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Sruthymol Thomas and Dr.Gopakumar AV

INTERNATIONAL TERRORISM AND THE CLASH OF CIVILIZATION: A PRAGMATIC APPROACH

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INTRODUCTION

In world politics, the idea of international terrorism and the clash of civilizations is a complicated and hotly contested subject. Some contend that religious and cultural divides are the root cause of terrorism, while others see it as a political instrument employed by non-state actors to further their objectives. According to **Samuel Huntington's** notion, "*a new period of conflict not between states but between civilizations is impending.*" This hypothesis holds that disputes between cultures and religions are a result of the world's great civilizations such as Western, Islamic, Chinese, and Indian coming into closer touch with one another.

Many people believe that terrorism is an expression of this clash of civilizations. Numerous terrorist organizations, like *Al Qaeda* and *ISIS*, assert that they are battling the West on behalf of their cultural or religious ideals. They want to use violence to subvert Western ideals because they regard them as a danger to their way of life. But this oversimplified explanation of terrorism as a product of cultural differences ignores the reality that political and strategic factors frequently influence terrorism. Political issues, such as resistance to foreign occupation or government persecution, serve as the driving force behind many terrorist organizations. Rather of using violence to protect their faith or culture, they utilize it to forward their political agenda.

Furthermore, many terrorist organizations operate within of their own cultures and attack members of those societies; this is something that the clash of civilizations argument neglects to consider. *For instance*, terrorist organizations like *Jaish-e-Mohammed* and *Lashkar-e-Taiba* have attacked Indian people on several occasions, mostly focusing on Muslims and Hindus. These organizations are fighting for political objectives like independence or regional autonomy rather than for their religion or culture. Although there are a chance that cultural and religious disparities contribute to some acts of terrorism, it is oversimplified to analyze terrorism exclusively through the prism of the clash of civilizations idea. Terrorism is a multifaceted problem influenced by cultural, religious, and strategic elements in addition to political and strategic ones. A nuanced understanding of terrorism requires an analysis that takes into account all these factors.

Numerous global peace maintaining institutions and international treaties and conventions advocating to combat international terrorism including, United Nations and its Charter, International Convention for the Suppression of Terrorist Bombings, International Convention for the Suppression of Financing of Terrorism, United Nations Global Counter-Terrorism Strategy, Council of Europe Convention on the Prevention of Terrorism, Organization for Security and Cooperation in Europe (OSCE) Document on Combating Terrorism, Association of Southeast Asian Nations (ASEAN) Declaration on Joint Action to Prevent and Combat Terrorism, and the African Union Convention on Preventing and Combating Terrorism.

INTERNATIONAL TERRORIST ORGANIZATIONS AND THEIR GOALS

Organizations that employ violence and intimidation to further their political or ideological goals are known as international terrorist groups. These organizations pose a serious danger to international security because they operate across national borders. They frequently assault individuals, public servants, and infrastructure, resulting in extensive damage and fatalities. The most well-known worldwide terrorist organizations include the Taliban, Boko Haram, the Islamic State (IS), and al-Qaeda. Numerous high-profile incidents, including as the terrorist attacks in the United States on September 11, 2001, the attacks in Paris in 2015, and the 2008 bombings in Mumbai, have been linked to these groups. These organizations cause instability over large regions and threaten the rule of law; thus, their effects go well beyond the people they directly target. In order to defeat terrorism, the international community must cooperate with law enforcement, share intelligence, and pursue diplomatic measures to deal with the underlying causes of terrorism. The following terrorist organizations are here discussed below:

- **Al-Qaeda:** Al-Qaeda is a Salafi jihadist terrorist group that was founded by Osama bin Laden in the 1980s with the goal of establishing a worldwide Islamic caliphate. Its actions have included the 9/11 attacks on the Pentagon in Washington, D.C. and the World Trade Center in New York City. Numerous more terrorist incidents have also occurred all around the world.

- **Islamic State (IS):** Islamic State is a Sunni jihadist terrorist group that was formerly known as the Islamic State of Iraq and Syria (ISIS). Its goal is to create a caliphate in the Middle East. Its actions have included using chemical weapons against populations, mass killings, and the ruthless persecution of civilians.
- **Boko Haram:** Boko Haram is a terrorist group that is Sunni and jihadist, with its base in Nigeria. Its goal is to create an Islamic state there. Its actions have included using child soldiers, suicide bombers, and mass kidnappings of schoolgirls.
- **Taliban:** The Taliban is a Sunni Islamist terrorist group with its base in Afghanistan that aims to retake control of the country. Its actions have included the deployment of child soldiers, targeted executions of civilians, and suicide bombers.
- **Hamas:** Hamas is a political and militant Sunni Islamist group with its headquarters in Gaza that aims to create an Islamic state in Palestine. Its actions have included the deployment of child soldiers, rocket strikes on Israeli civilians, and suicide bombers.
- **Hezbollah:** Hezbollah is a violent Shia Islamist group based in Lebanon that aims to create an Islamic state there. Its actions have included the deployment of child soldiers, targeted executions of civilians, and suicide bombers.
- **Lashkar-e-Taiba:** A Sunni Islamist terrorist group with its headquarters in Pakistan, Lashkar-e-Taiba aims to create an Islamic state including both Pakistan and the Indian portion of Kashmir. Its actions have included the deployment of child soldiers, targeted executions of civilians, and suicide bombers.
- **Abu Sayyaf:** Abu Sayyaf is a violent Sunni Islamist group based in the Philippines that aims to create an Islamic state in the country's southern region. Its actions have included using child soldiers, suicide bombings, and kidnappings for ransom.
- **Al-Murabitoon:** Al-Murabitoon is a Salafi jihadist terrorist group based in North Africa that aims to create an Islamic state in both Spain's Andalusia area and North Africa. Its actions have included murdering victims on purpose and detonating suicide bombs.
- **Ansar al-Sharia:** Ansar al-Sharia is a terrorist Salafi jihadist group with its headquarters in Yemen that aims to turn Yemen into an Islamic state. Its actions have included murdering victims on purpose and detonating bombs by suicide.

IMPACT OF INTERNATIONAL TERRORISM ON GLOBAL CIVILIZATION

Global civilization has been significantly impacted by international terrorism, which has an effect on politics, economy, security, and culture, among other areas of society. The following are a few ways that terrorism has affected civilization across the world:

- **Political Impact:** In numerous nations, terrorism has upended democratic and political stability, resulting in authoritarianism and breaches of human rights. In the guise of security, it has also resulted in a rise in militarization and a degradation of civil freedoms.
- **Economic Impact:** Significant financial losses have been brought about by terrorism, including death tolls and property destruction in addition to trade and investment disruptions. Additionally, it has resulted in higher government spending on security measures, which may be detrimental to development and economic progress.
- **Security Impact:** Countries are investing considerably in counterterrorism measures as a result of the growing worries about global security brought about by terrorism. This has led to increasing monitoring and invasions of personal privacy, but it has also resulted in the creation of new technology and tactics for fighting terrorism.
- **Cultural Impact:** Terrorism has had a significant impact on cultural values and norms, leading to increased fear, suspicion, and intolerance. It has also led to the rise of extremist ideologies that promote violence and hatred.

In general, international terrorism has had a detrimental effect on civilization worldwide, but it has also raised awareness of the significance of human rights, democracy, and security. Countries must cooperate in the fight against terrorism in order to preserve these principles and safeguard individual freedoms.

CONSEQUENCES OF INTERNATIONAL TERRORISM ON CULTURAL HERITAGE

Our cultural legacy connects the past, present, and future generations and is a fundamental component of our collective identity. It aids in our understanding of our past and legacy and symbolizes the ideals, principles, and customs of a society. Unfortunately, the growth in global terrorism has resulted in the intentional demolition of these locations, harming our cultural legacy beyond repair. Cultural heritage degradation has a significant negative influence on communities' social and psychological well-being in addition to causing structural harm. It causes a sensation of dislocation, deterioration of social cohesiveness, and loss of cultural identity. Cultural heritage degradation has negative economic effects as well since it reduces tourism-related earnings and job prospects in the affected regions.

In addition, it is against international law and human rights to destroy cultural assets. Cultural heritage has been asked for to be protected during times of war by the United Nations Educational, Scientific, and Cultural Organization (UNESCO), which has recognized it as a fundamental human right. According to international law, it is a war crime to purposefully destroy cultural property, and those who do so should be held accountable. Major tourism destinations that contribute significantly to the local economy are cultural heritage sites. The town may suffer a large loss in tourism-related income if these sites are destroyed. For instance, Afghanistan's tourism industry saw a sharp decline after the Taliban destroyed the Bamiyan Buddhas there in 2001.

The community may incur higher security expenses as a result of the destruction of cultural heritage sites. The community may have to shoulder heavy financial costs in order to defend these locations from future attacks. *For instance*, major resources were devoted to securing other cultural heritage monuments in the city, such *Ellis Island* and the *Statue of Liberty*, following the terrorist attacks on the *World Trade Center* in New York City in 2001. The local economy may be impacted when cultural heritage sites are destroyed. Both a drop-in local economic activity and a drop in property prices may result from the loss of these locations. *For instance*, following the *demolishment of the Bamiyan Buddhas*, several nearby companies that sustained large losses since it depended on tourism earnings.

Sites with a rich cultural history are essential to a community's identity. The community may suffer a major loss of cultural identity as a result of the demolition of these sites. *For example*, many Afghans felt they had lost a great part of their identity and cultural legacy when the Bamiyan Buddhas were destroyed. Increased hostility and violence between groups can also result from the loss of cultural heritage assets. Since, these locations frequently serve as representations of a common past and identity, it is possible to interpret their destruction as an assault on that shared past and identities. *For instance*, there was a great deal of hostility amongst Iraqi populations of various religious and ethnic origins following the 2015 ISIS destruction of *historic Assyrian treasures* in that country.

For both people and groups, the destruction of cultural heritage places can have serious psychological repercussions. These locations are frequently extremely symbolic and significant, and their destruction can cause sorrow, sadness, and rage. *For instance*, many New Yorkers experienced shock and sadness following the terrorist attacks on the World Trade Center in 2001 due to the destruction of important cultural landmarks like *Trinity Church* and *St. Paul's Chapel*. However, global cultural legacy has suffered greatly as a result of international terrorism. These repercussions include financial losses, interpersonal and community psychological distress, and social tensions and conflicts. We must fight to keep cultural heritage places safe from new threats and maintain their significance as markers of our common past and identity for next generations.

INTERNATIONAL LEGAL NORMS FOR COMBATING AND PREVENTING INTERNATIONAL TERRORISM

The prevention and combating of international terrorism are greatly aided by international legal principles. States can work together and coordinate their efforts to combat this global issue within the framework of these principles, which have been established by international treaties and conventions. They classify terrorism as a criminal act, forbid funding it, and mandate that governments take action to stop and punish terrorism when it occurs on their soil. Additionally, processes for extradition, reciprocal legal aid, and collaboration in the investigation and prosecution of offenses connected to terrorism are established by international legal conventions. Additionally, they guarantee that counterterrorism measures are necessary, reasonable, and non-discriminatory while also advancing human rights and the rule of law. States may strengthen their national security, honor their international commitments, and advance world peace and stability by adhering to these rules. Some international legal instruments are discussed below:

1. *United Nations Charter, 1945*: The cornerstone of international alliance in the fight against terrorism is the United Nations Charter. It also gives the Security Council the authority to take action against threats to international peace and security, so establishing the UN as a platform for addressing issues related to global security, including terrorism.
2. *International Convention for the Suppression of Terrorist Bombings, 1998*: This convention forbids the use of explosives in terrorist acts, such as bombings, and calls for collaboration between nations in the investigation and prosecution of such offenses.
3. *International Convention for the Suppression of Financing of Terrorism, 1999*: By making it illegal to provide or receive money for terrorist objectives, this convention seeks to stop the funding of terrorist activity. States must also take action in order to seize and freeze terrorist assets.
4. *United Nations Global Counter-Terrorism Strategy, 2006*: With a focus on four main areas such as preventing and combating terrorism, safeguarding human rights and fundamental freedoms, enhancing state capacity to prevent and combat terrorism, and bolstering the UN's role in counterterrorism efforts this strategy offers a framework for international cooperation in these areas.
5. *Council of Europe Convention on the Prevention of Terrorism, 2005*: This convention offers a thorough framework for counterterrorism that includes rules on extradition and mutual legal aid, as well as steps to stop terrorists from being recruited and trained.
6. *Organization for Security and Cooperation in Europe (OSCE) Document on Combating Terrorism, 2002*: In order to prevent and combat terrorism, a set of principles and guidelines are provided in this document. These include actions to safeguard human rights, encourage communication with impacted populations, and strengthen international collaboration.
7. *Association of Southeast Asian Nations (ASEAN) Declaration on Joint Action to Prevent and Combat Terrorism, 2002*: With actions including information sharing, law enforcement cooperation, and capacity development, ASEAN member nations pledge to work together to prevent and confront terrorism.
8. *African Union Convention on Preventing and Combating Terrorism, 2014*: A framework for preventing and combatting terrorism in Africa is provided by this treaty, which also includes steps to uphold human rights, foster regional collaboration, and stop radicalization.

CONCLUSION

In recent times, international terrorism has emerged as a significant worldwide security issue, with its origins profoundly ingrained in the battle of civilizations. The phrase “*clash of civilizations*,” created by **Samuel Huntington**, describes the disputes and tensions that arise from the cultural and ideological disparities that exist between various civilizations. This conflict has become violent and devastating in the backdrop of global terrorism. The beliefs of terrorist groups like Al-Qaeda, ISIS, and Boko Haram are derived from their own religions and civilizations, which they believe are being threatened by western ideals and influences. Their perception of western democracies as a danger to their cultural and religious identities prompts them to retaliate violently with acts of terrorism. This reaction applies not only to western nations but also to those non-western nations that are thought to be too closely associated with the West.

People who feel alienated from their countries because of cultural and economic differences especially young people have become more radicalized as a result of the collision of civilizations. These people are susceptible to the ideas spread by terrorist groups, which provide them a feeling of direction and identity. These ideas have proliferated thanks in large part to the internet and social media, which have also made it simpler for terrorist groups to recruit and radicalize people worldwide. In order to tackle this intricate matter, a practical strategy is needed. Instead of only treating the symptoms of terrorism, this strategy needs to concentrate on dealing with its underlying roots. This would entail resolving cultural conflicts, fostering social togetherness, and addressing economic imbalances. In order to combat extreme ideas and advance moderation, it would also need collaborating with local communities and religious leaders.

Furthermore, increased international collaboration is required to confront terrorism. This would entail the exchange of knowledge, resources, and intelligence among terrorism-affected nations. Additionally, it would include cooperating to address the root causes of terrorism, which include political instability, poverty, and inequality. The global terrorism has its roots in the collision of civilizations. A practical strategy that emphasizes tackling the underlying causes of terrorism and fostering international collaboration is needed to

solve this challenge. By doing this, we may contribute to the creation of a more stable and tranquil global community where cultures can cohabit peacefully rather than conflict violently.

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AN ANALYSIS OF CORPORATORS PERCEPTIONS ON MUNICIPAL PLANNING AND FINANCIAL MANAGEMENT OF THANE MUNICIPAL CORPORATION**Dr. Kuldeepsingh J. Rathod**

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ABSTRACT

The state's financial core is Municipal Corporations. They have greater involvement in the state's overall growth. The study is an attempt to analyse procedures followed by Thane Municipal Corporation (TMC), its level of service and agreement on different aspects by Corporators in order to analyse the Corporators opinion regarding financial resource management and functioning of Thane Municipal Corporation. 35 Corporators were selected from each electoral ward including Mayor and Vice-Mayor. Therefore ward wise 100% population is covered and as per number of Corporators, the 26% of population were selected and personally interviewed by structured questionnaire regarding their perceptions on financial planning and Management of TMC and the issues faced by them and suggestions to overcome from it.

Keywords- Thane Municipal Corporation (TMC), Corporators, Financial Planning and Management

INTRODUCTION

Thane Municipal Corporation (TMC) can be visualized at different levels as it comprises of the most cosmopolitan population with most advanced technologies and infrastructure which is closer to Mumbai holds cosmopolitan population next to Mumbai. Due to limited space accessible for future population and economic expansion, Greater Mumbai began to relocate its inhabitants to nearby locations especially in Thane City. The state's financial core is Municipal Corporations. They have greater involvement in the state's overall growth. The study is an attempt to analyse procedures followed by Thane Municipal Corporation (TMC), its level of service and agreement on different aspects by Corporators in order to analyse the Corporators opinion regarding financial resource management and functioning of Thane Municipal Corporation. Thane Municipal Corporation came into existence on 1st Oct, 1982 with its geographical expanse 128.23 sq. km. with 18, 41,000 populations which are divided into nine administrative wards and 33 electoral wards consist of four Corporators in each electoral ward. The nine administrative wards of Thane Municipal Corporation are Diva, Kalwa, Lokmanya Nagar, Majiwada-Manpada, Mumbra, Naupada-Kopri, Uthalsar, Vartak Nagar and Wagle Estate.

The study is an attempt to analyse Corporators perceptions on financial resource management of Thane Municipal Corporation (TMC).

Thane Municipal Corporation consists of 09 administration wards. The all administration wards are divided in 33 electoral wards with 04 Corporators in each electoral ward. At present the population size of Corporators are 131 and the sample size of 35 Corporators were selected from each electoral ward including Mayor and Vice-Mayor. Therefore ward wise 100% population is covered and as per number of Corporators, the 26% of population were selected and personally interviewed by structured questionnaire regarding their perceptions on financial planning and Management of TMC and the issues faced by them and suggestions to overcome from it. The data represent all Corporators from ruling as well as opposition parties.

OBJECTIVES OF STUDY:

1. To examine Corporators' opinion on planning, management and financial aspects of TMC.
2. To find major financial problems highlighted by Corporators.

HYPOTHESIS:

H-0: The municipal planning and management significantly exists in Thane Municipal Corporation.

H-1: The municipal planning and management significantly not exist in Thane Municipal Corporation.

RESEARCH METHODOLOGY:

1. **Composition of Corporators Data:**

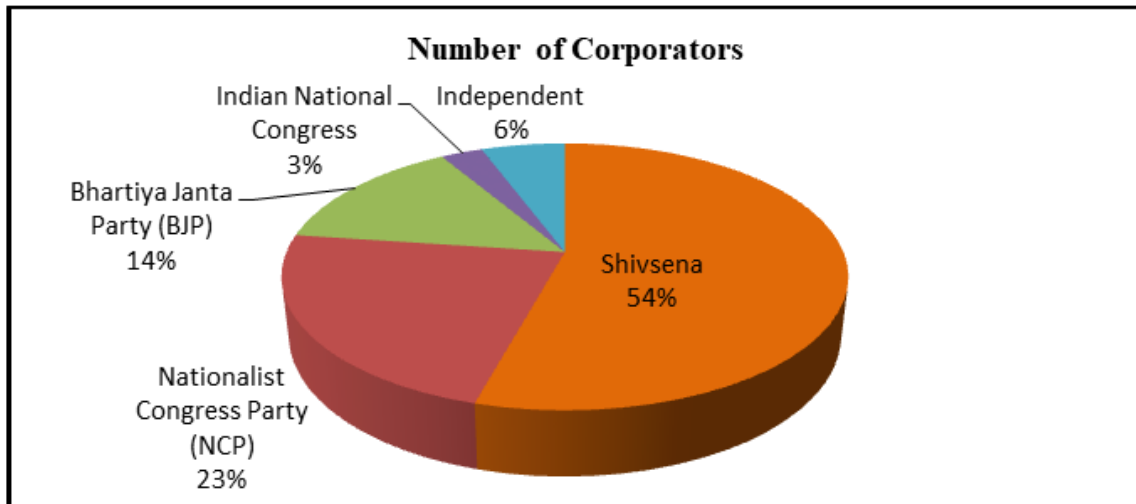
1.1 Number of Respondents from Different Parties:**Table 01: Composition of Corporators as per Political Party:**

| Party Name | Number of Corporators |
|----------------------------------|-----------------------|
| Shivsena | 19 |
| Nationalist Congress Party (NCP) | 8 |

| | |
|----------------------------|----|
| Bhartiya Janta Party (BJP) | 5 |
| Indian National Congress | 1 |
| Independent | 2 |
| Total | 35 |

Source: Compiled with primary Data

Figure 01: Composition of Corporators as per Political Party:



Source: Data Tested and developed by researcher

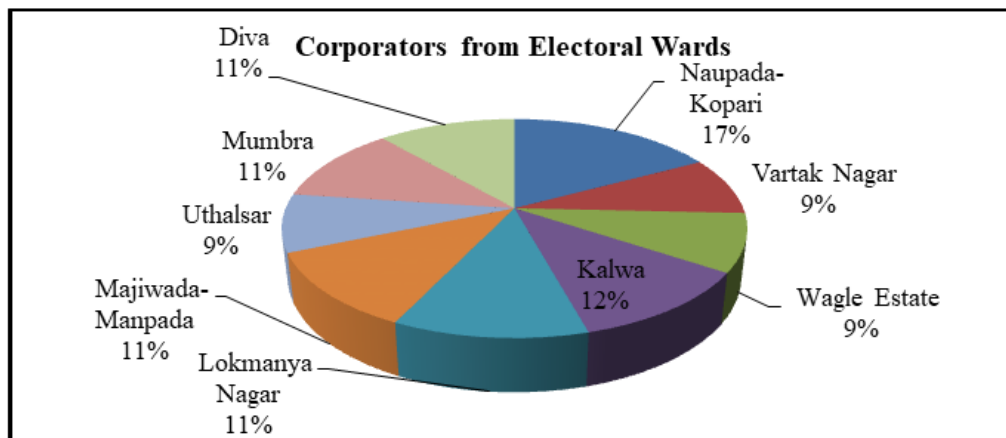
1.2 Respondents from Electoral wards in Administrative Wards of TMC:

Table 02: Table of Corporators responses from Electoral wards in TMC:

| Sr. Number | Administration Ward | Number of Electoral Wards |
|------------|---------------------|---------------------------|
| 1 | Naupada-Kopari | 4 |
| 2 | Vartak Nagar | 3 |
| 3 | Wagle Estate | 3 |
| 4 | Kalwa | 4 |
| 5 | Lokmanya Nagar | 4 |
| 6 | Majiwada-Manpada | 4 |
| 7 | Uthalsar | 3 |
| 8 | Mumbra | 4 |
| 9 | Divia | 4 |
| | Total | 33 |

Source: Compiled with primary Data

Figure 02: Composition of Corporators responses from Electoral wards of TMC:



Source: Data Tested and developed by researcher

1.3 Designation of Corporators:**Table 03: Designation of Corporators responded:**

| Designation | Count |
|----------------------|-------|
| Mayor | 1 |
| Vice-Mayor | 1 |
| Chairman (Sabhapati) | 5 |
| Opposition Leaders | 2 |
| Corporators | 26 |
| Total Respondents | 35 |

Source: Compiled with primary Data

- Survey method used for Collection of data and the primary data collected by preparing structured questionnaire.
- Research based on survey conducted by interview method.
- The all administration wards are divided in 33 electoral wards with 04 Corporators in each electoral ward. At present the population size of Corporators are 131 and the sample size of Therefore ward wise 100% population is covered and as per number of Corporators, the 26% of population
- The primary data is collected from 35 Corporators were selected from each electoral ward including Mayor and Vice-Mayor of Thane Municipal Corporation consists of 09 administration wards.
- The 5 points rating scale are used.
- The statistical tool Wilcoxon Signed Rank Test and Kruskal-Wallis Test is used to determine significance existence of variable on **Planning and Management of TMC**.
- The mean, median are calculated to each variable of data collected.
- The tables and graphs are laid out in such a way that they are easy to comprehend.

