockets he opened his purse. There was only a 2 Paisa coin in it. that was all he had at the moment. what should he do? Again, the voice spoke, give all you have and the all in all will not failyou.

In the early hours of the dawn of June 4th, amidst the chanting of vedicmantras, and in the presence of havan fire he announced the opening of St. miras school forgirls.

Sadhu Vaswani solemnly handed over the coin to Mrs Parpati Malkani the secretary of the sakhi sangat. " school will be started with this blessed to Paisa coin," he told the assembled devotees what's which have gone down in golden letters in the history of the Mira movement in education.

Then and their volunteers committed to offer donations. Rich, well to do fathers of eager young girl came forward to help a core fund was speedily established. Sadhu vaswani's ideals for the Mira school word indeed lofty. he wanted the school to be an ideal institution and for its teachers and students to reflect those ideals in deeds of daily living he gave the mirror school the fourfold

Moto "simplicity and service purity and prayer".

The Mira School immediately attracted students. this gave rise to opposition from different quarters. the task of the builder has always been an uphill one. Rough and trying is the work of building and the world had always how led against the builders and hurled against them heavy barriers. Sadhu Vaswani and his band of workers men and women of strong faith. They believed literally that feet could move mountains, they knew that love would surely win and the school started with a copper coin grew intoa great institution with the breathing worth lacs of rupees on a huge plot of land. the school developed into a college and had several branches in Hyderabad, Sukkur, Rohri, and Larkana.

8. Aims of Mira Movement:

SaintSt.Mira'sMovementaimedatunfoldinganewrenaissanceofculture.This new culture has Sadhu Vaswani thought of it, had 7 notes manual work, knowledge, simplicity, purity, courage, service and self consecration.

Student sin Saint Meera School and college are given a triple training of the hand, the head and the heart. and every morning, as the school bell announces the beginning of the days work Commerce students gather together in the sanctuary hall and begin their work with worship. Lives and teachings of the great ones of history our past on to students. Sent miras school has a hall of heroes where inspiring pictures of the heroes and heroines of history are put and it is not an uncommon sight to behold girls of the school sitting quietly in this hall and in silence communicating with the great ones ofhumanity.

On June 4th, 1933, was planted these a that has grown into a vast sheltering tree, with schools in various centres in India and the post graduate college in Pune. Nearly 10,000 girls received the value based education that Sadhu Vaswani advocated with emphasis on training the hand, head and heart. the institutions revere their founder and his rate still presides over their dailysanctuary.

The Mira Movement has rightly received the recognition in East and West. Tributes have been paid to the movement and it is deals by eminent educationist like doctor Maria Montessori, Dr Arundale and Dr Radhakrishnan. **Doctor Arundale spoke of the schoolasan "oasisin our educational desert".** Dr Radhe Krishna expressed himself as deeply impressed with the striking of the movement to reincarnate educational ideals of the Rishi's of India in modern forms and modern institutions for stop in an American publication where do you belong? The author describe this moment as one of the 22 great moments of theworld.

9. During his visit to Poona, in 1967, **Dr. Radha Krishnan, The then President of India, said:- " Sadhu Vaswani was a true pilgrim who considered his work to be the spreading of enlightenment and comfort among the youths of this country…Sadhu Vaswani created a new climate, a new atmosphere."**

Sadhu Vaswani's Character- Building and Value Education:
Sadhu Vaswani's credit lies not only in emphasizing the need of value education, but to plan a programme and introduce it in his school. Like all the Education Commissions, first he observed the existing deterioration and erosion of values. Then he gave concrete suggestionto promote values among the students. They are asfollows:

1) Let the students learn about 'rishis' and 'Gurus' of ancient India and about the saints and prophets of all races and religions.

2) Develop love for Indian ideal. So, they should know the rich cultural heritage ofIndia.

3) Social service must be an integral part of education. Children should be involved in community service.

4) Kindness and compassion for all creatures, birds and animals, mustbe developed.

5) Respect for all types of work must becultivated

6) Prayer and meditation make the minds pure and peaceful.

7) Co-curricular activities, game, sports give a healthy outlet of emotions. They help to develop important values oflife.

To implement them there is a compulsory "Sanctuary" period everyday for all the pupils in St. Mira's Institution. During that period they sing prayer songs, learn about great heroes of all races and religions, listen fables and parables with somemorals.

Apart from this, regular social services programmes are arranged by the school when students take part voluntarily. They visit hospitals, orphanages, hutments of poor people to distribute food and clothes. Dramatisation, cultural activities and games are regular programmes of theschool.

Therefore we notice that Sadhu Vaswani's ideals are same in principle as that of modern education regarding character-building but his unique contribution lies in applying them in practice, introducing them in his school. In this respect, Sadhu Vaswani is the pioneer of moulding character of young pupils. The modern system of education can borrow some ideas from St. Mira's school regardingvalue-education.

10.FINDINGS:
Researcher found that All-round Education was The Need of the Age.

Sadhu was a great educationist. He has said again and again that bookish knowledge and dry information is no Education. We should not only train the brain, but heart should be aroused. Sympathy should be the key to education. Values of compassion, sympathy, service and sacrifice must be learned through education. All round education includes learning to work, to do practical worker etc. Dadaji has said that children should learn various crafts in school. They should also learn 'dignity of labour'. They must love and respect work.

Daramati sation has a very beautiful effect on the students. The visual effect has greater impact. The incidents from great lives or stories which have good moral are to be staged for the benefit of the students. Songs, prayers, are to betaught to the students. Dadaji has encouraged these extra curricular activities as well as physical education.

Intellectual development helps the pupils to reason, to be critical to have proper judgement. Their logical and rational thinking is developed. Secondly, Motivation for work, application of knowledge to practice is essential, otherwise dry knowledge and unproductive information becomes useless. Thirdly, for moral development, character-building education is essential. Fourthly, man is a Social being. So sociability is an important aspect of personality. Through education, fellowship, cooperation, brotherhood and friendship can be developed. Lastly, Physical development, body building is not the least important. Body-building is nation building. Health is wealth. So, education should give adequate stress on games, sports, N.C.C, scoutsetc.

This what the need of the society an all around development of a child.Sadhu Vaswani worked to the core and bought many changes in society through Mira Movement .

11.RECOMMENDATIONS
As Sadhu Vaswani had greatly focused on all around education, all the schools to some extend should be followed. Still so many schools give home assignments to students and majority of their work is completed by parents or siblings, so this type of home assignment will never let a child to grow. Class discussions, presentation, recording things, group discussions and many more. This type of assignment is something where child himself will have to work, which will be better for his development.Schools should include more of this types of act where child can really learn and not only show teacher is home assignment is completed.

12.CONCLUSION
Sadhu Vaswani was one the eminent personality. He always gave and gave to the needy people.His aim of education is to remove the darkness of ignorance and unveil the light of knowledge. He always mentioned that Education should mould the children towards community service, also taught that education is to build the character. Brain without character is destructive and all around education must be given. St. Mira Movement which was started by Vaswani till today running successfully and because of Vaswani many poor girls get an opportunity to geteducation.

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A STUDY OF PROBLEMS FACED REGARDING DEBT COLLECTION BY SMALL ENTREPRENEURS DURING LOCKDOWN PERIOD

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ABSTRACT
The purpose of this paper is to demonstrate the problems faced by small scale businesses regarding debt collection during pandemic. As modern business transactions are mainly on credit basis. In the initial phase of the pandemic, lockdown was announced which affected the business sector. All of the sudden operating activities were canceled. Businessmen have to tackle the repercussions. The credit which was allowed to debtors was troublesome to recover. Due to which businessmen not only faced financing problems but also social, psychological and economical problems. The problem also led to blighted business relations. Managing the business activity became a challenge. Along with secondary data analysis, Primary source is used to collect information from businessmen. To evaluate the problems faced by them. It is desired that the bottom line of this study would contribute to the understanding of major problems faced by Entrepreneurs in respect to debt management during lockdown and post - lockdown periods.

☐ INTRODUCTION

➢ Pandemic and Lockdown in India:
COVID -19 outbreak changed the scenario not only in India but also in the world. The first case of COVID 19 was reported in the month of January 2020. Lockdowns were announced in the whole country in the month of March. There had been four lockdowns in India cognized as four phases from 25th March 2020 - 31st May 2020. And after that two unlockdown periods from 1st June 2020 - 31st July 2020. But the State Government has continued the lockdown depending on the situation.

➢ Business Situations During Lockdowns:
Every part of people's lives have been affected due to the pandemic. Small entrepreneurs are the backbone of the economy. The pandemic has shaken the social, economical, political, psychological position. Business during the pandemic has been adversely affected. All the operations became troublesome to conduct. Entrepreneur's were not prepared to face such hellish situations. Sudden decisions led them to face problems, lots of ambiguity came forward regarding the operating activities. Cash flow was disrupted. Many of the challenges were in front of the entrepreneur with respect to payment to creditors, employees, bank interest, outstanding expenses and more. The debt management convoluted. For many entrepreneurs the result was closure of business. The latest data available with the Ministry of Corporate Affairs (MCA) showed that a total of 10,113 companies were struck off under Section 248(2) of the Companies Act, 2013, in the financial year 2020 till February 2021. Maharashtra saw a shutting down of 1,279 companies during the April 2020- February 2021. About 59% of startups and MSMEs may shut down as per the survey published in Economic Times.

➢ Debt Management:
Debt management is a way to get your debt under control through financial planning and budgeting. When managing debt in your small business, one needs to have an effective debt management plan. Debt is something, usually money, owed by one party to another. The business provides credit to its customers for the supply of goods and services. Business has to pay to its creditors for the purchase of raw-materials, etc. Proper planning and budgeting must be done for making timely payments and proper cash flow.

➢ Credit Period:
A credit period is the time given to the customer to make the payment for the goods or services purchased.

➢ Debtors Collection Period:
In accounting terms Debtor Collection Period indicates the average time taken to collect trade debts. It enables the enterprise to compare the real collection period with the granted credit period.

➢ Debt Settlements:
Debt settlement involves offering a lump-sum payment to a creditor in exchange for a portion of your debt being forgiven.

➢ Bad- Debts:
Bad debts refers to loans or outstanding balances owed that are no longer deemed recoverable and must be written off.

❖ **RESEARCH PROBLEM:**

Pandemic had led to many challenges before the Entrepreneur. The problem of managing cash flow is one of them. Operating cycle became unpropitious. The study is intended to get an idea about the problems faced by Entrepreneurs in respect of debt collection during lockdown and post lockdown period. To understand the situations faced by them. Economic, social, psychological challenges tackled by entrepreneurs. The impact of these challenges on their business relations. During lockdown the payments were majorly done through online modes, which also created chaos. As some of the small entrepreneurs were not used to online mode. Along with that online payments may become a cause of fraud and deception. This study will assist to know about such problems. Hence this research is intended to explore the repercussions of lockdowns on entrepreneurs.

❖ **OBJECTIVES OF THE STUDY:**

I.   To understand the problems faced by entrepreneurs in the debt collection process.

II. To understand the cash flows during lockdowns leading to economic, social and psychological problems.

III. To elaborate the impact on business relations due to improper cash flows.

IV. To evaluate the situation leading to closure of Business.

❖ **HYPOTHESIS:**

Ho1: Entrepreneurs do not face any problems in the Debt- collection process during lockdowns.

Ha1: Entrepreneurs have faced problems in the Debt- collection process during lockdowns.

Ho2: Cash flows do not lead to any economic, social and psychological problems for entrepreneurs during lockdowns.

Ha2: Cash flows led to economic, social and psychological problems for entrepreneurs during lockdowns.

❖ **LIMITATIONS OF THE STUDY:**

Study is limited to small Entrepreneur's. The number of respondents are limit to 40.As data is collected related to business problems the respondents may not reveal true information due to personal reasons.

❖ **METHODOLOGY:**

The study is both descriptive and analytical in nature. The descriptive study uses primary methods to obtain the needed data and to determine the problems of Entrepreneurs. Entrepreneurs were asked to fill a questionnaire through Google form to find out the problems faced by them. Secondary data is collected from newspapers, journals and information from websites. Sampling size is 40 respondents, each of them was given a questionnaire. All appropriately filled questionnaires were retrieved, prepared, organized and compiled for analysis of data. Statistical tools i.e. percentages and percentage graphs are used to analyze and interpret collected data.

❖ **Data Analysis and Interpretation:**

Empirical evidence relating to Debt Collection problems faced by Entrepreneurs are discussed below:

Table I:

Variables	Classification	Frequency	Percentage
Age	15- 30	24	60
	31- 45	13	32.5
	46- 60	3	7.5
	Total	**40**	**100**
Dealing	Goods	21	52.5
	Services	19	47.5
	Total	**40**	**100**
Gender	Male	25	62.5
	Female	15	37.5
	Total	**40**	**100**

Table I: Interpretation

- 60% of the respondents are in the age group of 15-30, 32.5% in the age group of 31-45 & 7.5% are in the age group of 46-60.

- 52.5% of the respondents are dealing in goods, whereas 47.5% are dealing in services.

- 62.5% of the respondents are male and 37.5% are females.

Ho: Entrepreneurs do not face any problems in the Debt- collection process during lockdowns.

Ha: Entrepreneurs have faced problems in the Debt- collection process during lockdowns.

Table II: Entrepreneur's Opinion regarding business and Debt Collection problems during lockdowns.

Variable	Classification	Frequency	Percentage
Faced debt- collection problems during lockdowns	YES	24	60
	NO	4	10
	SOMETIMES	12	30
	TOTAL	**40**	**100**
The payments delayed from debtors	YES	30	75
	NO	3	7.5
	SOMETIMES	7	17.5

	TOTAL	**40**	**100**
Customers asked you for an extension of the credit period	YES	27	67.5
	NO	10	25
	SOMETIMES	3	7.5
	TOTAL	**40**	**100**
Delayed your payments due to imbalance cash flows	YES	18	45
	NO	5	12.5
	SOMETIMES	17	42.5
	TOTAL	**40**	**100**
Amounts were irrecoverable from debtors leading to bad debts due to lockdowns	YES	24	60
	NO	9	22.5
	SOMETIMES	7	17.5
	TOTAL	**40**	**100**
Debtors were requesting you for debt settlements	YES	17	42.5
	NO	14	35
	SOMETIMES	9	22.5
	TOTAL	**40**	**100**
Customers canceled orders of goods/ bookings in the	YES	23	57.5
	NO	3	7.5
service sector due to lockdowns	SOMETIMES	14	35
	TOTAL	**40**	**100**

Cash budget was hard to estimate	YES	21	52.5
	NO	7	17.5
	SOMETIMES	12	30
	TOTAL	**40**	**100**

Table II: Interpretation

The above table reveals the opinion of Entrepreneurs regarding the problems in the Debt collection process during lockdowns.

➢ 60% of respondents have faced debt collection problems during lockdowns.

➢ 75% respondents accept that payments were delayed during lockdowns.

➢ 67.5% respondents accepted that debtors were asking for a credit extension period.

➢ 45% respondents have delayed their payments due to imbalance in cash flows and 42.5% respondents have delayed sometimes.

➢ 60% respondents have agreed that there had been a rise in bad debts during lockdowns.

➢ 42.5% respondents agreed that debtors were asking for debt settlements and 22.5% respondents agreed that debtors were sometimes asking for debt settlements.

➢ 57.5% respondents agreed that orders/bookings were canceled during lockdowns which would automatically impact on cash flows

➢ 52.5% respondents accepted that the cash budget was hard to estimate during such lockdowns.

The above analysis reveals that the Null hypothesis is rejected and the Alternative hypothesis is accepted.

Ho: Cash flows do not lead to any economic, social and psychological problems for entrepreneurs during lockdowns.

Ha: Cash flows led to economic, social and psychological problems for entrepreneurs during lockdowns.

Table III: The table shows the data collected from Entrepreneurs as their opinion related to the problems faced during lockdowns

Variable/ Classification	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Economic Problems	14 (35%)	20 (50%)	4 (10%)	1 (2.5%)	1 (2.5%)	40 (100%)
Psychological stress	14 (35%)	12 (30%)	10 (25%)	3 (7.5%)	1 (2.5%)	40 (100%)
Loss of Employment	12 (30%)	22 (55%)	3 (7.5%)	2 (5%)	1 (2.5%)	40 (100%)
Adverse business relations	15 (37.5%)	14 (35%)	8 (20%)	3 (7.5%)	0 (0%)	40 (100%)
Adverse Friendly relations with debtors	16 (40%)	15 (37.5%)	5 (12.5%)	2 (5%)	2 (5%)	40 (100%)

The above table reveals:

➢ 35% respondents strongly believe that there have been economic problems during lockdowns whereas 50% of the respondents agrees with the same

➢ 35% respondents strongly agree that there have been psychological stress during such lockdowns, whereas 30% of the respondents agrees with the same

➢ 30% respondents strongly agree that there have been loss of employment, whereas 55% of the respondents agree for the same

➢ 37.5% respondents strongly agree that lockdowns and debt collection problems have adversely affected business relations 35% of the respondents agree with the same

➢ 40% respondents strongly agree that the friendly relation with the debtors have been affected, whereas 37.5% of the respondents agrees with the same

Figure I: The above graph shows the percentage of number of respondents who felt to shut down their business due to such predicament during lockdowns
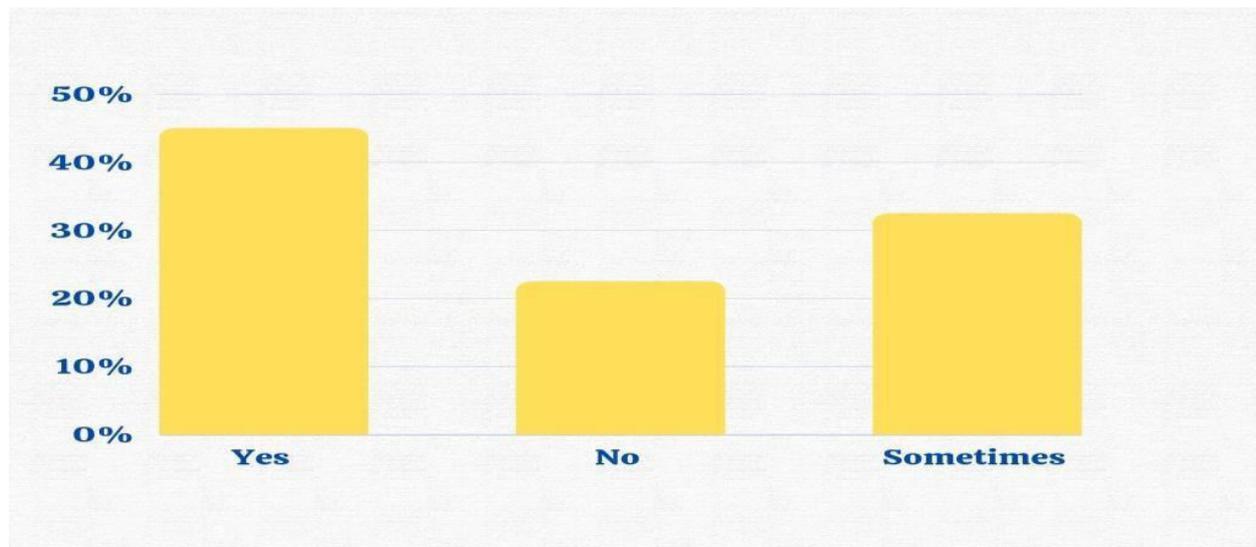
This evidences shows that entrepreneurs have faced economic, social and psychological problems during lockdowns which lead to accepting alternative hypothesis and rejecting null hypothesis.

❖ FINDINGS

Entrepreneurs have suffered debt collection problems during lockdowns. Payments were delayed from the debtors. Debtors have requested for extension of the credit period, which led to delayed payments. Some of the amounts also resulted in bad debts during lockdowns. Debtors also requested for debt settlements. The orders were canceled during lockdowns which led to imbalance in cash flows. Cash budgets were hard to estimate during such a period. Cash inflows were less than cash outflows. Entrepreneurs also believe that they were facing economic, social and psychological problems during lockdowns. Business relations were also adversely affected. During such chaos Entrepreneurs have also felt to shut down their business.

❖ CONCLUSION

Lockdowns have adversely affected the cash flows of small Entrepreneurs. The findings in the study give evidence that supports the alternative hypothesis. The data proves that null hypothesis fails to be accepted. This proves that Entrepreneurs have faced numerous problems in the debt collection process in lockdowns. Entrepreneurs have also faced social, economical and psychological stress along with bad business relations during lockdowns.

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TALENT MANAGEMENT PRACTICES, EMPLOYEE ENGAGEMENT AND EMPLOYEE RETENTION: A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT
The purpose of the current study was to examine the relationship between talent management practices, employee engagement and employee retention. As the Industry is dynamic and the quality of talent that every company requires is kept high, the necessity of getting the employees engaged so that they are retained in the organisation is a matter of high concern. Reducing employee turnover is a major issue as far as human resource department of any company is concerned.HR department generally adopts various talent management and employee engagement measures so that employees develop a psychological contract with the company they work with and stay delighted with the work they do. According to the extensive literature done so far, effective talent management and employee engagement practices play a considerable role in motivating employees thereby improving job satisfaction and reducing employee attrition. Moreover, talent management practices with a high focus on corporate strategy have a significant impact on organisational outcomes such as company attractiveness, the achievement of business goals, customer satisfaction and, above all, corporate profit, more so than any other areas that talent management focuses upon. Employee engagement practices help the employee realise their expected outcomes and perform better so that they are appraised in a much better way.

INTRODUCTION

Strategic human resource management is the process of establishing a link between company's human resources and its long-term goals, vision, and strategies. The primary objective of strategic human resource is to develop a work culture through innovation and creativity so that productivity of employees is raised, they are retained in the company which gives the company a competitive advantage.

Talent management is defined as the methodically organized, strategic process of getting the right talent onboard and helping them grow to their optimal capabilities keeping organizational objectives in mind.

The process thus involves identifying talent gaps and vacant positions, sourcing for and onboarding the suitable candidates, growing them within the system and developing needed skills, training for expertise with a future-focus and effectively engaging, retaining and motivating them to achieve long-term business goals. The definition brings to light the overarching nature of talent management – how it permeates all aspects pertaining to the human resources at work while ensuring that the organization attains its objectives. It is thus the process of getting the right people onboard and enabling them to enable the business at large.

Employee engagement and organisational commitment attracts and retains skilled and productive employees. Employees who are highly engaged have a heightened connection towards the organisation and its mission, vison, and values. They will perform exceptionally well. Engaged employees understand their role better and look for career growth and advancement. In nutshell, employee engagement is an overall process of how the employees are satisfied and feel proud to be a part of the company. Time has changed where employees were delighted only because of the pay they receive. Recent trends have proved that employees are more engaged and stay with the same organisation for a long term if they are physically, emotionally, and behaviourally satisfied. So, employee engagement is an inevitable element which leads the company towards long term success.

The term employee attrition refers to the unspectacular but intentional reduction in the number of employees either due to voluntary or involuntary reasons. So, this study aims at identifying those causes and come up with a model for improving employee retention.

Outcomes of Employee Engagement

- Organisational outcomes

- ➢ **Customer Loyalty**: Engaged employees are happy and satisfied and create loyal customers (Levinson (2007a) .They have a better understanding of the customer needs and preferences.

- ➢ **Employee Retention:** Since the employees are happy and satisfied, they stay loyal to the organisation and tend to stay longer.

- ➢ **Employee Productivity**: Engaged employees tend to perform better as compared to disengaged employees as they have a better understanding of what is expected from them. They exhibit higher productivity and perform better.

- ➢ **Psychological Inclination:** Engagedemployeesare psychologically inclined towards the company and shows higher sense of commitment.

- ➢ **Manager Self-Efficacy**: Academic research by Luthans and Peterson (2002) found employees who are engaged in their organisation and their work are more likely to respond positively to their managers, demonstrate good performance and achieve success.

The meaning of talent has been understood by different authors in a variety of ways. According to (Schiemann, 2014) talent is a collective knowledge, skills, abilities, experience, values, habits, and behaviours of employees. (Jyoti and Rani, 2014, pp.225) defined talent as "the high performers and high potential employees, who have a sharp strategic mindset, managerial, communication and functional skills along with experience, commitment, and contribution behaviour, which result in outstanding performance". Further, (Nijs et al. 2014, pp.182) also stated talent as "systematically developed innate abilities of individuals that are deployed in activities they like, find important, and in which they want to invest energy".Vinkenburg and Pepermans (2005) characterize talented person in terms of creativity, self-confident, learning ability, ambitious with rational goals, problem solver, self-motivated and reduce complexity.

Talent management is the implementation of "initiatives and strategies to harness the unique talents of individual employees and convert their talent potential into optimum organizational performance" (Thunnissen et al. (2013), Valverde et al. (2013), Garrow and Hirsh (2008), Figliolini et al. (2008) defined TM as a process which includes a complete and interrelated set of organizational activities such as identifying, selecting, developing, and retaining the best employees as well as building their potential for the most strategic positions, and assisting them in formulating the best use of strengths in order to gain their engagement and contribution, which ultimately contribute to organizational benefits. Abbasi etal (2013) defined TM as a systematic approach of human resource management that formalizes the mechanism of sourcing, screening, selection, on boarding, deploying, and retention; through motivation, career progression and succession planning. So TM can be termed as a conscious and purposeful approach undertaken to attract, develop and retain people with the aptitude and abilities to meet current and future organizational needs.

So, in nutshellfully engaged employees perform better than those who are disengaged. Specifically, these employees exhibit intense organizational performance, increased financial success, elevated productivity, and are retained more than their disengaged employees.

OBJECTIVES OF THE STUDY
1. To provide an insight into the terms Talent management, employee engagement and employee attrition.
2. To analyse the relationship between talent management practices, employee engagement and employee attrition.
3. To suggest measures for reducing employee attrition by effectively improving talent management practices.

RESEARCH METHODOLOGY
This paper dwells into employee engagement and talent management practices, employee engagement, job satisfaction that evolves from effective employee engagement activities and suggest various strategies to reduce employee attrition. Systematic Literature Review Method is adopted to cultivate more insights into the relationship between the variables. Various articles and research papers were taken as a base and conclusions were drawn.

Theoretical Framework and Hypothesis

> **H1:** Talent management practices and employee engagement are significantly correlated.

> **H2:** Talent management practices positively influences job satisfaction.

> **H3:** Talent management positively influences organisational commitment.

> **H4:** Effective talent management practices positively influences employee retention.

Talent Management, Employee Engagement and Employee Retention
The term employee engagement refers to the degree of enthusiasm and commitment that an employee shows towards his work, the team and the organisation he works with. The engagement can be of either psychological or performance oriented type. When an employee is psychologically oriented towards his work and the organisation, the level of job satisfaction he derives from the job is infinite. He is motivated towards his job, team as well as the organisation. The employees feel valued and they perform extremely well in their jobs. Employee engagement is the extent to which an employee feels a sense of attachment to the organisation he or she works for, believes in its goals and supports its values.' Barclays also suggest that it is possible to 'gain a good sense of someone's engagement by asking a simple question, would you recommend Barclays as a good place to work ((Barclays, 2008).

According to Macey and Schneider (2008) Employee engagement can be divided into three:

a. Trait Engagement where the employee has a positive attitude towards his work and the company. He will be productive throughout the day and will be happy.

b. State Engagement where an employee feels delighted about the job and the company and his performance exceeds the expectation and targets set by the supervisor.

c. Behavioural engagement where an employee shows extreme interest and desire towards learning.

Talent management is a strategic HR process whereby a company attracts, develops, motivates and retain its key and talented employees. Here the human resource department develops different methods so that skilled employees get attracted towards the company and company develops strategies to utilise the full potential of the human capital. Talent management practices are very significant as they let the employees realise what is expected from them which in turn help them to outperform their duties. This will help the company to take competitive advantage. Talent management is broadly divided into 4 categories viz recruitment, corporate learning, performance management and compensation management. When a company is keen in maintaining effective talent management practices , the term employee engagement is automatically served. So, both the terms are closely related to each other.