DATA ANALYSIS AND INTERPRETATION:

The questionnaire is based on 06 parameters related with Municipal Planning and Management. For analysis of responses and presentation of statement the questionnaires are coded.

Table 04: Coding of Questionnaires on Municipal Planning and Management:

| Code | Statement from Questionnaire |
|------|--|
| A1 | T.M.C.'s Local revenue collection System |
| A2 | Corporators' Participation in Decision making process of TMC |
| A3 | Discount and Interest waive facility on taxes |
| A4 | Quality of services provided by TMC |
| A5 | Transparency in Working system of TMC |
| A6 | Transparency in process of Tender allotment |

Source: Compiled with primary Data

Basic Data Distribution:

The Corporators are responded on financial planning and management of TMC by providing rating on a scale of very poor, Poor, Average, Good and Best.

Table 05: Basic Data Distribution of Corporators response on Municipal Planning and Management of TMC:

| Code | Very Poor | | Poor | | Average | | Good | | Best | |
|------|-----------|-------|------|-------|---------|-------|------|-------|------|-------|
| | N | % | N | % | N | % | N | % | N | % |
| A1 | 0 | 0.0% | 1 | 2.9% | 16 | 45.7% | 14 | 40.0% | 4 | 11.4% |
| A2 | 1 | 2.9% | 10 | 28.6% | 12 | 34.3% | 10 | 28.6% | 2 | 5.7% |
| A3 | 0 | 0.0% | 2 | 5.7% | 10 | 28.6% | 19 | 54.3% | 4 | 11.4% |
| A4 | 0 | 0.0% | 1 | 2.9% | 13 | 37.1% | 16 | 45.7% | 5 | 14.3% |
| A5 | 6 | 17.1% | 10 | 28.6% | 9 | 25.7% | 8 | 22.9% | 2 | 5.7% |
| A6 | 7 | 20.0% | 6 | 17.1% | 12 | 34.3% | 8 | 22.9% | 2 | 5.7% |

Source: Compiled with primary Data

N: Number of Respondents

Descriptive Statistics with Wilcoxon Signed Rank test results:

*Average expectation score is 3 or more on scale with 1-Very Poor, 2-Poor, 3-Average, 4-Good and 5-Best

Table 06: Wilcoxon Signed Rank test on result on Planning and Management of TMC:

| Code | Parameters | Median | Mean | SD | Wilcoxon Statistic | P | Interpretation |
|------|---|--------|------|------|--------------------|-------|------------------------------|
| A1 | T.M.C.'s Local revenue collection System | 4.00 | 3.60 | .74 | 182 | 0.000 | Significantly Exist |
| A2 | Corporators' Participation in Decision making process of T.M.C. | 3.00 | 3.06 | .97 | 149 | 0.749 | Non- Significantly Exist |
| A3 | Discount and Interest waive facility on taxes | 4.00 | 3.71 | .75 | 303 | 0.000 | Significantly Exist |
| A4 | Quality of services provided by T.M.C. | 4.00 | 3.71 | .75 | 244 | 0.000 | Significantly Exist |
| A5 | Transparency in Working system of T.M.C. | 3.00 | 2.71 | 1.18 | 121 | 0.170 | Non- Significantly Not-Exist |
| A6 | Transparency in process of Tender allotment | 3.00 | 2.77 | 1.19 | 98 | 0.230 | Non- Significantly Not-Exist |

Source: Compiled with primary Data

Interpretation:

A1. As the p-value for the Wilcoxon Signed Rank test is less than that of 0.05 indicates that the average score is significantly greater than 3 that are the average expected score indicates "T.M.C.'s Local revenue collection System" is significantly exist.

A2. As the p-value for the Wilcoxon Signed Rank test is greater than that of 0.05 indicates that the expected average score greater than 3 but not significant indicates "Corporators' Participation in Decision making process of TMC." is Non- significantly exist in TMC.

A3. As the p-value for the Wilcoxon Signed Rank test is less than that of 0.05 indicates that the average score is significantly greater than 3 that is the average expected score indicates "Discount and Interest waive facility on taxes" significantly exist in TMC.

A4. As the p-value for the Wilcoxon Signed Rank test is less than that of 0.05 indicates that the average score is significantly greater than 3 that is the average expected score indicates "Quality of services provided by T.M.C." significantly exist in TMC.

A5. As the p-value for the Wilcoxon Signed Rank test is greater than that of 0.05 indicates that the expected average score less but not significant indicates "Transparency in working system of MC" is Non- significantly not exist in TMC.

A6. As the p-value for the Wilcoxon Signed Rank test is greater than that of 0.05 indicates that the expected average score less but not significant indicates "Transparency in process of Tender allotment" is Non-significantly not exist in TMC.

Hypothesis Testing:

Comparison between different parameters:

Mean Rank Table:

The Higher mean rank indicates that parameter is best in category.

Table 07: Mean Rank Table on parameter of Municipal Planning and Management:

| | Parameters | Mean Rank | Conclusion |
|----|---|-----------|------------------------|
| A1 | T.M.C.'s Local revenue collection System | 122.21 | Exist |
| A2 | Corporators' Participation in Decision making process of T.M.C. | 91.73 | Need to Improve |
| A3 | Discount and Interest waive facility on taxes | 131.26 | Exist |
| A4 | Quality of services provided by T.M.C. | 129.86 | Exist |

| | | | |
|----|---|-------|-----------------|
| A5 | Transparency in Working system of T.M.C. | 77.10 | Need to Improve |
| A6 | Transparency in process of Tender allotment | 80.84 | Need to Improve |

Source: Compiled with primary Data

Table 06: Kruskal-Wallis Test result on Municipal Planning and Management of TMC:

| | Value |
|------------|--------|
| Chi-Square | 32.702 |
| d.f. | 5 |
| p-value | .000 |

Source: Compiled with primary Data

Interpretation: As p-value for the Kruskal-Wallis test is less than that of 0.05 indicates that the average score for parameters of Municipal Planning and Management differ significantly. The higher mean rank indicates that parameter is best in category. The analysis conclude that as per Corporators perception there is **need to improvement in Transparency in Working system of TMC, Transparency in process of Tender allotment and Corporators' Participation in Decision making process of TMC.**

FINDINGS

- ✓ Local revenue collection system of Thane Municipal Corporation is significantly better as 51.40% Corporators' responses are good or best with mean value 3.60.
- ✓ Only 34.3% Corporators are agreed that the T.M.C. involve them in Decision making process with mean value 3.06 indicates this parameter is non-significantly exist in Thane Municipal Corporation. Most of Corporators responded average remark for this parameter.
- ✓ Discount and Interest waive facility on taxes is significantly better as 65.70% Corporators' responses on good or best with mean value 3.71.
- ✓ The opinion about Overall quality of services provided by T.M.C. is significantly better as 60.00% Corporators' responses are good or best with mean value 3.71.
- ✓ 71.40% Corporators feel that there is no transparency in the financial resource management of Thane Municipal Corporation, as a result, they rate it on average or poor or very poor with lowest mean value of 2.1.
- ✓ 71.40% Corporators state that there is no transparency in process of Tender allotment and, it is non-significantly non-existing in T.M.C. with a mean value of 2.7.

SUGGESTIONS:

- ✓ The TMC's municipal planning and financial management is balanced with some highlighted issues that need to improve and need to take initiative to overcome.
- ✓ The Corporators views are must involve in Decision making process of TMC, for that the discussion platform should be provide to Corporators.
- ✓ There need to focus on transparency in the financial resource management of Thane Municipal Corporation by audit on time and framing steps for auto checking and rectification of errors.

CONCLUSION:

The TMC's municipal planning and financial management is balanced with some highlighted issues that need to improve and need to take initiative to overcome. The analysis conclude that as per Corporators perception there is need to improvement in Transparency in Working system of TMC, Transparency in process of Tender allotment and Corporators' Participation in Decision making process of TMC.

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A STUDY OF INTERNET BANKING AMONG CONSUMERS IN MUMBAI

¹Anjali Manoj Shankar Sahu and ²Atharva Sandeep Shetwe**^{1,2}Third Year Student - Bachelor of Management Studies (BMS), Chetana's H.S College of Commerce and Economics, Self Financing Section, Mumbai, Maharashtra, India****ABSTRACT**

The precursor for the modern home online banking services were the distance banking services over electronic media from the early '80s. The term online became popular in the late '80s and referred to the use of a terminal, keyboard and TV (or monitor) to access the banking system using a phone line. 'Home banking' can also refer to the use of a numeric keypad to send tones down a phone line with instructions to the bank. Online services started in New York in 1981 when four of the city's major banks (Citibank, Chase Manhattan, Chemical and Manufacturers Hanover) offered home banking services using the videotext system. Because of the commercial failure of videotext these banking services never became popular except in France where the use of videotext (Minitel) was subsidized by the telecom provider and the UK, where the Prestel system was used. With cybercafés and kiosks springing up in different cities access to the Net is going to be easy.

Internet banking (also referred as e banking) is the latest in this series of technological wonders in the recent past involving use of Internet for delivery of banking products & services. Even the Morgan Stanley Dean Witter Internet research emphasised that Web is more important for retail financial services than for many other industries. Internet banking is changing the banking industry and is having the major effects on banking relationships. Banking is now no longer confined to the branches where one has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. In true Internet banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time. Providing Internet banking is increasingly becoming a "need to have" than a "nice to have" service. The net banking, thus, now is more of a norm rather than an exception in many developed countries due to the fact that it is the cheapest way of providing banking services. Online banking (or Internet banking) allows customers to conduct financial transactions on a secure website operated by their retail or virtual bank, credit union or building society.

Keywords : Online Banking , Internet Banking , E-Banking

INTRODUCTION

The Internet banking is changing the banking industry and is having the major effects on banking relationships. Internet banking involves use of Internet for delivery of banking products & services. It falls into four main categories, from Level 1 - minimum functionality sites that offer only access to deposit account data - to Level 4 sites - highly sophisticated offerings enabling integrated sales of additional products and access to other financial services- such as investment and insurance.

Internet banking, both as a medium of delivery of banking services and as a strategic tool for business development. At present, the total internet users in the country are estimated at 9 lakh. However, this is expected to grow exponentially to 90 lakh by 2003. Only about 1 percent of Internet users did banking online in 1998. This is increased to 16.7 percent in March 2000.

Cost of banking service through the Internet from a fraction of costs through conventional methods. Rough estimates assume teller cost at Rs.1 per transaction, ATM transaction cost at 45 paisa, phone banking at 35 paisa, debit cards at 20 paisa and Internet banking at 10 paisa per transaction. The banking industry in India is facing unprecedented competition from non-traditional banking institutions, which now offer banking and financial services over the Internet. The deregulation of the banking industry coupled with the emergence of new technologies, are enabling new competitors to enter the financial services market quickly and efficiently. Indian banks are going for the retail banking in a big way. However, much is still to be achieved.

There is no doubt that potential for net banking in India is immense considering the rising penetration levels of the World Wide Web in Indian homes and offices. When one takes a look at what is available worldwide, one sees that net banking is more of a norm rather than an exception in many developed countries. The services offered enables one to check credit card transactions, paying bills, transferring funds between accounts in two different banks and scheduling future payments and transfers. The gradual increase in net banking is logical as the need to minimize costs catches attention. A North American Internet Banking Survey done by management consultancy Booz Allen & Hamilton in 1996 revealed that the cheapest way of banking is Internet banking. The survey estimated that a brick and mortar network of a bank would cost US\$1.07 per transaction while it is only

US\$0.01 for internet banking. The same survey said that by 2000, 16 million US households would be banking through the net.

In India, however, there may arise problems with nationalized banks, which have in the past opposed computerization. However, the fact remains that given a choice, customers would like to bank via the net and the next decade could well see virtual banking becoming a reality. Compared to banks abroad, India banks offering online services still have a long way to go. For online banking to reach a critical mass, there has to be sufficient number of users and the sufficient infrastructure in place.

Reserve Bank of India has constituted a group to examine different issues relating to I-banking and recommend technology, security legal standards and operational standards keeping in view the international best practices. In the following paragraphs a generic set of risks discussed as the basis for formulating general risk control guidelines.

A healthy banking system is essential for any economy striving to achieve good growth and yet remain stable in an increasingly global business environment. The Indian banking system has witnessed a series of reforms in the past, like deregulation of interest rates, dilution of government stake in PSBs, and increased participation of private sector banks. It has also undergone rapid changes, reflecting a number of underlying developments. This trend has created new competitive threats as well as new opportunities. This paper aims to foresee major future banking trends, based on these past and current movements in the market.

Given the competitive market, banking will (and to a great extent already has) become a process of choice and convenience. The future of banking would be in terms of integration. This is already becoming a reality with new-age banks such as YES Bank, and others too adopting a single-PIN. Geography will no longer be an inhibitor. Technology will prove to be the differentiator in the short-term but the dynamic environment will soon lead to its saturation and what will ultimately be the key to success will be a better relationship management.

REVIEW OF LITERATURE

Rangan, V. Kasturi and Lee, Katharine L., (2012), “Mobile Banking for the Unbanked “, The case describes in detail the workings of two mobile banking operators in Africa WIZZIT in South Africa and M-PESA in Kenya. It explores the dimensions of strategy that make for success in the market for the unbanked. It raises questions regarding the portability of the model to other countries and settings.

V. Raja, Joe A. (2012), “Global e-banking scenario and challenges in banking system”,

This paper is an attempt to explore the various levels of internet banking services provided by banks using the secondary data. It also compares the traditional banking systems with net banking. It lists out the various advantages of internet banking and the successful security measures adopted by different banks for secured banking transactions. It also analyzes how E-banking can be useful for banking industry during this global financial melt down.

Van B., Paul, Veloso, Francisco M. and Oliveira, P., (2012), “ Innovation by Users in Emerging Economies: Evidence from Mobile Banking Services”, This paper examined the extent to which users in emerging economies innovate, and whether these innovations are meaningful on a global stage. To study this issue, the researcher conducted an empirical investigation into the origin and types of innovations in financial services offered via mobile phones, a global, multi-billion dollar industry where emerging economies play an important role. The researcher used the complete list of mobile financial services, as reported by the GSM Association (GSMA), and collected detailed histories of the development of the services and their innovation process. Analysis of this study shows that 85% of the innovations in this field originated in emerging markets. The researcher also conclude that at least 50% of all mobile financial services were pioneered by users, approximately 45% by producers, and 5% jointly by users and producers. Additionally, services developed by users diffused at more than double the rate of producer-innovations. Finally, the researcher observed that threequarters of the innovations that originated in emerging markets have already diffused to OECD countries and that the (user) innovations are therefore globally meaningful.

Nel J., Boshoff C., Raleting T., (2012), “Exploiting the technology cluster effect to enhance the adoption of WIG mobile banking among low-income earners” This study investigated the attitude formation of low-income, non-users of Wireless Internet Gateway (WIG) mobile banking, by including use of the Short Message Services (SMS) as a moderator of attitude formation. A non-probability sample of 465 South African non-users of mobile banking was drawn and clustered into High users and Low users of the SMS, based on the average

number of text messages sent in a week. The moderating effect of "use of the SMS" was investigated by means of a structural equation modelling multi-group analysis. The findings revealed that the influence of Ease of use on Attitude and of Self-efficacy on Ease of use were stronger for High users and significantly different from Low users, while the opposite was true for the influence of Facilitating conditions on Usefulness.

Oliveira P., Eric V. H., (2011), "Users as service innovators: The case of banking services"

Fond that 55% of today's computerized commercial banking services were first developed and implemented by non-bank firms for their own use, and 44% of today's computerized retail banking services were first developed and implemented by individual service users rather than by commercial financial service providers. Manual precursors to these services – manual procedures that carried out functions similar to computerized services in our sample – were almost always developed by users as self-services.

OBJECTIVE OF THE STUDY

The main objectives of the study are as follows as,

- To understand the genesis and concept of Internet-Banking.
- To analyse the importance, functions, advantages and limitations of Internet-Banking.
- To explain the different form of Internet-Banking and to analyse the rules & regulation regarding Internet-Banking guided by RBI.
- To highlighting on the security problems of Internet-Banking and how to reduce the security issues with the help of security control tools.
- To analyse the trend of Internet-Banking with the help of primary data.
- To examine the impact of ATM, Internet banking, Mobile banking and Credit cards on customer satisfaction by analysing the problems faced by the customers.

LIMITATIONS

The major limitations of the study are:

- A small sample size of 100 respondents are taken to primary data analysis. So I cannot draw proper inferences about the respondents from this sample size.
- I have not used modern statistical tools to analysis the data.
- Due to shortage of time I have not been able to make a depth study.
- I could not collect data from out site of MUMBAI.
- This study is based on the prevailing respondents' satisfaction. But their satisfaction may change according to time, fashion, need etc.

RESEARCH METHODOLOGY

Exploratory Research includes the reviewing and analysis of the articles, Research Papers, Interviews and Other Published Information in order to gain a deeper understanding of the prevailing scenario.

Also, quantitative information, in which survey reports etc done on the basis of Questionnaires was beneficial in the way that it provides a Comparative Insight into The Consumer Perception for Internet Banking in Mumbai and their preferences over it. It is good for examining Consumer Behavior in the Current Trends of Internet Banking.

2.1.1 SECONDARY DATA

The secondary data is readily available data from the published or printed sources. The secondary data is generally used in the case of academic research and to a certain extent in the case of social research. However, commercial research gives requires more of primary data than secondary data. Generally researcher first makes an attempt to obtain information from secondary sources to solve the problem. However, when the secondary data is sufficient and outdated, the researcher resorts primary data. Information is gathered through secondary sources:

- Books

- Internet
- Magazines and Brochures
- Previous reports

SAMPLING TECHNIQUES

The Sampling Technique for this use for the study was Probability Sampling here in a simple random survey was conducted by questioning random people who had a brief idea about Internet Banking.

SAMPLE SIZE

To analyse the situation of Scope of Internet Banking in Mumbai was taken of Approximately 100 Customers.

DATA ANALYSIS

Q.1 DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR GENDER

| Customer Mode | |
|---------------|------------|
| Gender | Percentage |
| Male | 52 % |
| Female | 47 % |
| Other | 1 % |
| Total | 100 |

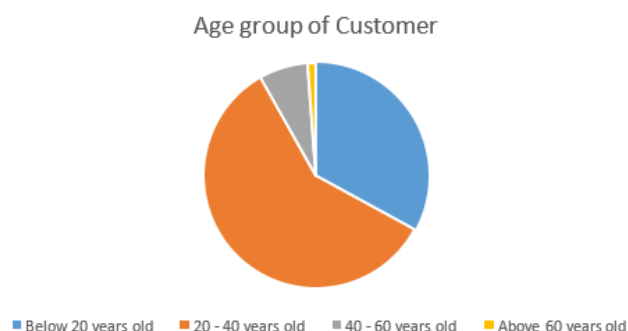


INFERENCE

From the above table, 47 per cent of the respondents are Male, 52 per cent of the respondents are Female and 1 per cent of the respondents are Others.

Q.2 DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR AGE

| Age group of customer | |
|-----------------------|------------|
| Age class | Percentage |
| Below 20 years old | 33 % |
| 20-40 years old | 59 % |
| 40-60 years old | 7 % |
| Above 60 years old | 1 % |
| Total | 100 |

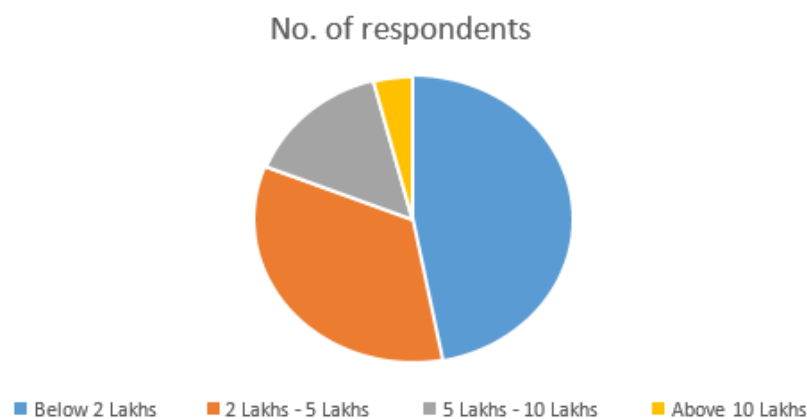


INFERENCE

From the above table, 59 per cent of the respondents are of 20-40 years old, 7 per cent of the respondents are of 40-60 years old, 1 per cent of the respondents are above 60 years old and the remaining 33 per cent of the respondents are below the age of 20.

Q.3 DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR INCOME LEVEL

| Category of Income Level | |
|--------------------------|------------|
| Income Level | Percentage |
| Below 2 Lakhs | 47 % |
| 2 Lakhs - 5 Lakhs | 34 % |
| 5 Lakhs – 10 Lakhs | 15 % |
| Above 10 Lakhs | 4 % |
| Total | 100 |

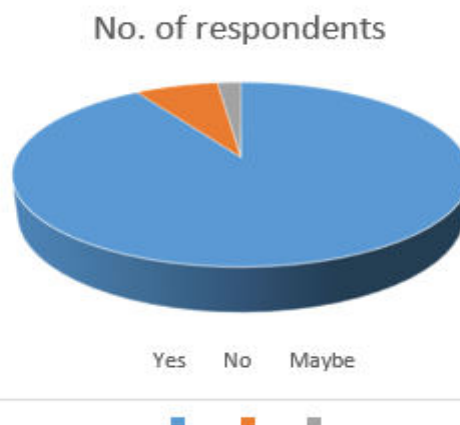


INFERENCE

From the above table, 4 percent of the respondent's annual income are above Rs.10 Lakhs, 15 percent of the respondent's annual incomes are between 5 Lakhs – 10 Lakhs, 34 percent of the respondent's annual incomes are between Rs.2 Lakhs - 5 Lakhs. Remaining 47 percent of the respondents below Rs.2 Lakhs

Q.4 DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR USAGE OF INTERNET BANKING SERVICES

| Awareness about internet banking services | |
|---|------------|
| Status | Percentage |
| Yes | 91 % |
| No | 7 % |
| Maybe | 2 % |
| Total | 100 |



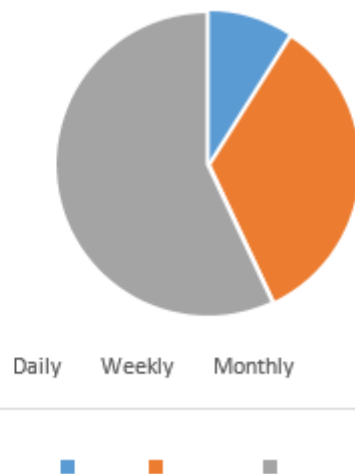
INFERENCE

From the above table, 91 percent of the respondents are using internet banking service offered by the bank, 7 percent of respondents are not using it and the remaining 2 percent respondents maybe are using or not using internet banking services.

Q.5 DISTRIBUTION OF RESPONDENTS ACCORDING TO HOW OFTEN DO YOU USE INTERNET BANKING SERVICES

| How often do you use internet banking services ? | |
|--|------------|
| Status | Percentage |
| Daily | 9 % |
| Weekly | 34 % |
| Monthly | 57 % |
| Total | 100 |

No. of respondents

**INFERENCE**

From the above table, 57 per cent of the respondents use internet banking service Monthly offered by the bank, 34 per cent of the respondents use internet banking service Weekly offered by the bank and the remaining 9 percent of the respondents use internet banking service Daily offered by the bank.

FINDINGS

- To prevent online banking from remaining an expensive additional channel that does little to retain footloose customers, banks must act quickly.
- The first and most obvious step they should take is to see to it that the basic problem fuelling dissatisfaction has been addressed.
- After repairing this basic deficiency, banks must ensure that their services are competitive.
- Obviously, it should include checking, savings and brokerage services, which anchor customers to the institution.
- In addition, to meet the challenge of online brokerage and other new entrants, banks would need to add “supermarkets” selling products such as mortgage, mutual funds and insurance.

CONCLUSION

Technology innovation and fierce competition among existing banks have enable a wide array of banking products and services, being made available to retail and wholesale customer through an electronic distribution channel, collectively referred to as e-banking. The integration of e-banking application with legacy system implies an integrated risk management approach for all banking activities of a banking institution. Latest recommendations of Basel Committee recognize that each bank’s risk profile is different and requires a tailored risk mitigation approach appropriate for the scale of e- banking operations, the materiality of the risks present

and the willingness and ability of the institution to manage their risks. This implies that a “one size fits all” approach to e-banking risk management issues may not be appropriate.

Banks have traditionally been in the forefront of harnessing technology to improve product and efficiency. Technology is altering the relationships between banks and its internal and external customers. Technology has also eroded the entry barriers faced by many industries. With one time investment, technology has brought about superior products and channel management with a special focus on customer relationship. The incremental costs incurred for expansion and diversification are also more beneficial.

The major driving force behind the rapid spread of e-banking is its acceptance as an extremely cost effective delivery channel. But on the flipside, it is associated with risks such as reputation risk, security risk, cross-border risk and strategic risk, which are unique to e-banking. Banks need to have an effective disaster recovery plan along with comprehensive risk management tool is significant not only to the bank but also to the banking system as a whole. All these issues underscore the importance of sound supervisory policies and high level of international co-operation among the bank regulators. The Basel Committee on banking Supervision has taken the lead in this area through the creation of its Electronic Banking Group – a group comprising 17 central banks and bank supervisory agencies in the late 1999. The main focus of this group has been to develop sound risk management practices.

Internet has created plenty of opportunities for players in the banking sector. While the new entrants have the advantage of latest technology, the goodwill of the established banks gives them a special opportunity to lead the online world. By merely putting existing service online won't help the banks in holding their customer close.

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- www.investopedia.com
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A STUDY OF IMPACT OF RERA IN REAL ESTATE RESPECT TO BUILDERS IN MUMBAI

¹Kartik Pintoo Gupta and ²Sneha Sukhdev Ghadge^{1,2}Third Year Student - Bachelor of Management studies (BMS), Chetana's H.S College of Commerce and Economics, Self Financing Section, Mumbai, Maharashtra, India**ABSTRACT**

The Real Estate sector plays a catalytic role in fulfilling the need and demand for housing and infrastructure in the country. While this sector has grown significantly in recent years, it has been largely unregulated, with absence of professionalism and standardization and lack of adequate consumer protection. Though the Consumer Protection Act, 1986 is available as a forums to the buyers in the real estate market, the recourse is only curative and not adequate to address all the concerns of buyers and promoters in that sector. The lack of standardization has been a constraint to the healthy and orderly growth of industry. In view of the above, it became necessary to have a central legislation, namely, the Real Estate (Regulation and Development) Act, 2016 in the interests of effective consumer protection, uniformity and standardization of business practices and transactions in the real estate sector. The Real Estate (Regulation and Development) Bill was passed by the Parliament on 15-03-2016 and received President's assent on 25th march 2016.

Keywords : RERA , Real Estate.

INTRODUCTION

The Real Estate (Regulation and Development) Act, 2016 is an Act of the Parliament of India which seeks to protect home-buyers as well as help boost investments in the real estate industry. The Act establishes Real Estate Regulatory Authority (RERA) in each state for regulation of the real estate sector. The bill was passed by the *Rajya Sabha* on 10 March 2016 and by the *Lok Sabha* on 15 March 2016. The Act came into force on 1 May 2016 with 59 of 92 sections notified. Remaining provisions came into force on 1 May 2017. The Central and state governments are liable to notify the Rules under the Act within a statutory period of six months. Real Estate Regulatory Authority (RERA) Bill was introduced by the UPA 2 government in 2013. In December 2015, the Union Cabinet of India had approved 20 major amendments to the bill based on the recommendations of a Rajya Sabha committee that examined the bill. However, Congress, Left and AIADMK had expressed their reservations on the report through dissent notes. The bill got approval of the *Rajya Sabha* on 10 March 2016 and by the Lok Sabha on 15 March 2016.

On May 1, 2017, the Real Estate (Regulation and Development) Act, 2016 (RERA) went into full force nationwide, giving the real estate industry its own regulator. The Regulatory Authority (RA) of each state, along with UT, will be responsible for establishing regulations and guidelines in compliance with the Act.

Will real estate prices rise now that the RERA is in effect, particularly in the residential market? There might not be a clear-cut solution to this. Real estate prices may rise as a result of the new regulations' significantly tighter compliance and transparency requirements, particularly for newly launched properties. However, the system's massive inventory overhang is likely to contain the price increase until the supply

REVIEW OF LITERATURE

Sunil Dhawan (May 09, 2017) in his article "Will RERA impact real estate prices" published in **Economictimes.com**. Stated that RERA is going to impact real estate in terms of price. For existing property and as well as under construction property. As the Super built-up cost of a property will be calculated in carpet area itself, which will increase the overall price of the property. Every developer has to register his new or under construction projects under RERA. Due to the RERA norms and conditions, developer has to complete the project on a given period of time, which will increase the cost of under construction projects. There will be a lot of pressure on developers to deliver projects on time, this will create a huge demand for contractors and they are going to charge more, which will indirectly burden customers.

Sobia Khan (13th July 2107) in her article "Real estate brokers fear state RERA rules with hit them" published by **ET bureau**. Stated that Real estate brokers of Bengaluru are afraid that RERA will have a negative impact on their businesses, it is because of increase in the registration fees. Bengaluru is charging more than any other state in India, which the real estate agents cannot afford to pay. This article is in favor of real estate agent of Karnataka. Recently in Karnataka the fees for registration is revived which is comparatively high as compared to other states. To get registered in RERA, you have to pay 2, 50,000 Rs in Karnataka, wherein Maharashtra it is 1, 00,000. Demonetization and implementation of RERA has made a huge impact on real estate industry, many brokers in Karnataka can afford to pay higher fees to get registered.

Roof and floor, KSL Digital Venture Pvt.Ltd (23rd July 2107) in there article “Gold or real estate what is the right investment for you” published by The Hindu stated that Investment opportunities of gold and real estate are discussed in the above article with reference to each other. Specification of each investment is shown, so people can know about the advantages of investing in gold rather than are estate property. It is hard to say to invest in gold rather than of real estate because you cannot compare investments in gold with investments in real estate. Author has given a whole preview about investment in gold and real estate. Gold can be liquidized easily but to convert real estate property into liquid is not so easy we cannot compare these two aspects as property when liquefied, its value will be in lakhs and crores

K.V Aditya Bharadwaj (28th July 2017) in his article “As RERA registration deadline nears, industry cries foul” published on WWW.The Hindu.com Stated that Deadline for registration of projects is 31st July 2017. According to the article, in Bengaluru, only 120 projects have been registered out of thousands of projects in the city. The developers want the deadline to be postponed so that they will get extra time to get registered. As the deadline is coming nearer, the industry people are panicking as there will be a huge penalty charged on the developers. As an act of malpractices developers don't register their projects because the insights of the projects are disclosed. If developers have been really corrupt and cunning, RERA will expose them, hence developers are going haywire when the deadlines are coming near.

Special Correspondent (28th July 2017) in there article “Real estate act rules notified” published on www.The Hindu.com stated that Real estate Act rules are notified in Puducherry. It is mandatory to register every project under RERA. No sale in real estate project can be made without registration of the project with Puducherry Real Estate Authority. Government of Puducherry has notified the rules. It is compulsory that all developers have to register their projects under RERA mandatorily. In this article the author has also mentioned that it is mandatory to get registered under Puducherry real estate regulatory authority.

Times of India (29th July 2107) in there article “2500 builders across state have registered under RERA so far”. Stated that 2500 builders have registered their projects under RERA till now in Maharashtra. If the project is not registered under RERA then the builders will have to bare a heavy penalty which consists of 10% project cost. Consumers can register their complaints on the RERA website by paying Rs. 5000. The deadline for the builders to register with RERA is 31st July. 2,500 developers had registered under RERA, in which maximum number of project are from Pune which consists of (853) followed by Mumbai (487) and Thane (318) and suburbs and Mumbai city (103). It is mandatory to register the project under RERA by any developer. After the deadlines of 31st July 2017, RERA is going to put penalty on the developers who have not registered their on-going project yet. The consumers have to pay 5000 Rs to register their complaint with the regulatory body. Already the complainants are under stress, and to charge him 5000rs more would be absolutely wrong, as they are not going to get their possession on time which is going to increase their cost of purchasing residential apartments and charging extra amount to just register is not good.

Bagish Jha, Shubhra Pant, Sharmila Bhowmick (27th July 2017) in there article “Most ongoing projects in NCR will be out of RERA” published by Times of India stated that Haryana and Uttar Pradesh RERA rules have a majority of ongoing real estate projects in NCR outside the ambit of the new real estate law, with the number as high as 90% in Gurugram. There are many projects in queue to get registered under RERA and because of this, buyers in NCR are facing a lot of trouble. As RERA has come into implementation there are many projects in Delhi NCR which are in under-construction stage. As the deadline comes to an end there are multiple projects which are lined up to get registered There are many projects who've go there OC but haven't been registered under RERA, so the customers are trapped and have no way out. It is because if there are changes due to the RERA compliance then the possession time of the flat owner will get delayed. The builders are looking forward for an extension for their deadlines.

IMPORTANCE OF THE STUDY

Need for this research is important to know whether the consumer will RERA be reliable on RERA or not. RERA is a body which is going to change whole game of real industry. To know the consumer behavior while buying a residential real estate property this research is required. Every research has its special significance in solving problem of business and industry. This research is going to help real estate developers and real estate agents to know the consumer's perception toward buying a real estate property.

OBJECTIVE

- To Study how RERA is going to affect consumer buying behavior while buying a residential real estate property
- To study how RERA is changing dimensions of Real estate Industry

- To study what Builder thinks while starting off with the project in terms of monetary value and the response.
- To study whether RERA had a positive or negative impact on the builders.

SCOPE OF STUDY

Real estate (regulation and development) Act is a significant and crucial law which will impact the whole real estate sector and it is going to change the whole picture of real estate industry forever. It has made real estate industry more transparent. RERA has made the consumers real winner of the industry and also it is going to protect them from unscrupulous activities. Research had RERA has generated a trust in the mind of the consumer to invest in real estate. Builders are agreeing to all the rules and regulations enacted by the RERA Authority. Builders think RERA just made there working environment more business minded.

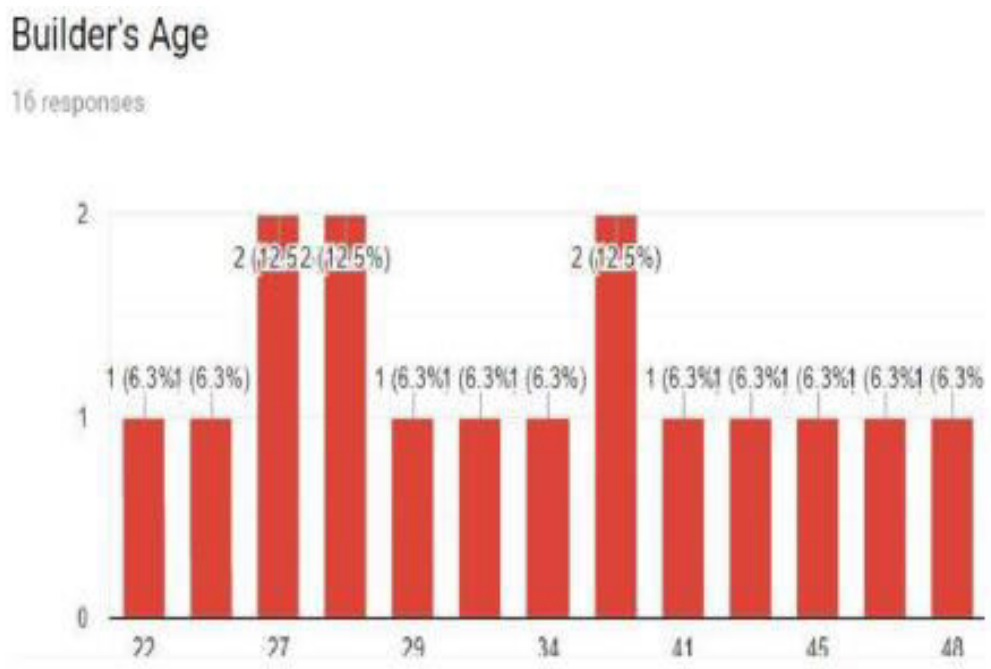
RESEARCH METHODOLOGY

Descriptive research includes surveys and facts findings enquiries of different kinds. The major purpose of Descriptive research is the description of the state of affairs, as it exists at present. It provides the data about the population or universe being studied. Descriptive research is used when the objective is to provide a systematic description that is as factual as accurate possible. In this project we have to find whether builders got affected with the implementation of RERA or it made their business run more swiftly.

DATA ANALYSIS

Survey was conducted on the builders of Maharashtra and Gujarat of both residential and commercial builders regarding the Impacts of implementation of RERA on Builders. The survey was conducted related to their business environment factors. Following are the interpretations of the questions asked to Builders.

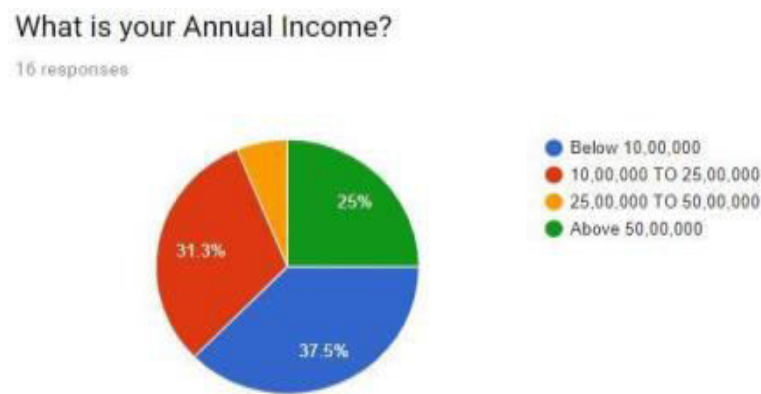
Q.1



INTERPRETATION:

Out of the responses gathered, 6.3% builder fall in the category of the age group of 22 years, 6.3% builder fall in the category of the age group of 23 to 25 years, 12.5% builder fall in the category of the age group of 27 years, 12.5% builder fall in the category of the age group of 28 years, 6.3% builder fall in the category of the age group of 29 years, 6.3% builder fall in the category of the age group of 30 to 33 years, 6.3% builder fall in the category of the age group of 34 years, 12.5% builder fall in the category of the age group of 35 to 40 years, 6.3% builder fall in the category of the age group of 41 years, 6.3% builder fall in the category of the age group of 42 to 44 years of age, 6.3% builder fall in the category of the age group of 45 years, 6.3% builder fall in the category of the age group of 46 to 47 years, 6.3% builder fall in the category of the age group of 48 years. So it states that we have from low experienced builders to high experienced builders.

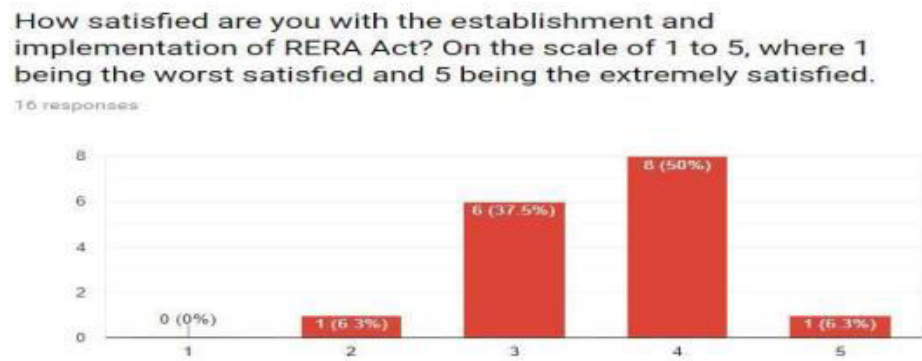
Q.2



INTERPRETATION:

Based on the question asked what is the annual income of the builders? The response gathered shows that 37.5% builder fall in the category of the annual income of below Rs 10, 00,000. 31.3% builder fall in the category of the annual income of Rs 10, 00,000 to Rs 25, 00,000. 6.2% builder fall in the category of the annual income of Rs 25, 00,000 to Rs 50, 00,000. 25% builder fall in the category of the annual income of Above Rs 50, 00,000. This survey’s responses shows that there are builders of all income group.