Nurul Ezaili Alias , Norzanah Mohd Noor and Roshidi Hassan(2014) in their paper titled" Examining the Mediating Effect of Employee Engagement on the Relationship between Talent Management Practices and Employee Retention in the Information and Technology (IT) Organizations in Malaysia" suggested that employee engagement act as a mediating variable in reducing employee attrition when effective talent management parctcies are practiced.Victor Oladapo in his paper titled "The Impact Of Talent Management On Retention"(2014) concluded that While there are a number of factors that affect the retention rates of valued employees, it is widely believed that the most important factor is the way in which an organization and their HR department administers its talent management program.

Ms. Poonam Jindal and Dr. Mohsin Shaikh in their paper titled" Talent Management through Employee Engagement in Hospitality Companies" (2016) has considered people, work, total rewards, opportunities, company practices and quality of work life to assess the level of engagement among employees. They have discussed the level of engagement an employee feels is strongly related to the perception of the employees regarding the workplace. Kadiri, Ismaila Bolarinwa JIMOH, Adams Lukman in their paper titled "Talent management and employee engagement: a study of guaranty trust bank in ilorin metropolis"shows that Employee Engagement is a significant factor of desirable organizational also Isiaka & Jimoh (2017) which their findings shown a positive and strong relationship between variables. Bersin (2009) also believed based on his study that talent management leads to retention of quality people in the organization thereby given organization advantage over its competitors. Many authors quoted in this study agreed to a large extent that Career Management and Engagement have a positive relationship. This shows that the study is consistent with previous work in the same subject area. In the course of carrying out this work, it was discovered that employees derive motivation from the task itself. As such talent Management should be focused on ensuring engagement in their jobs so as to attain positive outcomes like job satisfaction and reduced employee turnover. Shah Zaib Ayub in his paper titled "The Impact Of Talent Management On Employee Engagement And Retention In Achieving

Organizational Performance" (2017) concluded that effective communication and satisfaction leads to better performance and commitment . Lee-Anne C. Johennesse and Te-Kuang Chou (2017) in their paper titled "Employee Perceptions of Talent Management studied the value that employees place on their job design through training, performance assessment through feedback, accountability and responsibility through empowerment, equity of compensation by remuneration, and business coaching program utilization.They concluded that HR policies have a significant impact on the management of employee retention. Effectiveness on Retention"Roberto Luna-Arocas and Francisco J. Lara in their paper titled "Talent management and organizational commitment: the partial mediating role of pay satisfaction"(2020) concluded that the companies that follow effective talent management practices exhibit a higher percentage of employee retention. Fatimah Pa'wan & Ilias Said in their paper titled "Strengthening Talent Management in Enhancing Organizational Commitment in Developing Countries"(2020) concluded that there exist a significant positive correlation between talent management and organisational commitment. Effective the talent management practices are, more is the commitment of employees towards the organisation. They feel more motivated and satisfied and stay longer.

CONCLUSIONS

There has been a great deal of interest in Talent Management in recent years especially among academics, practitioners, and professionals. Although, much has been said about the meaning, concept, definitions, and importance of Talent Management, nevertheless, there is a need to broaden the Talent Management theory for future strategic decision science (Vaiman et al, 2012). Managers should focus on proper implementation of Talent Management practices that enhance the value component of the human assets, which provides competitive edge to the organisation same as suggested by Iles et al. (2010). Further, the enigma regarding what is talent in the organisation needs to be resolved. Hence, HR managers' foremost and crucial responsibility is to define the talent for their organisation through proper job specification (Farley, 2005). If the talented and committed employees are managed strategically, other employees become inspired to exhibit their potential capabilities for growth of the organization as a whole (Cappelli, 2008a), which enables the organization to outperform its rivals. Thus, increasing attention towards Talent Management motivate me to think over how to effectively implement Talent Management practices so that organization can generate positive outcomes out of it. Although there exist considerable debate regarding the factors affecting Talent Management practices, much of existing research on TM has been on the structural aspects of TM strategies (Makela et al., 2010) and only at organizational level.

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A STUDY ON PERFORMANCE OF PUBLIC AND PRIVATE BANKING SECTOR AFTER 75 YEARS TOWARDS HOME LOANS

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ABSTRACT
The banking sector is one of the basic and greatest service sectors in India and now a day's Indian banking sector attracts the extreme market of Asia in investment. The banking sector today thinks more on how to provide efficient services to its customers. After nationalization of banks in 1969, an incredible level of standing as well as growth of nationalized and public sector banks were observed and today the banking sector in India is well regulated and effectively capitalized. In recent years, there has been also remarkable development and expansion in private banks in India. The basic purpose of providing shelter is to help to achieve some of the socio-economic development aims of the nation. Many banks have arrived in the field of housing finance in accumulation to their routine banking functions

Keywords: Banking Performance, Interest rate Home Loan.

INTRODUCTION
The banking system in India is knowingly altered from that of other Asian countries because of the country's unique geographic, social, and economic characteristics. India has a large population and land size, a diverse culture, and extreme inequalities in income, which are marked among its regions. There are high levels of illiteracy among a large percentage of its population but, at the same time, the country has a large reservoir of managerial and technologically advanced abilities the banking system has had to serve the objectives of economic policies enunciated in successive five year development plans, particularly concerning equitable income distribution, balanced regional economic

Growth, and the reduction and elimination of private sector monopolies in trade and industry

A home/housing loan, also known as a hypothecation, is an amount of money borrowed by an individual, usually from banks and companies that lend money. The borrower has to pay back the loan amount with interest in Easy Monthly Instalments or EMI's over a period of time that can vary between 10-30 years depending on the nature of the loan.

History of Banking in India
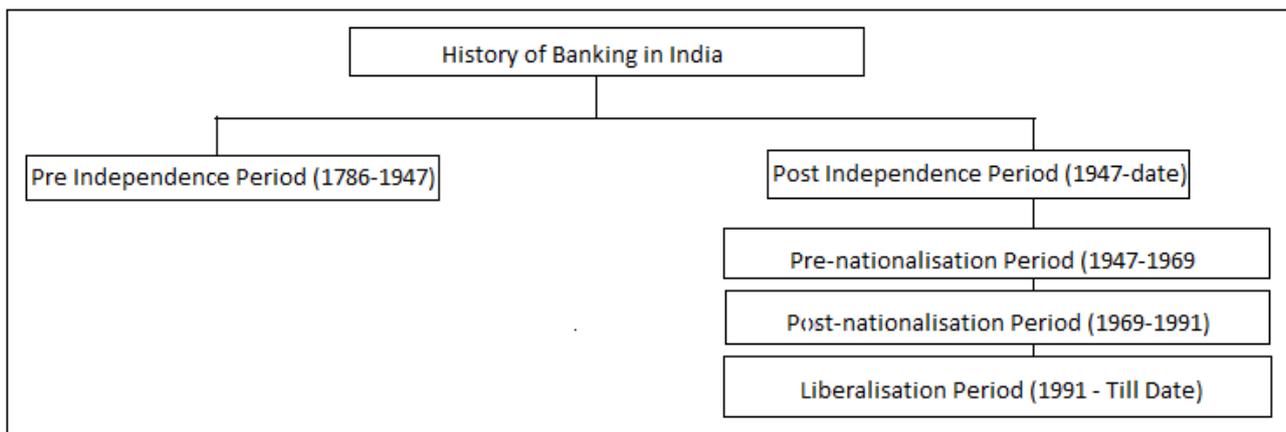
REVIEW OF LITEATURE
A literature review is a collecting of the most significant earlier published research on your topic.

Sharma, G., & Sharma, D. (2017) has explained the "Comparison and Analysis of Profitability of Top Three Indian Private Sector Banks". That analyzed the profitability reflects about the performance of the banks. It is to the benefit of the banks to invest in profitable assets. The study tried to compare the top three private sector banks on the basis of some financial parameters. HDFC bank is found to be consistent on the basis of cost to income ratio and return on net worth. ANOVA has been used for the comparison purpose. The banks are found to be statistically different on the basis of two out of four financial parameters.

Biswal, B. P., & Gopalakrishnan, R. (2014) has mentioned the factors and their effect on profitability in banks which is estimated by Net Interest Margin. By using secondary data, the study classifies banks operating in India under high Credit Deposit ratio and low Credit Deposit ratio

Malviya M., (2012), has highlighted, study the profitability, risk and growth of public sector banks for the financial year 2010-2011. Data collected from summary of income statements and Balance Sheet of six main Banks. Technique used to ratio analysis and compare public and private sector banks profitability. Finding in research work for public sector banks higher level of profitability and private sector banks generated more revenue for each invested in assets. Public sector banks efficient finance growth strategies and private sector banks vital aspects of growth strategy

Kaur (2011) has explained in their research articles "A Comparative Study of Non-Performing Assets of Public and Private Sector Banks" compared non-performing assets of two sector banks. In this research paper, he mentioned the level and status of nonperforming assets through 1995 to 2009 for both sector banks. He also check the level of Gross NPAs and Net-NPA sector wize (Public and Private sector banks). They found that the extent of NPAs is comparatively higher in public sectors banks. They concluded that reduction in NPAs is due to the writing off bad loans by the banks.

Vidhayavathi . K (2002) in her study evaluated the performance of housing finance institutions on certain selected business parameters as well as through an opinion survey over the home loan seekers and concluded that apart from interest rate advertisement, service quality, courtesy and speed of service are certain other important dimensions affecting the growth of housing finance industry.

RESEARCH METHODOLOGY OF THE STUDY
The present study is based on the secondary sources. The secondary data is gathered from the annual reports of banks various books, websites and the literature

OBJECTIVES OF THE STUDY
To analysis the different Interest rate charges of home loan between Public and Private sector banks.

To know the Processing fees on Home Loans between Public and Private sector banks

DATA ANALYSIS OF THE STUDY
Data Analysis is the process of systematically applying statistical and/or logical techniques to describe and illustrate, condense and recap, and evaluate data. According to Shamoo and Resnik (2003) various analytic procedures "provide a way of drawing inductive inferences from data and distinguishing the signal (the phenomenon of interest) from the noise (statistical fluctuations) present in the data"

Interest Charges / Rates of Home Loan:

Table No. 1: Interest Rate / Charges of Home Loan Public and Private Banks

Public Banks		Private Banks	
Banks	**Interest Rate**	**Banks**	**Interest Rate**
State Bank of India	7.05%	HDFC	7.00%
Bank of Baroda	6.50%	ICICI	7.10%

Source: Banks website

Graph No. 1: Interest Rate / Charges of Home Loan Public and Private Banks
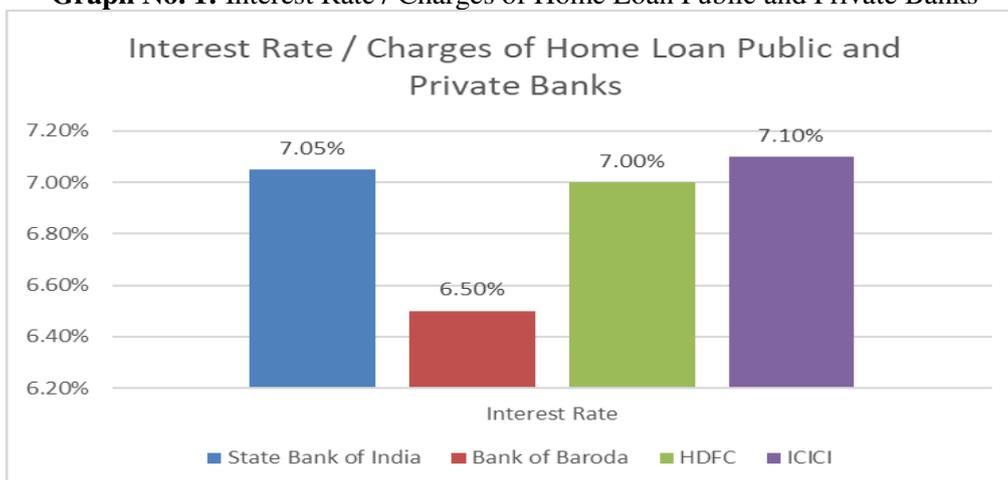
From the above table and graph represent about the interest charges / rates of public and private banks. The rate of interest of public sector banks like SBI and BOB are 7.05% and 6.50% respectively as compare to private sector banks like HDFC and ICICI are 7.00% and 7.10% respectively. Therefore the private sector banks charge the more interest rate of home loan than public sector banks.

Processing fees on Home Loans:

<p align="center">**Table No. 2** Processing fees on Home Loans</p>

Banks	Processing Fees
State Bank of India	0.50 % , Min. ₹ 1000
Bank of Baroda	Min. ₹ 7500
HDFC	0.50%, Min. ₹ 1000, Max. ₹ 10000
ICICI	0.25%

<p align="center">*Source:* Banks website</p>

From the above table show the processing fees on home loans. The processing fees of HDFC banks **(0.50%, Min. ₹ 1000, Max. ₹ 10000)** more than others banks like SBI, BOB and ICICI respectively.

CONCLUSION AND SUGGESTIONS

From the above analysis it can be observed that more customers approach for borrowing home loan from public sector banks as compare to private sector banks because lower rate of interest on home loan and processing fees. But in this technology world after 75 years of Indian Economy the private banks performance is better than public sectors banks. Its is suggested that the public sectors banks to adopt the new technology in banking sectors and improve the better performance related to the customer point of view. As we know that food, cloths and shelter i.e. home are the primary need for every people of the society, so it is suggested that public and private sector banks to keep their minimum rate of interest on home loan and zero processing fees its helps to improving the borrower of home loans and also helps to the people of the society as well as public and private sector banks.

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- Bank website of SBI, BOB, HDFC and ICICI

- Annual Reports of Public and Private Sector Banks

CONTRIBUTION OF INDIAN IT SECTOR IN THE GROWTH OF INDIAN ECONOMY

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ABSTRACT
The Indian Information Technology (IT) industry is a global powerhouse today, and its impact on India's economic growth has been profound. The industry has contributed considerably to the economy in terms of GDP, employments and foreign exchange earnings. IT industry is also responsible for increasing the competence and productivity of almost all sectors of the economy. It has contributed immensely in positioning the country as a preferred investment destination amongst global investors and creating huge job opportunities in India, as well as in the USA, Europe and other parts of the world. India is the topmost off-shoring destination for IT companies across the world, having proven its capabilities in delivering both on-shore and off-shore services to global clients.The Indian Information Technology/Information Technology Enabled Services (IT/ITeS) industry has a leading position globally and has been progressively contributing to the growth of exports and creation of employment opportunities. Because of the IT sector, Indian middle class has attained an important status and standard of living has increased considerably. The growth of the IT industry in India is remarkable across the economies of the world.This industry have made advances in revenue growth in the last two decades and fuelled the growth of the Indian economy. In this paper we have analyzed different ways in which IT industry has contributed to India's growth.

Keywords: Information Technology (IT), IT enabled Services (ITeS), Gross Domestic Product (GDP), Business Process Management (BPM), Foreign Direct Investment (FDI).

I.   INTRODUCTION
The Information Technology (IT) industry is an essential component of the technology-driven knowledge economy of the 21stcentury. Globally India has been recognized as a knowledge economy due to its impressive IT industry. The IT industry mainly encompasses IT services, IT-enabled services (ITES), e-commerce (online business), and Software and Hardware products. This industry is also instrumental in creating infrastructure to store, process and exchange information for important business operations. The IT-based services and products have become indispensable for flourishing any business enterprise and accomplishing success. This industry has a noticeable impact in improving the productivity of almost every other sector of the economy, it also has huge potential for further accelerating the growth and economic development. The IT sector in India today outsources software services across the world, Indian IT companies have set up thousands of centers within India and around 80 countries across the world. Because of the economic reforms in 1991 and the various liberalization acts introduced by the subsequent Governments helped the IT sector in India to grow immensely with an exponential growth. Today IT industry is a measure contributor in the growth of Indian economy in terms of GDP, employments and foreign exchange earnings.

II.   OBJECTIVES OF THE STUDY
1. To discuss the development and growth of Indian IT Sector.

2. To discuss the contribution of IT Sector in the growth of Indian Economy.

3. To discuss IT Industry as a largest employment provider in private sector.

III.   METHODOLOGY
Data and information presented in the study are collected from various reports and articles published about evolution and performance of IT sector by various national agencies.Information is also collected from annual reports of Ministry of Electronics and Information Technology, Govt. of India, and also from different authentic, government websites.

IV.   Evolution and Growth of IT Industry :
Before liberalization of economy in 1991, the Indian government had strict control over the private business entities in India. As a result, the Indian IT sector was totally held back due to these restraints on the functioning of the software services providers. When Indian Government realized the potential of software sector to earn foreign exchange, in 1972, the government formulated a new software scheme and allowed hardware import and export of software. This scheme is considered the first breakpoint in the history of the Indian IT industry as in 1974 Tata Consultancy Services (TCS) got its first foreign client Burroughs Corporation from the United

States. As per the economic reforms, the internation integration became possible. The huge restrictions on overseas business were lifted and foreign investments were welcomed. As a result, the IT industry in India became free and the business of outsourcing finally gain momentum with more and more clients and enterprises going for outsourcing of IT services. This industry have made advances in revenue growth in the last two decades and fuelled the growth of the Indian economy. The rapid advancement within the IT industry and liberalisation policies such as reducing trade barriers and eliminating import duties on technology products by the Government of India are instrumental in the growth of this industry. Also, various other government initiatives like setting up Software Technology Parks (STP), Export Oriented Units (EOU), Special Economic Zones (SEZ) and foreign direct investment (FDI) have helped this industry in achieving a dominant position in the world IT industry. The computer soft ware andhar dwa resect or in India attracted cumulative foreign directin vestment (FDI) in flows worth US$74.12 billion between April 2000 and June 2021. These ctorranked 2[nd]in FD Iin flow sasper the data released by Department for Promotion of Industry and Internal Trade (DPIIT).

V.   IT/Business Process Outsourcing (BPO) Industry as Biggest Employment Generator:

The IT/BPO sector is the biggest employment generatorin private sector and has spawned the mushrooming of several ancillary industries indirectly. Direct employment in the IT services and BPO/ITeS segment is around 4.47 million in FY 2020-2021. Indirect job creation is estimated to be over 12.0 million.For FY22, the industry added 4.5 lakh new jobs to take the overall direct employees to 50 lakh (5 million) people. Over 44% of the new hires were women, and their overall share is now 18 lakh. Women employees account for 36% (1.8 million) share in total industry employee base.

**Table 1-**Employment in IT/BPO (in Millions)

Year	2016-17	2017-18	2018-19	2019-20	2020-21
Employment (in Millions)	3.86	3.97	4.1	4.36	4.47
Net Addition	170000	105000	200000	205000	138000
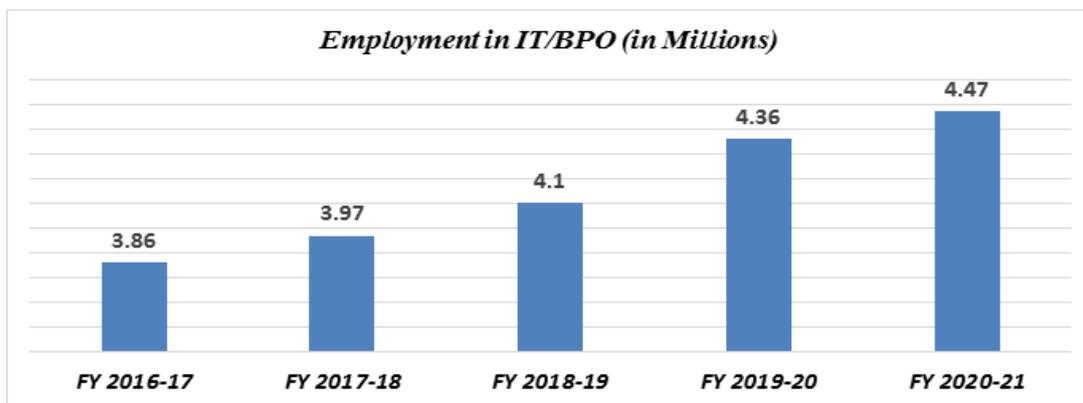
Graph 1-Employment in IT/BPO (in Millions)

VI.   Market Size of IT Industry in India (US$ Billion) :

The size of Indian information technology industry has increased from US$ 5.0 billion in 1997-98 to US$ 64.0 billion in 2007-08 and now in 2021 it is US$ 197 billion at 7.8 % Y-o-Y growth and in FY2022 it is estimated around US$ 227 billion. It is estimated that the size of the industry will grow to US$ 350 billion by 2025. In fiscal year 2021, the total revenue generated by export from the IT industry was 152 billion U.S. dollars. There was a constant increase in this value during the observed time frame. This sector was growing due to strong global demand and the presence of local expertise.
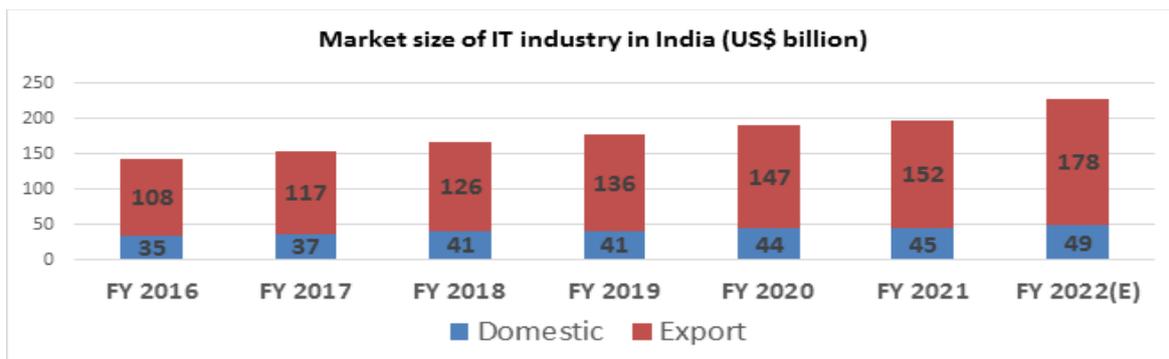

**Graph 2-Market size of IT industry in India (US$ billion)**

In the present time, when the COVID-19 pandemic has struggled the whole world and economies have been disturbed, Indian IT industry is still showing positive signs and helps to overcome this unprecedented tragedy. It has emerged as a global economic force and a major contributor to the Indian economy in particular and the world in general.

VII. Share of IT/BPM Sector in the GDP of India From Financial Year 2009 To 2021 :

The remarkable feature of India's IT industry is that along with its expansion in terms of market size, it is also incrementally adding a significant share to India's gross domestic product (GDP) and consequently boosting the growth and development of the country. From a miniscule 0.4 percent in 1991-92, the IT industry share in India's GDP has increased to 1.2 percent in 1997-98 and then to 5.2 percent in 2007-08 and then to 5.8 percent in 2009 and it is increasing year by year and in FY 2021 it is 8 percent to the total GDP of India. This share is expected to increase to 10% by 2025.
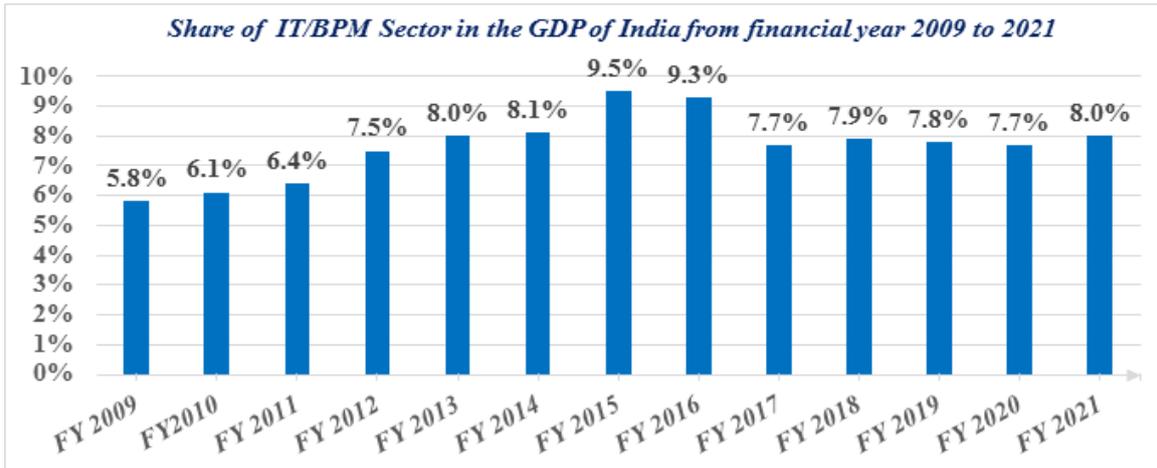
Graph 3- Share of IT/BPM Sector in the GDP of India from financial year 2009 to 2021
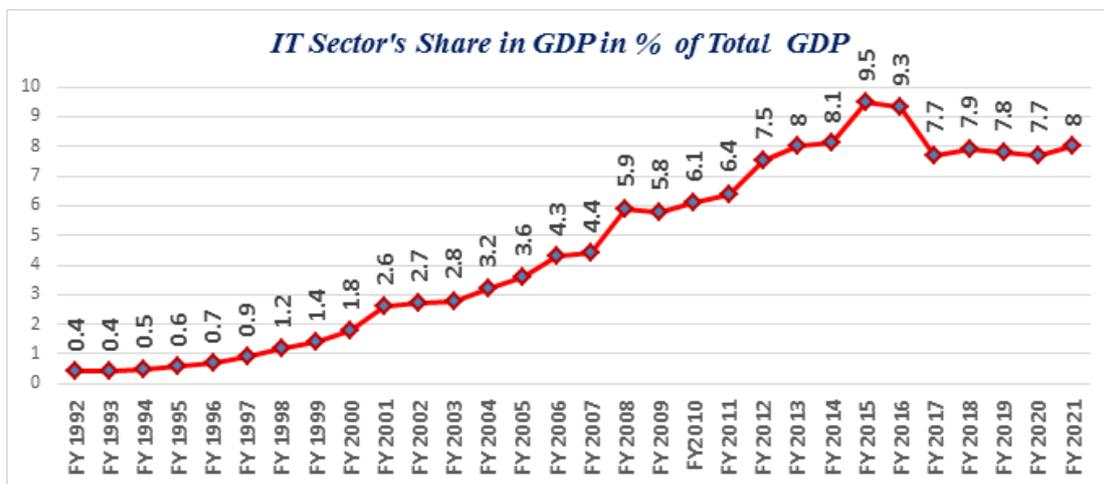
Graph 4 - IT Sector's Share in GDP in % of Total GDP from financial year 1992 to 2021

VIII. Strong Growth Opportunities:

Strong growth in IT sector is in demand for export from new verticals.In FY2022 ,the top Indian IT companies TCS, Wipro, HCL and Infosys are expected to offer~1.05 lakh job opportunities, due to the increasing demand for talent and skill, and exports to remain robust as global IT industry maintains growth. With digital transformation accelerating across sectors, the pandemic has driven demand for cloud services world wide, and the Internet has become a life line for people both for work and entertainment. This move towards cloud services has accelerated hyper-scale data centre investments, with global investments estimated to exceed ~US$ 200 billion per year by 2025.New technologies such as Artificial Intelligence, Data Science,Big Data Analytics, Cloud Computing are emerging and required skilled labour force with different job roles.India has matched its growing population with significant economic growth and has the largest and youngest workforce in the world. More than 50% of India's current population is below the age of 25 and over 65% below the age of 35. The average age of an Indian is 29 years. India has a great opportunity to meet the future demands of the world and can become the world wide sourcing hub for skilled workforce for IT servies.

IX. CONCLUSIONS AND SUGGESTIONS:

The IT Industry in India has grown with an exceptionally high growth rate in the post-reform years and contributed a large share to the national GDP. Despite the uncertain global economic scenario, the IT industry has steadily augmented and accelerated the growth of India. This Industry absorbs a large pool of Indian skilled human resources which makes the country a global IT hub. The IT Industry has been instrumental in transforming the whole Indian economic and governance landscape. India's IT industry is gaining footsteps in new disruptive technologies and will play a leading role in the ongoing industrial revolution globally.Because of the IT sector, Indian middle class has attained an important status and standard of living has increased considerably in India because of the IT revolution.The industry has been supportive of women in the workforce. Around 36% of the IT sector workforce is comprised of women employees and this has been a trend since the early stages of its development.The IT/BPO sector is the biggest employment generator in private sector as no other industry segment has generated as many jobs for the middle class as IT industry.