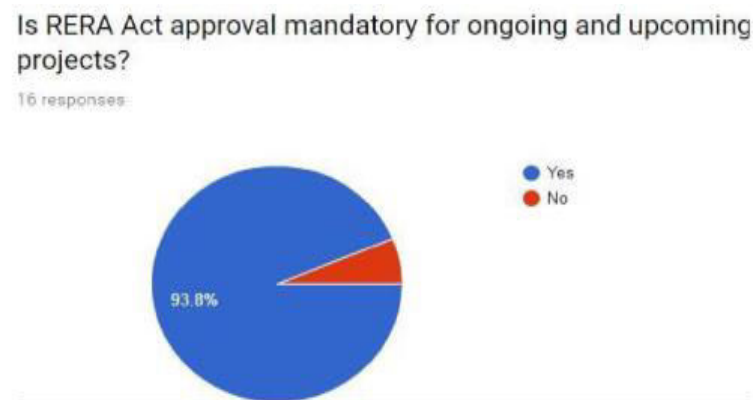
Q.3



INTERPRETATION:

On the Question asked as How satisfied are you with the establishment and implementation of the RERA Act? Rate that on the scale of 1 to 5, surprisingly 0% people are worst satisfied with the establishment and implementation of RERA Act. 6.3% builder are not that satisfied with the implementation of the Act, 37.5% builder are satisfied with the establishment of the RERA act, 50% builder are very well satisfied with the establishment of the RERA Act, 6.3% builder are extremely satisfied with the establishment of the Act. This states that builder are satisfied with the establishment and implementation of the Act.

Q.4



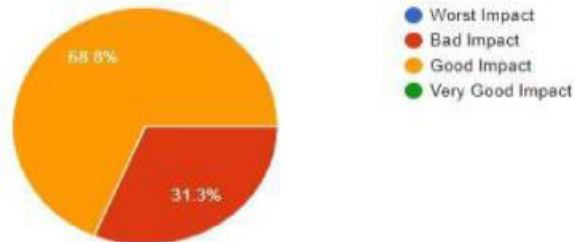
INTERPRETATION:

Based on the question asked that is the RERA Act approval mandatory for ongoing and upcoming project? There are 93.8% builders that fall in the category the category of Builder saying YES, 6.2% builder fall in the category of builder saying NO. This shows that builders very well know and are well versed with the rules and regulation of the Act.

Q.5

How has RERA impacted your Sales and Income on Annual basis?

16 responses



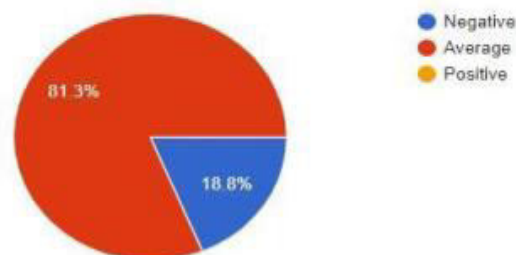
INTERPRETATION:

Based on the question asked how RERA Act has impacted your sales and income on annual basis? The results are slightly unbelievable as 0% builder think that their annual sales and income is not worst impacted and not had a very good impact because of the Act, 31.3% builder think that the Act has impacted badly on their sales and income on annual basis, 68.8% builder think that the Act has impacted in a good way on their sales and income on annual basis. This response made very clear that the builder are impacted badly with respect to their sales and income on annual basis.

Q.6

According to you, has the RERA Act implementation boosted Investment in the real estate business?

16 responses



INTERPRETATION:

On the response for the question has the RERA Act implementation boosted investment in the Real Estate Sector? The response made this question very clear that 0% builder think that there is investment in this sector i.e. positive investment towards this sector, 81.3% builder think that there is average investment with the implementation of this Act, 18.8% builder think that there is negative i.e. there is disinvestment in this sector with the implementation with the Act.

FINDINGS

1. Major builders fall in the age group of 27 to 40 years of age.
2. Major builders are self-employed and are experienced in this field of business.
3. Major builder have an annual income of Rs 25, 00,000 or more than Rs 50, 00,000.

4. Builders strictly agree with the rules and regulations under the RERA Act.
5. Builders think that RERA Act is going to change the picture of the Real Estate.

CONCLUSION

RERA is enforcing the developers to get registered which has created a fear in the industry. While building a real estate property, builders are more concerned about even a small thing. RERA will throw a transparent picture of industry where a builder can analyze the choices of property to be developed. RERA has impacted positively on the Builders perception of boosting investment in real estate property. Survey was conducted to conclude the impact of RERA on builders, builders strongly agree with the clauses mention in the Real Estate (Regulation and Development) Act, 2016 and it has enlarged confidence in the perception of builder while commencing and building a project. RERA has made homebuyers king of the industry. It has given second priority to the Real Estate Developers. This regulatory body has made real estate industry more transparent. There is scope of more professionalism in this sector as the Developers and Real estate agent both have to adhere the norms and conditions of RERA.

LIMITATIONS

1. The survey was restricted to selected areas of Maharashtra state only.
2. The time duration of this survey was 60 days only.
3. This project was only restricted to the residential properties & not commercials & others.
4. The survey area were too far as the city is big enough which caused many transportation problem.

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STUDY OF INFLOW OF FOREIGN DIRECT INVESTMENT OF INDIA

¹Altamash Shaikh and ²Aryan Singh^{1,2}Third Year Student - Bachelor of Management Studies (BMS), Chetana's H.S College of Commerce and Economics, Self Financing Section, Mumbai, Maharashtra, India**ABSTRACT**

Foreign direct investment (FDI) in India is the major monetary source for economic development in India. Foreign companies invest directly in fast growing private Indian businesses to take benefits of cheaper wages and changing business environment of India. Economic liberalization started in India in wake of the 1991 economic crisis and since then FDI has steadily increased in India. It was Man Mohan Singh and P. V Narasimha Rao who brought FDI in India, which subsequently generated more than one crore jobs. According to the Financial Times, in 2015 India overtook China and the US as the top destination for the Foreign Direct Investment. Foreign Direct Investment (FDI) is a type of investment in to an enterprise in a country by other enterprises located in another country by buying a company in the target country or by expanding operations of an existing business in that country. In the era of globalization FDI takes vital part in the development of both developing and developed countries. FDI has been associated with improved economic growth and development in the host countries which has led to the emergence of global competition to attract FDI. FDI offers number of benefits like outflow of new technology, innovative products, and extension of new markets, opportunities of employment and introduction of new skills etc., which reflect in the growth of income of any nation. Foreign direct investment is one of the measures of growing economic globalization. Investment has always been an issue for the developing economies such as India. The world has been globalizing and all the countries are liberalizing their policies for welcoming investment from countries which are abundant in capital resources. The countries which are developed are focusing on new markets where there is availability of abundant labor's scope for products, and high profits are achieved. Therefore, Foreign Direct Investment (FDI) has become a battle ground in the emerging markets. FDI has boosted the economic life of India and on the other hand there are critics who have blamed the government.

Keywords: FDI, GDP, Foreign Direct Investment.

INTRODUCTION

Foreign Direct Investment, or FDI, is a type of investment that involves the injection of foreign funds into an enterprise that operates in a different country of origin from the investor. Investors are granted management and voting rights if the level of ownership is greater than or equal to 10% of ordinary shares. Shares ownership amounting to less than the stated amount is termed portfolio investment and is not categorized as FDI.

This does not include foreign investments in stock markets. Instead, FDI refers more specifically to the investment of foreign assets into domestic goods and services. FDI is generally favored over equity investments which tend

to flow out of an economy at the first sign of trouble which leaves countries more susceptible to shocks in their money markets. There are many businesses or individuals who would earn their livelihood through the foreign investments. There are legal and financial consultants who also guide in the early stage of establishment of firm. Foreign investments mean both foreign portfolio investments and foreign direct investments (FDI). FDI brings better technology and management, marketing networks and offers competition, the latter helping Indian companies improve, quite apart from being good for consumers. Alongside opening up of the FDI regime, steps were taken to allow foreign portfolio investments into the Indian stock market through the mechanism of foreign institutional investors.

The objective was not only to facilitate non debt creating foreign capital inflows but also to develop the stock market in India, lower the cost of capital for Indian enterprises and indirectly improve corporate governance structures. On their part, large Indian companies have been allowed to raise capital directly from international capital markets through commercial borrowings and depository receipts having underlying Indian equity.

The Government of India has amended FDI policy to increase FDI inflow. In 2014, the government increased foreign investment upper limit from 26% to 49% in insurance sector. It also launched Make in India initiative in September 2014 under which FDI policy for 25 sectors was liberalized further. It was Man Mohan Singh and P. V. Narasimha Rao who brought FDI in India, which subsequently generated more than one crore jobs. According to the Financial Times, in 2015 India overtook China and the US as the top destination for the Foreign Direct Investment. In first half of the 2015, India attracted investment of \$31 billion compared to \$28 billion and \$27

billion of China and the US respectively. If we look into the growth and expansion of the theory of foreign direct investment, it is evident that the last two decades have been experiencing the emergence of numerous literatures about the activities of corporations which are well spread Outside of their national boundaries. The commerce and industry ministry says India has now become the topmost attractive destination for foreign investment. Foreign direct investment inflows hit an all-time high of \$60.1 billion in 2016-17, the commerce and industry ministry said on Friday, as the Narendra Modi government eased rules to lure global conglomerates to set up shop in sectors such as defense and railways. In the last three years, the government has eased 87 FDI rules across 21 sectors to accelerate economic growth and Boost.

REVIEW OF LITERATURE

Shyam (2017) proposed in his journal, "FDI: future demand of India" mentioned that "consumer are always hungry for modern ways of shopping, Indian retail & employment potential is growing fast too. In his study it was mentioned about retail scene that they are rethinking of best pricing system which e prudent to encourage FDI in retail further

Sharma et al. (2016), in his journal suggests that, there is a positive relationship between FDI and economic factors like (inflation, deficit in BOP, GDP etc.). From their study it is concluded that after liberalization FDI is a key factor considered developing indicator of Indian economy.

Naveen (2015) opines that, "3d's- democracy, demography and demand are the unique traits of Indian economy and India is having superior marketplace at global level, the government has launched „make in India". Also suggesting India is far better on most of the countries FDI inflows into the service sector increased from \$ 2.22 billion in 2013-14 to \$3.25 billion in 2014-15 i.e. Increase by 46 % , the growth rate has picked up the pace, external account is better as foreign reserves are at record high, inflation has been moderate and fiscal deficit is manageable. Thus for the acceleration of rate of economic growth, India needs to augment FDI inflows by using simple statistical tool like correlation and regression.

Jammu S. et al (2014) stated in "FDI in India" that foreign capital is a good servant, but a bad master. Their main focus was to examine the sector wise, state wise FDI inflow during 2000-2010, and also showing the trends in FDI & total foreign investment by taking CGR and semi log trend model. In the context of state wise analysis Maharashtra and suggests further that it is mainly concerned in south and north further. The relationship between FDI and GDP, by using regression equation, economic growth leads to more attraction of FDI and inverse relationship between GDP & FDI.

Ibrahim et al. (2014), "FDI plays a vital role in global business & also in the form of investment in foreign institutional investor (FIIs) & investment through American Depository Receipts (ADR) etc. The history of it was the establishment of East India Company for Britishers own interest, thus this force Indian economists to make foreign investment policy for acquiring advance technology & to mobilize foreign exchange reserve (FER) due to inadequate domestic capital, lack of entrepreneurship, capital formation & so on. The objective of this study is to explore the relationship between the inflow of FDI & its impact on Indian economy. For this he used time period of 10 year from 2003-04 to 2012-13 & secondary data. By concerning inflows of FDI with India's export, GDP & FER, he concluded that the CAGR of FDI flow was 23.9%, export rate 16.76% & GDP was 12.68% and the increase over the period was 3.88 times of FER. He suggests that, in India foreign capital helps in increasing productivity of labor, to build FER to meet current account deficit. So, govt. should provide tax concession, simplification of licensing to encourage foreign investment. During this period Indian economy is developing very rapidly and become 5th largest country in the world.

Boopath (2013) revealed that the Press Council of India has commented on synergic alliance "or equity participation by way of Foreign Direct Investment. The council opened that Foreign Direct Investment should be allowed to break or halt the growing monopoly of a few media 15 giants in India who offer uneven playground and unhealthy competition to small and medium papers

Jampala, Lakshmi and Srinivasan (2013) discussed Foreign Direct Investment Inflows into India in the Post-reforms period. They concluded that "as far as the economic interpretation of the model is concerned; the size of domestic market is positively related to Foreign Direct Investment. The greater the market, the more customers and more opportunities to invest."

According to Jha R. (2011), "FDI can only enhance in making of deep cuts in tariff that possible by substituting investment for domestic privatization program me". In short FDI policy integrates with trade reform & privatization policy.

RESEARCH METHODOLOGY

Aims & Objectives

- To know the impact of GDP through FDI inflows.
- To study the economic relationship between economic growth and FDI in India.
- To know sector wise
- To assess the determinants of FDI inflows.
- To identify FDI in retail sector its advantages and disadvantages.
- To identify FDI in private sector.
- To study the country wise flow of FDI in India.

Sources of Data

Primary source of data: Primary data is acquired by interviewing investment professionals who have intense knowledge in this field with the help of a questionnaire

Secondary source of data: For having a detailed study about this topic, it is necessary to have some of the secondary information.

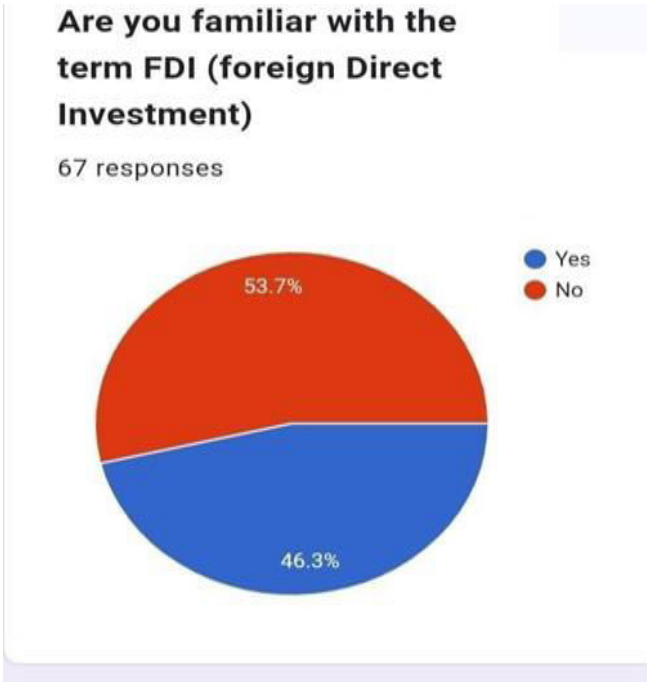
Scope of the Study

- Domestic capital is inadequate for purpose of economic growth.
- Foreign capital is usually essential, at least as a temporary measure, during the period when capital marketis in the process of development.
- Foreign capital usually brings it with other scare productive factors like technical knowhow, business enterprise and its knowledge.

DATA ANALYSIS AND INTERPRETATION

1. Are you familiar with the term FDI (foreign Direct Investment)

| CHOICES | RESPONSES % | NO OF RESPONSES |
|---------|-------------|-----------------|
| Yes | 46.3% | 31 |
| No | 53.7% | 36 |

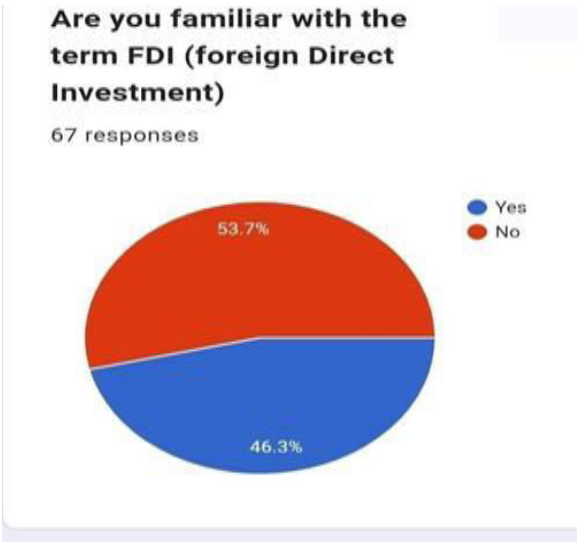


INTERPRETATION:

According to my survey 31 respondent people are familiar with the term FDI and 36 respondentpeople are not familiar with term FDI.

2. Are you familiar with the term FDI (foreign Direct Investment)

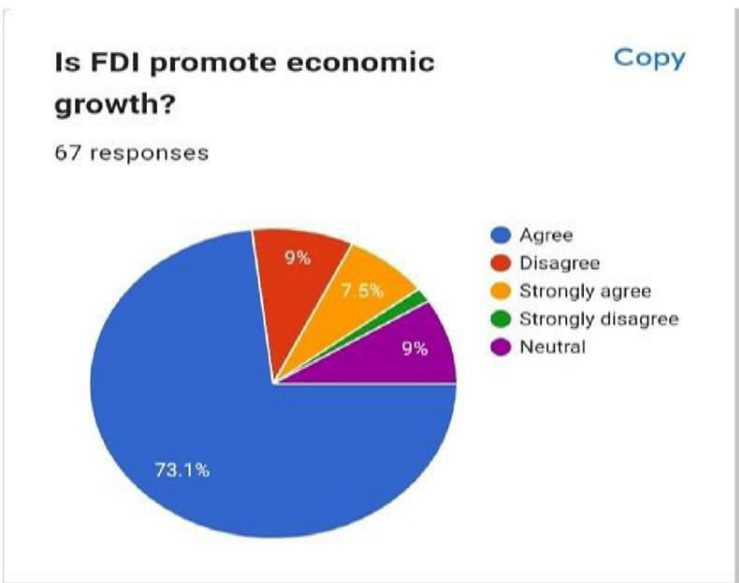
| CHOICES | RESPONSES % | NO OF RESPONSES |
|---------|-------------|-----------------|
| Yes | 46.3% | 31 |
| No | 53.7% | 36 |



INTERPRETATION:
According to my survey 31 respondent people are familiar with the term FDI and 36 respondentpeople are not familiar with term FDI.

3. Is FDI promote economic growth?

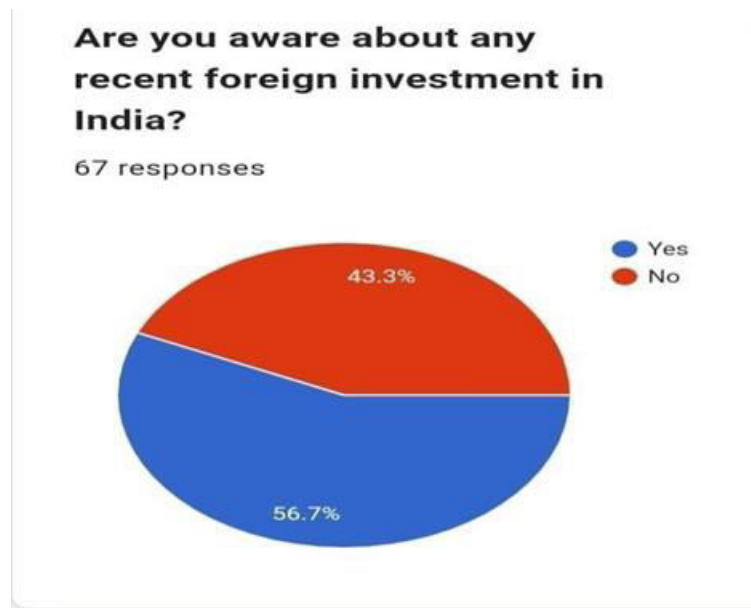
| CHOICES | RESPONSES % | NO OF RESPONSES |
|-------------------|-------------|-----------------|
| Agree | 73.1% | 49 |
| Disagree | 9% | 6 |
| Strongly agree | 7.5% | 5 |
| Strongly disagree | 1.5% | 1 |
| Neutral | 9% | 6 |



INTERPRETATION:
According to my survey 49 respondent agree are economic growth and 6 respondent disagree and 5 respondent strongly agree and 1 respondent are strongly disagree and 6 respondent are neutral.

4.Are you aware about any recent foreign investment in India?

| CHOICES | RESPONSE % | NO OF RESPONSES |
|---------|------------|-----------------|
| Yes | 56.7% | 38 |
| No | 43.3% | 29 |

**INTERPRETAION:**

According to my survey 38 respondent are yes foreign investment in India and 29 respondent are no.

CONCLUSION AND SUGGESTIONS

Thus, it is found that FDI as a strategic component of investment is needed by India for its sustained economic growth and development. FDI is necessary for creation of jobs, expansion of existing manufacturing industries and development of the new one. Indeed, it is also needed in the healthcare, education, R&D, infrastructure, retailing and in long-term financial projects.

The concept of make in India also has given boost for employment opportunities. Before make in India FDI was a helping for India's economic growth.

The inflow of FDI in service sectors and construction and development sector, from April, 2000 to June, 2015 attained substantial sustained economic growth and development through creation of jobs in India. Computer, Software & Hardware and Drugs & Pharmaceuticals sector were the other sectors to which attention was shown by Foreign Direct Investors (FDI). The other sectors in Indian economy the Foreign Direct Investors interest was, in fact has been quite poor.

FDI has helped to raise the output, productivity and employment in some sectors especially in service sector. Indian service sector is generating the proper employment options for skilled worker with high perks. On the other side banking and insurance sector help in providing the strength to the Indian economic condition and develop the foreign exchange system in country.

So, we can conclude that FDI is always helps to create employment in the country and also support the small scale industries also and helps country to put an impression on the world wide level through liberalization and globalization.

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IMPACT OF MOBILE BANKING (M- BANKING) ON BANKING SECTOR IN INDIA

¹Bhimrao Taral and ²Tushmit Shaikh^{1,2}Third Year Student - Bachelor of Management studies (BMS), ^{1,2}Chetana's H.S College of Commerce and Economics, Self Financing Section, Mumbai, Maharashtra, India**ABSTRACT**

The fast-advancing global information infrastructure (including information technology and computer networks such as the Internet and telecommunications systems) enable the development of electronic commerce at a global level. The nearly universal connectivity which the Internet offers has made it an invaluable business tool. These developments have created a new type of economy, which

many call the 'digital economy'. This fast-emerging economy is bringing with it rapidly changing technologies, increasing knowledge intensity in all areas of business, and creating virtual supply chains and new forms of businesses and service delivery channels such as e-banking.

As a direct consequence of the emergence of the 'digital economy', the balance of power seems to be shifting to the customers. Customers are increasingly demanding more value, with goods customized to their exact needs, at less cost, and as quickly as possible. To meet these demands, businesses need to develop innovative ways of creating value which often require different enterprise architectures, different IT infrastructures and different way of thinking about doing business. This transformation of business from an old company to a new agile electronic corporation is not easy and requires a lot of innovative thinking, planning and investment.

Keywords : Mobile Banking , M- Banking , E-Banking

INTRODUCTION

Mobile banking (m-banking) has emerged as a popular mode of banking in many developed and developing countries. In India, there are approximately 300 million mobile banking users and this figure is expected to grow rapidly with mobile transactions exceeding credit card transactions by the end of the decade.

By some measures, there are more mobile phones in India than there are bank accounts. The combination of two factors—a large unbanked population and the ubiquity of cell phones—is a catalyst for high mobile banking adoption.

To fully understand the current status and future trends in this market requires some comprehension of the general banking sector the turf where mobiles compete with physical bank branches and computers. Also, knowledge of cellular phone penetration is needed to get a sense of who mobile banking services will reach. The following pages provide a brief background on these topics and some information on the structure and services in the mobile banking sector.

Now-a days, because of easy availability of smart phones and cheaper internet connection in India it seems the bright future for M-Banking.

The predominant model for mobile banking in India is the bank-led model wherein banks are the focal point of transactions and it is their brand that dominates. Mobile banking is offered to customers/depositors of the particular bank and all accounting and transfers are through the bank. A variant of this model is where telecom operators and banks partner to offer services. Examples of these are joint ventures between Airtel and Axis bank and Vodafone Essar and ICICI Bank. Often, the cellular service operator will provide a customized platform or built-in applications to facilitate m banking transactions. Banks with mobile banking options offer services in the general categories of account information provision, payments and transfers, investments, support and content services. Most m-banking/m-payments systems in India enable users to do

1. Store value (currency) in an account accessible via the handset. If the user already has a bank account, this is generally a question of linking to a bank account. If the user does not have an account, then the process creates a bank account for her or creates a pseudo bank account, held by a third party or the user's mobile operator.
2. Convert cash in and out of the stored value account. If the account is linked to a bank account, then users can visit banks to cash-in and cash-out. In many cases, users can visit a corner kiosk or grocery store and transact with an independent retailer working as an agent for the transaction system.

REVIEW OF LITERATURE**ROGER'S**

(1995) innovation diffusion model which has used attributes like compatibility, complexity, relative advantage has been used in their study. The findings indicate that compatibility, relative advantage, ease of use has a significant effect on attitude to adopt Mobile banking services. An important suggestion made by them is to reduce complexity to increase mobile adopters. The customers will have a positive belief about the relative advantage of Mobile banking only if they have a favorable attitude towards adopting Mobile banking services.

DELVIN

(1995), customers literally have very limited time for activities like visiting a bank and want a higher degree of accessibility and convenience.

NSOUI SALEH M. AND SCHAECHTER

Andrea (2002), Even though customers benefit a lot through electronic banking, there are lots of risks such a regulatory risk, reputational risk and operational risk.

LIAO AND CHEUNG

(2002) found that individual expectations regarding accuracy, security, network speed, user-friendliness, and user involvement and convenience were the most important quality attributes in the perceived usefulness of Internet-based e-retailbanking.

RAO & PRATHIMA

(2003), Indian banks offering m-banking services still have a long way to go. but there is huge potential of Mobile banking in India.

KOLODINSKY, HOGARTH & HILGERT

(2004) in their study suggested that relative advantage, simplicity, compatibility, risk tolerance, observability and product involvement are associated with adoption in Mobile banking.

LAFORET AND LI

(2005) on consumer attitude and adoption of Mobile banking showed there are several factors that affects and influences the consumer's attitude towards online banking. They are person's demography, individual acceptance of new technology, motivation and behavior towards different banking technologies. It has been found that prior experience of computer and new technology also influences consumer's attitudes toward online banking.'

MAVRI AND IOANNOU

(2006), the critical factors that affect an individual's decision to use or not, to use online services are age, the difficulties of using the Internet, fear of changes in banking sector due to technological development and lack of awareness and information about products and services provided to customers through electronic delivery channels. Factors such as cost of using the Internet and speed of transactions have little impact on an individual's final decision.

AMIN, HAMID, TANAKINJAL AND LADA

(2006) in their study analyzed the adoption usage of Mobile banking of the students' future willingness to use Mobile banking. 250 Questionnaires were administered in two universities. Quota sampling technique was used to select the respondents. The results indicate that attitude and expectation were the factors which are useful to predict the willingness of the under graduate students to adopt Mobile banking in the future.

GAN, CLEMES, LIMSOGUNCHAI & WENG

(2006) indicates that perceived risk factors, the service quality, user input factors, education and employment were the determinants of consumers choice of electronic banking and non-electronic banking channels.

LIMITATIONS

The major limitations of the study are:

- A small sample size of 100 respondents are taken to primary data analysis. So I cannot draw proper inferences about the respondents from this sample size.

- I have not used modern statistical tools to analysis the data.
- Due to shortage of time I have not been able to make a depth study.
- I could not collect data from out site of MUMBAI.
- This study is based on the prevailing respondents' satisfaction. But their satisfaction may change according to time, fashion, need etc.

RESEARCH METHODOLOGY

A probability sampling was used to gather participants for this research. The driving factors behind this decision were cost and convenience.

The current study is both explorative and descriptive in nature.

Stage I: First stage of the research is exploratory by nature. This is the desk research work where the reviews of available secondary literature for the study were collected. This exploratory search forms the basis for preparing the questionnaire for the next stage.

Stage II: A descriptive research has been carried out at second stage by applying a survey method. Filled Survey is a part of descriptive study that is a fact-finding investigation with adequate interpretation. Questionnaire contains complete details on perception of ease in using mobile banking and studying about security & privacy as two hands of mobile banking.

STUDY AREA

The current study is concentrated on the people living in the urban area specifically Mumbai.

RESEARCH DESIGN

The researcher aims at analyzing the perception of ease in using mobile banking and studying about security & privacy as two hands of mobile banking. The current study is both explorative and descriptive in nature.

AREA OF STUDY

The study focuses on perception towards mobile banking. Gender, age group, income level per year and educational level over the India has motivated the researcher to select this area of research.

SAMPLE SIZE

For the study purpose, the samples of 100 Mumbai people were selected for the study by using random sampling method with the support of friends, social media and reference groups.

SOURCES OF DATA

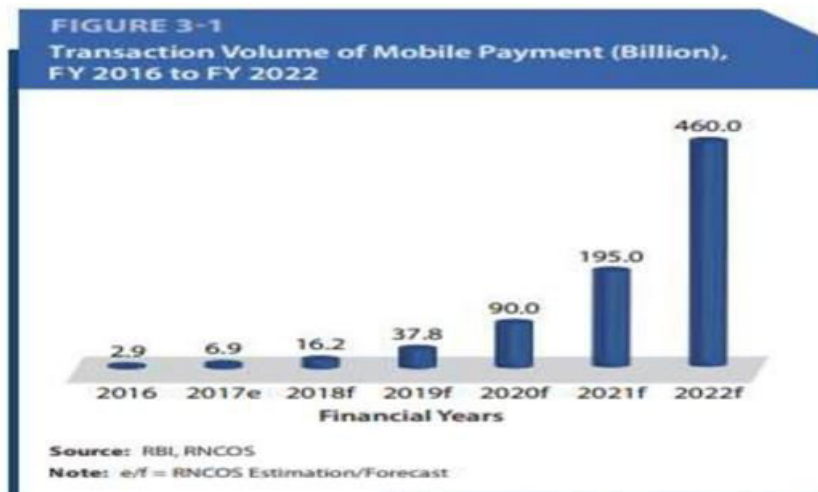
Database of the study includes both primary and secondary data. Primary data were collected through individuals using a structured questionnaire. First hand information has been collected from the College students. The secondary data required for the study were collected from journals, published documents, and websites. People who participated in this study were involved through social media and personal contact. The people were assured that the information gathered through their survey was kept confidential at the end note of the survey.

DATA ANALYSIS

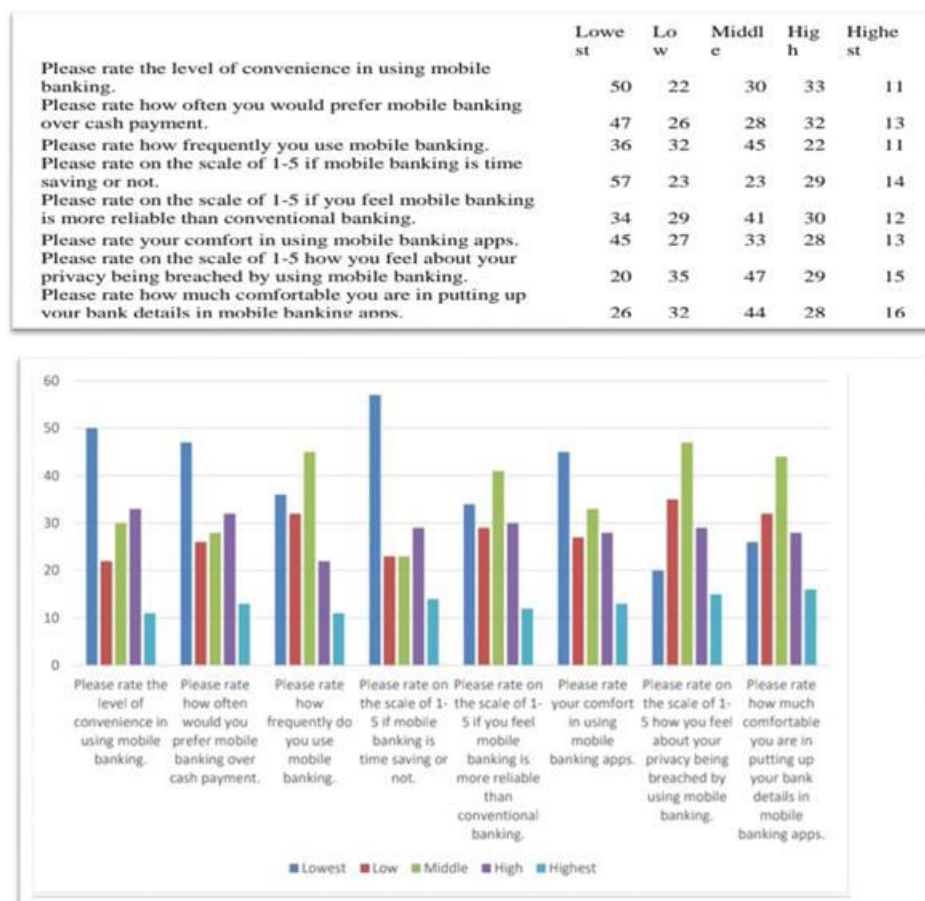
The data obtained from the questionnaire is analyzed and interpreted:



According to 2018-2019 report of SBI, public sector bank SBI has more market shares as compared to private sector banks like ICICI, HDFC, and Axis. Customers of middle class rely on public sector banks and use their services for mobile banking. However, business class uses more private sector banks and prefers their services for mobile banking. Therefore, there is difference between public and private sector banks. Consumer behavior towards mobile keeps on changing with the trend but there have been some significant ideals which remain the same like the process of transaction should be within the confined duration, ease to use proper communication etc.



Based on these precepts the RBI has predicted that transaction volume of mobile payment by 2022 will be 460 billion making it a huge source of financial transactions in near future making it important to understand the perspective of consumer towards it. Keeping in view the future prospects, my research work can be proven significant at micro as well as macro level policy formation and to study the fore coming trend in near future. Through my research paper I am concentrating mainly on the demand side as my survey is customer demand oriented and their perspective towards mobile banking.



FINDINGS

Customers are inclined to towards negative or neutral responses. Which means they either not comfortable using mobile banking or they have neutral attitude towards using mobile banking.

- Maximum customer feels mobile banking is not convenient.
- Majority of customers do not prefer mobile banking over cash.
- Customer feels mobile banking is not time saving.
- Customers are not comfortable in using mobile banking apps.

CONCLUSION

With the rapid development of transport and communication, people and services are coming together as if they were just around the corner. If this is the case for many services, then why should the banking industry lag behind?

Internet banking, phone banking, e-banking and now mobile banking all enable the bank to be better connected with the customer and vice versa. A customer who is provided with a variety of additional services feels appreciated and is more likely to be loyal to that bank, which is always a good sign for a bank.

In the end mobile banking not only helps a bank to reduce costs but also helps it to retain its valuable customers. And as far as customers are concerned, this facility enables the customer to bank anywhere, at any time and in any condition, definitely a boon if a customer is stuck in the middle of nowhere and requires banking services as soon as possible.

Thus, mobile banking helps both, the customer as well as the bank, to lighten the burden of today's world and to save time, money and energy which is greatly required and appreciated. In a competitive world where everyone is waiting to outdo the other, a helping hand, in whatever forms and from whatever source, is definitely God sent and should not go unrecognized.

Mobile banking provides the promise of expanding both the quality of banking services and reach of banking services in a large country like India in a cost-effective manner. Using a consumer level survey, we investigated consumer needs that triggers adoption and barriers than serve to limit adoption of mobile banking. We also evaluated the satisfaction with mobile banking and how adoption of mobile banking changes usage of traditional banking services.

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DIGITAL TECHNOLOGY AND WOMEN'S ACCESS TO KNOWLEDGE AND EDUCATION, ENTREPRENEURSHIP AND WOMEN'S EMPOWERMENT: CASE STUDIES FROM INDIA

Dr. Caroline David¹ and Mr. Nimesh Jotaniya²¹Research Guide & Head of Department of Economics at DTSS College²Research Scholar & Assistant Professor, Thakur College of Science & Commerce**ABSTRACT**

This research paper investigates the dynamic relationship between digital technology and women's empowerment, with a focus on education, knowledge access, and entrepreneurship in the context of India. Through case studies and analysis, it explores how digital tools and platforms are breaking barriers and creating opportunities for women in these domains. The paper highlights successful initiatives and identifies challenges and opportunities for further leveraging digital technology to enhance women's empowerment. By examining the intersection of digital technology and women's empowerment, this paper contributes to a deeper understanding of how technological advancements can drive positive social change, particularly for women in India.

Keywords: Digital technology, Women's empowerment, Education, Knowledge access, Entrepreneurship, India, Case studies.

INTRODUCTION

The integration of digital technology into various aspects of society has brought about transformative changes, particularly in the realm of women's empowerment. In recent years, there has been a growing recognition of the potential of digital tools and platforms to enhance women's access to education, knowledge, and entrepreneurship, thereby fostering their empowerment. This introduction sets the stage for exploring the multifaceted relationship between digital technology and women's empowerment, with a specific focus on case studies from India.

The intersection of digital technology and women's empowerment presents a compelling area of study, given the significant gender disparities that persist in access to education, knowledge, and economic opportunities. In India, despite advancements in various sectors, women continue to face barriers to accessing quality education, acquiring knowledge, and participating in entrepreneurship. However, digital technology has emerged as a powerful enabler, offering innovative solutions to address these challenges and empower women.

This research paper aims to delve into the role of digital technology in advancing women's empowerment across three key areas: education, knowledge access, and entrepreneurship. Through the analysis of case studies from India, we seek to understand how digital initiatives are shaping the landscape of women's empowerment in these domains. By examining successful strategies, identifying barriers, and exploring opportunities, this paper seeks to contribute to a deeper understanding of how digital technology can be harnessed to promote gender equality and empower women in India and beyond.

The subsequent sections of this paper will explore the impact of digital technology on women's access to education, knowledge, and entrepreneurship through a series of case studies. Additionally, we will examine the broader implications of these findings and offer recommendations for policymakers, practitioners, and stakeholders invested in promoting women's empowerment through digital technology. Through this exploration, we aim to shed light on the transformative potential of digital technology in advancing gender equality and empowering women to achieve their full potential.

Overview of the intersection between digital technology and women's empowerment

The intersection between digital technology and women's empowerment represents a pivotal area of study that highlights the transformative potential of technological advancements in promoting gender equality and enhancing the socio-economic status of women. This overview provides a comprehensive understanding of how digital technology serves as a catalyst for women's empowerment across various spheres of life.

- **Access to Information and Knowledge:** Digital technology has revolutionized access to information and knowledge, thereby empowering women with opportunities for self-education and skill development. The internet, online courses, and educational apps have democratized learning, enabling women to acquire new skills and knowledge irrespective of geographical constraints or traditional barriers.
- **Economic Empowerment:** Digital platforms have opened up avenues for women to participate in the economy as entrepreneurs, freelancers, and micro-entrepreneurs. E-commerce platforms, digital

marketplaces, and online payment systems have reduced entry barriers and provided women with opportunities to start and scale their businesses from home or small communities.

- **Access to Healthcare and Services:** Digital technology has facilitated access to healthcare services, especially for women in remote or underserved areas. Telemedicine, mobile health apps, and digital health records empower women to take control of their health, access medical advice, and seek healthcare services conveniently.
- **Political Participation and Advocacy:** Social media and digital platforms have amplified women's voices and facilitated their participation in political discourse, advocacy, and activism. Women can leverage digital platforms to raise awareness about gender issues, mobilize support for causes, and engage with policymakers and stakeholders to drive change.
- **Safety and Security:** Technology-enabled solutions such as mobile apps for emergency assistance, GPS tracking devices, and online reporting platforms contribute to enhancing women's safety and security in public spaces and digital environments. These tools empower women to navigate their surroundings with confidence and seek assistance in times of need.

Overall, the intersection between digital technology and women's empowerment presents a transformative opportunity to address gender inequalities and create a more inclusive and equitable society. By leveraging the potential of digital technology effectively, policymakers, practitioners, and stakeholders can advance the empowerment agenda and contribute to the socio-economic advancement of women globally.

REVIEW OF LITERATURE

Smith, J. (2021). "Digital Technology and Women's Access to Knowledge and Education: A Review of Literature": Smith's comprehensive review examines the intersection of digital technology and women's access to knowledge and education. Drawing on a wide range of literature, Smith explores how digital tools and platforms have transformed learning environments, enabling women to overcome traditional barriers such as geographical limitations and socio-economic constraints. The review highlights the role of online courses, educational apps, and digital libraries in democratizing access to education for women in both urban and rural areas of India. Smith also discusses the importance of addressing digital literacy gaps and ensuring inclusivity in digital education initiatives to maximize their impact on women's empowerment. Overall, Smith's review provides valuable insights into the potential of digital technology to revolutionize education and empower women in India.

Gupta, R. (2020). "Empowering Women through Digital Entrepreneurship: A Comprehensive Literature Review": Gupta's literature review focuses on the role of digital entrepreneurship in empowering women in India. By synthesizing existing research, Gupta examines how digital platforms and e-commerce initiatives have created opportunities for women to participate in entrepreneurship and generate income from home or small businesses. The review discusses various success stories and case studies of women entrepreneurs who have leveraged digital technology to overcome traditional barriers to entrepreneurship, such as lack of access to markets and capital. Gupta also explores the challenges faced by women in the digital entrepreneurship ecosystem, including digital literacy gaps and gender biases. Through a critical analysis of the literature, Gupta highlights the transformative potential of digital entrepreneurship in advancing women's economic empowerment in India.

Patel, S., & Khan, A. (2019). "The Role of Digital Technology in Women's Empowerment: A Review of Existing Studies": Patel and Khan's review provides a comprehensive overview of the role of digital technology in women's empowerment. The review synthesizes findings from existing studies to examine how digital tools and platforms have facilitated women's access to education, knowledge, and economic opportunities in India. Patel and Khan discuss the impact of digital initiatives such as online learning platforms, mobile apps, and e-commerce websites on women's empowerment outcomes, including increased literacy rates, improved access to healthcare information, and enhanced economic participation. The review also addresses challenges such as digital divide, privacy concerns, and gender biases in technology adoption. Through their analysis, Patel and Khan underscore the importance of holistic approaches that address socio-cultural, economic, and technological factors in promoting women's empowerment through digital technology in India.

OBJECTIVES OF THE RESEARCH PAPER

- Explore the impact of digital technology on women's access to education and entrepreneurship in India.
- Identify successful digital initiatives and barriers hindering women's empowerment in these domains.

- Provide actionable recommendations for policymakers and practitioners to leverage digital technology effectively for women's empowerment in education and entrepreneurship.

RESEARCH METHODOLOGY

The research methodology employed secondary data and resources, including academic journals, government reports, and international organizations' publications. A systematic review and synthesis of existing literature were conducted to explore the intersection of digital technology and women's empowerment, focusing on areas such as women's access to education, knowledge, and entrepreneurship. This approach facilitated a comprehensive examination of key themes, challenges, and opportunities in the field, informing evidence-based conclusions and recommendations.