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BANCASSURANCE: THE CONTRIBUTION TOWARDS INDIAN ECONOMY

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ABSTRACT

As India is a country where Agriculture was the only main source for income, but as Technology came with new methods, Industries started to develop & this effect entered into every sector specially Banks saw a huge change. Earlier banks were only earning income which includes traditional methods such as granting loans, accepting deposits, rendering locker facility & issuing plastic cards (debit & credit cards). But today along with traditional methods banks are selling insurance products through which Customers are getting whole financial benefit in single window. The basic meaning of Bancassurance is, a sector in which banks & Insurance companies make tie - ups by which banks sells insurance products in their own premises in return banks gets additional fee based income in the form of commission. In Bancassurance three parties gets benefit - Bank, Insurance Company & Customer. Concept of Bancassurance was introduced by IRDA & today almost all private & public sector banks are carrying this concept on a broader scale. As Insurance companies do lot of marketing of their products / services but still Indian people mindset is totally towards banks as they feel it trust worthy. In this research paper, focus is towards bancassurance & its contribution towards Indian economy. Banks has a huge customer base by which they can convince customers to buy Insurance products. I have presented some Indian banks & the income they have received from bancassurance business. Indian economy before & current status is mentioned. Importance of Bancassurance will help to understand why banks are having tie up with Insurance companies. Many researchers have worked on bancassurance concept & their references are taken into consideration. Now our country is overcoming on all the hurdles & jumping from underdeveloped country to developed one. The difference between underdeveloped to developed is also the impact of five years planning &the government thinking ability of launching programme as ATMA NIRBHAR BHARAT.

Keywords: Bancassurance, IAMAI, digitalization, Atma Nirbhar Yojana, Niti Aayog, fee based income

INTRODUCTION: A healthy economy needs concrete financial structure, based upon which a country is recognized. In India both Government & Private Banks are playing pivotal role in developing country's economy. As different sectors exist in the market, like that Insurance Industry is considered as one of the important sector in an economy. Life Insurance Corporation (LIC) is an Indian statutory insurance and investment Corporation established in 1956. It was holding a monopoly in the Indian Insurance market. In 1999, the Insurance sector was opened up for private players. Due to LPG many changes took place in Insurance sector, private companies reached to the untapped market. Insurance sector contains many channels of distribution through which companies can sell their insurance policies as proper channel helps to increase the sales. Whenever you choose Insurance Company for taking any policy, the major role playing here are Banks. As banks have tie up with one or more Insurance companies. "Banks & Insurance companies come together in which Banks sells the insurance product of their respective Insurance Company to customers the process is called Bancassurance." The concept of Bancassurance is based on win-win situation where both Banks & Insurance companies gets benefit.

Bancassurance the term first appeared in France in the year 1980 & in India it originated in the year 2000 when the Government allowed Indian banks under Banking Regulation Act to do insurance business within their branch premises. The proper definition of Bancassurance is "Combination of two words Banc & Assurance in which Insurance companies allows banks to sell its products within their own premises in return bank receive a certain fee from the insurance company.

The insurance company has the benefits of selling its products to a wider base of customers without having to pay broker commission which helps to increase the sales of the company by giving such companies a larger market exposure. The bank on the other hand benefits by gaining the additional revenue which is earned by selling the insurance product of the tied insurance company. The fundamental role of bank in bancassurance arranegement is to act as an middle man by selling insurance product & helping the company to get huge customer base by which its can increase its reach in the market. In India rural market has customer base still insurance companies have not reached till them. According to a report by Internet & Mobile Association of

India (IAMAI), the market share of Bancassurance in India increased to 56% from 27% between 2011 & 2019. Insurance sector boomed during Covid -19 situation

as human value is definitely more than money but surely compensated by the insurance company.

Indian Economy Before: After Independence, India became the country where Agriculture sector was carried on a large scale. But as Industries started began to rise, many companies started business in IT sector, BPO & slowly India also began to expand its business globally.To deposit & withdraw the money was only the main function of banking industry. In 1991 when Dr. Manmohan Singh came up with policy named LPG, the economy progressed immediately leading to rise in GDP at the rate of 6-8%. The contribution in Indian economy of Service & Manufacturing sector has created the milestones in growth rate.

Indian Economy Now: 'Digital' a buzz word which came up with new systems of doing business not within the country but out of country as well. New transaction system such as NEFT, RTGS, Net banking, Phone pe, G-pay Credit & Debit cards as well as in Insurance sector consumer can see his current status of Insurance policy ie. Policy maturity, Premium due. Whole digitalization process has made Banking & Insurance sector trouble free. Many job opportunities for people & a new start for young entrepreneurs has became possible only because of new changes. Because of digitalization, spending pattern of consumers has increased. Consumer pricing is the backbone of the market, as an when consumer purchases the product ultimately money circulates in the market which boost the national income. Slowly and gradually Indian economy is coming out from Covid-19 pandemic situation & the enterprises are slowly booming towards the target which is also the expected plus point for the GDP. Many private banks are playing a major role as helping hands in the growth rate of Indian Economy.

LITERATURE REVIEW: Rebeena Alavudeen & Dr. Sr. Rosa K.D (2015) the insurance industry in India has been progressing at a rapid speed the inception of this sector. There is a bright future for bancassurance in the Indian insurance market. Growth rate of insurance income is remarkable in some of the banks so there is very good scope for further development in the selling of bancassurance products by the banks in the long run. **Amita Rani (2014)** in her work on "Bancassurance Feasibility strategy of Banks with Indian Perspective" discussed the current position of bancassurance in Indian perspective & tried to explore the future of bancassurance tie-ups in Indian market. She analyzed that the progress & success of bancassurance tie-ups up to a big extent depends on banks which ensures very good customers relationship. Hence regulatory authorities could discover the opportunity of encouraging the banks to have collaborative tie-ups with a number of insurance companies & this would provide more alternative options for the customer.

Monika (2014) in their study their study on "Bancassurance: Boon to Insurance Development" examined the factors behind the evolution of bancassurance by exploring the recent developments and live examples and by performing some quantitative tests. The study concluded that though the speed of spread of the bancassurance concept is fast, but the proper execution still faces several challenges and threats because of poor human resource management, inadequate call centers, and less personal level contacts with customers, low amount of incentives to the insurance agents and not fulfilling of the other necessary requirements. The bancassurance would mostly depend upon the mutual understanding of insurers and bankers and how they are grabbing the opportunity and how better service they are providing to their, customers.

Grover & Bhalla (2013) in their research titled "Profitability Gains from Bancassurance - A case study of SBI" observed that in case of SBI, bancassurance has contributed positively to the profitability of the bank. So they concluded that it is worth to be optimistic about the role of Bancassurance to be played in Indian scenario in the coming times.

Abhiruchi Arora & Manish Jain (2013) in their study on an Analysis of Contribution of Bancassurance on the Financial Performance. The study was conducted for Bank of India. It attempted to study the effect of bancassurance on the financial health of banks & also intended to explore the impetus behind the embracing of bancassurance by banks, as an important channel for having a fee-based income. They study inferred that there seemed to be a very significant effect of bancassurance model on the financial health of bank of India. Moreover the banks also contributed to the performance of insurance company. Moreover, the total income, Net profit, CAR, Earnings per share revealed that bancassurance model has set a way for the bank to grow & flourish. **Clipci (2011)** the author highlights that bancassurance provides an opportunity to expand the income base of the banks apart from the traditional earnings from lending only. The impact of financial crisis also affected the banking business badly which needs a steady recovery mechanism. The proper optimization of capacity & existing workforce for an extra income is always welcome and this particular distribution channel may give this opportunity of survival for the industry as a whole. This is a win- win situation for both the

industries as the insurance industry is looking for cost effective distribution channel to minimize the operational cost & the bank is looking for extra earnings through alternate channel. Further, **R. Neelamegam & K. Pushpa Veni (2008)** in their study on "Bancassurance- An Emerging Concept in India" opined that in India, bancassurance is going to become a standard rather than being a new concept in future. Hence proper training coupled with sufficient incentive system could motivate & encourage the banks staff resistance if any. In today, bancassurance strategy is expected to be of mutual benefit for all the parties who are involved namely the ultimate end users who are the customer, the insurance companies and the banks who are the channel partners. **Karunagaran, A. (2006)** studied on the Feasible Strategy of bancassurance for Banks in India. The paper tried to find out the scope for bancassurance models as practicable source of constant income for banks by exploiting the synergy in India who has the largest banking network and least insurance penetration and insurance density. The findings revealed that all those insurance companies and banks who went ahead in identifying the bancassurance channel, at the early stage, have reaped the maximum benefits of deeper existing customer relationship and also have a wider coverage of newer customers besides enhancing fee based income. **Sinha (2005)** The research highlights the emerging trends of bancassurance in Indian market. There are various factors responsible for this growing trend and among these, factors like huge branch network, fee based earnings for bank staffs and common acceptability of banks among mass consumers vis - a - vis insurance companies plays a dominant role. Along with these the problems of bad loans faced by the Indian banks as well as overstaffing situation also forces the banks to take this route. This not only increase the level of income substantially it also helps to use the man power resources in a proper manner for banks. The author concluded that the change in regulatory environment just after liberalization of Indian economy plays a significant role for the development of the bancassurance business model.

Jongeneel (2004) have noted that banks in the recent years have moved from traditional strategies of earning income to non-traditional strategies such as investment Banking, Securities Brokerage, Mutual Funds and Insurance Agencies. The ever increasing competitive nature of the banking industry has led to an increase in the cost of funds leading to banks having to come up with alternative deployment tactics to ensure that their interest margins are maintained.

RESEARCH METHODOLOGY: The research methodology for this study is Exploratory Research Method. This method offers a flexible and investigative approach for the study. The data is mainly collected from secondary sources like web links, research papers & from banks official web pages.

OBJECTIVES OF THE STUDY
1) To study the contribution of Bancassurance towards Indian economy.

2) Indian banking sector before & after bancassurance.

3) Bancassurance role & its importance.

SCOPE OF THE STUDY
1) The study is aiming towards Banking & Insurance sector in India.

2) It will help Banks to find out how much revenue can be generated from Bancassurance.

3) This study will try to find out different Insuranc sector which can contribute in Indian economy.

LIMITATIONS
1) The study is confined only in India.

2) Study is based on Secondary data only.

3) Due to time constraint personal visit to Banks & Insurance companies were not possible.

Importance of Bancassurance in India:
1. Through Bancassurance it has been possible for banks to sell insurance products & able to reach the market. As Banks has a huge customer base & wide distribution network from urban to rural regions, so penetration is the foremost benefit.

2. For customers it gives right product at right time, people who comes in bank gets a complete financial solution. As customers get to know the product knowledge with expert guidance.

3. Banks generate huge revenue from Bancassurance business which was not possoble previously because of the RBI & IRDA guidelines.

4. Customer satisfaction & retention of customers has been possible because of dual business which banks has been carrying.

5. As banks are using their existing premises for selling insurance products this means here is not additonal cost while selling insurance. From bancassurance, bank employees gets the benefit of learning & training from insurance company's expertise.

6. Banks has a huge amout of data about their customers, which includes demographic, geographic, transaction history, purchasing capacity by which it is possible to target specific customer segment & selling them insurance product which is suitable to their requirements.

7. Bancassurance business has increase the deposit of the banks because of the walking customers & increasing footfalls.

8. As some banks have not reach till rural areas as it can be possible for selling insurance products. As rural people have more faith in banks & therefore trusting on them will have an additonal advantage.

Income Derived From Bancassurance Business

1. Union Bank

(Rs in crore)

Sr. No.	Nature of Income	31.03.2021	31.03.2020
1	Life Insurance Policies	142.13	89.95
2	Non Life Insurance Policies	48.72	14.43
3	Health Insurance	32.37	11.79

2. Axis Bank

(₹ in crores)

Sr. No.	Nature of Income	31 March, 2021	31 March, 2020
1.	For selling life insurance policies	963.52	692.02
2.	For selling non-life insurance policies	123.32	76.17
3.	For selling mutual fund products	330.84	291.94
4.	Others (wealth advisory, RBI and other bonds etc.)	35.48	57.07
	Total	1,453.16	1,117.20

3. Canara Bank

(₹ in Crore)

Sl. No.	Nature of Income	31.03.2021	31.03.2020
1	For selling Life Insurance Policies	187.91	104.83
2	For selling Non-Life Insurance Policies	63.82	31.90
3	For selling Mutual Funds Products	30.43	24.43
4	Other (Health Insurance Policies)	--	24.07
5	PMJJBY	18.20	10.06
6	PMSBY	3.06	2.37
7	Others (e_Syndicate Renewal)	0.98	--
	TOTAL	304.40	197.66

4. Punjab National Bank

Particulars	Current year 31.03.2021	Previous Year 31.03.2020
(Amount in ₹ Crore)		
Details of Fees/Brokerage/ Remuneration earned in respect of the Insurance broking agency and Bancassurance Business including Mutual Fund Business undertaken by the bank		
(i) Life Insurance Business:	276.21	181.26
(ii) Non-life Insurance Business:	92.65	59.69
(iii) Mutual Fund Business	3.81	2.22
TOTAL	**372.67**	**243.17**

CHALLENGES

1. Both banks & insurance companies has to cooperate with each other.

2. Insurance is a sector where you cannot force customer to buy product.

3. Bank employees need to learn how to sell insurance products which requires training & knowledge regarding products.

4. Most of the employees compares their life insurance company with another, not so popular & not so worthy just for their own benefit.

5. Many of the times bank employees convince customer to take the policy product where they earn a lot of commission irrespective the need of the customer.

6. Bank employees communicate the hurdles with the customers, if they purchase life insurance policy from another company.

7. Many of the times bank employees try to avoid to give extra rider to save the customer premium against the risk facing customer in future.

8. Inspite of educating & creating awareness, consumers are reluctant to accept that insurance is not beneficial for them.

9. Among the branch staff only an employee is trained & if he remains absent none of the branch in the staff is capable to render the insurance service because of the lack of knowledge.

10. Employees not willingly participating in selling insurance products especially in case of public sector banks.

FINDINGS

The concept of 'Bancassurance' has given a new way for banks as a medium for selling insurance products as in India primary work of banks was only collecting deposit & giving loans to the needy with charging interest. As Insurance companies alone was not having that much of customer base which banks had. Banks can generate huge revenue by selling insurance products which they could not generate by selling their own services. So almost all banks has tie- ups with one or more insurance companies.Customer satisfaction is seen as customers get insurance services along with bank services on one platform. Banks have a huge network across the country & banks can offer fee-based income for the employees for selling insurance products.Vast change has taken place in Indian economy right from traditional method of banking system to modern techno savy online payment system.With the help of bancassurance selling insurance products to existing bank customers is very less expensive than selling to unknown customers. Bancassurance has become an important tool by which banks can contribute massive role in upraising economy. As there are many challenges affecting bancassurance to which proper attention needs to be given.

CONCLUSION

Indian economy has got a new benefit by means of Bancassurance as a medium for sell insurance companies products. When banks alone was doing their own job like accepting deposits, giving loans, sending & accepting cheques for collection, issuing plastic cards (Debit card, Credit card & ATM card), cash management, offering safe depost locker facilities etc. Compared to that Bank has received enormous amount of support because of rendering services to the customers by taking advatange of bancassurance. India has found new resources of doing business to boost the economy which will lead the country as the developed nation. Bancassurance is the only one way by which banks can sell insurance products/ services to customers in their own premises. During Covid- 19 pandemic situation which badly affected for all the countries in the world irrespective of their strength / power or technological development in medical science ultimately we found decrease in their GDP also, but still some of the developed countries have not came out & stabled from the situation. India's economical policies, campaign of Atma Nirbhar Yojana & consistently finding the new innovative ways by which we are now out of staggering situation. Regular income from bancassurance raised the financial performance of banks which has created awareness & education among the employees along with customers. The scope & potential of bancassurance is definitely awesome as awareness is increasing through media & digital instruments. In addition to this various types of pandemic compels to buy a product of bancassurance assuming the threat of diseases. In near future, the Indian economy defintely blooms as Government is trying to overcome all types of challenges that came through & becoming the stumbling block on the path of development. Indian economy is also trying to increase sector & segment wise development starring at the five year planning. The planning commisssion as well as NITI AAYOG is very hopeful for the development taking place every day almost all grounds of Indian economy.

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A STUDY ON USER SATISFACTION WITH REFERENCE TO REWARDS AMONG GOOGLE PAY URBAN USERS IN THANE DISTRICT

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ABSTRACT
Today with the changing times and the ease of buying things on a single click and the Convince of paying even on a single click with an incentive of rewarded for the payments has become a buzz and a new motivation for being cash-less. This paper evaluates the reasons for growth in Using Payment application platform as a payment method and the advantages and disadvantages linked with the same. This paper evaluates the usage of cash and non-cash rewards offered by Google pay by its users. Today it is enough for the Indian Consumers to carry a smart phone to carry their bank meaning to meet the expenses and paying everywhere only through their smart phones. So the chances of being rewarded increases and more and more users show preference in E-wallet transactions rather than using cash in hand. Keywords- Google Pay, Online Payments, Customers' Satisfaction, QR Code, Rewards

I. INTRODUCTION
Google Pay, Phonepe, and Paytm all offer UPI Payment method. If we look at the adoption, phonepe had the most number of UPI transactions in September 2021, followed by Google Pay and Paytm. However, both Paytm and Phonepe offer wallet services that let users store money for prepaid payments. On the other hand, Googpe Pay offers no wallet, and the money continues to get deducted from the bank. A digital wallet may also help in bank statements less cluttered. Having used all three apps, Google pay by far offers the cleanest user interface (UI), but this could be matter of perspective. It could be true as Google pay has comparatively fewer services to offer, but it is slowly expanding. Google pay is a safe, simple and helpful way to manage your money, giving you a clear picture of your spending and savings

II. STATEMENT OF THE PROBLEM
E-wallet is defined as virtual cashless service has replaced hard cash notes to a larger extent. For purchasing anything, the people do not have to rush to ATMs or banks to withdraw cash, rather transaction can be done there and then in friction of seconds. It has become a new normal to buy goods and pay for services using E-wallets or cash less modes. The cash-less transactions became new normal in COVID- 19 Pandemic. Now younger generation has become comfortable and seek rewards on most of their transactions. So this research is an attempt to know the impact of those non- cash rewards which are likely to induce urban users of Thane district to spend more

III. RESEARCH OBJECTIVES
It is interesting to know the motives behind using various payment applications and what motivates the consumers to actually be cash-less and buy thing and process transactions with just one click and paying through easy QR codes and also fascinating to know whether they use those rewards or what kind of rewards motivates.

1. To understand the usage of non-cash rewards among Google pay users

2. To understand the reasons of G- Pay as a mode of payment

3. To determine the payment method which users prefer

4. To determine the specific factors that attract consumers to use E-wallets

IV HYPOTHESIS
Ho: Urban users in Thane district prefer non-cash rewards

Ha: Urban users in Thane district prefer cash rewards over non-cash rewards

IV RESEARCH METHODOLOGY
This study is based on the survey method. Both primary and secondary data are collected for the purpose of the study. Primary data is collected though questionnaire and general discussion with G-pay users and secondary data is collected though Journals, magazines and websites. I adopted simple random Sampling and the sample size is 125 respondents, Respondents are from Ulhasnagar, Kalyan, and Dombivli in Thane district. Percentage analysis is used as a statistical toll in the study.

Primary Data:

Primary data is data collected from the first- hand method which is original and special. There are various types of method to collect primary data such as surveys, questionnaires, interviews and experiments. But I chose to go digital and tried to capture the user satisfaction and experience thought Google forms as the main respondents of the research are the users of Google pay.

In a view to collect authentic and precise results, the questionnaire was designed which consisted of multiple choice so that it can achieve a better understanding and easy answering for our participants' background which includes their age and Gender. Moreover, this survey is conducted to check the usage of non-cash rewards by the users while transacting. The questionnaire clearly mentioned the purpose of the study to the respondents and 100 users filled the questionnaire and also rated the application at the end

Secondary Data:

Secondary Data is data collected from the published website, newspaper and magazines which is an existing data that is gathered by other researchers. he researcher had collected and used the data from various types of articles on the web which is related to our research topic. It is easier for us to collect the secondary data when compared to the primary data as it had been published by others in the web and allow us to access into it to obtain the data regarding our research topic. Secondary data is also economical which do not require any fees and expenses. However, the secondary data that is collected from published website and newspaper may not be accurate.

V. DATA ANALYSIS AND RESULT DISCUSSION

A. Demographic Profile

Table 1

Variables	Classification	Frequency	Percentage
Gender	Male	52	52
	Female	48	48
	Total	**100**	**100**
Age in Years	Below 20	51	51
	20-30	36	36
	30-45	12	12
	45 and above	1	1
	Total	**100**	**100**
Educational Qualification	S.S.C	0	0
	H.S.C	10	10
	Under Graduate	65	65
	Post Graduate	20	20
	Professional	5	5
	Total	**100**	**100**

Source: Primary Data

The table I reveals that 52 of the respondents are males and among male's majority of them belong to age group of below 20 and 20-30 and qualification wise more than 50% of them are undergraduates meaning pursuing their studies and remaining while females are relatively less in numbers in terms of using G-Pay

Table II: G-Pay User Experience

Variables	Classification	Frequency	Percentage
Opinion on Digital Transactions	Yes	93	93
	No	07	07
	Total	**100**	**100**

Source: Primary Data

The table II reveals the opinion of respondents on digital transactions meaning how comfortable are they transacting through E-wallets and their views if most of the transactions are digitalized and more than 90% of them are comfortable if all the transactions are to digitalized

Table III: Purpose of using Google pay

Variables	Classification	Frequency	Rank (Usage Preference order)
Purpose of Using E-wallet	Mobile Recharge	16	III
	Utility Bills	4	IV
	Order Food	4	IV
	Buy Home Products	3	VI
	All of the above	24	II
	Other (Combination of a, b, c & d)	49	I

Source: Primary Data

The table III analyses the purpose of using G-Pay among users and the study reveals that merely one reason cannot be attributed for using G-Pay and several users transact through G-pay for various purposes such as Mobile Recharge, Utility Bills, Order Food, buying home appliances so users may be using G-Pay as any combination except one or two and that is labelled as 'Other' and that occupies the first rank.

Table IV: Frequency

Variable	Usage	Frequency	Rank
Frequency of Using Google Pay	Frequently	75	I
	Rarely	17	II
	Others	08	III

Source: Primary Data

The table IV reveals that 75% of the users are frequently transacting though G-pay, 17% of them are rarely using while 08% of the users transact only when cash is not accepted by the vendor or in emergency situation

Table V: Motivating Factors to use G-Pay

Sr.NO	Motivating Factors	Mean Score	Rank
1	Easy User Interface	21	II
2	Cash Rewards directly get credited in Bank Account	7	III
3	Proof of Payment	3	VI
4	Convenient to use	4	V
5	Higher Security	6	IV
6	Offers Access to Rewards	2	VII
7	Others (Combination of 1 to 6)	57	I

Source: Primary Data

The table V analyses the motives of using G-Pay and several users behavior reveal that here is no such sole particular motive however, Easy user interface, Convenience of scanning the QR codes without carrying cash and the rewards getting directly credited are few such motives and they are labelled as 'Others' in Table V and the mean score of the same is 57 and those factors clubbed together occupy the first rank

Table VI: Challengesin using G-Pay

Sr.NO	Obstacles	Mean Score	Rank
1	Technical problems	45	I
2	Security Risk	19	II
3	Reckless spending Habit	15	III
4	All of the above	14	IV

Source: Primary Dat.

The table VI analyses about the hurdles that faced by users while using G-pay. Majority of the respondents feel among all the hurdles, Technical problems and security risk is too much so these both the obstacles occupy I and II rank respectively

Table VII: Motivating Factors

Sr.NO	Preferences	Mean Score	Rank
1	Availability of Discount offers	30	II
2	Cash Back Rewards	61	I
3	Non Cash Rewards	9	III

Source: Primary Data

The table VII reveals the Motivating Factors, and Cash Back rewards is the major motive of using G-pay and occupies the First Rank with a mean score of 61 followed by remaining other factors

Table VIII: Expectations after scratching the card in terms of rewards

Sr.NO	Expectations	Mean Score	Rank
1	Availability of Discount offers	12	II
2	Cash Back Rewards	88	I

Source: Primary Data

The table VIII reveals that 88% of the users expect and wish to get cash back rewards as it gives them an incentive to go cash less and they take that as money earned while spending so the expectation of cash back rewards occupy the first rank and only 12% of the users expect non cash rewards

Table IX: Discouraging Factors to use non cash rewards

Sr.NO	Challenges	Mean Score	Rank
1	Offers lack validity	31	II
2	Irrelevant rewards	52	I
3.	Induce them to spend more	12	III
4.	Less user friendly	5	IV

Source: Primary Data

Table IX shows the discouraging factor to use non cash rewards and study reveals that 52% of the respondents don't redeem non cash rewards because they highly find them irrelevant and few users believe that they lack validity around 5% of the users find it less user friendly as they may be the initial users of not that comfortable with G-pay interface. A study clearly revealed that non cash rewards if expired becomes useless and users may not appreciate that.

Table X: Satisfaction level

Sr.NO	Satisfaction Level	Mean Score
A	After getting non cash rewards	268/500=**53.6**

	Satisfaction level	Mean score
B	After getting cash rewards	410/500=**82**

Source: Primary Data

The Table X Finally reveals that users feel delighted and the satisfaction reaches to the highest when they are rewarded with cash Backs on using G-Pay. The Mean score of satisfaction level is 82% and that occupies the first rank

VI FINDINGS OF THE STUDY

- Out of 100 respondents 52% are Male, and 51% of the respondents are Below the age of 20 and 36% of the respondents are between 21-30 years of age. Around 65% of the respondents are under-graduates meaning they are students pursuing their graduation and the research shows that younger generation is frequently using G-Pay for various transactions as they are more techno-friendly.

- Majority of the younger generation respondents are comfortable on digitalizing most of the transactions and they hold a favorable opinion

- Around 75% of the respondents are the frequent users

- Close to 57% of Users have attributed various motives of using G-Pay such as Easy user interface, Cash rewards directly getting credited in Bank account, proof of payment and convenient to use and not one specific

- Majority of the users believe that Technical problems and security issues are their major concerns while using G-Pay

- Cash Back rewards is one of the major motivating factors among users to transact through G-Pay

- The study reveals that majority of the users are interested only in cash rewards

- The majority of the respondents are of the view that irrelevant rewards is the discouraging factor. So it's occupying the first position among all other discouraging factors

- The study reveals that mean score of satisfaction level is much higher after getting cash back rewards than non-cash rewards

- The study also reveals that customers are not willing to get non-cash rewards because they lack validity and the offers are not useful to them and they won't accept offers merely for the sake of getting offers, users may accept non-cash rewards if they find the offers to be relevant in their day to day lives

VII SUGGESTIONS

This survey proves that there is no significant association between non-cash rewards and the spending among G-pay users This study proves that users find lucrative to be rewarded when they get cash rewards and find burdensome when rewards are non-cash because it induces them to spend more So, Google Pay should focus more on cash rewards than non-cash rewards as it motivates them to transact without carrying cash and users take it as an incentive to go cash-less which will even have a great impact on user base. Users may prefer non-cash rewards if the validity of the offer increases and if they get relevant offers.

VIII CONCLUSION

In Conclusion, G-Pay is rising immensely partially due to the convenience of scanning immediately and paying without necessity of carrying cash in hand and partially due to the COVID-19 pandemic. However, with increase in number of transactions on G-pay and increase in the rewards both cash and non-cash, it is seen that users only appreciate cash rewards while most of the users find non-cash rewards as useless and they don't use non-cash rewards because it's actually not rewarding rather it induces them to spend more and most of the rewards go in vain because users actually find those rewards irrelevant and some worthy rewards expire due to lack of validity period

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A STUDY ON THE AWARENESS OF ENVIRONMENTAL, SOCIAL AND CORPORATE GOVERNANCE (ESG) THEMED MUTUAL FUNDS IN INDIA: A RESEARCH ON SUSTAINABLE INVESTING WITH SPECIAL CONTEXT TO MUTUAL FUNDS

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ABSTRACT
Investments are done with the intention of generating better returns. Mutual fund is a financial instrument that helps to generate better returns for various investors with different needs and goals, where fund manager takes the decisions of choosing in which financial instruments, he/she would invest. In Indian Mutual funds market is now few decades old market. With the rise of technology and growing awareness glorious days are coming to this industry. Also, there is an emerging trend of thematic investments. Thematic investing means selecting a particular theme and choosing financial instruments, especially stocks that belong to the theme selected, may be ranking them and then deciding how much money should be put into which stock and managing the portfolio on some strategic regulations.