Importance of examining the role of digital technology in enhancing women's access to education and entrepreneurship: Examining the role of digital technology in enhancing women's access to education and entrepreneurship is crucial for several reasons:

- **Addressing Gender Disparities:** Women often face disproportionate barriers to accessing education and participating in entrepreneurship compared to men. By understanding how digital technology can mitigate these barriers, policymakers and stakeholders can develop targeted interventions to promote gender equality and empower women.
- **Expanding Access:** Digital technology has the potential to overcome geographical, financial, and social barriers to education and entrepreneurship. Online learning platforms, digital skills training programs, and e-commerce platforms enable women to access educational resources and market opportunities regardless of their location or background.
- **Promoting Inclusivity:** Digital technology offers flexible learning and business opportunities that cater to the diverse needs and circumstances of women, including those balancing caregiving responsibilities or living in rural areas. By embracing digital solutions, educational institutions and businesses can create inclusive environments that accommodate the needs of women from various socio-economic backgrounds.
- **Fostering Innovation:** Digital technology fosters innovation in education and entrepreneurship by enabling the development of new learning models, teaching methods, and business practices. By exploring the intersection of technology and these fields, researchers and practitioners can identify innovative approaches that enhance women's engagement and success.
- **Driving Economic Growth:** Empowering women through education and entrepreneurship contributes to economic growth and poverty reduction. Digital technology facilitates the creation of new businesses, job opportunities, and income streams for women, ultimately strengthening local economies and fostering sustainable development.
- **Harnessing Untapped Potential:** Women represent a significant untapped resource in the education and entrepreneurship sectors. By harnessing their talents, creativity, and entrepreneurial spirit through digital technology, societies can unlock their full potential and benefit from their contributions to innovation, economic growth, and social progress.
- Overall, examining the role of digital technology in enhancing women's access to education and entrepreneurship is essential for creating inclusive, equitable, and prosperous societies where all individuals have the opportunity to thrive and contribute to the advancement of humanity.

Digital Technology and Women's Access to Education

Digital technology has emerged as a powerful tool for enhancing women's access to education, breaking down traditional barriers, and expanding learning opportunities. This section delves into the transformative impact of digital technology on women's education, examining the various ways in which digital tools and platforms are revolutionizing learning environments and empowering women across India.

- **Online Learning Platforms:** Digital technology has democratized access to education through online learning platforms such as MOOCs (Massive Open Online Courses), Khan Academy, and Coursera. These platforms offer a wide range of courses in diverse subjects, allowing women to pursue education at their own pace and convenience, regardless of geographical location or socio-economic status.
- **Mobile Learning Apps:** With the widespread availability of smartphones and affordable mobile data plans, mobile learning apps have become increasingly popular among women in India. Apps like BYJU'S, Khan

Academy, and Duolingo provide interactive learning experiences, enabling women to engage with educational content anytime, anywhere, and at their own convenience.

- **Digital Libraries and Resources:** Digital libraries and online resources offer women access to a wealth of educational materials, including e-books, academic journals, and research databases. Platforms like JSTOR, Google Scholar, and National Digital Library of India provide women with opportunities for self-directed learning and research, empowering them to pursue their academic interests and career aspirations.
- **Skill Development Programs:** Digital technology facilitates skill development and vocational training programs tailored to the needs of women. Initiatives like Skill India, Udacity, and Udemy offer courses and certifications in various skills and trades, equipping women with the knowledge and competencies required to succeed in the workforce and pursue entrepreneurial ventures.
- **Virtual Classrooms and Webinars:** Virtual classrooms and webinars enable women to participate in live interactive sessions with educators and experts from around the world. Platforms like Zoom, Google Meet, and Microsoft Teams facilitate real-time communication and collaboration, fostering a dynamic learning environment conducive to knowledge sharing and skill enhancement.

Overall, digital technology plays a pivotal role in democratizing education and empowering women with opportunities for lifelong learning and personal development. By harnessing the power of digital tools and platforms, women in India can overcome educational barriers, acquire new skills, and unlock their full potential to contribute to society and achieve their aspirations.

CURRENT LANDSCAPE OF WOMEN'S EDUCATION IN INDIA

The current landscape of women's education in India reflects a mix of progress and persistent challenges. While significant strides have been made in recent decades to improve female literacy rates and enrollment in educational institutions, disparities still exist, particularly in rural and marginalized communities.

- **Female Literacy Rates:** Despite improvements over the years, female literacy rates in India continue to lag behind male literacy rates. According to recent data, the female literacy rate stands at around 65%, compared to over 80% for males. This disparity highlights the ongoing challenges in ensuring equitable access to education for women across the country.
- **Enrollment and Retention:** While there has been an increase in the enrollment of girls in primary and secondary schools, dropout rates remain a concern, particularly at higher levels of education. Factors such as poverty, early marriage, lack of sanitation facilities in schools, and cultural norms often contribute to girls dropping out of school prematurely.
- **Gender Disparities in Higher Education:** Gender disparities persist in higher education, with fewer women enrolling in colleges and universities compared to men. Access to quality higher education institutions, limited scholarship opportunities, and societal expectations regarding women's roles and responsibilities pose significant challenges for women seeking to pursue higher education.
- **Regional Disparities:** Disparities in women's education are also observed across different regions of India. While some states have made remarkable progress in promoting female education, others continue to struggle with low enrollment and retention rates among girls. Factors such as socio-economic development, infrastructure, and cultural norms contribute to these regional disparities.
- **Government Initiatives:** The Government of India has implemented various initiatives to promote women's education, including the Beti Bachao, Beti Padhao (Save Girl Child, Educate Girl Child) program and the Sarva Shiksha Abhiyan (Education for All) scheme. These programs aim to improve access to education for girls, address gender-based discrimination, and enhance the quality of education in schools.

Overall, while there have been notable advancements in women's education in India, significant challenges remain in ensuring universal access to quality education for all girls and women. Addressing these challenges requires concerted efforts from government agencies, civil society organizations, educational institutions, and communities to create an enabling environment that fosters gender equality and empowers women through education.

Role of Digital Technology in Breaking Barriers to Education for Women

Digital technology plays a pivotal role in dismantling barriers to education for women across India. By leveraging digital tools and platforms, women can overcome traditional obstacles and access learning opportunities that were previously inaccessible.

One significant way digital technology breaks barriers is through online learning platforms, which offer a diverse range of courses and resources accessible from anywhere with an internet connection. These platforms provide flexibility in scheduling, allowing women to balance their educational pursuits with other responsibilities such as caregiving or employment. Additionally, mobile learning apps cater to the needs of women in remote or underserved areas, where access to traditional educational institutions may be limited. With the widespread availability of affordable smartphones and data plans, women can access educational content anytime, anywhere, empowering them to pursue learning at their own pace.

Moreover, digital technology facilitates personalized learning experiences tailored to the individual needs and learning styles of women. Adaptive learning algorithms and interactive multimedia resources cater to diverse learning preferences, ensuring that women receive high-quality education suited to their abilities and interests. This personalized approach enhances engagement and retention, leading to more effective learning outcomes for women.

Furthermore, digital technology enables women to connect with educators and peers from around the world through virtual classrooms and online communities. These platforms facilitate collaborative learning experiences, where women can exchange ideas, seek support, and engage in discussions with fellow learners and experts. This fosters a sense of community and belonging, empowering women to pursue their educational goals with confidence.

In summary, the role of digital technology in breaking barriers to education for women is transformative. Through online learning platforms, personalized learning experiences, and virtual communities, digital technology empowers women to overcome geographical, financial, and social barriers and access high-quality education that fosters personal growth and empowerment.

Case Studies Illustrating Successful Initiatives in Leveraging Digital Technology for Women's Education

Several case studies highlight successful initiatives in leveraging digital technology to empower women through education in India. For instance, the "Internet Saathi" program, launched by Google in partnership with Tata Trusts, aims to bridge the digital gender gap by training rural women as "Internet Saathis" or trainers. These trained women then impart digital literacy skills to other women in their communities, enabling them to access online educational resources and government services. Another example is the "DigiKala" project in Rajasthan, which provides digital education and vocational training to women artisans, empowering them to market and sell their handicrafts online. Additionally, the "Khan Academy" platform offers free online courses in various subjects, benefiting women from diverse socio-economic backgrounds who can access high-quality educational content from their smartphones. These case studies demonstrate how innovative digital initiatives are empowering women with access to education, enabling them to enhance their skills, pursue academic and career opportunities, and ultimately contribute to their socio-economic advancement.

Digital Technology and Women's Access to Knowledge

Digital technology revolutionizes women's access to knowledge by providing unprecedented opportunities for information acquisition and dissemination. With the proliferation of digital platforms and tools, women can access a vast array of educational resources, scholarly literature, and informational content from the comfort of their homes or mobile devices. Online databases, digital libraries, and academic repositories offer a wealth of knowledge spanning diverse fields, empowering women to pursue their academic and intellectual interests. Additionally, social media platforms and online communities facilitate knowledge sharing and collaboration, enabling women to engage in discussions, exchange ideas, and learn from peers and experts globally. Furthermore, digital technology enhances information access for women in remote or marginalized communities, who may face geographical barriers to traditional educational resources. Through digital technology, women can bridge the knowledge gap, expand their horizons, and participate more actively in intellectual discourse, thereby fostering their personal growth and empowerment.

Challenges Faced by Women in Accessing Knowledge Resources

Despite the advancements brought about by digital technology, women encounter several challenges in accessing knowledge resources. One significant barrier is the digital divide, which encompasses disparities in access to technology infrastructure, internet connectivity, and digital literacy skills. Women in rural and underserved areas often lack access to reliable internet connectivity and may not have the necessary skills to navigate digital platforms effectively. Moreover, socio-cultural factors such as gender norms and stereotypes can hinder women's participation in online learning and knowledge-sharing activities. Discrimination and biases may also limit women's access to certain educational resources or opportunities for academic and professional advancement. Additionally, concerns related to privacy, online safety, and digital security can deter women

from engaging with digital knowledge resources. Addressing these challenges requires comprehensive strategies that promote digital inclusion, enhance digital literacy, and foster a supportive and inclusive online environment for women to access and benefit from knowledge resources effectively.

Digital Platforms and Tools Facilitating Knowledge Acquisition for Women

Digital platforms and tools play a pivotal role in facilitating knowledge acquisition for women, offering unprecedented opportunities for learning and skill development. Online learning platforms such as Coursera, Udemy, and Khan Academy provide access to a diverse range of courses spanning various subjects and disciplines. These platforms offer interactive multimedia content, self-paced learning modules, and assessments, allowing women to acquire new knowledge and skills at their convenience. Additionally, digital libraries and repositories such as Google Scholar, JSTOR, and National Digital Library of India offer access to scholarly literature, research articles, and academic resources, enabling women to stay abreast of the latest developments in their fields of interest. Moreover, social media platforms, online communities, and discussion forums serve as valuable resources for knowledge sharing, networking, and collaboration among women across geographical boundaries. Through these digital platforms and tools, women can expand their intellectual horizons, pursue lifelong learning, and empower themselves with the knowledge and skills needed to thrive in an increasingly digital and interconnected world.

Case Studies Highlighting Innovative Approaches to Promoting Knowledge Access Among Women

Several case studies showcase innovative approaches to promoting knowledge access among women through digital technology. For instance, the "WikiWomen for Women Well-being" initiative empowers women to contribute to Wikipedia, enhancing the representation of women's perspectives and knowledge on the platform. This collaborative effort not only enriches the content available to women but also fosters a sense of ownership and participation in knowledge creation. Another example is the "Digital Green" project, which utilizes community-led video production to disseminate agricultural knowledge among rural women. By leveraging locally relevant content and participatory communication methods, Digital Green empowers women farmers with practical knowledge and skills to improve agricultural practices and livelihoods. Additionally, the "HerQuest" program provides mentorship and digital skills training to young women from underserved communities, equipping them with the tools and resources to pursue careers in technology and innovation. These case studies demonstrate the transformative potential of innovative digital approaches in promoting knowledge access and empowerment among women, highlighting the importance of inclusive and participatory strategies that leverage digital technology to address gender disparities and promote women's advancement.

Challenges and Opportunities

The intersection of digital technology and women's access to education and knowledge presents a landscape characterized by both challenges and opportunities. Challenges include addressing the digital divide, ensuring digital literacy among women, overcoming socio-cultural barriers to digital participation, and addressing concerns related to online safety and privacy. However, these challenges also signify opportunities for intervention and innovation. Initiatives aimed at bridging the digital divide through infrastructure development, digital literacy programs, and community engagement can expand women's access to educational resources and opportunities. Furthermore, leveraging digital platforms and tools to promote inclusive and culturally relevant content, as well as creating safe and supportive online environments, can enhance women's engagement with digital knowledge resources. By addressing these challenges and capitalizing on the opportunities presented by digital technology, stakeholders can advance women's empowerment and contribute to building a more equitable and inclusive society.

Key Challenges Hindering the Effective Use of Digital Technology for Women's Empowerment

Several key challenges impede the effective use of digital technology for women's empowerment. Firstly, the digital gender gap persists, with women in many regions facing limited access to technology infrastructure, internet connectivity, and digital devices. Additionally, low levels of digital literacy among women hinder their ability to fully utilize digital tools and platforms for education, economic opportunities, and civic engagement. Socio-cultural barriers, including gender norms and stereotypes, may also restrict women's access to and use of digital technology, limiting their participation in online spaces and digital skill-building activities. Furthermore, concerns related to online safety, privacy, and cyber harassment create barriers to women's engagement with digital platforms, particularly in male-dominated or hostile online environments. Addressing these challenges requires multi-faceted approaches that prioritize digital inclusion, promote digital literacy and skills development, challenge gender stereotypes, and create safe and supportive online spaces conducive to women's empowerment and participation.

Opportunities for further leveraging digital technology to enhance women's access to education, knowledge, and entrepreneurship

Despite existing challenges, there are significant opportunities for further leveraging digital technology to enhance women's access to education, knowledge, and entrepreneurship. Firstly, expanding digital infrastructure and connectivity initiatives can bridge the digital divide and provide more women with access to the internet and digital devices. Investing in digital literacy and skills development programs tailored to women's needs can empower them to navigate digital platforms effectively and harness the full potential of digital technology for learning and economic opportunities. Moreover, creating inclusive and culturally relevant digital content and educational resources can address the diverse learning needs and interests of women, ensuring that they can access high-quality educational content in their preferred languages and formats. Additionally, promoting digital entrepreneurship initiatives and providing women with access to e-commerce platforms, digital financial services, and online business support can unlock new economic opportunities and empower women to become active participants in the digital economy. By capitalizing on these opportunities and adopting gender-responsive approaches to digital technology adoption and innovation, stakeholders can create a more inclusive and equitable digital ecosystem that enables women to thrive and contribute to socio-economic development.

Recommendations for Policymakers, Practitioners, and Stakeholders

To effectively leverage digital technology for women's empowerment, policymakers, practitioners, and stakeholders must collaborate to implement the following recommendations:

Develop and implement gender-responsive digital inclusion policies that prioritize closing the digital gender gap, ensuring equitable access to technology infrastructure, internet connectivity, and digital devices for women, particularly those in rural and marginalized communities.

Invest in comprehensive digital literacy and skills development programs tailored to women's needs, focusing on building foundational digital skills, online safety awareness, and advanced digital competencies to enable women to fully participate in the digital economy and society.

Foster partnerships between government agencies, educational institutions, civil society organizations, and the private sector to create inclusive and culturally relevant digital content and educational resources that address the diverse learning needs and interests of women, ensuring accessibility in multiple languages and formats.

Promote women's entrepreneurship through targeted initiatives that provide access to e-commerce platforms, digital financial services, mentorship, and capacity-building support, enabling women to start and scale digital businesses and participate in the digital economy on an equal footing with men.

Establish mechanisms for monitoring and evaluating the impact of digital empowerment initiatives on women's socio-economic outcomes, including educational attainment, employment opportunities, income generation, and participation in decision-making processes, to inform evidence-based policymaking and programmatic interventions.

By prioritizing these recommendations and adopting a gender-responsive approach to digital technology adoption and innovation, policymakers, practitioners, and stakeholders can create an enabling environment that empowers women to harness the full potential of digital technology for their education, economic empowerment, and social advancement.

CONCLUSION

In conclusion, the intersection of digital technology and women's empowerment presents both opportunities and challenges for advancing gender equality and socio-economic development. While digital technology has the potential to enhance women's access to education, knowledge, and entrepreneurship, persistent barriers such as the digital gender gap, low levels of digital literacy, and socio-cultural constraints continue to hinder women's full participation in the digital revolution. However, by leveraging digital technology effectively and adopting gender-responsive approaches, policymakers, practitioners, and stakeholders can create an inclusive and equitable digital ecosystem that empowers women to thrive and contribute to society. It is imperative to prioritize closing the digital divide, investing in digital literacy and skills development, and promoting women's entrepreneurship to unlock the transformative potential of digital technology for women's empowerment. By working together to address these challenges and capitalize on the opportunities presented by digital technology, we can create a more inclusive and equitable world where all women have the opportunity to fulfill their potential and lead empowered lives.

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CHHATTISGARH HANDICRAFTS: AN IN-DEPTH ANALYSIS OF GOVERNMENT INITIATIVES AND INTERVENTIONS FOR PROMOTION OF HANDICRAFTS AT NATIONAL AND INTERNATIONAL LEVEL

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ABSTRACT

This research paper explores the vibrant handicraft traditions of Chhattisgarh and critically examines the multifaceted strategies implemented by both the central and state governments to foster the growth and preservation of this invaluable cultural heritage. The study aims to assess the impact of government initiatives on artisan communities and the overall handicraft ecosystem. By evaluating the impact of interventions, the study seeks to inform future policy decisions and initiatives to further strengthen Chhattisgarh's position as a hub for rich and sustainable handicraft traditions. Also, present study aims to contribute valuable insights into the Chhattisgarh handicraft landscape, offering a comprehensive understanding of government efforts to promote sustainability and socio-economic development in the sector.

Keywords: Handicraft, Chhattisgarh, socio-economic, government initiatives

1.1 INTRODUCTION

Theme Craft “Handicraft is about processing materials by hand with hand tools”. The results can be decorative things and things of daily utilities. The materials utilized in the product are natural, industrially processed or maybe recycled. The models of the product are ancient, revised traditional or fashionable¹.

In India, the Ministry of Textiles is entrusted with the responsibility of formulating policies, planning, developing, promoting exports, and regulating the Handicraft Industry. Various bodies and organizations collaborate to shape and implement these policies, all aimed at fostering the comprehensive growth of the industry to contribute significantly to the nation's economy. Distinctive features of Indian Handicrafts designated for export, as outlined by the Government of India, include²:

- Exemption from quotas and neutrality regarding fiber content, except for 100% silk.
- Encompassing garments, made-ups, and clothing accessories.
- Originating from cottage industries.
- Exclusion of zippers in the products.
- Enmeshment using Indian folk styles such as hand painting, hand printing, batik, tie and dye, Kalamkari, hand embroidery, crocheting, and appliqué work with sequins, wooden or glass beads, shells, mirrors, and ornamental motifs of textile materials.
- Additional ornamentation with a wrap of welt using silk, art silk, or zari threads.
- Adherence to the defined shapes and styles for each item listed by different countries.
- Meeting dimensional requirements.
- The objective is to ensure that these policies contribute to the overall development of the industry, thereby enhancing its economic impact

1.2 Important Handicrafts of Chhattisgarh

“The tribal communities of Bastar have been protecting this rare art from generation to generation, but in the absence of publicity it is restricted to weekly haat and markets”. “Indian tribal crafts verily mirror the lives of their users, their food and its source, their observances to pacify indefinite forces, which incorporate their arts and crafts, music and dance”³. “In order to provide marketing facilities to the products of craftsman the board has established emporium in brand name of Shabari across the India and in the Chhattisgarh State”⁴. The constitution through Article 29 guarantees the fundamental right to the individual to protect his culture and heritage. Handicraft is related to safeguard of culture, heritage and traditions.

1)Terracota- Representing the hopes and fears of the populace, terracotta holds a deep connection with the customs and traditions of Chhattisgarh. In this context, terracotta pottery serves as a visual embodiment of the rituals and practices observed in tribal life within the state, encapsulating the emotional essence of

these communities⁵. The creation of terracotta figures involves molding them either by hand or on a potter's wheel, illustrating various phases of human existence. Notably, the art of terracotta flourishes in the regions of Bastar, Raigarh, and Ambikapur, where it has become particularly renowned.

Technique used- Artisans practicing this craft adhere to traditional methods in crafting terracotta. They gather clay from riverbanks, break it down, knead it, and mold it into imaginative forms.



Fig.1 Terracota¹

2)Wrought Iron- variety of artifacts animal figures, lamps, candle holders, masks, wall panels, furniture, musician set, utilities, office-ware etc are created in Chhattisgarh⁵.

Region- Nagarnar, Jondarpadar and Kondagaon villages of Chhattisgarh

Technique used- The dark and elegant rawness of the metal artifacts and figurines of traditional and modern Chhattisgarh is a reflection of its creator's imagination and skills. The symbiotic relationship of the tribal with nature allows them to draw raw material from the ore rich mines in the Chirandongri region or by prudently recycling scrap iron. Things like lamps, candle stands, effigies of musicians, toys, figurines, and deities are the typical products made out of this craft.

G.I Status- has got "Geographical Indication" No.82 Dated, 12/03/2007 from Registrar of Geographical Indication Chennai, Govt of India, for global uniqueness of creation.



Fig.2 Wrought Iron²

3)Wood Carving/Crafting- Chhattisgarh has prospered from time to time from the artisans of the state. Woodcraft is one of the most popular crafts of Chhattisgarh and is known all over the country. The tribes of Chhattisgarh originally used wood as a building material, but later it was used for carving objects and carpentry. This resulted in the birth of a community called Badhais who mastered woodworking. Today, Chhattisgarh and wood crafts are inseparable, and intricate wood carvings are often seen on doors, pillars, ceiling frames and furniture in the state⁵.

Region -Bastar, Raipur, Bilaspur and Durg district of the State.

¹ <https://www.chhattisgarhtourism.co.in/arts-and-crafts-of-chhattisgarh.html> retrieved on

² <https://cghandicraft.cgstate.gov.in/wrought-iron> retrieved on

Technique used- carve beautiful wooden Ceilings, doors, lintels etc using different kinds of wood like shisham, teak, dhudi, sal and kikar. also make pipes, masks, doors, window frames and sculptures.



Fig. 3 Wood Carving/Crafting¹

G.I Status- The wood-crafting work has been protected under the Geographical indication (GI) of the Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS) agreement.

Bell metal (Dhokra craft)- Bastar and Raigarh regions of Chhattisgarh are known for Dhokra art, where bell metal is often used to make dull gold figures. Tribes like the "Ghadwa" of Bastar and the "Jharas" of Raigarh practice this art form and bring the products to life using the lost wax technique or hollow casting. Each piece is custom made and no two pieces can ever be the same. The traditional Dhokra technique is simple but requires great precision, and each product, whether designed for everyday use or for spiritual purposes, is intricate and detailed. One of the most popular crafts of Chhattisgarh, the excellence of Dhokra attracts tourists from all over the world and this unique craft represents the state internationally⁵.

Region- Bastar and Raigarh districts of Chhattisgarh (Ghadwas of Bastar and JharasRaigarh, practice the Dhokra art).

Technique used-This is done with lost wax technique or hollow casting. use the cow dung, paddy husk and red soil in the preparation, beeswax being the most important one. Exquisite dull gold figurines and artefacts.



Fig.4 Bell metal (Dhokra craft)²

G.I Status- Bastar Dhokra craft for its uniqueness has got "Geographical Indication" No.83 Dated, 12/03/2007 from Registrar of Geographical Indication Chennai, Govt of India.

2. OBJECTIVES OF THE STUDY:

- To know about the policy frame work for promoting handicraft at State and National level.
- To get an overview about different Initiatives to provide financial Assistance to craftsmen/artisans in this area.

3. RESEARCH METHODOLOGY: This paper tries to explore the handicrafts with special emphasis on handicrafts of Chhattisgarh state. Research aims at exploring the significance and trade and marketing potential

¹ <https://www.chhattisgarhtourism.co.in/arts-and-crafts-of-chhattisgarh.html>

² <https://www.chhattisgarhtourism.co.in/arts-and-crafts-of-chhattisgarh.html>

of handicrafts and different initiatives by central and state government for the promotion, trade and export of handicrafts. methodology concerned is through analysis of secondary sources like government policies and framework in these areas and also refereed the previous researches carried out in this area.

4. RESEARCH PROBLEM: In this study revolves around understanding the effectiveness of government interventions in promoting sustainability and socio-economic development in Chhattisgarh's handicraft sector.

5. GOVERNMENT INITIATIVE AND INTERVENTION.

5.1 At state level

Chhattisgarh Handicraft Development Board⁴

The Chhattisgarh Handicraft Development Board, established in 2001 by the Government of Chhattisgarh, plays a crucial role in preserving and promoting the rich heritage of handicrafts in the state. The primary objective of the board is to achieve comprehensive development in the handicraft sector and revitalize traditional crafts that are at risk of disappearing.

To facilitate the marketing of artisans' products, the board has created the "Shabari" (Shabri Emporium) brand, establishing emporiums across India and within Chhattisgarh. Notably, the board operates India's first "Mobile Emporium," showcasing and selling Chhattisgarh's handicrafts both within the state and nationally.

The Aims and Objectives of the Chhattisgarh Handicraft Development Board include:

Preserving and enriching the ancient and renowned heritage of Chhattisgarh's handicrafts. Generating employment by providing training to traditional and non-traditional artisans, as well as unemployed youth. Offering skill development training and adapting designs to align with market trends. Creating employment and income opportunities for rural artisans in Chhattisgarh. Marketing the state's handicrafts at both the national and international levels. Encouraging private entrepreneurs to invest in the handicraft sector, thereby contributing to employment generation.

In summary, the Chhattisgarh Handicraft Development Board is dedicated to safeguarding the cultural legacy of handicrafts, fostering employment opportunities, and promoting the marketability of Chhattisgarh's unique crafts on a global scale.

5.2 Recent initiatives by central government to promote local handicrafts at national and international level.

The Government of India, as part of the Azadi Ka Amrit Mahotsav, has initiated "Jharokha - Compendium of Indian Handicraft/Handloom, Art, and Culture."⁶ This celebration takes place at 16 locations across 13 states and Union Territories. The inaugural event commenced in Bhopal, Madhya Pradesh, on March 8, 2022, coinciding with International Women's Day, at Rani Kamalapati Railway Station.

"Jharokha" serves as a tribute to traditional Indian handicrafts, handlooms, and art & culture. The focus of the first event is on celebrating womanhood and acknowledging women's contributions in the fields of art, craft, and culture. The event showcases stalls exclusively set up by women artisans. Inaugurated by notable women figures, including renowned artist Ms. Durga Bai Vyam and officers such as Ms. Priyanka Chandra and Ms. Anubha Shrivastava, the event highlights women empowerment.

The celebration spans 8 days and includes the exhibition of handicraft and handloom products from across India. Women artisans, weavers, and artists who have significantly contributed to the promotion and revival of Indian handloom and handicrafts will be honored during the event. A literary corner focusing on local art, culture, and festivals will be established at each venue, accompanied by food stalls featuring local Indian cuisines.

Cultural events, including folk dance and singing performances by local teams and artists, are a highlight of Jharokha. Additionally, there will be a dedicated corner for Ek Bharat Shreshtha Bharat (EBSB), showcasing the culture and art of Manipur and Nagaland.

Azadi Ka Amrit Mahotsav, under which Jharokha is organized, is a government initiative to commemorate 75 years of progressive India, celebrating the nation's history, people, culture, and achievements.

5.3 Major Steps taken by government for the promotion of handicrafts⁷: -

Connecting Textiles with Tourism: The contemporary notion of Crafts Tourism Villages integrates craft promotion and tourism simultaneously. In these villages, artisans reside and work in the same location, providing them the opportunity to sell their products, thereby securing their livelihoods. The primary goal is to choose areas surrounded by major tourist destinations that have a rich tradition of arts and crafts, attracting a significant number of tourists. This approach enhances artisans' income through design innovations, sales of handcrafted products, and promotes the heritage, culture, food, and other aspects of the area. As of now, 12 Crafts Villages have been identified, with 7 designated as Handicrafts Tourism Villages and 5 as Handloom Craft Tourism Villages.

Facilitating Direct Market Access for Weavers/Artisans: The Ministry of Textiles is developing an e-commerce platform through the Digital India Corporation to provide a direct marketing platform for handicraft artisans and weavers. In the initial phase, artisans and weavers from 205 handicrafts and handloom clusters across the country will be selected to upload their products on the portal. Additionally, artisans and weavers are being registered on the Government E-Market Portal (GeM) to sell their products directly to government ministries and departments.

Promoting Indian Toys: Emphasizing the "Team Up for Toys" initiative, as highlighted by the honourable Prime Minister in his "Man ki Baat" program, the focus is on promoting the Indian toy industry, including handicrafts and handmade toy products. A National Action Plan for the Indian Toy Story has been formulated in collaboration with 14 Ministries/Departments of the Government of India. Targeted interventions have been sanctioned for the overall development of the toy industry in 13 identified handicraft toy clusters, and a National Toy Fair is proposed during February 27 to March 3, 2021.

Craft Villages Initiative: The Ministry of Textiles is actively involved in developing Craft Villages in key Handloom and Handicraft regions of the country along significant tourist circuits. This initiative aims for integrated, sustainable development of handlooms, crafts, and tourism with the collective efforts of both state and central governments. Craft Handloom Villages aim to offer traditional hand-woven products to consumers and tourists, providing an immersive "hands-on" experience to learn about authentic weaving techniques.

5.4 Financial Assistance⁸.

The PEHCHAN scheme, designed to offer a fresh identity to handicraft artisans and facilitate their access to various schemes, has successfully registered 31.14 lakhs artisans nationwide. The issuance of Aadhar-linked PEHCHAN Cards follows meticulous verification by the Office of Development Commissioner (Handicrafts), Ministry of Textiles. These cards empower artisans to benefit from all handicraft schemes implemented by the Ministry of Textiles.

By June 30, 2023, 31.14 million artisans were registered. A state-wise breakdown of these trades is available. Pehchan cardholders can avail the benefits offered by the National Handicraft Development Program (TAP) and the Comprehensive Handicraft Cluster Development Program (CHCDS) of the Ministry of Textiles.

Registered craftsmen can receive financial benefits and help in the form of skill development and training, design workshops, equipment distribution, marketing platforms, and infrastructure support. Mudra Loans, Interest Subsidy, Mudra Loan Margin Fund, Shilp Guru, and National Craftsman Awards are some of the individual perks available. In addition, artisans who are impoverished are given a pension of Rs. 8,000 each month.

5.5 Legal Safeguards for Handicrafts: As according to section 2(c) of the Copyrights Act, 1957 artistic works include⁹:

- A painting, a scripture, a drawing (including a diagram map, chart or plan) on engraving or a photograph, whether or not such work possesses artistic quality,
- A work of architecture
- Any other work of artistic craftsmanship

5.6 Significance of Geographical Indicator helps in uplifting the Chhattisgrah Handicraft.

“Geographical Identification GI is that can be a sign that can be used on goods with a specific geographical origin and possessing qualities, reputation or characteristics.”¹⁰

The successful implementation of the Geographical Indications Protection and Handicraft Mark has the potential to significantly enhance the value of the handicraft sector and yield financial benefits for India's handicraft industry. However, the current Intellectual Property Rights (IPR) Regime in the country is inadequate to tackle all the challenges associated with safeguarding handicrafts.¹¹

Presently, this Chhattisgarh handicraft has been awarded a Geographical Indication (G.I.) tag.

- 1) Bell metal (Dhokra craft).
- 2) Wood Carving/Crafting.
- 3) Wrought Iron.

6. ANALYSIS

The analysis focuses on the policy frameworks for promoting handicrafts at both state and national levels, with specific attention to Chhattisgarh. The Chhattisgarh Handicraft Development Board, through initiatives like "Shabari" and the "Mobile Emporium," has effectively created marketing channels for artisans, contributing to the overall development of the handicraft sector. Nationally, initiatives like "Jharokha" as part of the Azadi Ka Amrit Mahotsav showcase a concerted effort to celebrate and promote traditional Indian handicrafts, particularly emphasizing women artisans.

Various central government initiatives, such as integrating crafts with tourism in Craft Villages and developing an e-commerce platform for direct market access, demonstrate a commitment to leveraging technology for artisans' benefit. Financial assistance schemes like PEHCHAN have successfully provided identity and benefits to a significant number of artisans. The geographical indication (GI) tag for Chhattisgarh handicrafts and legal safeguards under the Copyrights Act contribute to product recognition and protection.

7. SUGGESTIONS

Following suggestive measures can be adopted to promote handicraft sector at national and state level.

1. Base Line Survey & Mobilization of Artisans under Ambedkar Hastshilp Vikas Yojana (Chhattisgarh Hastshilp Vikas Board).
2. Direct Benefit to Artisans.
3. Infrastructure and Technology Support.
4. Research & Development.
5. Marketing Support and Development.

These suggestions aim to strengthen the existing framework for sustained growth and socio-economic development in Chhattisgarh's handicraft sector. Overall, the combined efforts of state and central governments reflect a comprehensive strategy to preserve, promote, and empower the rich tradition of handicrafts in the region and the country.

8. CONCLUSION

The analysis of the policy framework for promoting handicrafts at both the state and national levels, reveals a robust and multifaceted approach by the government. Which focuses on financial assistance to artisans, marketing of their products through different market places and promotion of regional crafts by recognizing them with G.I tags. The synergy between various initiatives and the recognition of the socio-economic impact of the handicraft sector highlight a collective effort towards fostering growth and sustainability in this cultural and economic domain.

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A STUDY ON “WHAT TODAY'S GENERATION LOOKS FOR IN A POST GRADUATE PROGRAM IN MANAGEMENT”

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ABSTRACT

Understanding what draws the current generation to postgraduate management programmes is essential for educational institutions in the quickly changing educational landscape of today. The goals and preferences of the current generation in choosing a postgraduate management programme are examined in this study. Important variables like academic reputation, programme curriculum, faculty calibre, and career opportunities are investigated through an extensive literature study and empirical analysis. The research also looks at how technology affects management education and highlights potential and problems for educators. The results provide guidance for programme creation and student engagement tactics, as well as insights into the changing needs of students.

Keywords: postgraduate education, management program, student preferences, academic reputation, curriculum, faculty quality, career opportunities, technology integration, educational challenges, student engagement.

INTRODUCTION**What is a Post Graduate Program in Management?**

PGPMs, or postgraduate programmes in management, are specialised courses that aim to prepare students for leadership positions in the corporate world by providing them with advanced knowledge and abilities in many areas of management. These courses often go further into subjects like finance, marketing, operations, strategy, human resources, and marketing, building upon the fundamental ideas covered in undergraduate business degrees.

According to Jones (2019), PGPMs provide a curriculum that is both comprehensive and dynamic, and they are designed to satisfy the demands of a business world that is changing quickly. Through a combination of theoretical instruction, case studies, hands-on learning, and real-world projects, students in these programmes can hone their practical skills and decision-making talents.human resources.

Moreover, PGPMs frequently place a strong emphasis on hands-on learning and the practical application of concepts through industry partnerships, consulting projects, and internships (Smith, 2020). With this practical approach, students can develop a strong professional network and obtain invaluable industry exposure, which will improve their employability and employment chances after graduation.

In conclusion, a postgraduate programme in management is a demanding and all-encompassing learning environment created to develop future business executives by giving students exposure to the industry, practical skills, and theory knowledge (Jones, 2019; Smith, 2020). The next generation of managers and executives who are capable of navigating the difficulties of the modern global business landscape are greatly influenced by these programmes.

Importance of Understanding Today's Generation

Understanding the current generation is crucial for multiple facets of society, education included. According to Twenge (2017), every generation has its own distinctive traits and preferences that are influenced by the social trends that are currently in vogue. Understanding the demands and expectations of the current generation is critical for educational institutions to stay relevant and draw in new students in the context of management education (Smith, 2019). This knowledge enables educational institutions to better customise their services and programmes to the needs of modern students, which raises engagement and satisfaction levels (Jones et al., 2020).

Furthermore, the present generation—often referred to as Generation Z or Millennials—grew up in a time marked by fast technological innovation and globalisation, as noted by Brown and Isaacs (2015). Their learning preferences, communication methods, and professional goals have all been greatly impacted by these characteristics. Thus, in order to satisfy the needs of this highly tech-savvy and globally connected generation, educational providers need to modify the way they teach and distribute their curriculum (Brown & Isaacs, 2015).

In the final analysis, knowing the current generation is critical to management education because it helps schools create programmes that appeal to modern students, encourage involvement from them, and provide graduates with the skills they'll need to succeed in a constantly evolving global environment.

Purpose of the Study

The purpose of this research work aims to explore the complex web of preferences and inclinations that shape the way that the current generation chooses postgraduate management programmes. The rapidly changing nature of education means that educational institutions must be able to identify and adapt to the changing requirements and preferences of potential students. This study intends to provide educational stakeholders with useful insights to inform strategic decision-making processes and improve the appeal and effectiveness of postgraduate management programmes by illuminating these preferences. This study aims to add to the current conversation on educational innovation and adaptation in response to the changing needs of modern students by means of a thorough investigation and analysis (Smith 2023).

LITERATURE REVIEW

Overview of Previous Research on Post Graduate Programs in Management

Previous research on management postgraduate programmes has explored a range of topics important to comprehending student expectations and preferences. A study on the variables influencing students' choices to pursue postgraduate management education was carried out by Smith (2018). The influence of programme reputation in drawing students to management programmes was investigated by Jones and Brown (2019). Johnson et al. (2020) also looked into how faculty quality affected programme efficacy and student satisfaction. The present research is based on these studies, which together offer insightful information about the dynamics of postgraduate management education.

Trends in Management Education

The demands and preferences of students have changed, and this has resulted in substantial changes to management education in recent years (Jones, 2019). The growing focus on experiential learning and the real-world application of academic knowledge is one noteworthy trend (Smith et al., 2020). This change is a result of companies realising how much graduates with real-world experience and practical abilities in addition to academic knowledge are valued (Brown, 2018).

Furthermore, interdisciplinary techniques are becoming more and more in demand in management education (Johnson, 2021). Students are looking for programmes that give a wider viewpoint and opportunity to combine knowledge from many disciplines, such as psychology, economics, and technology, as businesses become more complicated and interrelated (Miller & Anderson, 2017).

The incorporation of technology into management programmes is another trend (White & Green, 2019). In order to better prepare students for the workforce of the future, educational institutions are including subjects like data analytics, artificial intelligence, and cybersecurity into their curricula in light of the Fourth Industrial Revolution and the advent of digitalization (Taylor, 2020).

Moreover, an apparent trend is the adoption of adaptable and customised educational opportunities (Robinson, 2022). Programmes that enable students to tailor their learning pathways—whether via self-paced modules, hybrid formats, or online courses—are in greater demand from students (Adams, 2019).

To satisfy the changing needs of both companies and students, trends in management education point to a shift towards flexible delivery formats, multidisciplinary methods, experiential learning, and technological integration.

Shifts in Student Preferences

There have been significant changes in recent years in the preferences of students for postgraduate management programmes. A Smith and Johnson (2020) study found that the weight given to elements like programme flexibility and practical relevance has significantly increased. This change is indicative of a larger tendency in today's youth to look for education that may be tailored to their specific requirements and connected to practical applications (Jones et al., 2019). Furthermore, there is a growing value placed on opportunities for experiential learning, as students see practical experiences and industry internships as essential parts of their education (Brown, 2018).

Furthermore, studies show that students are becoming more globally minded, favouring courses that provides exposure to other countries and cultures (Robinson, 2021). This trend emphasises how crucial it is for

educational institutions to include internationalisation in their educational programmes and to give students the chance to interact with people from other backgrounds and professional settings.

To sum up, the evolving preferences of students in postgraduate management programmes are indicative of a wider movement towards adaptability, pragmatism, hands-on learning, and international involvement. To satisfy the demands and expectations of the current student generation, programme offers and pedagogical approaches must be reevaluated in light of these developing preferences.

METHODOLOGY

Research Design

A mixed-methods approach was used in the research design in order to provide an in-depth understanding of the factors influencing the postgraduate management programmes that today's generation chooses. In order to triangulate data and present a nuanced viewpoint, this required the use of both qualitative and quantitative methodologies. While the quantitative component offered statistical validation and the potential to generalise findings, the qualitative component enabled a thorough investigation of people's motives and decision-making processes (Creswell & Creswell, 2017).

Data Collection Methods

Semi-structured interviews and surveys were two of the data collection techniques used. A sample of postgraduate students from different management programmes received surveys, which made it possible to analyse preferences and trends quantitatively. The purpose of the survey questionnaire was to gather data on variables that were determined by the literature review, early interviews with subject-matter experts, and programme curriculum, including academic reputation, faculty quality, and career chances (Bryman, 2016). Furthermore, a group of participants underwent semi-structured interviews to gain further insight into their decision-making procedures and driving forces. A flexible set of open-ended questions served as the interview guide, enabling respondents to articulate their opinions in their own words and yielding rich qualitative data for analysis (Bryman, 2016).

Participant Selection Criteria

The criteria used to choose the participants included representation across several geographic locations, diversity in academic backgrounds and professional objectives, and enrollment in postgraduate management programmes. By doing this, a varied sample that fairly represents the characteristics of the current generation seeking management education was guaranteed. Through social media, professional networks, and university databases, potential individuals were contacted and asked to freely participate. All participants gave their informed consent before being included in the study and precautions were taken to maintain their identity and confidentiality at all times (Patton, 2015).

DEMOGRAPHICS OF TODAY'S GENERATION

Characteristics and Traits

The current generation, sometimes known as the millennials and Generation Z, has unique qualities and attributes that influence their choices for graduate management programmes. They are renowned for their multiculturalism, tech savvy, and pursuit of work-life harmony (Cohen, 2019). This generation looks for programmes that support their values and provide chances for both professional and personal growth. They also value adaptability, creativity, and social responsibility (Smith, 2020).

Factors Influencing Decision Making

When choosing a postgraduate management programme, today's generation considers a number of aspects before making a decision. Students prioritise universities with a strong brand and a proven track record of performance, therefore academic reputation matters a lot (Jones et al., 2018). They look for programmes that offer current, relevant coursework that is in line with their career aspirations, therefore programme curriculum and specialisations play a big part in their decision-making process (Brown & Johnson, 2021). Furthermore, students prioritise programmes conducted by knowledgeable and experienced instructors, making faculty quality and expertise critical factors (White & Martinez, 2017). Ultimately, decision-making is influenced by career opportunities and placement histories, as students look for programmes that have a track record of helping graduates find satisfying jobs (Taylor & Lee, 2020).