So out of various such themes, Environmental, Social and Corporate Governance (ESG) is one such theme that focuses on investing in stocks which are a part of sustainable investing. In the global context where we are trying to control pollution, going eco friendly it is logical to say that companies which are following these green norms will survive the competition and hence investing in such stocks will be considered as sustainable investing.

This study will try to find out the basic framework of sustainable investing, mutual funds schemes launched in India with this theme, awareness in the minds of common people as well mutual fund investors regarding this theme. A structured questionnaire is prepared and primary data is collected on that basis. This survey will help to bring into light response towards ESG concept and sustainable investing.

INTRODUCTION
Assurance is a word everyone likes when one is at the receiving end and the same word is scary when one is at giving end. When one starts a business one would be glad to dream about continuation of business with an attractive growth rate. So, when one achieves that growth, we call it as a sustainable business.

We all know change is the only constant thing in this world. The business that accommodates the change and continues to flourish has a sustainable model we can say. Societies are becoming eco-friendly, animal friendly, need more transparency about money management and are concerned about how the business organizations are behaving on all these fronts. So, there is this new theme of investment promoted now a days widely.

Environmental, social, and corporate governance (ESG) is an approach to evaluating the extent to which a corporation works on behalf of social goals that go beyond the role of a corporation to maximize profits on behalf of the corporation's shareholders. Typically, the social goals advocated within an ESG perspective include working to achieve a certain set of environmental goals, as well as a set of goals having to do with supporting certain social movements, and a third set of goals having to do with whether the corporation is governed in a way that is consistent with the goals of the diversity, equity, and inclusion movement.

A variety of governmental organizations and financial institutions have devised ways to measure the extent to which a specific corporation is aligned with ESG goals. According to a 2021 study done by the NYU Stern Center for Sustainable Business, which looked at over 1,000 studies, "studies use different scores for different companies by different data providers."

Many in the investment industry believe the development of ESG factors as considerations in investment analysis to be inevitable. The evidence toward a relationship between consideration for ESG issues and financial performance is becoming greater and the combination of fiduciary duty and a wide recognition of the necessity of the sustainability of investments in the long term has meant that environmental social and corporate governance concerns are now becoming increasingly important in the investment market. ESG has become less a question of philanthropy than practicality.

There has been uncertainty and debate as to what to call the inclusion of intangible factors relating to the sustainability and ethical impact of investments. Names have ranged from the early use of buzz words such as "green" and "eco", to the wide array of possible descriptions for the types of investment analysis—"responsible investment", "socially responsible investment" (SRI), "ethical", "extra-financial", "long horizon investment"

(LHI), "enhanced business", "corporate health", "non-traditional", and others. But the predominance of the term ESG has now become fairly widely accepted. A survey of 350 global investment professionals conducted by Axa Investment Managers and AQ Research in 2008 concluded the vast majority of professionals preferred the term ESG to describe such data.

The ESG companies are assessed stringently on their sustainability before they are given the tag. The ESG parameters reflect on an organization's culture, the risk involved, and management, among other things. ESG funds are suitable for those that are looking to invest in companies that are sustainable and conscious about the environment. An organization is said to be ESG compliant if it meets all the criteria of environmental, social, and governance standards. The ESG funds carefully evaluate companies and choose to invest in shares of those companies that are genuinely ESG compliant. India is becoming more conscious of pollution control and climate change. Companies that are strictly following all the steps to protect the ecosystem around its factories and outlets are not in the firing line of the regulators, and chances of being shut down are reasonably low. The possibility of the business being shut down is higher for those who do not abide by the set of rules and norms to protect the environment.

The Essence of ESG in the Indian Market

The demand and growth for ESG funds in Asia, especially in India, has been overwhelming; it is 32%. In India, people are becoming more interested in sustainability due to several parameters. Factors such as regulatory requirements have played a significant factor in pushing the companies to be ESG compliant. In fact, there are instances of organizations being shut down for not abiding by the laws. Therefore, many companies have become ESG compliant after knowing the consequences of not being so. Apart from the regulatory requirements, another factor influencing the companies to be ESG compliant is the interest of foreign investors. Foreign investors are becoming more interested in those companies that are sustainable and ESG compliant.

What does an ESG rating mean?

A good ESG rating means a company is managing its environment, social, and governance risks well relative to its peers. A poor ESG rating is the opposite -- the company has relatively higher unmanaged exposure to ESG risks.

Who determines ESG ratings?

ESG rating data determiners (vector)

ESG Risk Assessments & Insights (ESGRisk.ai) determines and provides access to ESG ratings, complete access through subscriber model, & company-specific ratings on-demand, ESG training and consultancy.

ESG Risk Assessments & Insights (ESGRisk.ai) is India's first ESG Rating company that uses a India specific assessment framework to provide independent and unbiased ESG assessment reports on Indian companies via a 'subscriber pays revenue model. We are dedicated to India's journey towards the adoption of sustainable development models for achieving the country's development commitments and targets.

ESGRisk.ai provides ESG ratings of 500 Indian listed companies, by evaluating their performance on Environment, Social, and Governance parameters as well as their reporting transparency. Its assessment approach includes identification of relevant risks, estimation of materiality and polarity of the risks, and assessment of the company's risk management. This comprehensive evaluation is summarized and presented to the users, most commonly investors, banks, companies or research institutes, as a rating and presented to investors in a rating report with details on performance on each indicator. ESGRisk.ai continuously monitors the ESG performance of the 500 companies and updates the reports as to when a change in the overall ESG rating occurs.

With this concept in mind some of the mutual fund houses in India launched their schemes with this theme. SBI mutual funds is the first one to launch SEG theme fund in 2013 the trend was followed lately by Axis, ICICI, Quantum India, Kotak and few others. This research paper will try to analyze the awareness about this concept of ESG and ESG themed mutual funds.

REVIEWOFLITERATURE

1. Archies B. Carroll – University of Georgia,

A Three Dimension Conceptual Model of Corporate Performance

In this paper the researcher has tried to focus more on the aspects of Corporate Social Responsibility and thrown light on areas where businesses need to be more responsible and sensitive. Researcher has put forth three

aspects on which corporate performance can be evaluated, first is social responsibility. It has studied various examples and tried to identify various levels of responsibilities of a business organization. According to the researcher there are four levels of social responsibilities of business viz – Economic, legal, ethical and discretionary.

Second is social issues involved, how a business has matched a social need and a corporate need. How much was interest shown by top executives to and their seriousness about social cause.

Third parameter is philosophy of responsiveness, whether businesses are inert or proactive towards social responsibility. Researcher has proposed a workable model to evaluate business performance not only from economic angle but from ethical, product safety, environmental effects, shareholders etc.

2. Zachary Folger-Larondea School of Environment, Resources and Sustainability, University of Waterloo, Waterloo, Canada

ESG ratings and financial performance of exchange-traded funds during the COVID-19 pandemic

Researcher found it necessary to study whether responsible investments (RI) are resilient during the economic downturn caused by crises such as COVID-19, there has been little exploration into exchange-traded funds (ETFs).

OBJECTIVES
A. Is there a significant difference in the financial return between levels of Eco-Fund ratings of ETFs during a market downturn?

B. Is there a relation between Eco-Fund ratings and pre-COVID-19 pandemic financial returns, and the return of ETFs during the COVID-19 pandemic market crash?

To investigate the differences in weekly financial returns between different levels of Eco-Fund ratings during the COVID-19 pandemic market crash, we use an ANOVA and a Tukey test to specify which quintiles show statistical differences. To analyze the relationship between weekly financial returns during COVID-19 of the ETFs with Eco-Fund ratings and previous weekly financial returns, a multivariate linear regression model was performed.

The research concludes that in order to assess the performance based on ESG rating some factors impacting are - persistent lack of transparency and concerns in their performance measurement methodology, (1) indicators for responsiveness during a health crisis, and (2) ESG rating methodology transparency. This research focused solely on financial performance during a severe market downturn. Future research could investigate the similar relationships before a market downturn and in financial markets

RESEARCH METHODOLOGY
This research is conducted as a part of international research conference with the theme of India after 75 years, hence studying the sustainability aspect of investing is taken into consideration here. The researcher has studied approximately 8-9 ESG themed mutual funds and conducted research with following objectives –

1. To study the awareness about the concept of ESG amongst Indian population

2. To study the awareness of ESG theme mutual funds in the minds of Indian investors

3. To analyze the performance of ESG theme mutual funds in the context of AUM(Asset Under Management)

Primary Data – Primary data is collected with detailed personal interview with mutual fund house resource person. Also a structured questionnaire through google form is circulated.

Secondary Data – Secondary data is collected using internet various research paper published, articles published and Mutual funds house reference material is used.

LIMITATIONS –
Respondents are restricted mostly to a particular geographic area of Maharashtra. Extended research may vary the conclusion.

Data Interpretation and Analysis

Part I: List of Mutual funds schemes with ESG theme

AMC Name	Scheme Name	Launched in the year	AUM as on April 31/03/2022 (Approx)
SBI Mutual Funds	SBI Magnum ESG Equity Fund	01/01/2013	4583 Crores
Aditya Birla Capital	Aditya Birla Sunlife ESG Fund	04/12/2020	1061 crores
Axis Mutual Fund	Axis ESG Equity Fund	12/02/2020	1897 Crores
ICICI Mutual Fund	ICICI Prudential ESG Fund	21/09/2020	1560 Crores
Invesco India Mutual Fund	Invesco India ESG Equity Fund	26/02/2021	820 Crores
Kotak Mutual Fund	Kotak ESG Opportunities Fund	20/11/2020	1619 Crores
Quant Mutual Fund	Quant ESG Equity Fund	15/10/2020	53 Crores
Quantum Mutual Fund	Quantum India ESG Equity Fund	21/06/2019	58 Crores

Part II

A structured questionnaire was prepared and circulated amongst investors mostly in Maharashtra Mumbai and Pune region. For this questionnaire we have received 102 responses. Detailed analysis of the survey conducted for the above topic is as below question by question.

Q.1 Out of 102 respondents 51% are from age group of 26-40, 34% from 18-25 and 13% from 41-60
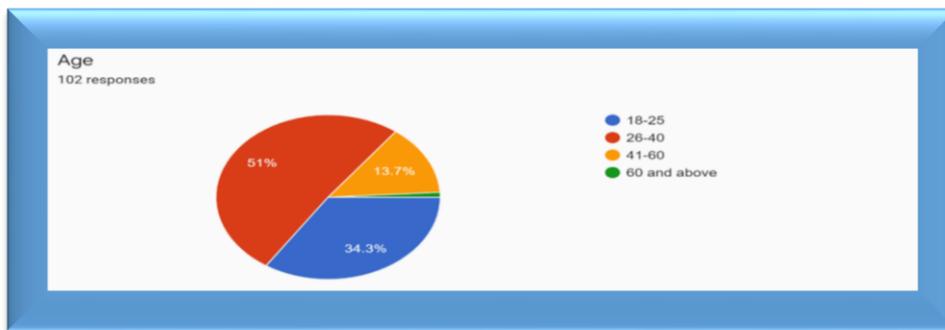
Q.2. It can be seen from the graph that 55% of the respondents are male and 45% female
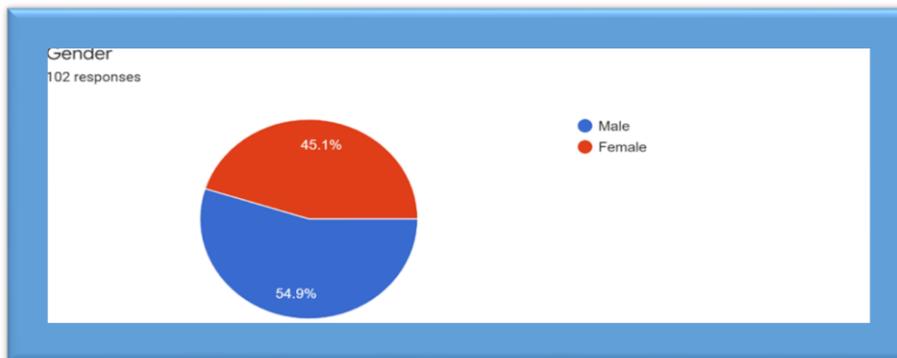
Q.3. It can be seen that 51% of the respondents are salaried people, 27% were students, 12% are doing business, 6% other, 3% homemaker, 1% retired.
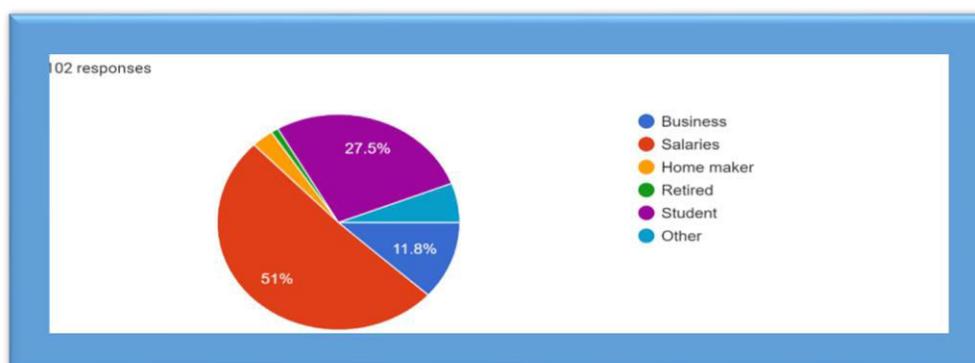
Q.4.
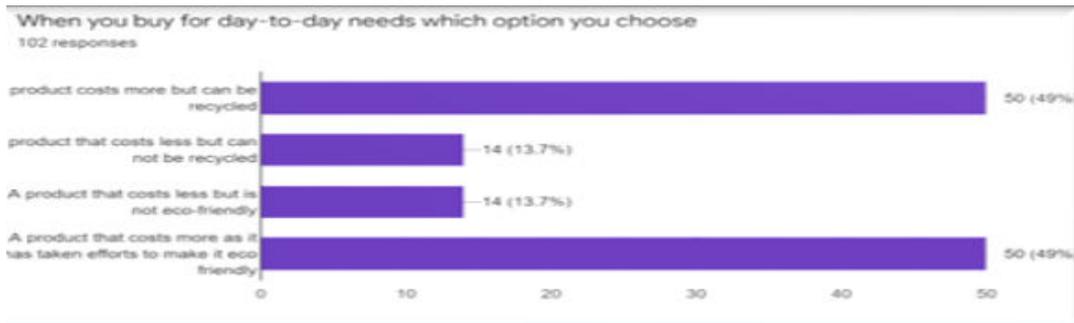
This question allowed to give multiple choices at the same time. From the above graph it can be seen that 50% response to the option number 1 and 4, so majority of the investors are willing to buy product that costs more that is eco-friendly and can be recycled. Whereas, 14% respondents prefer buying products that cost less but can not be recycled and that is not eco friendly.

Q. 5
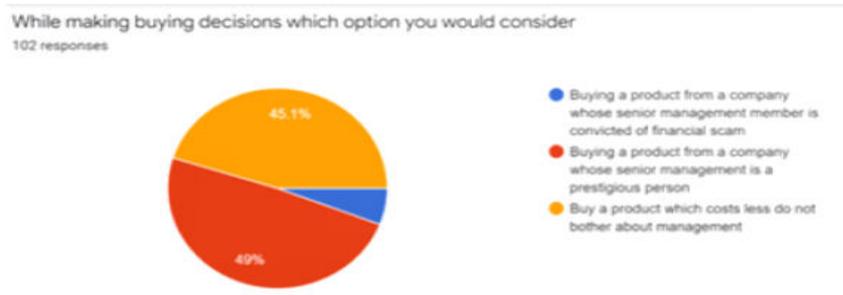
. From the above graph it is observed that 49% of the respondents will consider buying a product from a company whose senior manager is a prestigious person. Whereas, 45% will prefer buying a product that costs less and do not bother about management. 6% of the respondents do not mind buying a product of a company whose senior management member is convicted of financial scam

Q.6
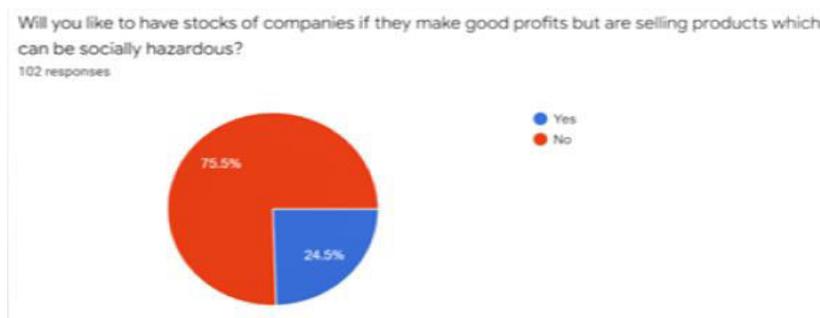
76% respondents will not prefer having a stock of a company which makes hazardous products but makes good profit whereas 25% will prefer the same.

Q.7
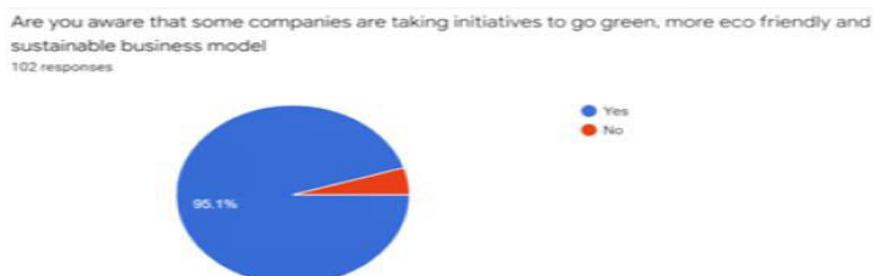
It is seen here that majority of the respondents are aware about concept of sustainability, green initiatives and eco-friendly business model.

Q.8

Do you know that some mutual fund have launched schemes on the concept ESG (Environmental, Social and Corporate Governance)
102 responses
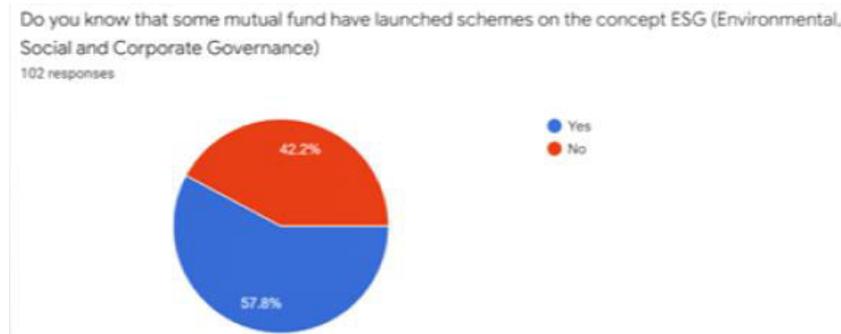
From the above diagram it is observed that 58% of respondents are not aware of sustainability concept of ESG that is Environmental, Social and Corporate Governance, 42% are aware of the same.

Q.9

Would you like to know more about theme ESG (Environmental, Social and Corporate Governance)?
102 responses
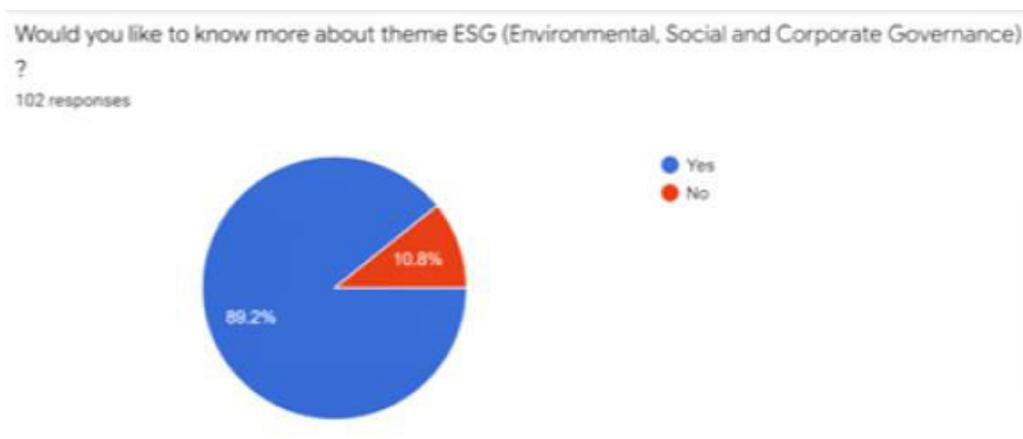
It can be clearly seen that 89% of respondents would like to know more about ESG theme where as only 11% did not show further interest.

Q.10

Would you like to invest in mutual funds based on theme ESG
102 responses
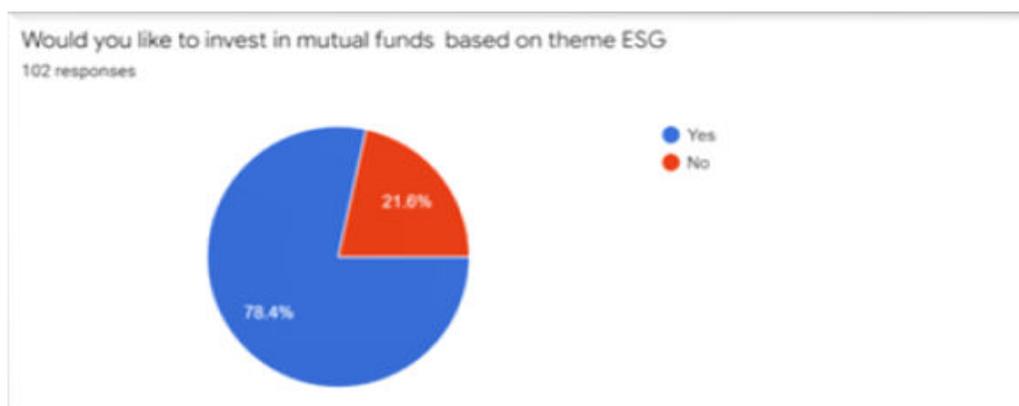
It can be interpreted from the above chart that approximately 79% of the respondents would like to invest in ESG theme based mutual funds. At the same time 21% are not interested in the same.

CONCLUSION

From the above data collected following can be concluded –

- Indian investor is concerned about environment.

- Indian investor are welcoming products which are eco-friendly and are ready to pay more for the same.

- Indian investors to some extent, are aware of sustainable investing with Environmental, Social and Corporate Governance (ESG) theme.

- Also investor is willing to know more about the intriguing concept and willing to invest in mutual funds with this theme.

- Better guidance of an expert in sustainability as well as mutual funds can bring more business in these themes.

- This can encourage more and more companies to undertake green initiative, implement better work policies and introduce socially beneficial products.

RECOMMENDATIONS OF THE RESEARCHER –

More awareness can be created for this concept by conducting Investor Awareness Program (IAP).

Investor who is willing to go ahead with this kind of investing should seek help from advisor, know pros and cons of the product and should take and informed decision.

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PRIVATIZATION, PERFORMANCE AND EFFICIENCY: A STUDY ON INDIAN BANKING INDUSTRY

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ABSTRACT

The banking sector is the lifeline of any modern economy. It is one of the important financial pillars of the financial sector, which plays a vital role in the functioning of an economy. It is very important for economic development of a country that its financing requirements of trade, industry and agriculture are met with higher degree of commitment and responsibility. Thus, the development of a country is integrally linked with the development of banking. In a modern economy, banks are to be considered not as dealers in money but as the leaders of development. They play an important role in the mobilization of deposits and disbursement of credit to various sectors of the economy. The banking system reflects the economic health of the country. The strength of an economy depends on the strength and efficiency of the financial system, which in turn depends on a sound and solvent banking system. A sound banking system efficiently mobilized savings in productive sectors and a solvent banking system ensures that the bank is capable of meeting its obligation to the depositors. In India, banks are playing a crucial role in socio-economic progress of the country after independence. The banking sector is dominant in India as it accounts for more than half the assets of the financial sector. Indian banks have been going through a fascinating phase through rapid changes brought about by financial sector reforms, which are being implemented in a phased manner. The current process of transformation should be viewed as an opportunity to convert Indian banking into a sound, strong and vibrant system capable of playing its role efficiently and effectively on their own without imposing any burden on government. After the liberalization of the Indian economy, the Government has announced a number of reform measures on the basis of the recommendation of the Narasimhan Committee to make the banking sector economically viable and competitively strong.

INTRODUCTION: Privatization can mean several different things, most commonly referring to moving something from the public sector into the private sector. It is also sometimes used as a synonym for deregulation when a heavily regulated private company or industry becomes less regulated. Government functions and services may also be privatized (which may also be known as "franchising" or "out-sourcing"); in this case, private entities are tasked with the implementation of government programs or performance of government services that had previously been the purview of state-run agencies. Some examples include revenue collection, law enforcement, water supply, and prison management.

Another definition is that privatization is the sale of a state-owned enterprise or municipally owned corporation to private investors; in this case shares may be traded in the public market for the first time, or for the first time since an enterprise's previous nationalization. This type of privatization can include the demutualization of a mutual organization, cooperative, or public-private partnership in order to form a joint-stock company.

Separately, privatization can refer to the purchase of all outstanding shares of a publicly-traded company by private equity investors, which is more often called "going private". Before and after this process the company is privately owned, but after the buyout its shares are withdrawn from being traded at a public stock exchange.

The word privatization may mean different things depending on the context in which it is used. It can mean moving something from the public sphere into the private sphere, but it may also be used to describe something that was always private, but heavily regulated, which becomes less regulated through a process of deregulation. The term may also be used descriptively for something that has always been private, but could be public in other jurisdictions.

There are also private entities that may perform public functions. These entities could also be described as privatized. Privatization may mean the government sells state-owned businesses to private interests, but it may also be discussed in the context of the privatization of services or government functions, where private entities are tasked with the implementation of government programs or the performance of government services. Gillian E. Metzger has written that: "Private entities [in the US] provide a vast array of social services for the government; administer core aspects of government programs; and perform tasks that appear quintessentially

governmental, such as promulgating standards or regulating third-party activities." Metzger mentions an expansion of privatization that includes health and welfare programs, public education, and prisons.

Banking Laws (Amendment Bill 2021)

The Bill aims to amend **banking companies' acquisition and transfer laws of 1970 and 1980** and the **Banking Regulation Act, 1949** to achieve privatization of two PSBs to meet disinvestment targets as stated by the finance minister in the **Union Budget 2021-22.**

These laws had led to the nationalization of banks**, so** relevant provisions of these laws have to be changed to pave the way for the privatization.

This move will bring down the **minimum government holding in the PSBs from 51% to 26%.**

The government decided to **nationalize the 14 largest private banks in 1969.** The idea was to **align the banking sector with the socialistic approach** of the then government.

State Bank of India (SBI) had been **nationalized in 1955** itself and the insurance sector in 1956.

Various governments in the last 20 years were for and against privatization of Public Sector Undertaking (PSU) banks. In 2015, the government had suggested privatization but the then **Reserve Bank of India (RBI)** Governor did not favor the idea.

The current steps of privatization, along with setting up an **Asset Reconstruction Company (Bad Bank)** entirely owned by banks, underline an approach of finding **market-led solutions** to challenges in the financial sector.

LITERATURE REVIEW: Veljanoski (1987) considers privatization as doing economic activities by a private sector or transferring the ownership of assets to the private sector.

Schwartz (1991) believes that the definition of privatization for countries with a centralized economy is far beyond transferring the ownership and regulatory adjustments and he states that "privatization" means making a new system based on the market and, consequently, transformations in various economic aspects.

Komijani (2003). Privatization is a comprehensive and diverse term that refers to the assignment of operational or financial control of state institutions to the private sector. In other words, privatization means eliminating any controls and interventions in establishing supply and demand mechanisms. In the economic development of countries, privatization is used in three areas of transferring state ownership to the private sector, reducing government services, and making contracting conventions.

According to Levine (1997), the ownership structure of banks and their fundamental role in the national economy is a crucial variable in the process of financial development and economic growth. The main task of the banking sector is to ensure that financial resources are directed towards more productive and efficient projects to help future growth. The role of the government in the financial system is to ensure that banks do this vital task as efficiently as possible through their rules and regulations. Due to this important role, governments in developing countries tend to have the ownership of the banks in their own hands.

According to K.B. Mathur 2002, about privatization of public sector banks in India, based on assumptions rather than factual analysis, minimum knowledge, an international experience whose evidence is unclear, etc, due to which we are not able to have a strong stand on privatization of public sector banks. Public sector banks are facing many problems. But, it is not necessary that where the bank is dominated by the private sector, there cannot be a banking crisis. The government needs stricter laws and a strong regulatory framework that can increase efficiency and benefits from the privatization of the banking sector.

According to Kim and Panchanatham 2019, Reform is essential, especially in developing countries of Asia. Privatization may prove to be a way to improve the state-owned enterprise. A developing nation like India, which has a mixed economy, has both advantages and disadvantages to privatization. If SOE's acts like private sector institutions, they can fulfill social responsibility while making a profit as well. The utmost need to improve SOE is being felt, so the process of complete or partial privatization should be continued.

According to Honorable Prime Minister Shree Narendra Modi advocating the government on privatization, it said that the government wants to privatize the public units which are not in good financial condition and which are continuously in deficit. He said that the government has to invest capital every year to meet the deficit of these public units, which is a large part of the government's income spent to make up for the deficit, due to which the government is not able to spend much money on other developmental schemes.

According to Raghuram Rajan (formal RBI governor) suspecting that the process of privatization of week Public sector banks has been completed, he said that selling state-run banks to big industrial houses would prove to be a big mistake and it would not be politically viable to sell large Public sector banks to foreign banks.

Milind Sathye 2005 according to Him studied and analyzed the financial data of nationalized banks and private banks from 1998 to 2002, and concluded that privatizing the banks had seen a considerable improvement in the financial position of those banks, thereby increasing the efficiency of those banks. Along with that, the profits of those banks increased.

RESEARCH METHODOLOGY: The data collected in this research paper is a mix of secondary and primary data. Secondary data is collected from sources like web links, research papers and from banks official web pages. The primary data is collected from a survey conducted from questionnaire.

OBJECTIVES OF STUDY

1. To understand weather Privatization of banking sector is necessary or not in India.

2. To understand the performance of Public sector and Private sector banks in India.

3. To understand people's preference for choosing services from public sector and private sector banks.

RESULTS: The following results were gathered from data collected from the survey through questionnaire.

1- Do you think Privatization of banks is good for the economy?

Yes	No	May be	Total
21	5	4	30

2- Do you think public sector banks needs to be privatized?

Yes	No	May be	Total
19	5	6	30

3- Should regional rural banks needs to be privatized?

Yes	No	May be	Total
16	5	9	30

4- Do you support government's decision of privatization of public sector banks?

Yes	No	May be	Total
20	7	3	30

5- Who is better in terms of services?

Public sector banks	Private sector banks	Total
25	5	30

6- What do you think how much brand plays an important role for banks?

Very important role	Does not play an important role	Total
26	4	30

FINDINGS: Privatization of banks simply means less active and direct participation of the central government in the day-to-day activities of the banks. In effect, the majority stake held by the central government is the PSB will be offloaded in favor of private investors. For banks, it means more competition in the market and lesser to negligible financial dependence on government funds. It has been widely reported for a long time that some of the state-run banks not been performing to their potential due to a variety of reasons and are heavily dependent on the financial support provided by the central government. The reported increase in the NPAs (Non-Performing Assets) of some of the PSBs continues to pose working challenges and can get classified as bad debts over a period of time.

After the country witnessed a pandemic and a decline in the country's economy, it is projected that gross NPA ratio of banks will increase from 7.5 per cent in September 2020 to 13.5 per cent in September 2021, reported in the RBI's recent Financial Stability Report. "This will further lead to more capital flow from the government to the public sector banks," the report stated.

In the last couple of years, the central government has invested large amounts through recapitalization bonds and capital injections—Rs 70,000 crore (Financial Year 2019), Rs 80,000 crore (Financial Year 2018) and Rs 1.06 lakh crore in FY19 as recapitalization bonds.

Through the privatization drive, the government wants to strengthen the better performing banks while aiming to reduce support to those that may be underperforming now but have the potential to become future performers post-privatization.

What happens after privatization of Public Sector Banks (PSBs)?

1. It is widely expected that post-privatization, the new management of the private entity will be profit-oriented. Also, once privatized, the management will strive to reduce the NPAs. Post privatization, there could be a scenario that the banks will be forced to re-look at their retail operations. The fear is that once privatized, there could be possibilities of maintaining branches that are profitable and opposed to those that may be struggling. This may also result in a complete re-look of the human resources employed with the bank.

2. Post privatization, some of the free services provided by the state-run banks like Passbooks, ATM Cards, Cash deposit, etc. will get converted to paid model. For the government, privatization drive would mean better utilization of its financial resources - instead of continued pressure to re-capitalize such banks at regular intervals, the central government can better utilize those funds towards poverty alleviation and other public projects.

3. For customers, the baking services at a privatized bank are expected to see more improvement due to competition from other private sector banks.

How Will The Banks Be Selected?

The privatization gathers to a big move which usually takes a long planning and a strong execution policy. The two banks which are to be privatized will be selected through a process in which NITI Aayog will first make its recommendations based on detailed research and analysis. The process of privatization is not an immediate one and is likely to begin in FY 2021-2022 and may take several months.

How has the news affected the stock markets and why were PSB stocks rallying?

The Nifty PSU index has added over seven per cent in the week ended February 19 after the news of privatization of PSBs turned the traders to take fresh positions into the stocks. Strong buying in the stocks of Canara Bank, Bank of India and Central Bank was witnessed as the traders expected for a positive recovery in these banks after the government proposed move. However, the rally was paused in the last trading session of the previous week as traders booked profits. Hopes of better development and strong returns in the future after the decision is what attracted the traders.

CONCLUSION: The purpose of this paper is to examine the effect of privatization on the profitability of the banking system, comparing the performance of privatized banks in terms of profitability before and after privatization. With various profitability indicators, such as ROA, ROE, ROL, ROR, and ROC some basic points about the effect of privatization on profitability of banks are identified:

1. Privatization has a positive and significant effect on profitability– indicators.

2. The performance of privatized banks in terms of profitability has– improved after privatization.

3. The private banks have relatively similar performance to privatized banks,–

4. And privatized banks have better performance than state banks in their profitability indices.

Bank plays an important role in economic progression of the country. Public fund are involved in insurance and banking sectors. It collects surplus money from the society and uses it in desired directions. As per the Indian Constitution, main economic activity is to satisfy the public interest, but in the process of privatization, it harms the public interest. This was the reason created improper behavior in human beings. India as whole are affected by privatization in Banking and insurance sectors. Because argument says that, government will not protect the public money and win the public confidence. Another point is that profit will not be revealed by such companies. It is doubtful obligation to the society. But this cannot be considered as failure of banking sectors. Only a part of the weaker section will affect the success of the sectors. There is one possible solution to retain their success is that make a working of Debt Recovery Concept effective and powerful. In the case of Privatization, Banking Industry will be dominated by other big industries. Such industry to the society ownership pattern of big industries is not consistent in banking industries. Finally what government suggests is not just disturbing but clearly developing and beneficial to the society. This will bring new culture in banking not only for small borrower but also for small saver.

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A STUDY ON OPPORTUNITIES AND CHALLENGES OF CRYPTOCURRENCY

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ABSTRACT
One of the most popular terms used by the world is "Cryptocurrency". As E-Commerce becoming the most integral part, internet sales is booming with more Techno-Indian customers. Cryptocurrency functions through the network, where a large number of computers are employed, which is why cryptocurrency is decentralized, and everything being available online, cryptocurrency was a new phenomenon that enabled people to buy, sell, invest and trade in a currency that had no physical form. The use of virtual currency has become widespread in many different systems in recent years. Virtual money is not fully controlled and regulated hence most of the countries have not admitted this currency in their economic activities.

Keywords: Cryptocurrency, Types, Challenges in Cryptocurrency, BITCOIN,

INTRODUCTION
Due to the rapid development of information and communication technologies, many activities in daily life have been merged online and they become more effective and more flexible. Money as something that serves as a medium of exchange, an unit of accounting, and a store of value. Money is a medium of exchange in the sense that we all agree to accept it in making transactions. . Cryptocurrency got its name because it uses encryption to verify transactions. This means advanced coding is involved in storing and transmitting cryptocurrency data between wallets and to public ledgers. A cryptocurrency is a digital or virtual currency that uses cryptography for security. In 1983, the American cryptographer DavidChaum conceived an anonymous cryptographic electronic money called e-cash. The 2019 Bill defined Cryptocurrency as any information, code, number, or token generated through cryptographic means or otherwise, which has a digital representation of value and has utility in business activity. In 2017, the popularity of the use of Cryptocurrency increased rapidly, People started to invest a large sum of money that had no history of producing revenue. Crores of money was invested into more than 1000 new digital coins. These coins were in various form such as Bitcoin, Cash (BCH), Cash (BCH), Litecoin (LTCx, Zcash (ZEC), Dash (DASH).

The paper explores aspects of Cryptocurrency platforms attempting to answer the main questions of this research which are "Will Cryptocurrency be the next currency platform? Are virtual currency platforms safe enough to be used?" It investigates different Cryptocurrency platforms in order to provide deep insight about mechanisms of implementing, controlling, issuing, spending and exchanging Cryptocurrencies which provides a useful and an organized Cryptocurrency classification. Bitcoin is a cryptocurrency. It is a decentralized digital currency without a central bank or single administrator that can be sent from user to user on the peer-to-peer Bitcoin network without the need for intermediaries.

BITCOIN
Bitcoin is a digital currency which does not involve government intervention or authorization by any legal entity. Bitcoin was the first cryptocurrency, and is still the biggest, but in the eight years since it was created pretenders to the throne have come along. A bitcoin doesn't really exist as a concrete physical or even digital object. Bitcoin is a combination of cryptography and digital encryption which can be utilized for online transaction .If I have 0.5 bitcoins sitting in my digital wallet, that doesn't mean there is a corresponding other half sitting somewhere else. Bitcoin relies on cryptographic protocols and a distributed network of users to store, mine and effective transferring.

How Does Bitcoin Work?
Each Bitcoin is basically a computer file which is stored in a 'digital wallet' app on a smart phone or computer. People can send Bitcoins to your digital wallet, and you can send Bitcoins to other people. Every single transaction is recorded in a public list called the blockchain.

Features of Bitcoin:
The Bitcoin protocol is not just about sending money from one person to another. The following are features of Bitcoin:

1. **Control against Fraud**: It provides users with top level of protection against most common frauds like charge backs or unwanted charges. Because of the Security Users can encrypt their wallet and have complete control over their money. So there is no chance of any type of Fraud.

2. **Globally Accessible:** Bitcoin allows any bank, business or individual to securely send and receive payments anywhere at any time in few minutes.

3. **Cost Efficient:** With Bitcoin transactions can be possible directly without any mid person. The transaction time and cost is much less as compare to other payment system.

4. **Transparency:** All Bitcoin transactions are public and transparent to all users. The Block chain stores all transaction details. Where user can any time verify.

The Rise of Cryptocurrency in India
Failed Government Policy: Due to the outbreak of the covid 19 pandemic, people suffered a big amount of monetary loss and somehow the govt policies failed to provide a big relief to the investor.

Types of Cryptocurrency
Cryptocurrency is designed to work as a medium of exchange. Bitcoin is currently the largest blockchain network.

1. Bitcoin (BTC)
Bitcoin is considered an original cryptocurrency. It was

Created in 2009 as an open-source software. Using blockchain technology, The transaction that take place in bitcoin are among the peer to peer network and the transfer are direct transfers that do not involve any intermediary.While everyone can see the transaction, only the owner of that Bitcoin can decrypt it with a "private key" that is given to each owner. Bitcoin users control the sending and receiving of money, which allows for anonymous transactions to take place throughout the world.

2. Litecoin (LTC)
Litecoin is a peer-to-peer cryptocurrency and open source-source software project released under the MIT/X11 license. Its creation and transfer is based on an open source cryptographic protocol and it is completely decentralized. Litecoin is different in some ways from Bitcoin. The Litecoin network aims to process a block every 2.5 minutes but Bitcoin takes 10 minutes. This allows Lite coin to have faster transaction confirmation. The coin limit for Bitcoin is 21 million and Litecoin is 84 million. Litecoin can be developed and managed through a normal desktop with low processing whereas for Bitcoin the mining process is comparatively very heavy.

3. Ethereum (ETH)
Alternate name of Ethereum is Eter .Ethereum is a type of cryptocurrency which was developed in late 2013 by VitalikButerin, a crypto currency researcher and programmer. It was initially released on July 2015. It is an open source platform based on blockchain technology. The platform of ethereum is public and a smart scripting facility is also available on it.

4. Ripple (XRP)
Ripple is a real-time gross settlement system, currency exchange and remittance network created by Ripple Labs Incorporation, a US based company. Ripple was developed in 2012 by Chris Larsen in a company called OpenCoin. It is a global settlement network that is designed to create a fast, secure and low-cost method of transferring money. Ripple differs from other types of digital currencies because its primary focus is not for person-to-person transactions, rather for moving sums of money on a larger scale.

5. Bitcoin Cash
Bitcoin Cash is a type of digital currency that was created to improve certain features of Bitcoin. Bitcoin Cash increased the size of blocks, allowing more transactions to be processed faster.

6. Minchip
It is a smart card with electronic value and it can be used for making transactions that are secure and safe in nature. It has some similarities with Bitcoin as the user cannot be traced. It is the only Cryptocurrency that is backed by physical and real money that is the Canadian Dollar.

Challenges-In-Crypto Currencies:
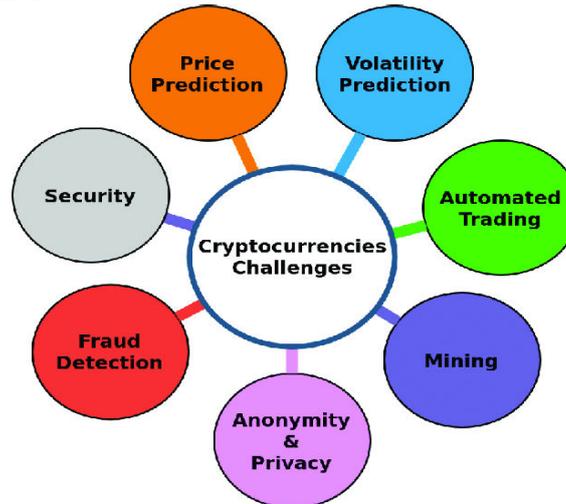
Initially when cryptocurrency started to circulate in the markets not many people were aware of the technology behind it and only a few people knew what cryptocurrency is. But when it comes it the legality of such currencies, initially people thought that because as the origin of the user could not be traced, cryptocurrency was used for all kinds of illegal purposes and on places such as the dark web, to deal illegally in black markets, to fund terrorist activities , drugs and a lot more such activities.

Talking about India, after a lot of dawdling of either banning or legalising cryptocurrencies, the Indian government has taken some encouraging steps for the regulation of cryptocurrencies in the country.

CONCLUSIONS

Cryptocurrency especially Bitcoin offers a new, effective and attractive model of payment methods. It also provide alternative method of payment, apart from real money, that enable users to make financial activities such as buying, selling, transferring and exchanging easily. Cryptocurrency can bring more positive changes to e-Business and e-Payment sector. Until cryptocurrency is being well regulated and controlled, users need to take extra precautions of using such virtual money. Bitcoins have already gained wide acceptance around the world-hence banning them would not be an option in India. Instead, this industry would need to be regulated. The sooner this is done, the better. The future of Cryptocurrency concept is promising, revealing more opportunities to bring positive changes and progress to e-Business and e-Payment sectors. With the rapid progress and improve of technology, cryptocurrency will not stop progressing.

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MOBILE BANKING SERVICES REDUCED COST OF TRANSPORTATION OF USERS

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ABSTRACT
At present in our India the digital digital revolution has been boom when 4G network is available all over the India. The impact of digital revolutions in India there is also changes in revolutions in banking sectors. Bank provide mobile banking services to its customers so that the customers get benefits of mobile banking. Due to use of mobile banking the cost of transportations and other cost are reduce and consumers are satisfied while using mobile banking services.

Keywords: Mobile banking; online; customers; transactions, transport costs.

INTRODUCTION
Now the present days are the era of digitalisation. All over the worlds each and every countries are going for digitalisations in relations to in any sector such as in a banking finance politics infrastructure as well as in education.

The mobile banking transactions means Bank transactions using mobile phones by the bank customer can that debited or credited or assessing there accounts. According to RBI circular 2008,"mobile banking transaction means undertaking banking transactions by user of mobile phones by one bank to another bank is known as mobile banking. According to mobile banking policies in India customer enable to transfer funds from own Bank to another bank account of any Bank irrespective of the mobile network and subscribed to (TRAI-2013).

Mobile banking can be undertaken either by Assassin your bank account or by browse or through the web page. When mobile banking services has been increases then the cost of operation as well as cost of transactions are reduced of mobile bank service users.
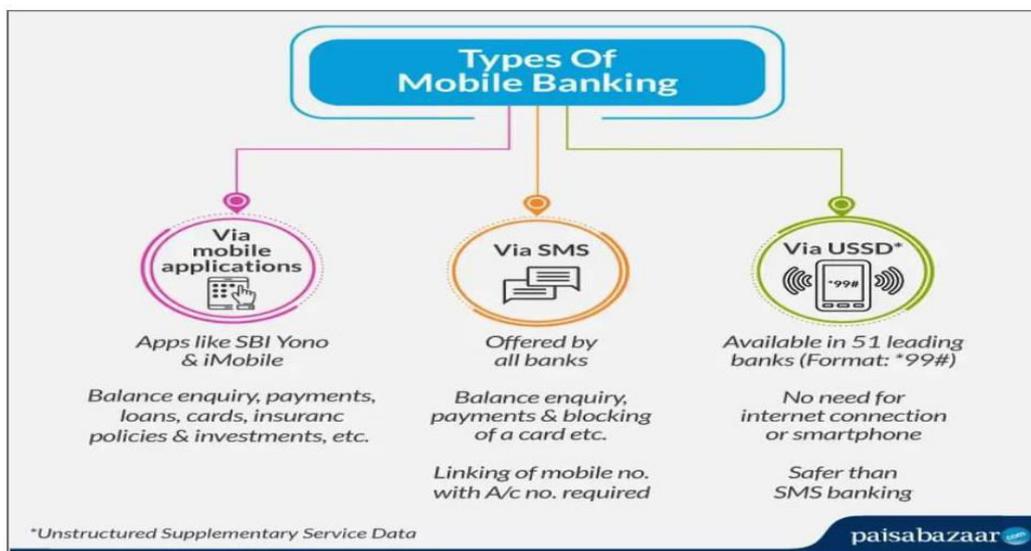
Mobile Banking Services Includes: A) Access to Account Information
1) we can see the bank balance 2) history of transactions.3) Loan statement 4) Card statement

5) E - statement

B) Transactions:
1) transfer of funds 2) Transfer of funds from one bank to another bank 3) Payment to third parties

4) Give instruction periodically

C) Investments:
1) Portfolio management

2) Mutual fund investments

3) Opening fixed deposit.

D) Other services:
1) Stock payment of cheque 2) ATM locations 3) Branch address and its location 4) Lodging complaints

5) Ordering new cheque book 6) Stop the payment of cheques.

STATEMENT OF THE PROBLEM:
Mobile Banking provides customers many services like 24 hours banking, Cash transfer, Balance Check, Account statements, online purchase etc. Providing this service is without doubt more efficient but this will be a successful system only if it is cost effective. Hence the sole purpose of this research is to study how cost effective is the online banking system.

LITERATUREREVIEW
Subbarao, (2009) puts forward that with the increase in the technology investment, produvtivity is likely to increase. This will lower costs and the forms will operate more effectively. IT and innovations are seen as strategic tools for they ensure financial transactions at lower cost and proper allocation of financial resources. This leads to improved competitiveness and efficiency of financial institutions. Technological innovations increases the reach of the banking service and also the capacity to grow enhances.

Krishnamoorthy, V. and R. Srinivasan (2013) threw light on the difficulty faced by the banks to retain their present customers. He said that the banks need to work upon the making new innovations in the product and the services offered to meet theie expectations. Also they need to respond to the issues in a way to develop trust and confidence in the customers.

Safeena, Rehmath (2010) said about customers' views on using internet services. The main aim was to evaluate the usefulness of the same and the attitude of the customers towards the same and evaluation the uncertainties related to it. The study reached to the conclusion that there exist a number of factors like ease of doing things that too in less time which motivate the customers to adopt the internet banking service.

Rourke, Chris (2004) discussed the problems associated with the internet banking. He highlighted that about 50% of the customers are reluctant to use the online banking service in the beginning because of various problems associated with it like problematic navigation, fear of disclosure of secret information, being technology savvy etc

SCOPE OF THE STUDY
The main objective of the studies that reduction in the cost of operations as well as reduce the cost of mobile bank users.

OBJECTIVE OF THE STUDY
☐ To study the efficiency and effectiveness of mobile banking on users.

☐ To analyse how mobile banking useful for jcost savings of customers.

☐ To analyze benefits of mobile banking usage among customers Ulhasnagar city.

HYPOTHESIS:
H0 - There is no relationship between use of mobile banking and cost savings of users of mobile banking

H1 There is relationship between use of mobile banking and cost savings of users of mobile banking

METHODOLOGY OF THE STUDY:
Research methodology is specific procedure techniques used to identify, select, process and analyse information about a topic. In the research the methodology section allows the reader critically evaluate its overall study, quality and reliability.

RESEARCH APPROACH
A survey is a research method used for collecting data from a predefined group of respondents to gain information and insights into various topics of interest.

RESEARCH DESIGN
This study is best for descriptive as well as exploratory in nature. With the help of exploratory study it tries to find that there positive relation between mobile banking services and reduction in the cost of transportation and other expenses of customers of mobile banking services.

Population
All customers of All Private, Public sector Banks various apps that use mobile banking services.

Sampling Method
Method of Convenience sampling was used to select the sampling units from which information was collected.

Sample Unit
Users of mobile Banking facility of all banks in Mumbai suburban cities only.

Sample Size
Sample size of 92 mobile banking services users.

Sampling Technique
Method of Convenience sampling was used to select the sampling units from which information was collected.**Software**

Primary data will be collected through self- developed questionnaires on the basis of convenient random sampling techniques the questionnaire will be distributed among the mobile banking users.
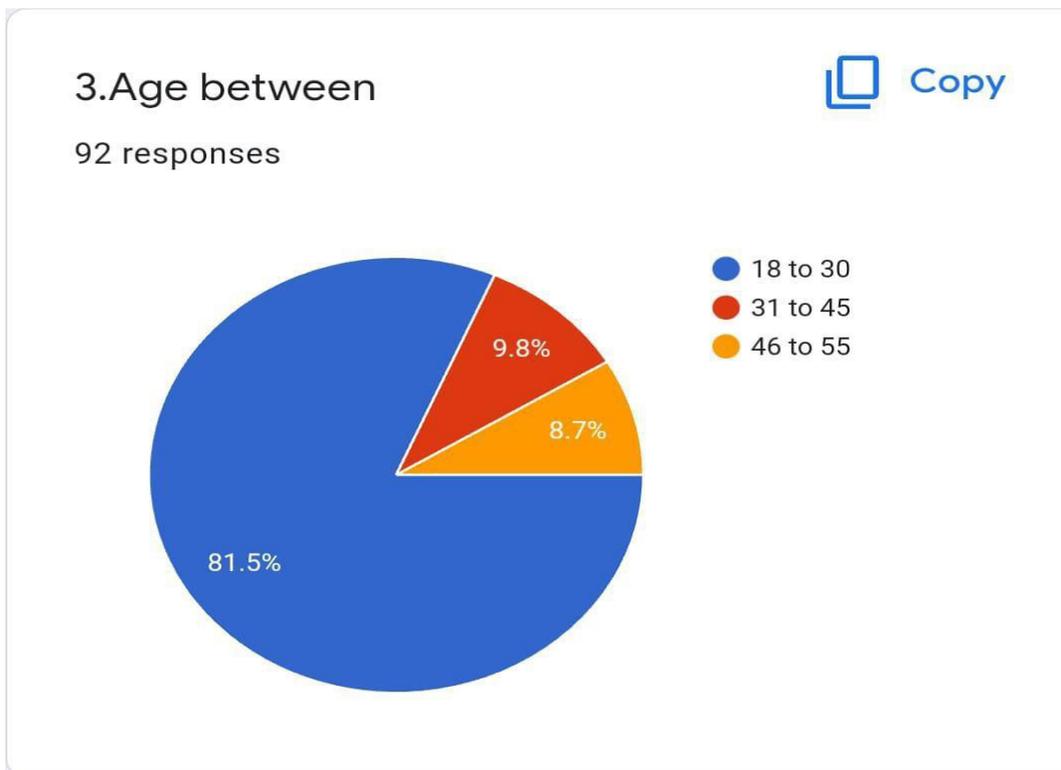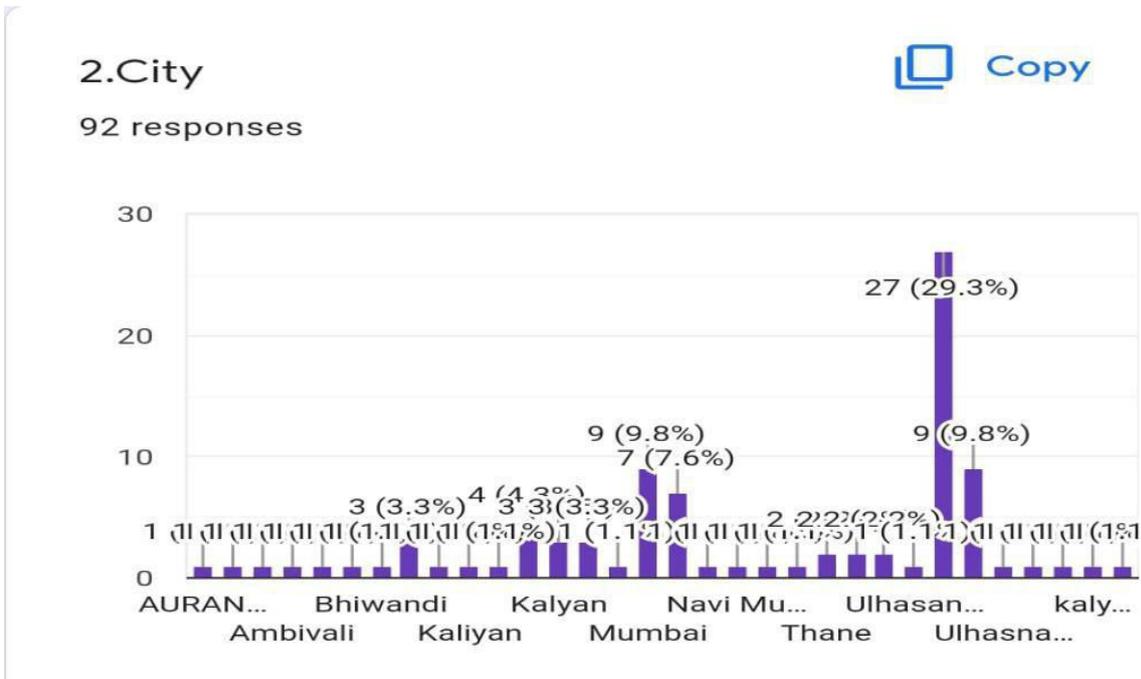
6.Is the Mobile banking reduce cost of trasportation to visit at Bank or ATM

92 responses

- Strongly disagree
- Disagree
- Neutral
- Agree
- Strongly agree
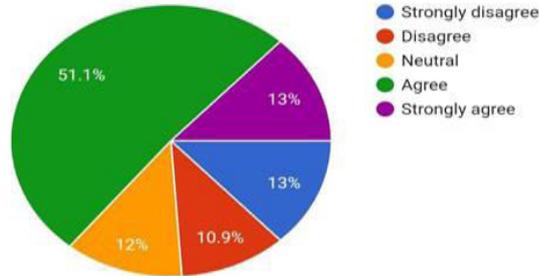
7.Which mobile banking app ur us

92 responses

- Google pay
- Bhim app
- Bharat pay
- Paytm
- Bank app
- Phone pay
- No
- Which is not used f...
- All
- No

1/2
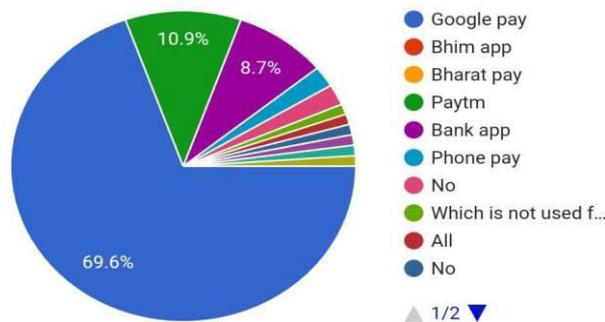
8.How much you are satisfied while using mobile banking services

92 responses

- Very satisfied
- Satisfied
- Neutral
- Dissatisfied
- Very dissatisfied
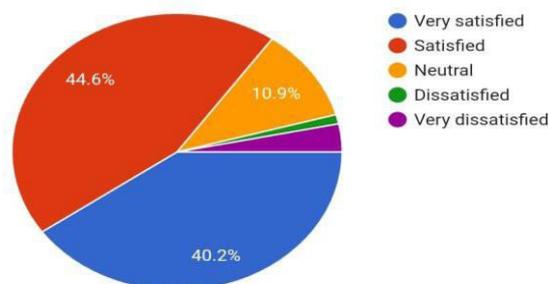
Analysis

1) Total 82% respondents using mobile banking services.

2) Here 65% peoples are agreed that there is a reduction in the cost of transportations and visiting ATM as well as Bank branches.

3) From the total respondent 69% using Google pay of mobile services and paytm 11% Bank at 9%.

FINDINGS:

The Findings from the Study are As Follows:

☐ Customers aged from 18 to 55 use the mobile banking facility.

☐ Ages and important factor that affects on the use of mobile banking services. The young

People's are preparing more services of mobile banking.

☐ It's find out that out of 92 respondents 81 percentage peoples are using mobile banking services while between age 31 to 45 10% peoples are using mobile banking services. Mobile banking users whose age Abu 46 years using 9 percentage of mobile banking services.

☐ near about 82% peoples are using mobile banking services.

☐ Here 65% peoples are agreed that they the reduction in a cost of transportations and visiting to ATM branches.

☐ There are 69% peoples are using Google pay and paytm 11% banking app 9%.

CONCLUSION:

There is no doubt that mobile banking systems are becoming more popular at present day. During the covid-19 the customer use mobile banking while purchasing anytime articles by keeping distance between two people and avoid Corona virus.

80% people are satisfied by using mobile banking services.

Mobile banking services reduce the cost of the customers such as transportation cost to reach the bank as well as to reach the ATM.

Mobile banking system is more efficient from the financial point of view. It reduces the cost incurred by the bank as well as for the customer. When looking from the customer point of view the main financial gain is the reduction of transport expense. However the facilities offered in internet banking are very useful for the customers. The functional time and fast delivery of services add up to the advantages.

SUGGESTIONS:

☐ **Few actions the bank can take are:**

☐ Bank and conduct various steps of seminars as well as demonstrations which aware the use of mobile banking and its utilities.

☐ Discuss with the users while providing any types of services via mobile banking so that the users can handled with friendly.

☐ Bank and improve high security systems as well as win the confidence of mobile bank users.

☐ Conducting demonstrations to customers to make them aware of the features of internet banking and how to use them.

☐ Discuss with customers before introducing new services so as to know for user friendly the system may become.

☐ Improvement of the security systems as well along with the system development. Creating a strong customer care team which can support the customers in using such advanced systems.

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INITIATIVES FOR DEVELOPMENT OF WOMEN AND ITS AFFECT ON NATIONAL ECONOMY

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INTRODUCTION

Women though comprised of more than half of the human race, are subjected to deprivation and discrimination in every walk of life. The numerous international instruments (the most recent is the convention on the Elimination of All Forms of Discrimination against Women) have been adopted to ensure equality for women and to make them active participants in national development. But the social process based on putative qualities of the "maleness and femaleness" is not conductive for genuine equality between the sexes.

Discrimination against women in services sector is terribly pronounced. The permissive society had to how before the economic conditions that forced the women to step out and work to earn. In the arbitrary classification of men's work' and female's work" women are often assigned to narrow range of traditionally low paying occupations. This virtually universal representation of women in low paying job, and dearth of women in managerial occupations, has resulted in wide pay differential between men and women. Moreover, job advancement is usually more difficult for women and glass-ceiling limits their legitimate upward mobility.

The harassment faced by women at work-place is yet another area of Human Rights violation. Sexual harassment at work place is a phenomenon which most women have encountered at work place. This problem is compounded by the fact of women's subordinate and junior rank in offices that makes them vulnerable to such sexual harassments. Even areas of high professional private services are not immune to such violations. Pregnancy discrimination faced by women at work-places is only peculiar to their job. The fact of pregnancy initiates most probably a dismissal or leave without pay.

There is a need to seek the removal of all forms of inequality, domination and oppression through the creation of a just, social and economic order in the home, nationally and internationally. If every child in family is encouraged to grow independently, there would be more talent and creativity in the family and in the nation. Further, if women become independent, men would have fewer economic responsibilities and pressures.

Various forms of Gender inequality are as given below-

1. **Unequal Distribution of Working Hours between Men and Women**: - Women work longer than men. Working women are overburdened with office work as well as household work. Homemakers are engaged in household work like cooking, serving, caring of children, caring ofold age persons in the family, to attend the guest coming visit, marketing and other interlinked household burdens for the whole day. Thus, women work longer than men. It is one of the forms of gender injustice.

2. **Inequality in Employment and Earning**: - Women are underrepresented in better paying formal sector jobs and over represented in the unpaid or low paid informal sectors. Thus, inequality in employment and earning is one of the forms of gender injustice.

3. **Gender Bias in The Distribution of Education and Health**: - Women are deliberately denied higher and technical educational facilities and basic health care facilities. It results into their development.

4. **Gender Inequality in Freedom of Expression**: - Women lacks decision making power in economic as well as household matter due to orthodox set up of male dominated society. They are deprived of freedom of expression at home, society and in offices. It results into their development of personality.

5. **Gender Inequality in Respect of Violence and Victimization**: - It is because of the unequal sharing of income, property, household benefits, health care facilities and nutritional facilities, sexual violence etc. Dowry harassment is one of the severe forms of violence.

6. **Lack of Employment Facilities:** - Women are not being able to be economically self-sufficient due to lack of employment facilities and their economic dependence on the male counterpart is itself a cause of gender inequality.

7. **Parents Often Think That Making a Girl** child expert in kitchen management is more important than sending her to school/ college. Many of the parents think that to send a girl child to college for higher education is a financial burden as she will be married off and shifted to some other family.

8. **Social Attitude**: - The social attitude/stigma that women are housekeepers and should be confined to the four walls of the house.

9. **Lack of Awareness of Women**: - Most of the women in India are unaware of their basic rights and capabilities. They accept the inferior status in the society due to lack of awareness and self confidence.

Constitutional and other Legal Provisions for Economic Development of Women: -

(a) **Constitutional provisions**: - Preamble of our constitution assures and ensures dignity of the individual i.e., both men and women. Article 14 provides for equality between men and women. Article 15 provides for the principle of non-discrimination. Article 19(1) provides for freedom of trade, business, profession and occupation to both men and women. Article 21 is related to right to life and liberty. The provisions under Article 14, 15,19 and 21 are legally enforceable in nature and enforced under Article 32 of the Indian Constitution in the Supreme Court of India.

In **Vishakha judgement**, The Supreme Court held that the instances of sexual harassment of women workers are in violation of fundamental rights of women under Article 14, 19 and 21 of the Constitution. The right to work with dignity is one of the essential dimensions of women empowerment.

(b) **The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redresser) Act, 2013: -** Parliament of India enacted this Act to provide protection against sexual harassment of women at workplace and for prevention and redresser of complaint of sexual harassment and for matters connected therewith or incidental thereto. This law is applicable to all govt. sector, semi government and private sectors.

(c) **Labour and Industrial Acts and Women Empowerment**: - The provisions under these Acts are significant for the empowerment of women in the field of employment, protection of right to work, right to health, right to livelihood and economic empowerment of women. Like- the Workmen Compensation Act, 1923, was made to offer compensation to the workers who have encountered injuries due to an accident during their employment. This act ensures that rights of the laborers are maintained even after they encounter some disability or death due to an accident during their work. The Payment of Wages Act, 1936, The act is intended to be a remedy against unauthorized deductions made by employer and/or unjustified delay in payment of wages. The Factories Act, 1948, The main provision of the act are safety, guarding of machines, health and cleanliness, drinking water, washing and latrine facilities, lunch rooms and rest rooms, sitting arrangements, first aid and dispensary facilities in factories employing more than 500 workmen, creches where more than 50 women are employed, welfare officer where more than 500 workmen are employed, spittoons, holidays with wages at the rate of one day for every 20 days worked, weekly hours 48 for adults and 27 for younger persons, regulations regarding young persons, rate of payment for overtime work, rest for half an hour after maximum of 5 hours of work, number of hours of work, and weekly holiday. The Maternity Benefit Act, 1961, protects the employment of women during the time of her maternity and entitles her of a 'maternity benefit' - i.e. full paid absence from work - to take care for her child. The act is applicable to all establishments employing 10 or more persons. The Equal Remuneration Act, 1976 to provide for the payment of equal remuneration to men and women workers and for the prevention of discrimination, on the ground of sex, against women in the matter of employment and for matters connected therewith or incidental thereto and Rural Women and National Rural Employment Guarantee Act, 2005. It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to at least one member of every household whose adult members volunteer to do unskilled manual work.Women are guaranteed one third of the jobs made available under the Act.

Judicial Initiatives

In **Meera Mathur** case (1992), the appellant had to fill a form for a LIC job, which contained several "embarrassing" questions (relating to miscarriage, pregnancy etc.). She was pregnant, but didn't fill about it in the form and joined services. Later, she applied for maternity leave, but she was fired from the job as she had concealed her pregnancy.

In **C.B. Muthamma vs. Union of India** the I.F.S. (Indian Foreign Services) rules provided that no female member of the services can get married without the prior permission of the central government, and that she has to resign after marriage, if the government found that her domestic matter conflicts with her duties. Further the rules denied her the right to be promoted on the ground that the candidate was a married woman. The court held these provisions discriminatory against women and hence unconstitutional. The petitioner was denied promotion to grade I of the I.F.S. only on the ground. However, the court made it clear that it does not mean that the men and women are equal in all occupations and in all situations and do not exclude the need to pragmatize where the requirements of particular employment, the sensitivities of sex or the peculiarities of social sectors of the handicaps of either sex may compel selectivity.

In **Air India vs. Nargesh Mirza** the petitioner challenged the validity of the regulations under which they could be retired at the age of 35 years or if they got married within 4 years of their service or on first pregnancy on the ground that they were discriminatory and violative of Article 14, 15 and 16 of the Constitution. The court held that the provision on pregnancy bar and the retirement and the option of the managing director were unconstitutional. But the court upheld the validity of the provision prohibiting the air hostesses to marry within four years of their service as there was no unreasonableness and arbitrariness in that provision. The court reasoned: "Apart from improving the health of the air hostess, it helps a good deal in the promotion of our family planning programme. Secondly, if a woman marries near about the age of 20 to 23 Years, she becomes fully mature and there is every chance of such a marriage proving success, all things being equal".

CONCLUSION AND SUGGESTIONS

We can concludly say that Still women are fighting for their rights. We are far from this fact that still half of the population of our country that are women not getting the opportunity to get appropriate job and education. It is required to give positive support to them from their family, society and national level for come forward and choose education whatever they want and choose the job whatever they want. It will defiantly help in national economy. Following are some suggestions to come out from this problem-

1. We should take care that working women should not be overburdened of their work in office as well as in home. Equal treatment should be their to working men and women. For that role of family members is important. They should give her mental, emotional and physical support.

2. Opportunity should be given to them for doing a job on higher level.

3. Decision making and economic power on all level like domestic, social and national level should be given to them.

4. Certain security or protection should be given to the working women. Right to dignity should be maintain at job place.

5. Proper implementations of laws specially those enacted for protecting working women's rights.

6. Giving more property rights to women.

7. To change attitude of the society towards women and

8. By compensating the discriminatory policies e.g., by giving and implementing policy for reservation to women in job.

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REVIEW OF ONLINE PURCHASE BEHAVIOR OF LUBRICANTS BY INDIAN LUBRICANT BUYERS

Dr. Kamaraj R. Duraisamy

ABSTRACT
India started rocking further to adaptation of newer economy policies and these are exciting times for the lubricant industry in India also. Each one of the vast contingent of 10 Multinationals and a total of 30 big and small players are eying for a pie of Rs.10,000 Crore market. Very well established Indian brands like Servo, Mack and Hylube and others to compete with worldwide established international brands in the 6th largest lubricant market in the World, compared to the average world consumption of 35 Million tons per annum and Asia-pacific region consumption of 7.5 million tones, the Indian Lube Industry with annual demand of more than 1.2 million tones is just behind Japan and China in Asia having a demand growth rate of 6 percent compared to the World growth rate ranging between zero to 2 percent. That is the lube industry in India today.

The Indian Petroleum Industry was dependent from very beginning on foreign capital, expert personnel and the technology however prior to 1992 the lube industry in India was controlled by the 4 major Public Sector Oil Companies namely Indian Oil, HPCL, BPCL and IBP and a handful of private companies like Castrol, Gulf Oil, Tidewater. However Public Sector Oil Companies controlled 90 percent of the market share as the distribution and canalization of base oil import being controlled by the Government of India prior to introduction of new economic policy.

Marketing practices continuously getting evolving based on the competition level in a given marketing environments. The American and European markets are facing toughest competition and very low market growth which is unlike in Indian market before liberalization. To put it numerical forms, these markets are evolved three to four decades advancement in comparison to Indian lubricant market. At the time of liberalization, the following marketing practices were being practices in developed countries market and same was not practiced in Indian lubricant market that much effectively.

INTRODUCTION
The Indian Petroleum Industry was dependent from very beginning on foreign capital, expert personnel and the technology however prior to 1992 the lube industry in India was controlled by the 4 major Public Sector Oil Companies namely Indian Oil, HPCL, BPCL and IBP and a handful of private companies like Castrol, Gulf Oil, Tidewater. However Public Sector Oil Companies controlled 90 percent of the market share as the distribution and canalization of base oil import being controlled by the Government of India. However domestic players started shedding their share of market on arrival of MNC Oil Companies. Marketing practices continuously getting evolving based on the competition level in a given marketing environments. The American and European markets are facing toughest competition and very low market growth which is unlike in Indian market before liberalization. To put it numerical forms, these markets are evolved three to four decades advancement in comparison to Indian lubricant market.

As happening around the world, further to liberalization in Indian market also the international marketing/ marketing practices started taking head-on with the domestic marketing practices and it is believed phenomenon that the domestic players in most cases need to lose their market share to the multinationals. It is evident that most of the scholar's very keen to know how the globalization would amend marketing practices, how it would affect developing countries and it increases curiosity to understand how Indian market would witness these changes in the next decade. The recent studies have witnessed domestic players started learning the tricks & techniques and adopting revised strategy to handle MNCs who have entered Indian soil therefore market share erosion of domestic players are getting restricted. It is now very much evident that the marketing practices undergoing rapid changes over last two decades between traditional and newer marketing concepts brought by the MNCs. On the part of consumers whether they are getting benefited from these changes and due to these changes whether product quality and services are improving and whether Original Equipment Manufacturers (OEMs) are adoptable to this marketing changes.

1. REVIEW OF LITERATURE
There are various research works are being undertaken by the researchers on the topic of impact of globalization on Indian Industry. However, there are very few research papers which exactly deal with specific subject topic of impact of multinational marketing practices on domestic marketers in India. Some of the relevant research papers which have created interest to undertake this research are given below,

a. **Pahwa.M.S. and Attri Rekha** in their article "A study of the brand association of customers with public sector oil marketing companies" published in The Indian Journal of Commerce, January –March, 2012 concluded that the perception of the brand values is different for different groups, it is important for the OMCs to have a clear distinction of their target market, based on the consumer behavior and their consumption patterns.

b. **Bharadwaj, S.G., Thirunarayana.P.N., and Raj.P.** in their article **"Attitudes towards Marketing Practices, Consumerism and Government Regulation: An Exploratory Survey of Consumers in India"** the authors focuses on consumer attitudes towards marketing practices, consumerism and government regulations in a developing country, i.e. India. The results of the study indicate a high level of consumer skepticism with the operating philosophy of businesses, dissatisfaction with prevailing market practices, and support for the consumerism movement.

c. **French, Barksdale and Perrcault (1982)** pointed out that consumer discontent is unlikely to disappear entirely in any country, and criticism of businesses' marketing activities, whether justified or not, will always be present.

d. **Oburai Pratap (2005)** Indian Institute of Management Ahmadabad, India, concluded in his exploratory study of international marketing in India; India firms, multinationals and competitiveness that the sources of competitive advantages in a few chosen sectors, selected firms and explores the internationalization possibilities and potential. The author emphasis that Indian firms are more international than ever before.

2. OBJECTIVES OF THE STUDY:

To evaluate the **Future lubricant purchase and Lubricant change Practices** Indian Lubricant Industry.

3. RESEARCH METHODOLOGY:

a. Data Collection:

The researcher has conducted survey of Lubricant manufacturing and Marketing Companies, Performance Additive Suppliers, Original Equipment Manufacturers (OEMs), Leading Lubricant Consultants and Industry Monitoring Agencies in Mumbai and Navi Mumbai. For this purposes a questionnaire was designed which included 30 questions, open ended as well as close ended. The researcher personally visited the respondents and explained the theme of research and respondents have given satisfactory responses and co-operation. There were 30 respondents and all of them completed the questionnaire in front of the researcher. The completed questionnaires were tabulated and analyzed as follows:

b. Profile of Respondents

The respondents were classified as follows

S.No.	Type of the Respondents	No. of Respondents
1	Lubricant Manufacturers and Marketers	26
2	Performance Additive Suppliers	3
3	Original Equipment Manufacturers (OEMs)	6
4	Leading Lubricant Consultants	5
5	Industry Monitoring Agencies	5
	TOTAL	**45**

Source: Primary Data

The study is descriptive and analytical in nature. This study needs some basic knowledge about how various organizations operate in Indian Market, both International Marketers and Domestic Marketers. For the purpose of the study the survey method was followed. The study is based on primary data and secondary data.

4. Analysis of Data

a. Preferred Purchase location

There are various channels added during last decade due to the competition. The respondents were asked about preferred location of purchase of lubricant. The response given by the respondents are given in the table below:

Table: Preferred Purchase Location

Sr. no.	Preferred Channel Options	Post- Liberalization		Pre- Liberalization	
		Respondents	Percentage	Respondents	Percentage
1	Retail	8	18	20	67
2	Bazaar	19	42	5	16
3	Authorized service centers	17	38	4	13
4	Can't say	1	2	1	4
	Total	45	100	30	100

Source: Primary Data

The above data can be represented in a chart as follows:

Chart: Preferred Purchase Location
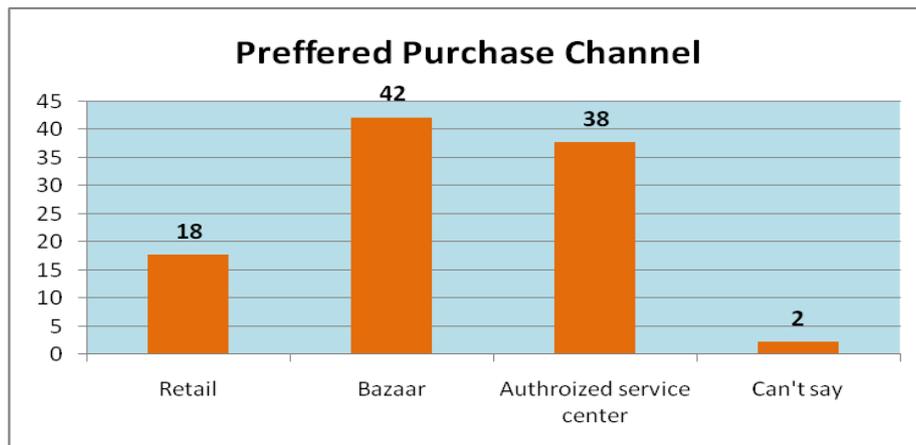
Source: Primary Data

b. Mass Customization

In developed countries where Lubricant and other automotive/ equipment spares, tools are sold through super markets and malls, the concept is to **"pick yourself & use your self"**. The respondents were asked whether Lubricant could be sold as a fast moving consumer durables (FMCG) in the future. The response given by the responded is given below:

Table: Mass Customization

Sr. no.	Mass Customization	Respondents	Percentage
1	Yes	21	47
2	No	13	29
3	Can't say	11	24
		45	100

Source: Primary Data

The above data can be represented in a chart as follows:

Chart: Mass Customization
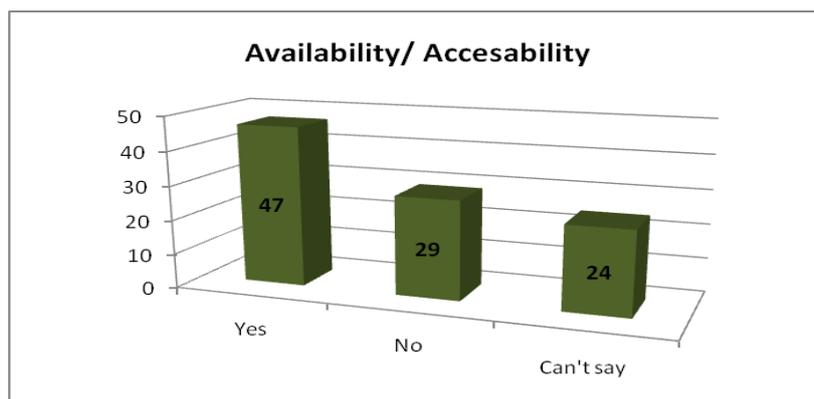
Source: Primary Data

About 47percent of the respondents have felt that newer generation would choose to purchase Lubricants along with other FMCG products in super markets & malls. However about 30percent respondents felt that selling Lubricants through FMCG channels would not be possible as Lubricant would remain as industrial product only.

c. Purchase of Lubricant Through E-Purchase:
In developed countries the required lubricant, brand or specification, performance level, OEM approved lubricants can be home delivered by a small messaging services (sms). Either the sms required to be sent to the concerned Lubricant marketing company or the internet support provider would pick-up the sms and sent it to the concerned organization to respond to the customer. whether such concept of lubricants would be sold through internet would be applicable for Indian consumers.

The responses given by the respondents is given in the table below:

Table: Purchase of Lubricant through e-purchase

Sr. no.	Purchase through e-purchase	Respondents	Percentage
1	Yes	21	47
2	No	13	29
3	Can't say	11	24
	Total	45	100

Source: Primary Data

The above data can be represented in a chart as follows:

Chart: Purchase of Lubricant through e-purchase
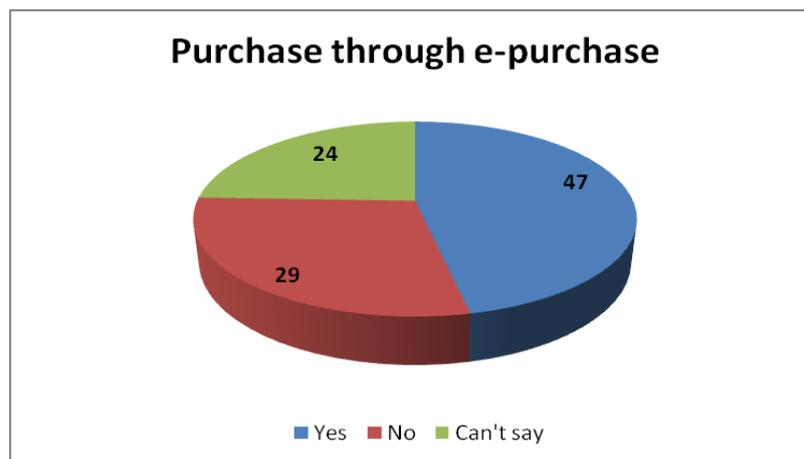
*Source:*Primary Data

From the above, it is clearly evident that selling lubricant through web channel is possible with Indian consumers as almost half of the respondents felt that it would be possible. However about 30percent of the respondents felt that it may not be possible to sell lubricant through internet channel.

d. Purchase preference of Consumers:
The respondent were asked on purchase preference of on parameters of **'Brand Image', 'Product Quality', 'product price'** and **'reference given by others'.** The respondents were asked to consumers' preference as overall influencing factor among the above and the respondents responses are given the table below:

Table: Purchase preference of Consumers

Sr. no.	Overall influencing Factor	Respondents	percentage
1	Brand	33	73
2	Performance and Quality	3	7
3	Price	8	18
4	Reference	1	2
	Total	45	100

Source: Primary Data

The above data can be represented in a chart as follows:

Chart: Overall Influencing Factor
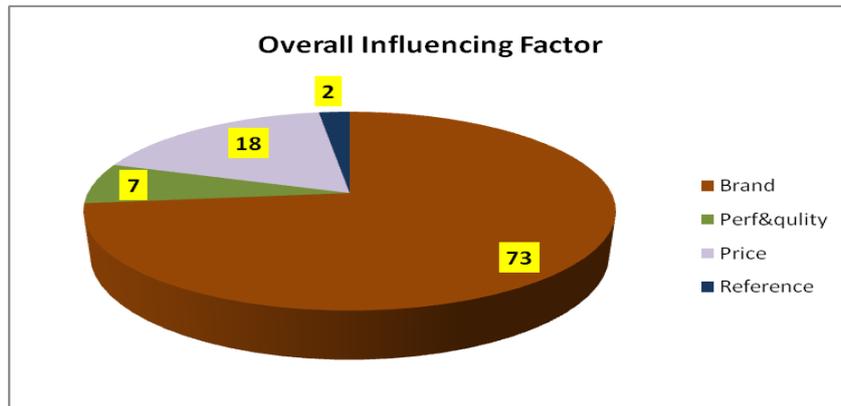
Source: Primary Data

The efforts made by various oil marketing companies in creating awareness seems to making the market matured and customers are getting in mass customization process. It is evident as more than 70percent of the respondent felt that Indian lubricant consumer   prefer brand as overall highly influencing factor. This is very clear demonstration of Brand power. The next preferred influencing factor is reasonable pricing. Thus, the overall influencing factor for purchase of Lubricants is Brand.

e. Technical Advancement and Communication Revolution in Indian Lubricant Market:

Technology advances, especially in electronics and electronic commerce has revolutionzed business process and practices. The compurization of people, machinery and physical facilities has literally reshaped the traditional economic concepts of scale, scope and structure. Similarly, the use of telecommunications and information technologies has reshaped the treditonal way of doing business. It is no exaggeration to suggest that the traditional marketing theories based on location are getting redifned when customers and suppliers can do business at any time and from anywhere. The responses from the respondents are tabulated below:

Table: Technical Advancement and Communication Revolution in Indian Lubricant Market

Sr. No.	Technical Advancement	No. of Respondents	Percentage
1	Yes	22	49
2	No	15	33
3	can't say	8	18
	Total	45	100

Source: Primary Data

The above data can be represented in a chart as follows:

Chart: Technical Advancement and Communication Revolution in Indian Lubricant Market
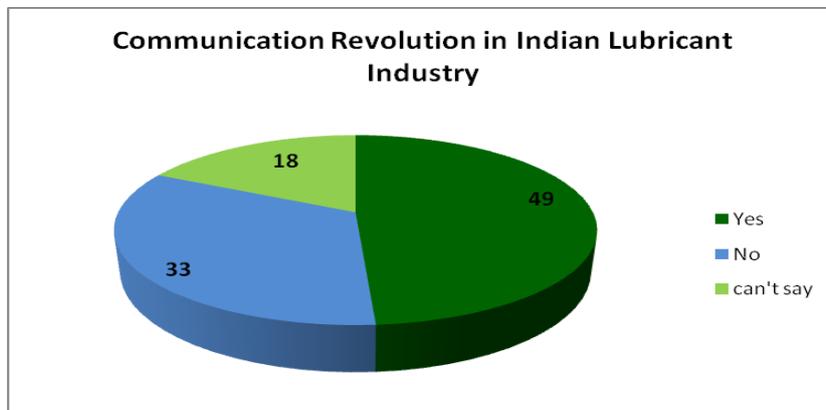
Source: Primary Data

49 percent of the respondents accepted that technical advancement and communication revolution has redcued the time and place barriers of doing business. However 33 percent of the respondents felt that impact of technical advancement and communication revolution has not made much impact on Indian Lubricant Industry. 18percent of the respondents couldnot able to decide about it.

As almost half the respondents felt that the emegence of technincal advancement and the Internet have revolutionzed the way we provide information, communication and transactions, it is resulting in disintermediation and re-intermediation of Indian Lubricant Market on a global basis.

f. Home Delivery of Lubricants and Mobile Services:

Like in developed countries, the concept of Mobile Servicing of vehicles and equipements is getting evolved in India and generally these service providers would make mobile service at door step either at home or any specified area provided by the vehicle owner at a specified time given by the vehicle owner. In such situation the Lubricant is home

delivered and in most cases the supervisor of the mobile servicing company remain influential for sourcing and supply of Lubricant. To check whether concept of mobile service would grow in Indi, the reponses given by the respondents are tabulated below.

Table: Home Delivery of Lubricants and Mobile Services:

Sr. No	Home delivery and Mobile Services	No. of Respondents	Percentage
1	Yes	16	36
2	No	22	49
3	Can't say	7	16
	Total	45	100

Source: Primary Data

The above data can be represented in a chart as follows:

Chart: Home Delivery of Lubricants and Mobile Services:
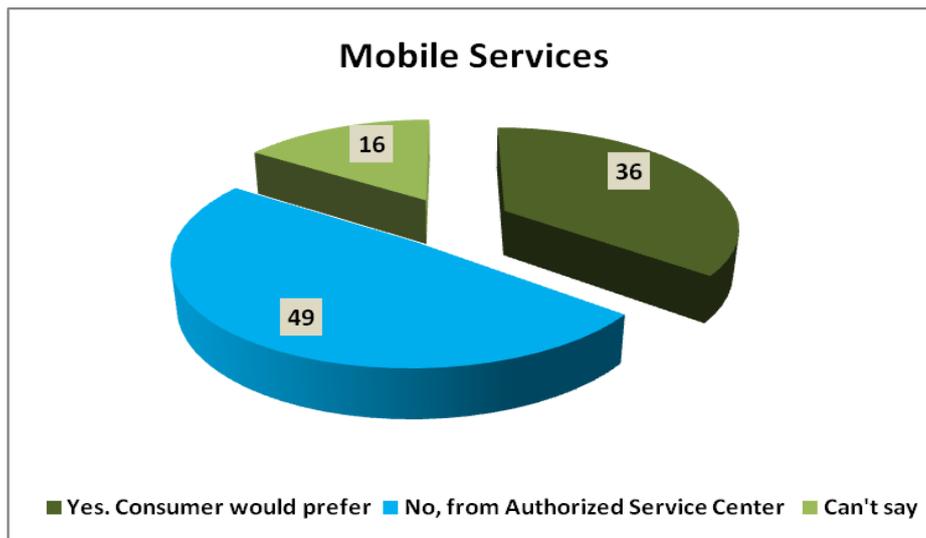
Source: Primary Data

49percent of the respondnets accepted that home delivery of Lubricant and Mobile services are being accepted in Indian Lubricant Market. However 36percent of the respondents felt that the concept of mobile services of vehicles and home delivery of Lubricants wouldn't be accepted in Indian Market.

Thus it is concluded that the concept of mobile services and home delivery of Lubricant are getting accpeted in Indian Lubricant Market.

6. CONCLUSIONS AND SUGGESTIONS

a. **Improved Sales Channels of Lubricants:** The majority (53 percent) of the respondents felt that creation of more and wider channels, i.e. increase in bazaar channels and increase in sales channels thru' vehicle services centers/ workshop, etc are providing more options to the Lubricant Consumers to choose the lubricant as per their aspiration.

b. **Mass Customization:** The newer generation consumers would choose to purchase Lubricants along with other FMCG products in super markets and malls as 50percent of the respondents felt that as it happens in developed market in Indian Lubricant Market also Lubricant can be sold in supermarkets and malls. However equivalent respondents felt that selling Lubricants through FMCG channels would not be possible as Lubricant would remain as industrial product only.

c. **Purchase of Lubricant Through E-Purchase:** Selling lubricant through web channel is possible with Indian consumers as almost half of the respondents felt that it would be possible to sell the lubricant thru web channel however about 30percent of the respondents felt that it may not possible to sell lubricant through internet channel.

d. **Purchase Preference of Consumers:** When respondents asked about consumers preference between the variables of 'Brand Image', 'Product Quality', 'Product price' and 'reference by an influencer'. More than 70percent of the respondents felt that Indian lubricant consumer prefer brand as overall high influencing factor. This is very clear demonstration of Brand power.

e. **Globalization of Indian Lubricant Market on Global Basis:** Majority have accepted that Indian Lubricant Market is getting globalized as per ideology of free world of global economy. The process of Global Integration is happening to the Indian Lubricant Industry and it is getting integrated into similar type other part of the markets. Thus it is concluded that globalization is been happening in Indian Lubricant Industry and due to this globalization process most of Multi National Oil Companies already present in Indian market to providing best of competitive environment in the industry.

f. **Home Delivery of Lubricants and Mobile Services:** The practice of home delivery of lubricants is practiced in developed markets as lubricant delivered by a sms or a phone call. In Indian market also the concept is started by one of the major oil marketer. Majority respondent accepted that home delivery of Lubricant is being accepted in Indian Market. Practice of Mobile services of Lubricant and other fluid change at home is being practiced in developed markets. The majority responded accepted that the concept of mobile services of lubricants would get accepted in Indian Lubricant Market if it is promoted professionally in Indian Market. With the advancement of supply chain management in India, the concept of mobile services and home delivery of Lubricant would get popularized in Indian Lubricant Market.

g. **Acceptance of Fuel Economy Lubricants:** Fuel Economy is realized very important now days by the vehicle owners due to steep increase of fuel prices. Though actual demonstration or realization of fuel economy thru' use of lubricant is a difficult process however as a concept achieving fuel economy through use of Lubricant is getting accepted in the Indian Lubricant Market, the majority responded accepted to the concept that sale of fuel economy Lubricants would be very well accepted in Indian Lubricant Market.

h. **Acceptance of Synthetic Lubricants:** Indian Lubricant Market started accepting semi-synthetic and full-synthetic oils in small percentage of Motor Cycle Engines (small engine) segments however majority felt that Indian Lube consumers would not adopt use of synthetic Lubricants for high volume segments and hence acceptance of Synthetic Lubricants in Indian Lubricant market on overall basis is difficult. Thus it is concluded that acceptance of the synthetic Lubricants in Indian Lubricant Market would require more efforts and long way to go.

i. **Acceptance of Bio-Degradable Lubricants:** Bio-gradable Lubricants are being encouraged to use in developed market for bio-degradability such as environment is better protected. Majority felt that Indian Consumers would not spent on Lubricant for the cause of environment and acceptance of usage of bio-degradable lubricants wouldn't be possible. Therefore it is concluded that acceptance of Bio-degradable Lubricants in Indian Market for the concern of environment is not possible immediately unless government brings out stringent laws or benefits to promote sale of biodegradable lubricants.

Acceptance of Extended Drain Lubricants: The trend of extended drain oils, double drain, and fill for life are well accepted phenomenon in developed markets and this being promoted in India also. The majority accepted that use of Extended Drain Lubricants would be very well accepted in Indian Lubricant Market as the consumers start realizing benefits of extended drain Lubricants. The majority of the respondents felt that acceptance of extended drain oils are getting very well in the market. It is concluded that like in developed market the concept of extending drain Lubricants would be very well accepted in Indian Market.

7. GENERAL CONCLUSIONS
During last two decades has Indian Lubricant Industry have been witnessing a widespread changes and the phase of changes not stopping and rapidly aggravating. The days to come Indian lubricant industry would see lot more changes and marketing practices almost in line with developed countries status.

Overall, this phenomenon is applicable for all domestic players across all spectrum of industry in this nation and therefore with the due request it is submitted that the suggestions can be reviewed to their benefit of retaining their market position.

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A REVIEW OF EVIDENCE ON THE PROSPECTIVE TEACHERS' DISASTER AWARENESS, ATTITUDES, AND PREPAREDNESS: BASIS FOR OUTCOMES-BASED DISASTER EDUCATION PROGRAM IN ABRA, PHILIPPINES

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INTRODUCTION

Schools play a very important role in the enhancement of awareness, attitudes and preparedness among students in the prevention of lethal result of such disasters. Inclusion of outcomes-based disaster risk reduction and management in the curriculum can be considered. This may heighten their sense of human security. The respondents considered were the prospective teachers currently undergoing practice teaching in the province of Abra, Philippines. They were chosen because after graduation, they are expected look after the welfare of pupils - in the classroom and when disaster occurs in the course of teaching. As second parents, teachers are expected to protect the pupils at all times, during disaster or on any untoward incidents like falling, drowning, choking, fainting and other similar instances that occur during their stay in school. Disasters are devastating. These may cause the loss of people's lives, properties and destroy the environment. Some are caused by nature and some are results of manmade activities. Natural disasters cannot be controlled, however, concerted effort from and among the people in the society can help prevent disastrous results. Awareness of the people helps enhance their sense of responsibility in helping mitigate disasters.

Human security focuses on threats that endanger the lives and livelihoods of individuals and communities. This is interrelated with social, political, economic, technological and environmental factors that determine the impact of extreme events when they occur. It is in here where school plays a vital role in the preparation of the prospective teachers with essential knowledge and skills they use when a calamity strikes. Disaster included in this study is focused on natural and some man-made disasters. It included disasters that may occur anytime, anywhere that may endanger life of anyone, worst, may cause death. There are various types of natural events or climate-related disasters. These include earthquakes, volcanic eruptions, tornadoes, hurricanes, floods, droughts, tidal waves, tsunamis, fires, landslides, avalanches and the like. The Philippines is one of the most high-risk countries in the world experiencing earthquake, floods, mudslides, lightning, volcanic eruptions, extreme high temperature and storms. At least 18 tropical storms enter the Philippines each year, with 8 or 9 making a landfall. Situated on the Ring of Fire, the Philippines have a number of active volcanoes which periodically threaten their immediate vicinities. There are various types of natural events or climate-related disasters. These include earthquakes, volcanic eruptions, tornadoes, hurricanes, floods, droughts, tidal waves, tsunamis, fires, landslides, avalanches and the like. The Philippines is one of the most high-risk countries in the world experiencing earthquake, floods, mudslides, lightning, volcanic eruptions, extreme high temperature and storms. At least 18 tropical storms enter the Philippines each year, with 8 or 9 making a landfall. Situated on the Ring of Fire, the Philippines have a number of active volcanoes which periodically threaten their immediate vicinities.

In the province of Abra, natural calamities like earthquake, landslides, lightning and typhoons are experienced, and several victims have been listed. For manmade disaster, incidence of residential and forest fires had been recorded, aside from those disasters from accidents of different forms. Both human and animal life can be impacted, by the destructive forces of typhoons. Like when an individual is struck by debris or is caught in a building collapse, lack of knowledge and skill of an individual in responding to such disaster may result to death. When communities are cut off by typhoons, starvation and diseases will be experienced by the people. In this case, preparedness of the people is needed for human security. The province of Abra is not free from such consequences.

In Abra, schools have begun conducting series of trainings, simulation drills, and information drives in schools. An earthquake drill was conducted at the Abra State Institute of Sciences and Technology (ASIST) – Bangued and at the Divine Word College of Bangued (DWCB). Based on the evaluation of the drills carried out in the two major colleges in the province, the school expressed the need for more intensified support from the PDRRMC in terms of training of the teachers, non-teaching staff and students as well. This will enable them to apply the DO's and DON'Ts in times of calamities lessening the impact of disasters. (http://reliefweb.int/report/philippines/abra-intensifies-disaster-preparedness-activities). It is in this premise that this study is conducted.

MATERIALS AND METHODS

This study is posing the following questions: What is the level of awareness of prospective teachers on disasters? What are the attitudes of the prospective teachers during disasters? How prepared are the prospective teachers during disasters? Is there significant relationship between and among the variables? For the expected output of this study, a Life Saving Skills Training for Prospective Teachers for Approval by the BOT as a Requirement for Graduation will be discussed as part of a curriculum revision; and a symposium will be held in conjunction with the college's Extension and Training Services Agenda in order to raise public awareness and disaster preparedness, particularly in high-risk areas. This study made use of descriptive-correlational research utilizing a questionnaire and focus group discussion in collecting data. The questionnaire is personally constructed by the researcher, and was tested for reliability with the third year CTE students. Statements are composed of questions that determined the respondents' level of awareness, attitudes and preparedness on disasters. Fifteen items were prepared for each variable, with positive and negative statements. The researcher personally tallied the gathered data. Points given to negative statements were given reversed points.

Descriptive as it characterized the level of awareness, attitudes and preparedness of the prospective teachers on disasters. Correlational as it also looked into the relationship of the variables, whether one is affected by the other. This study did not include the assessment of life saving skills of the respondents as the researcher considers it as a subject for the next research. A review of the curriculum is suggested to include these necessities as a part of learning of the prospective teachers making them more responsive to disasters. Should the respondents found to lack professionalized life-saving skills, the school may include in their disaster and risk reduction and management plan capacity building for disaster preparedness of the prospective teachers, teachers and non-teaching personnel as well.

This study did not include the assessment of life saving skills of the respondents as the researcher considers it as a subject for the next research. A review of the curriculum is suggested to include these necessities as a part of learning of the prospective teachers making them more responsive to disasters. Should the respondents found to lack professionalized life-saving skills, the school may include in their disaster and risk reduction and management plan capacity building for disaster preparedness of the prospective teachers, teachers and non-teaching personnel as well.

The mean result on the disaster awareness, attitudes and preparedness of the prospective teachers are the data needed in this study. Their preparedness was also supported by the result of the focus group discussion conducted during the floating of the questionnaire.

The respondents were requested to rate the items considered as indicators using a scale. To determine the respondents' disaster awareness level, the scale below was used: 4 - Very High Level of Awareness; 3 - High Level of Awareness; 2 - Moderate Level of Awareness; 1 - Low Level of Awareness. For the respondent's attitudes, the respondents used the scale and further interpreted as follows:

4 – Strongly Agree interpreted as Very Positive Attitude; 3 – Agree interpreted as   Positive Attitude; 2 – Disagree   interpreted as Negative Attitude; 1 – Strongly Disagree interpreted as Very Negative Attitude. For the respondents' preparedness, the scale below was used and interpreted as follows: 4 – I do this always described as Well Prepared; 3 – I do This Very Often   described as Prepared; 2 – I do This Sometimes described as   Not So Prepared; 1 – I Will Still Do It described as Will Still Prepare. For the relationship of the variables, simple linear regression was used. The data are presented in textual and tabular forms.

RESULTS AND DISCUSSIONS

The respondents are highly aware of disasters that may harm them as supported by the over-all mean of 3.21. The respondents claim that they are highly aware of most of the indicators considered. The items are presented in no particular order in terms of mean.

"Power lines near trees can pose a hazard/risk to neighbouring houses/buildings," is item no. 1. The respondents claim to be extremely well aware of this, as seen by the item's mean rating of 3.32. Some recorded occurrences of electrocuted individuals in the province have influenced their level of awareness on this, as an individual was recently killed after accidently touching a live wire while changing a broken light bulb. A "NO SMOKING" warning is posted in every petroleum station because of the hazard/risk/danger it posed when one smokes nearby specially when filling is item no. 2. The item's mean value of 3.57 supports the respondents' claim that they are extremely well aware of this. This is advantageous because others are unaware of the situation. The kids might be used to disseminate information about the dangers so that others will be more cautious, preventing a possible fire caused by ignorance. This indicates that the respondents are careful watchers of various signs displayed on various places. Warnings are crucial in this area in any situation where it is judged

essential. According to the item's mean rating of 3.27, the respondents are also well aware that "Petrol stations forbid texting/using mobile phones near the gas pumps as this may ignite fire." This is the third item. This is in regard to the previous article about the potential for fires in gas stations. This is not as risky as starting a fire with cigarettes, but it is still perilous. This indicates that the responders are aware of directions, as evidenced by a mobile phone placard with an X printed on it. It means that the responders have a better level of comprehension. With a mean grade of 3.21, item no. 4 is assessed as having a high level of awareness because "sudden unexpected floods due to climate change may strike anytime anywhere, it should not be taken for granted." Because Abra is located at a higher elevation, this item did not reach the greatest degree of awareness because no sudden flooding had ever occurred in the province at their age. They are, however, acutely aware of the problem, as news of sudden flooding around the country is broadcast on television practically regularly. This suggests that the media is a valuable source of information since it raises respondents' awareness of events and topics all around the world. "Going outside in severe weather should be avoided as extreme thunderstorms harm life and safety" had a 3.28 average grade, indicating a high degree of awareness. This is the fifth item. The respondents are well-versed in a variety of weather-related fatalities. Some people died as a result of drowning or strong water currents while attempting to save their livestock and other rural assets. The responders may have discussed it with their family members or shown it to them while watching television. The item number 6 comes next. "As soon as an earthquake is sensed, one should instantly get out of the house/school/building where he or she is." The respondents gave this item a high rating, however the grades were reversed during the tallying because this is a negative remark. This indicates that they are less conscious, as evidenced by their initial reaction of fleeing the classroom during the earthquake. This has to be improved because it is hazardous. This indicates that the respondents are afraid of earthquakes but are unaware of the danger they would face if they flee. According to the table, the item received a mean rating of 1.80. Item no. 7 is "a leak from a liquefied petroleum gas tank that, if not addressed immediately, can endanger safety, life, and property". It has a mean value of 3.24, which indicates a high level of awareness. Because the majority of the respondents live in a boarding house, their high degree of awareness is beneficial. When this degree of knowledge is implemented, they will be in a safer environment while away from home. The responders were found to be quite knowledgeable about item no. 8, "Mobile phone signal attracts lightning quickly." The item's mean rating of 3.30 indicates that "the person holding/using a mobile phone outside (rice field, riverbank, mountain side) has a high danger of getting struck by lightning." The various instances relating to this in the province may have raised this level of awareness. This year, several persons and organizations were murdered by lightning, as reported on the radio. This implies that responders talk about it in their interactions, and so the harmful effects of holding a phone during lightning and thunderstorms will be eliminated. "Loosening of soil owing to continued heavy downpour oftentimes results in landslides harming populations along hillside/mountainside as well as land travelers," according to the table, received a mean rating of 3.23. The respondents were rated as having a high level of awareness on this. Some connected incidents in the province may have influenced this level of knowledge. Landslides are a common occurrence in highland municipalities, resulting in the loss of farms and roadways. Due to massive road closures caused by severe rains, children from upland municipalities have trouble obtaining their stipend from their parents on wet days. The results demonstrate that the respondents are well aware that "livestock in an open field, as well as people staying nearby, can be struck by lightning during a rainstorm." This is item #10, with a 3.14 average rating. As the number of lightning victims rises, this degree of awareness among respondents should be passed on to others. Farmers should be aware of the dangers of being around a cow, carabao, or other similar animals so that they can take precautions if this occurs. Respondents who are children of farmers should discuss this matter with their family to avoid the negative consequences of not being prepared for harsh weather. Respondents claim to be well aware of the effect described in the following item: "after a heavy rainfall, never attempt to travel near or cross a river, creek, or canals as water levels may rise at any time, causing drowning due to the strong water current." The average rating for this item is 3.45. Similar incidences occurred in the province during earlier typhoons in recent years. This could influence their consciousness. This is true since the finest teacher is experience. The province experienced traumatic experiences in this area, which raised the responders' consciousness. "Climate change resulting in unpredictable weather conditions endangers communities along canals and river banks," says item 12. Uncontrolled floods can easily claim lives, homes, animals, and property. As seen by the item's mean rating of 3.33, the respondents are well aware that numerous places in the province are threatened by this environmental concern. "In an open field during a thunderstorm, staying away from companions is less harmful than staying close together" is item no. 13 with a mean rating of 2.95, indicating a high degree of awareness. "Plugging in too many appliances/electronics in an outlet usually results in overloading and may cause fire," according to item 14. The average rating for this item is 3.43, which indicates a very high degree of awareness. This awareness is beneficial to them, especially because young people have a variety of technologies. This

suggests that whatever they learned in physical science classes stayed in their heads. "In the event of a thunderstorm, earthquake, or fire, stay away from surrounding trees and electrical wires," says item 15. The average rating for this item is 3.47 interpreted as very high level of awareness.

The high level of awareness of the prospective teachers on all the indicators included in this study are helpful in enhancing the level of awareness of young school children for them to be prepared to whatever disaster they may encounter as daily lives and well-being are routinely confronted. This high level of awareness may reduce exposure and vulnerability of the populace to climate-related or man-made intervened disaster. Statistical Limits are as follows: 3.26 – 4.00 – Very High Level of Awareness; 2.51 – 3.25 – High Level of Awareness; 1.76 – 2.50 – Moderate Level of Awareness; and 1.00 – 1.75 – Low Level of Awareness.

The result reveals that the over-all mean of the respondents' attitudes on disaster is 3.16 interpreted as positive attitude. This means that they want to participate in mitigating effects of disasters. They want that they can do something to save others in the occurrence of such in anytime anywhere. This means that the respondents have a very positive attitudes on the following items as follows: I like attending disaster drills/exercises initiated in school because it can help a lot (3.39); I feel that my participation in emergency planning in school, at home and in the community is very important (3.53); I see the importance of attending seminars dealing with disaster preparedness (3.53); I find responsibility of being prepared in case of disaster in school, at home and in the community (3.42); I feel confident that I can be of help to my family and neighbors during disaster (3.43); I listen attentively to radio broadcast/s related to disasters and/or disaster preparedness (3.41); I like discussing with my family members what to do in case of disaster (3.35); I am interested to watch TV news or features related to disasters and/or disaster preparedness (3.35); and I should learn skills that are helpful to me and others during disaster/s (3.47).   On the other hand, the prospective teachers are found to be of positive attitudes on the following items: It is not necessary attending drills/exercises initiated in schools (2.67); I don't feel that my participation in emergency planning in school, at home and in the community is very important (2.73); and, I don't see the importance of attending seminars dealing with disaster preparedness (2.74).   There is one item of moderate attitudes among the respondents. This is stated as "I am not interested in finding relevant information about disaster preparedness" (2.10). The very positive attitudes of the respondents is not only economically advantageous and beneficial to them, but this reduce their families' costs in case of disaster. This attitude should be sustained as this is helpful to any school's or barangay's initiatives on disaster risk reduction and management plans.

Results discloses that the respondents although prepared were not able to attain the extent to which they are expected to prepare as supported by the over-all mean of 3.10. This means that they are participating in the mitigation of possible effect of disasters to their lives and properties. They are well prepared on 3 items stated as follows: I closely monitor weather broadcast over the TV and/or radio (3.29); I strictly follow advisory from authorities given during typhoon/storm (3.33), and, A flashlight, few set of clothes and blanket are strategically packed ready for picking in case of evacuation (3.27). This means that the respondents find it useful to listen to weather forecasts. This implies that they want to be always prepared at home, in the field and with their livestock. They also claim that they are well prepared with a flashlight and other materials in case of emergency. They also submit themselves for instructions on what is the best thing to do during disaster. Should they be told to evacuate the area, authorities do not find difficulty in it. This may have been a result of the previous disasters experienced in the province most especially in the last three years. The prospective teachers claim of being prepared on the following items. They will be presented in no particular order in terms of mean rating as follows: I keep the telephone number/s of the local police station so that I can ask for help in case of life-threatening situations (2.96); I keep contact numbers of our Local Risk Reduction Management Coordinator and can call them up for help with urgent flood or storm damage and similar situations (2.74); I actively participated in fire/earthquake drill/s conducted in school because the experience I gained keep me prepared in the occurrence of such disaster (5.20); I see to it that my motor vehicle/s at home is filled with gas ready for any emergency specially at night (2.93); I am closely coordinating about the emergency and evacuation plans of our barangay, so that I/my family know what to doing where to go in case of emergency (3.04); I read and give importance to the evaluation and emergency plans of my school and in my field schools to keep me prepared on what to do and where to go in case of emergency happens in school (3.16); I included in my contacts the phone number of the fire departments and can immediately call for help in case of fire at home, in the neighborhood or in any significant areas nearby (2.87); A ready basic emergency medical kit is prepared and placed in strategic area at home/boarding house (3.02); Bottled water, lighter/match, canned goods, noodles and other foods are prepared for emergency purposes (3.17); I see to it that my mobile phone has a load and well-charged especially at night so that I can call for help in case of disaster (3.23); My family/board mates already agreed with a common plan how to evacuate our home/boarding house during an emergency (3.15); and, My family/board

mates have been familiarized with the safest/strongest place in home/boarding house to seek shelter during a severe storm (3.18). Obviously, the respondents' preparedness is influenced by the participation of their parents as shown by the family's concerted effort in informing them where to see each other in case of a disaster, or identifying with them the strongest part of the house they can shelter with during earthquake. This implies that the program of the government spearheaded by the PDRRMC is worthy.

Results shows that the variables compared are found to be significantly related with each other. The level of awareness of the respondents affect their attitudes. This means that the higher their level of awareness on disaster, the more positive they are in dealing with such situation. Moreover, their level of awareness also influence the extent to which they participate in preparing for any disaster. On the other hand, attitudes of the prospective teachers is also found to be strong indicator that the respondents positively deal with such preparation positively. The more favorable they deal with disaster, the better their preparations are. These awareness, attitudes and preparedness favor these prospective teachers to be stronger, stable and resilient in cases disasters occur.

CONCLUSIONS AND RECOMMENDATIONS

It is concluded that the respondents are not just passive citizens. They take active part in the quest of knowledge on the issues that endanger their lives and properties; there is no different attitude of the prospective teachers on disasters. This attitude will make them more resilient after a disastrous event; Preparedness on disaster is a concerted effort of the respondents and their families in addition to what they learn in school.

It is recommended that the respondents should take an active part in the dissemination on disaster education in their communities. Their high level of awareness, positive attitude and preparedness can be of help in developing resiliency among the residents and mitigating the effects of such disasters in the communities they belong; the school or department can conduct an extension program on the disaster awareness and preparedness in the disaster-prone communities. The prospective teachers can be of help to the faculty in this endeavor; A parallel study should be conducted to include disaster skills the students should be equipped with and determine who among them can perform a life-saving skill. Should they be found that skillful, they can disseminate with other students. If not, seminar workshop be conducted by the department to equip them with enough knowledge to manage victims and save life; the result of this study is submitted to the academic council meeting to be further submitted to the BOT for approval that a basic life-saving skill program be a requirement for graduation for these prospective teachers.

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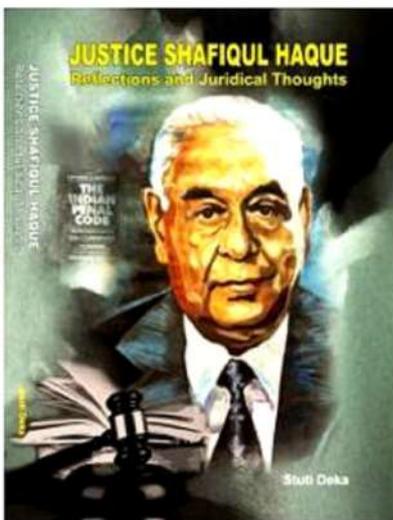
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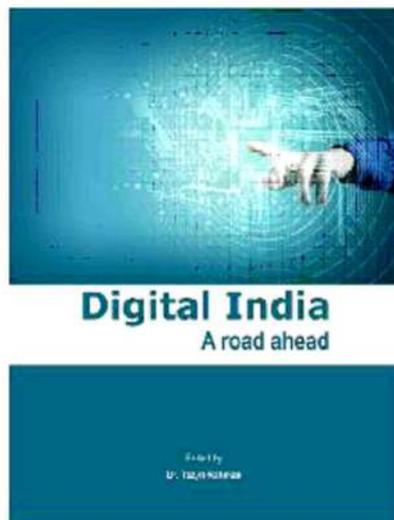
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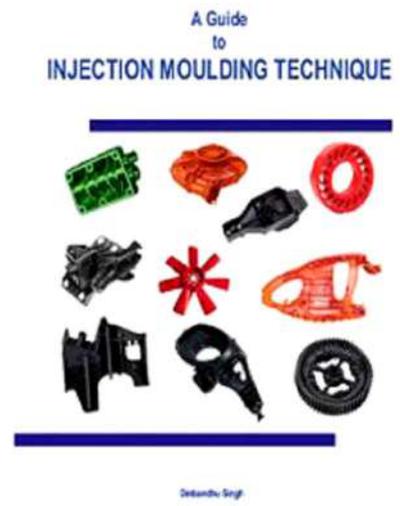
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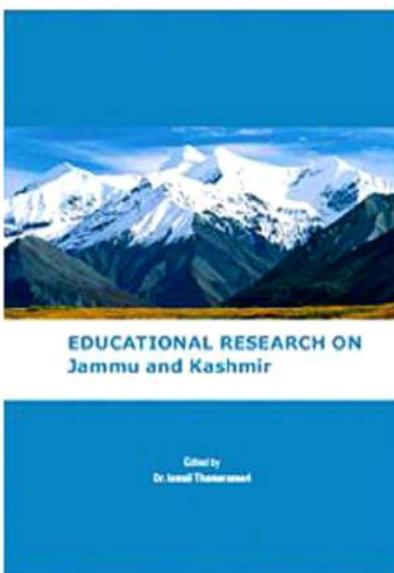
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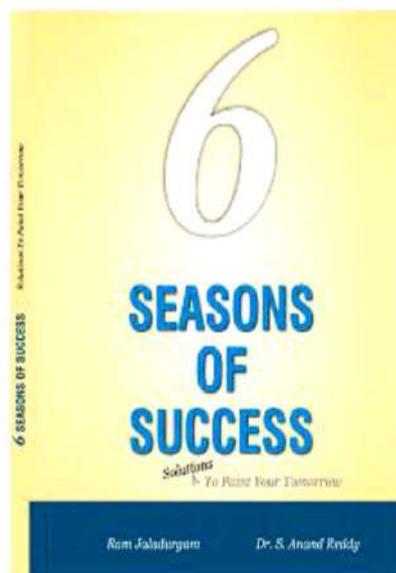
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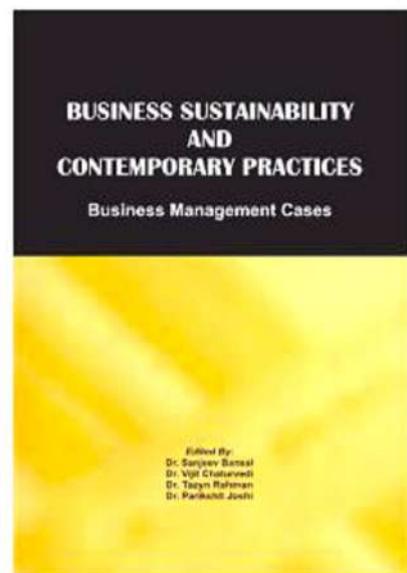
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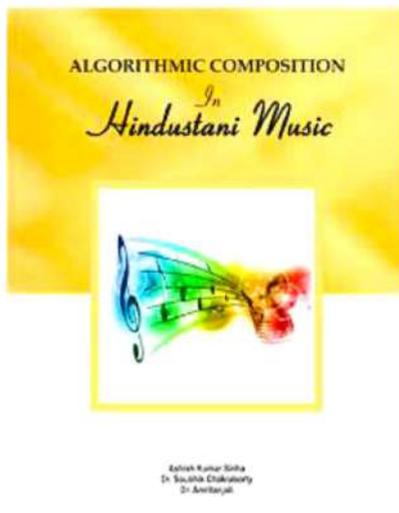
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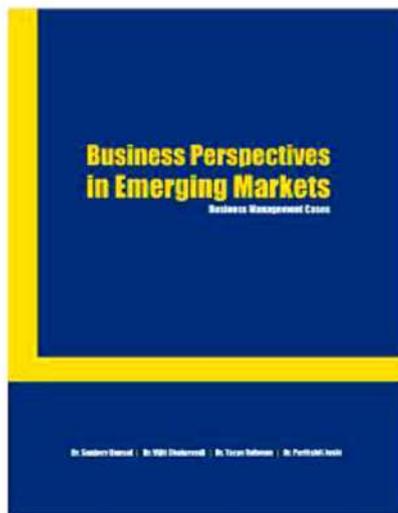
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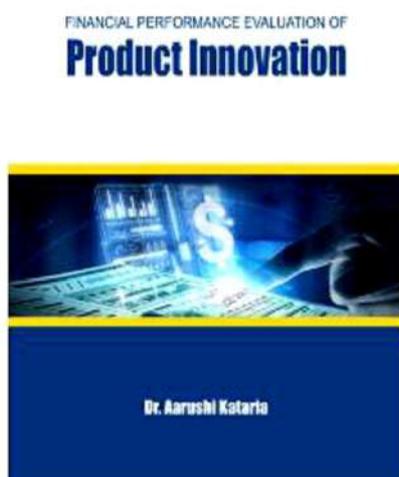
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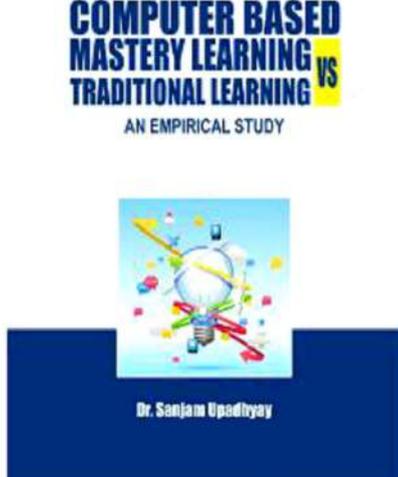
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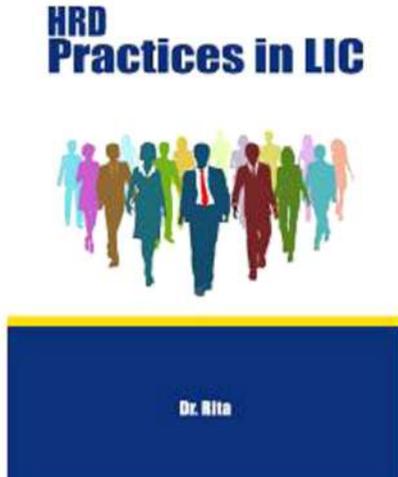
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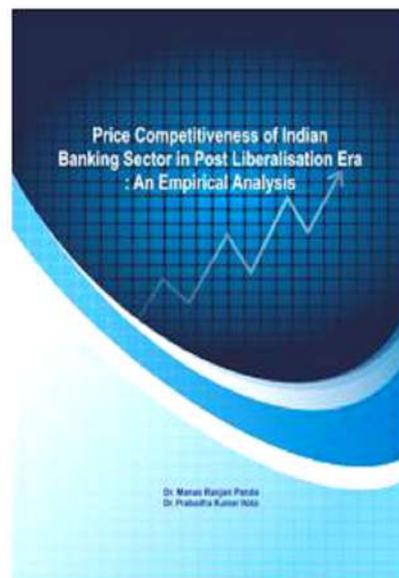
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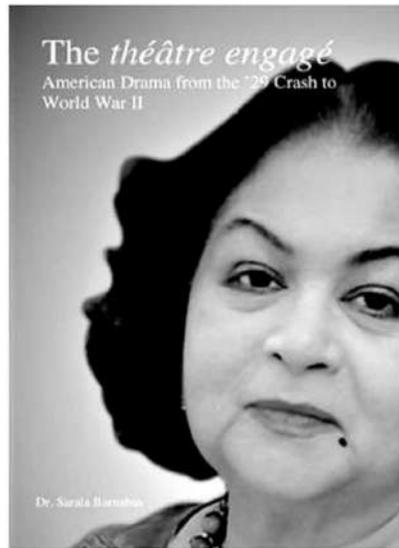
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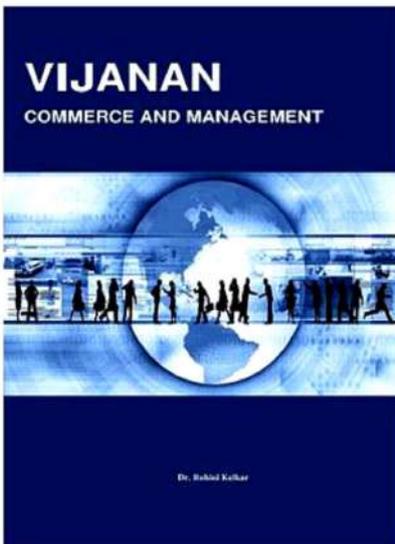
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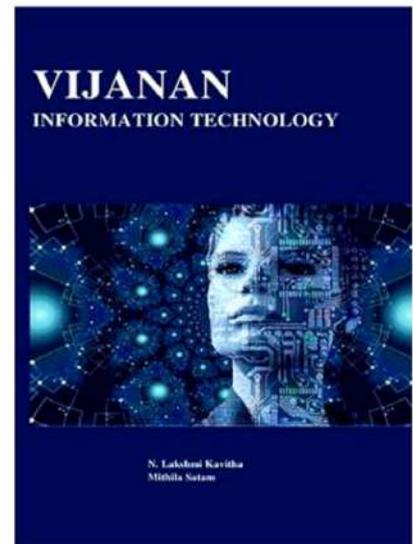
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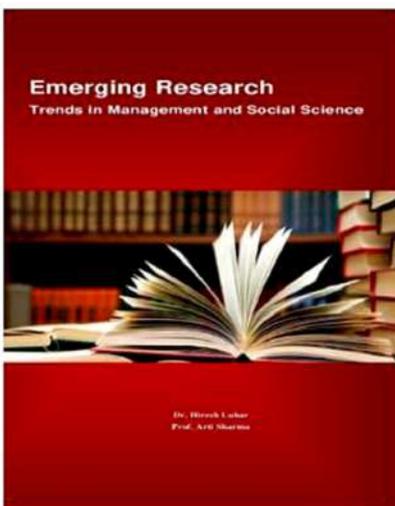
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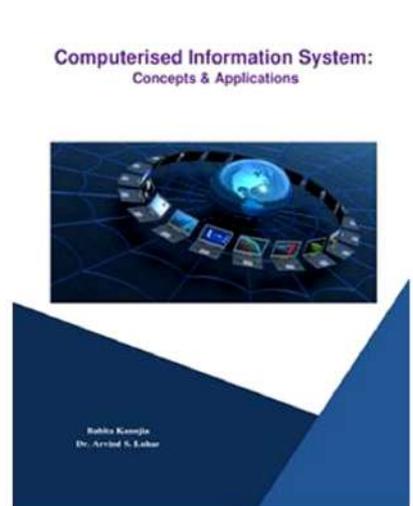
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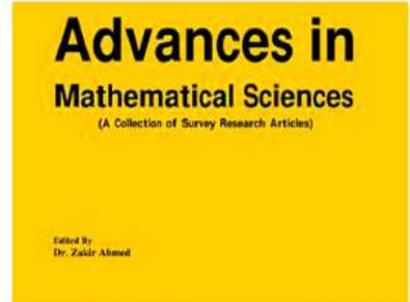
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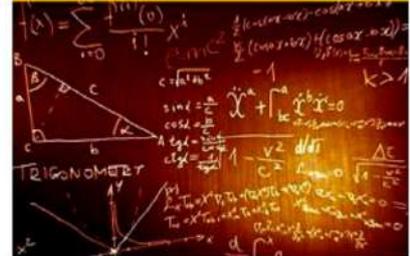
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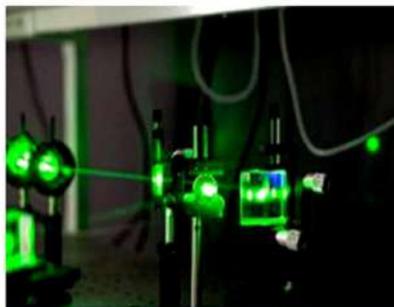
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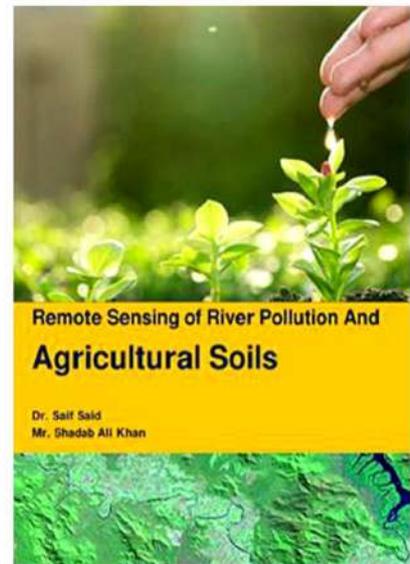
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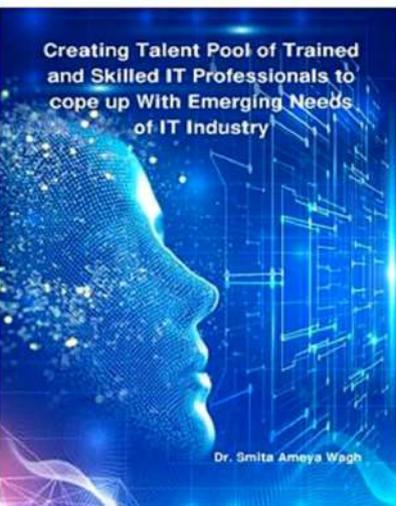
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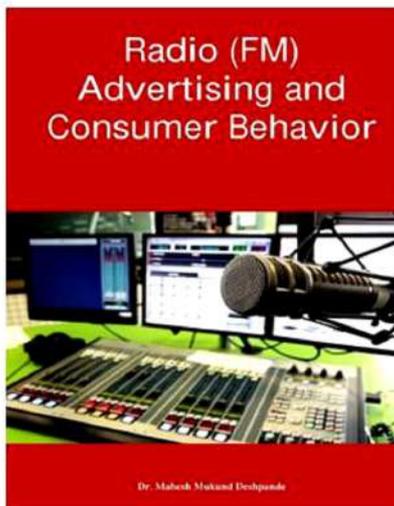
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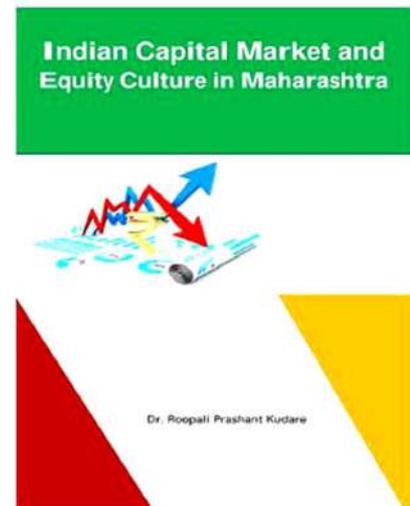
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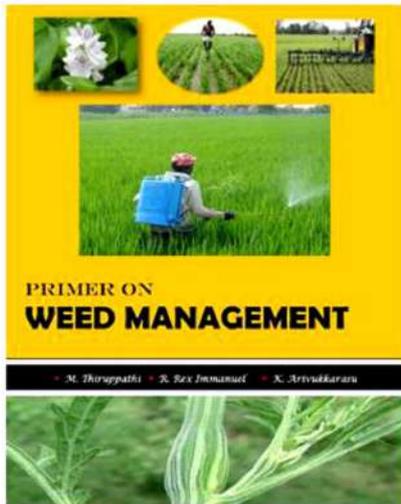
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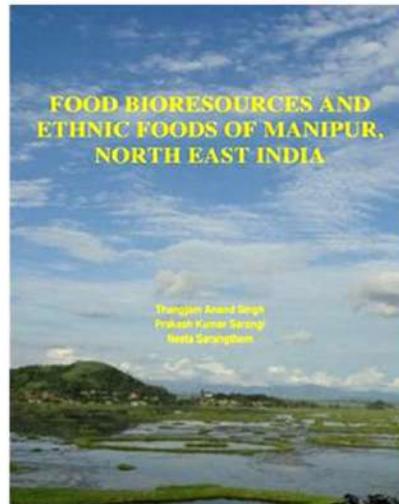
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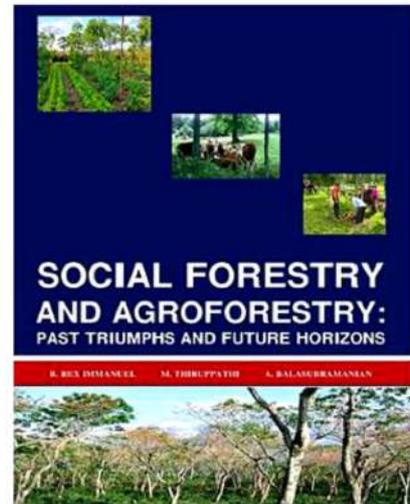
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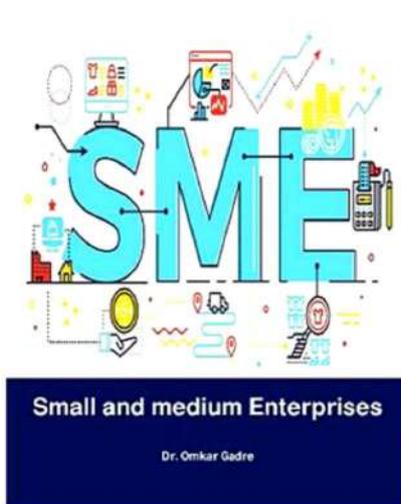
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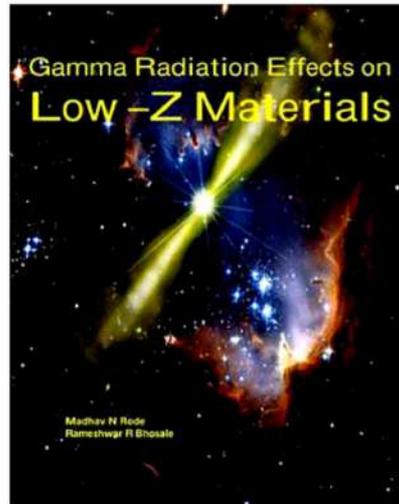
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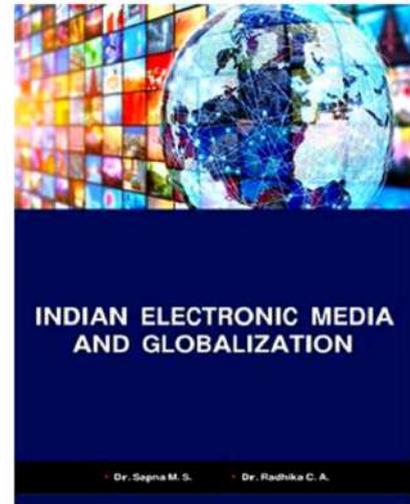
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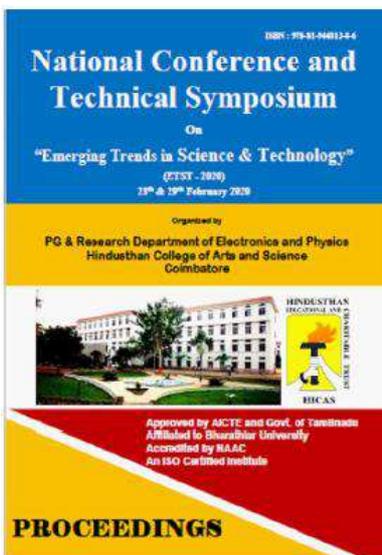
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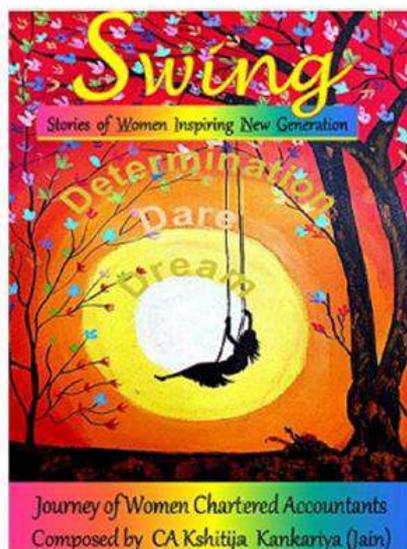
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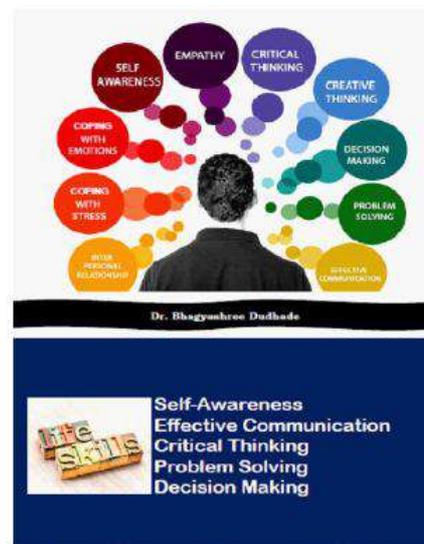
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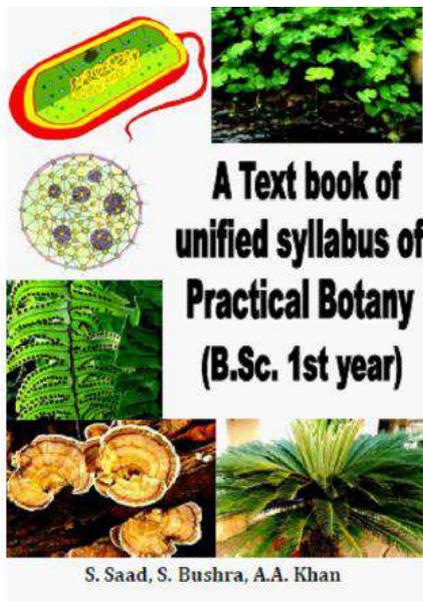
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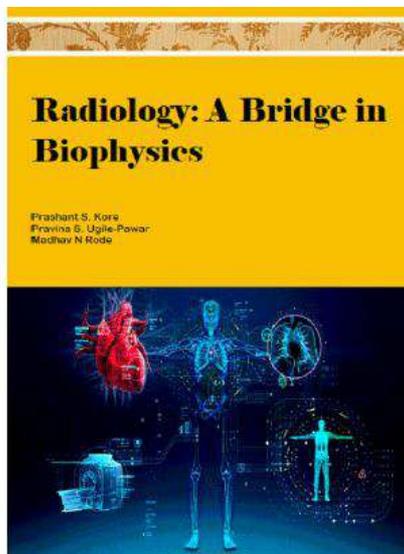
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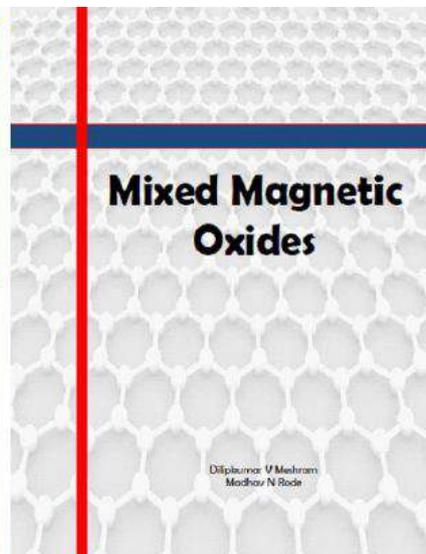
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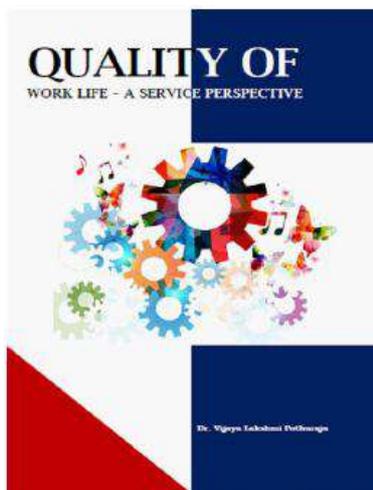
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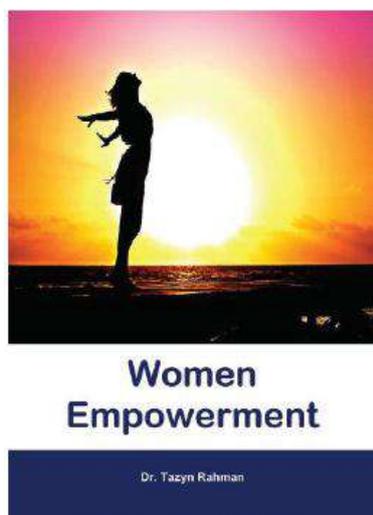
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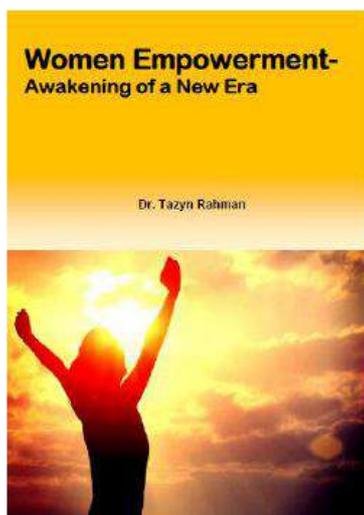
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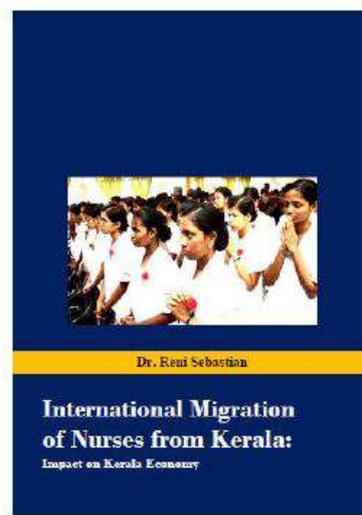
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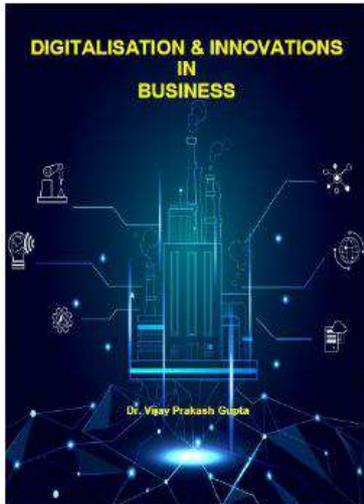
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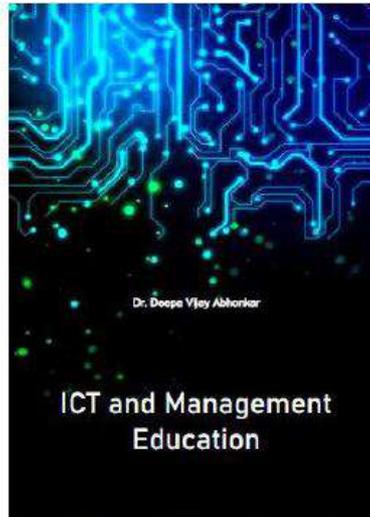
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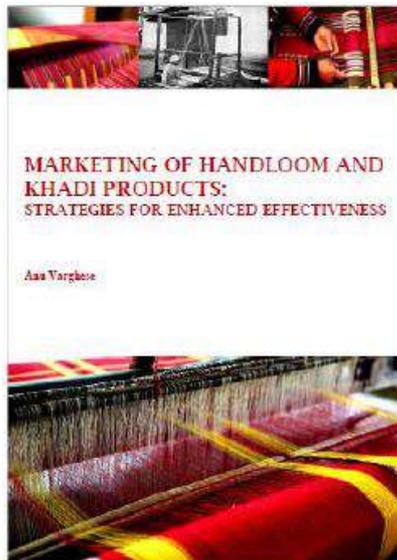
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