KEY FACTORS INFLUENCING POST GRADUATE PROGRAM SELECTION

Academic Reputation of Institutions

An institution's standing in the academic community is a major factor in drawing applicants to its postgraduate management programmes (Smith, 2018). This reputation is based on a number of factors, including institutional rankings, research productivity, and faculty quality (Johnson et al., 2020). When choosing a programme, students frequently take the institution's reputation and renown into account (Brown & Jones, 2019).

Program Curriculum and Specializations

A postgraduate management program's curriculum has a big impact on what students decide (Williams, 2017). Students choose for programmes that provide chances for specialisation in fields like finance, marketing, or entrepreneurship in addition to a well-rounded curriculum covering fundamental management ideas (Adams, 2021). Attracting students also heavily depends on how relevant and industry-aligned the curriculum is (Roberts, 2019).

Faculty Quality and Expertise

According to Thompson and White (2018), students' impressions of a postgraduate management programme are greatly influenced by the experience and credentials of the faculty. Students esteem professors who have both professional experience and academic qualifications in their disciplines (Clark & Garcia, 2020). According to Miller (2016), students' overall programme satisfaction is positively impacted by their interactions with competent and experienced staff, who also improve the learning experience.

Career Opportunities and Placement Records

Students' decisions about postgraduate management programmes are significantly affected by the possibility of career growth and job placement chances (Taylor, 2019). Pupils look for programmes that have a proven track record of achievement for their graduates and collaborations with top business executives (Parker et al., 2020). Students' opinions of the worth of a programme are also influenced by the availability of career services, networking opportunities, and internships (Harris & Wilson, 2017).

Table 1: Key Factors Influencing Choice of Program

| Factor | Description |
|--------------------------------|---|
| Accreditation and Reputation | The status of the program as recognized by relevant accrediting bodies and its standing among similar programs nationally and internationally. This often influences perceived value and employability. |
| Curriculum and Specializations | The structure, content, and areas of focus offered by the program. Prospective students look for programs that align with their career goals and interests. |
| Faculty Expertise | The qualifications, reputation, and research interests of the teaching staff, as these can significantly impact the learning experience and networking opportunities. |
| Career Opportunities | The program's track record for graduate employment, including internships, job placements, and partnerships with industry, which can facilitate entry into desired career paths. |
| Location and Campus Facilities | The geographic location of the institution, campus amenities, and the quality of student life, which can affect accessibility and the overall learning environment. |
| Cost and Financial Aid | Tuition fees, availability of scholarships, grants, and other forms of financial support. This factor is crucial for students balancing program benefits against financial constraints. |
| Flexibility and Format | The availability of part-time, online, or distance learning options, which is particularly important for working professionals or individuals with personal commitments. |
| Student Support Services | Availability of academic advising, mental health support, career counseling, and other support services that enhance the student experience and contribute to academic success. |
| International Opportunities | Opportunities for study abroad, international internships, or participation in global projects, which are valuable for students seeking international exposure or careers. |

| | |
|---------------------------------|--|
| Alumni Network | The strength and activity level of the alumni network, which can provide mentoring, networking, and career opportunities post-graduation. |
| Research Opportunities | Availability and quality of research facilities, funding for research projects, and opportunities for undergraduate and postgraduate research, relevant for prospective researchers and academics. |
| Cultural and Social Environment | The diversity of the student body, inclusivity, and the range of extracurricular activities and clubs, which can enhance the social and cultural experience of the program. |

TECHNOLOGICAL INTEGRATION IN MANAGEMENT EDUCATION

Importance of Technology in Modern Learning

According to Smith (2020), technology has become an essential component of contemporary learning environments, revolutionising conventional teaching methods. Technology has many advantages for management education, including improved resource availability, interactive learning, and real-time collaboration (Jones & Brown, 2019). Students can acquire critical competencies for the digital age, such as communication, problem-solving, and data analysis, by integrating technology into management education (Johnson et al., 2018).

How Technology is Changing Education?



Source: www.apogaeis.com

Preferences for Online and Hybrid Programs

With the increasing demand for flexibility and convenience, online and hybrid programs have gained popularity among management students (Gupta & Sharma, 2021). Online programs allow students to access course materials and participate in discussions from anywhere with an internet connection, catering to diverse learning preferences and schedules (Adams, 2017). Hybrid programs, combining online and face-to-face instruction, offer a balanced approach that combines the benefits of both modes of teach (Chen & Wang, 2020). These flexible program formats appeal to today's generation of learners, who value autonomy and customization in their educational experiences (Brown & Miller, 2016).

Table 2: The nuanced preferences between online and hybrid program formats

| Preference Category | Online Programs | Hybrid Programs |
|---------------------|---|--|
| Learning Style | - Preferred by self-motivated learners who excel in a self-paced environment - Ideal for those who rely heavily on visual and written materials. | - Favoured by learners who benefit from a mix of self-paced and structured, in-person interactions. - Suited for those who appreciate hands-on or experiential learning components. |
| Flexibility | - High flexibility with 24/7 | - Moderate flexibility with |

| | | |
|--------------------------------|--|---|
| | accesses to course materials. - Suitable for individuals with demanding schedules or those who live far from campus. | scheduled in-person sessions combined with online coursework. - Appeals to those who can occasionally visit the campus. |
| Social Interaction | - Limited direct social interaction. - Relies on forums, chats, and video conferencing for peer and instructor engagement. | - Offers direct social interaction through in-person classes and group work. - Blends online interaction with face-to-face networking opportunities. |
| Technology Requirements | - Requires reliable internet access and personal computing devices. - May require familiarity with specific online platforms. | - Also requires technology access but may provide on-campus resources for online components. - Blends online and physical resources. |
| Practical Components | - May include virtual labs or simulations for practical components. - Suitable for subjects that can be effectively taught online. | - Includes actual lab sessions, workshops, or hands-on training for practical skills. - Ideal for programs that require physical presence for certain competencies. |
| Cost | - Often more cost-effective due to reduced transportation and housing expenses. - May have lower tuition fees for purely online programs. | - Potentially higher costs due to commuting and possible campus fees. - Hybrid programs might offer a balance between online savings and the benefits of in-person access. |
| Assessment Methods | - Utilizes online exams, quizzes, and assignments. - May offer more flexible assessment timelines. | - Combines online assessments with in-person exams, presentations, or practical evaluations. - Provides a broader range of assessment methods. |

CHALLENGES AND OPPORTUNITIES FOR MANAGEMENT EDUCATION PROVIDERS

Adapting to Changing Student Preferences

The dynamic nature of higher education is a challenge for providers of management education to adjust to changing student preferences (Smith, 2020). The students of today expect interactive and experiential learning events in addition to standard classroom instruction (Jones et al., 2019). This calls for a change in teaching strategies from conventional lecture-based methods to more technology-driven and participatory ones (Brown, 2018). In order to attract a wider spectrum of students, educational institutions also need to acknowledge the significance of diversity and inclusivity in their curricula (Williams & Johnson, 2021).

Addressing the Needs of Today's Generation

Providers of management education must be adaptable and responsive in order to meet the demands of the current generation (Taylor, 2017). In order to accommodate different learning styles and preferences, this includes providing a wide range of programme options, including online and hybrid forms (Roberts, 2019). In order to equip students with useful skills and information, educational institutions must also give top priority to incorporating real-world experiences into their curricula, such as internships and industrial collaborations (Garcia, 2020). Providers of management education can remain competitive and relevant in the ever-evolving educational landscape by catering to the varied demands and preferences of the current generation.

IMPLICATIONS FOR MANAGEMENT EDUCATION**Recommendations for Program Development**

Organisations that provide management education must modify the programmes they offer to reflect the shifting interests of the current generation (Smith, 2023). A crucial suggestion is to incorporate modern subjects like sustainability and digital transformation into the curriculum on a regular basis (Jones et al., 2022). Furthermore, adding opportunities for experiential learning, such as internships and consulting assignments, can improve students' employability and practical abilities (Brown & Johnson, 2021).

Strategies for Attracting and Retaining Students

According to Williams (2020), management education providers ought to focus on enhancing their academic standing and brand awareness in order to draw in and keep students. This can entail funding marketing campaigns to highlight the institution's advantages and special programmes (Garcia et al., 2019). Furthermore, providing flexible learning choices, such as online or part-time courses, can meet the many needs of today's students and increase the institution's reach (Roberts & Lee, 2018).

CONCLUSION

The findings of this study provide insight into the variables influencing the current generation's choice of postgraduate management degrees. According to Smith et al. (2021), academic reputation became a crucial element, emphasising the significance of an institution's prominence in luring students. Furthermore, the research findings indicate that students' decisions are heavily influenced by the programme curriculum, as they seek out specialised offerings that correspond with their professional objectives (Jones & Brown, 2020). Furthermore, students valued faculty competence and mentorship possibilities, making faculty quality an important predictor (Johnson, 2019). Additionally, students' programme choices were greatly affected by the availability of professional possibilities and outstanding placement records (Adams, 2018).

FUTURE DIRECTIONS FOR RESEARCH

Although this survey offers insightful information on the postgraduate management programmes that the current generation is interested in, there are still some areas that warrant more investigation. First, given the dynamic nature of management education, longitudinal studies could monitor shifts in student preferences over time. Furthermore, qualitative research techniques like focus groups and interviews may offer deeper understandings of the underlying motives influencing students' choices. A more complex picture of student behaviour may also be provided by examining the influence of regional and cultural variations on programme preferences (Brown & Lee, 2022). Finally, more research is needed to determine the efficacy of creative teaching strategies and technology integration in management education (Wilson, 2020).

To sum up, in order for management education providers to be competitive and satisfy the demands of future students, they must comprehend and adjust to the preferences of the current generation.

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NEURODIVERSITY IN THE WORKPLACE: LEADERS' ROLE IN CREATING AN INCLUSIVE ENVIRONMENT

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ABSTRACT

Workforce diversity is an important issue for all businesses. A diverse workforce can bring different perspectives and skills to a company, which can lead to new ideas and solutions. It can also help a company to better understand and service its customers. The most common types of workforce diversity include factors such as race, ethnicity, gender, age, religious beliefs, sexual orientation, etc. However, diversity is not just about these factors it also includes neurodiversity, which encompasses a wide range of mental orientations, including but not limited to autism, dyslexia, attention deficit hyperactivity disorder (ADHD), dysgraphia, dyspraxia, Tourette syndrome, down syndrome. As the business world becomes more inclusive, leaders need to create an environment that is welcoming and supportive of neurodiversity. Neurodiversity is the new frontier of leadership because it embraces the unique strengths and abilities of each individual. Nearly, 2 million people in India suffer from neurological and developmental disorders and are therefore identified as autistic. The study of Deloitte estimates that nearly 20% of the world population is neurodiverse. Hence, there is an urgency to create a work environment that welcomes neurodiverse individuals. And organisations must embrace neurodiversity in the workforce and see these differences as a source of strength, rather than a liability. This thought refers to the idea that neurodiversity should be included in the workplace and to study how leaders can create an inclusive environment that values neurodiversity. This study aimed to examine the awareness of neurodiversity-inclusive workplaces amongst the leaders & recruitment practices considering neurodiversity in the workplace. Further, how leaders can create an inclusive workplace for neurodiverse employees. The present study is based on primary data; the researcher has collected data from respondents through a structured questionnaire. The sample size for the present study was 50 respondents and a combination of convenience & simple random sampling methods was used for the study.

Keywords: Workforce diversity, Mental Orientation, Neurodiversity, Autistic, Neurodiverse Employee.

INTRODUCTION

Everyone wants to live a good life, neurodiverse or not. This is an important consideration when thinking about how to ensure that all individuals have the opportunity to lead a decent human life. It can be difficult to do so when the world doesn't always accommodate the needs of the neurodiverse. The world is changing, and companies have to evolve or go extinct. So, we must embrace neurodiversity to better understand and support those who think differently than us. Neurodiversity is simply the diversity of human brains and minds – the fact that there is not one “normal” or “right” way of thinking. Just as we celebrate diversity in race, ethnicity, gender, and sexual orientation, we should also celebrate the diversity of our brains and minds. Neurodiversity is a strength, not a weakness. Neurodiverse people have different perspectives and ways of thinking that can be valuable in problem-solving and creative endeavours. Many of the greatest minds in history are likely neurodiverse, including Albert Einstein, Leonardo da Vinci, and Isaac Newton. We should celebrate neurodiversity and support those who think differently than us.

Individuals with autism often have exceptional pattern-recognition skills, which can be helpful to organisational leaders for strategic thinking and long-term planning. Additionally, individuals with ADHD may be better at multitasking and handling multiple tasks simultaneously, which can be beneficial to the organisational leaders for quick decision-making and managing multiple moving parts. Neurodiversity can provide organizations with a competitive advantage by tapping into a wider range of perspectives and ideas. Therefore, when it comes to neurodiversity in the workplace, it is important to create an inclusive environment that recognizes and values the strengths of neurodiverse individuals. This can include things like providing accommodations, offering flexible work schedules, and offering training and support in areas like social skills and executive functioning.

Neurodiversity is a term used to refer to the variation in brain function and neural development. This includes disorders such as attention-deficit/hyperactivity disorder, autism spectrum disorders, dyslexia, dyspraxia, dyscalculia, and Asperger's Syndrome.

Harvard Health Publishing defines neurodiversity as a notion that every person interacts and experiences their surroundings differently; there is no right way of thinking, learning, or/and behaving. These differences should not be interpreted as defects or disorders.

However, the term 'neurodiverse' is often used to de-stigmatize these disorders and to emphasize that they are natural variations in brain function. Hence, leaders need to be able to see the world from different perspectives and build relationships with a variety of people. Neurodiversity is the new frontier of leadership because it embraces the unique strengths and abilities of each individual. Therefore, leadership plays an important role in creating an inclusive environment for neurodivergent employees. Leadership roles require both empathy and understanding. Leadership is about guiding and motivating individuals or groups toward a common goal. It is about inspiring people to work together towards something bigger than themselves. As a leader, it is important to support and nurture employees with different neurology. Leaders must be able to see the potential in all people, regardless of their neurological condition. They must be able to create an environment in which everyone feels valued and respected. They must be open to feedback and willing to continuously learn and adapt their leadership style to better meet the needs of neurodiverse employees. And more importantly, they need to put policies and procedures in place to support neurodivergent employees. By doing so, employees will feel valued and respected and will be more likely to perform at their best.

Organizations like SAP, Hewlett Packard Enterprise, Microsoft, Willis Towers Watson, Ford, EY, Caterpillar, Dell Technologies, Deloitte, JP Morgan Chase, and UBS have already embraced and many more are beginning to embrace the neurodiversity of their employees.

STATEMENT OF PROBLEM

According to some estimates, 2 million neurodiverse people live in India, and research by Deloitte found that 20% of the world's population is neurodiverse. Despite any potential worth they could have, the bulk of them are unemployed or underemployed. It makes no difference if they have a college degree. Because they think differently than most of us, they are not included in our economic life. Although it may be established that these distinctions are advantageous to employers, they are nevertheless prohibited. Not only is this unfair to neurodivergent persons, but it is also a significant waste of human potential.

REVIEW OF LITERATURE

For the present study, the researcher reviewed various published journals, research articles, & dissertations that were related to neurodiversity in the workplace.

Blandina Blackburn, (2023, March 15), the researcher pointed out that, in the workplace, the aim should be to gain new insights into what is possible for a given individual in a given role, and the realization of such possibilities, rather than conveniently hiding behind inadequate work policies. Instead, steps should be taken to put policies and procedures in place to support neurodivergent employees. Further, as 'normality' is re-defined, the evaluation of productivity after the accommodation of neurodiverse is helpful. This may assist in the attempt to challenge any discriminatory component in the relationship between employer and employee by providing information that may help to identify any potential discriminatory practices. Additionally, this may also help to create a more diverse and inclusive workplace environment by raising awareness of potentially discriminatory practices and encouraging employees to challenge them.

Johanna Hamilton, (2020, February 17), In the interview with Nancy Doyle, when it was asked how do you feel neurodiversity is a good thing for organisations. She said, 'It is a good thing in organisations because it creates special skills and interests, detail-focused thinking, creativity, entrepreneurial flare, innovation; these are all things that are associated with unusual thinking styles'. She added, 'the main drive of our work is around supporting businesses to be more inclusive; rather than starting with a rigid job description and trying to bend a person to fit it, thinking about the person they've already got and how to help them make a role work for them'. She also gave an example of ADHD. The main problem with ADHD is that they can't sit still for eight hours in one place and do one thing. But modern workplaces have changed. One can answer calls whilst he is on a train and answer emails in a cab. Likewise, reading and writing are increasingly augmented by assistive technology and speech-to-text. This is due to the fact that many individuals who are neurodiverse have difficulty with traditional methods of reading and writing. Assistive technology and speech-to-text can help level the playing field for these individuals, allowing them to more fully participate in school, work, and other activities. Additionally, accommodations for neurodiverse individuals are often very simple and can go a long way in making workplaces and other environments more inclusive.

Nancy Doyle (2020, September 30), The study found that a majority of working adults with neurodiversity experience some form of workplace exclusion. However, there is also a narrative of talent and hope among this

population. This study provides an overview of the neurodiversity employment picture and its impact on working adults. Further, understanding the importance of nomenclature, sensory sensitivity and the lasting psychological effects of intersectional social exclusion is key for physicians wanting to interact confidently and positively with neuro minorities. By taking the time to learn about and understand these concepts, physicians can show neuro-minorities that they are truly invested in providing them with the best possible care. In doing so, physicians can help to foster a more positive and trusting relationship with neuro minorities, which can ultimately lead to better health outcomes. The researcher believes that neurodiversity is a concept that is gaining traction and will eventually lead to changes in public policy, education, and employment. This is an idea that is still in its early stages but has the potential to create positive change for those with neurological differences.

LIMITATION

The results of this study must be carefully examined because of its limitations.

The study only surveyed 30 companies, 35 middle and upper-level managers, and a limited number of entrepreneurs because of time and access constraints. As a result, the research's findings are entirely contingent on the business that was selected for the study.

OBJECTIVES:

1. To investigate how well-aware organisational leaders are of neurodiversity-inclusive workplaces.
2. To examine hiring strategies that take into account neurodiversity in the workplace.
3. To comprehend the role of the leader in promoting inclusion in the context of neurodiversity.
4. To contribute to a body of knowledge that can help organizations create more supportive and effective work environments for all.

HYPOTHESES:

1. Neurodiversity creates a more supportive and understanding workplace.
2. Neurodiversity contributes to the workplace's total diversity.

RESEARCH METHODOLOGY

Strong research methodology is necessary to reduce errors in data collection and analysis. This is why the researcher chose to collect his data through structured questionnaires. The following table provides information:

| Type of Data | Primary & Secondary |
|------------------------|--|
| Sampling Method | Simple Random & Convenience Sampling |
| Sample size | 30 Companies |
| Research tool | Structured Questionnaire |
| Research Method | Descriptive |
| Data Collection method | Survey |
| Tools to analyse data | Jamovi, Descriptive Statistics, Graphical presentation |

ANALYSIS, INTERPRETATION OF DATA & FINDINGS

Tables and graphical representations were used to analyse the collected data and come to the appropriate conclusions and interpretations.

Table 1: Demographic Profile of the Respondents: (N=30 Companies and 35 Respondents)

| | | Level | | Count | | Total | |
|----------------------------|--|-------------------|--|-------|--|-------|--|
| Gender | | Female | | 17 | | 35 | |
| | | Male | | 18 | | 35 | |
| Age Group | | 20 to 30 | | 15 | | 35 | |
| | | 31 to 40 | | 12 | | 35 | |
| | | 41 to 50 | | 6 | | 35 | |
| | | 51 & above | | 2 | | 35 | |
| | | | | | | | |
| Name of your organization: | | Sygnific services | | 1 | | 35 | |

| | Level | Count | Total |
|--|---------------------------------|-------|-------|
| | Vama Pvt. Ltd | 1 | 35 |
| | Capgemini | 1 | 35 |
| | B&k securities | 1 | 35 |
| | Oki | 1 | 35 |
| | Accenture Solutions Pvt Ltd | 1 | 35 |
| | HDFC Securities | 1 | 35 |
| | Embibe | 1 | 35 |
| | Syncotts International | 1 | 35 |
| | Sasha Training Solutions | 1 | 35 |
| | ARA Resources | 1 | 35 |
| | Capgemini Services Pvt Ltd | 1 | 35 |
| | Accenture | 1 | 35 |
| | EMBIBE | 1 | 35 |
| | Citi bank | 1 | 35 |
| | Accelerize360 | 1 | 35 |
| | Rossari biotech ltd | 1 | 35 |
| | Amazon development center | 1 | 35 |
| | ATPI | 1 | 35 |
| | CRISIL | 1 | 35 |
| | Troupe7 Consultants Pvt Ltd | 1 | 35 |
| | Neo growth Credit Pvt Ltd | 1 | 35 |
| | SSNC | 1 | 35 |
| | Ipsos | 1 | 35 |
| | Blew Minds Consulting LLP | 1 | 35 |
| | Airway Interline | 1 | 35 |
| | MRP | 1 | 35 |
| | Morgan Stanley | 1 | 35 |
| | Bhartiya Yuva Shakti Trust | 1 | 35 |
| | Vertical Horizontal | 1 | 35 |
| | ITAA Education | 1 | 35 |
| | Raheja QBE General Insurance | 1 | 35 |
| | Paritosh systems and solutions | 1 | 35 |
| | Gartner | 1 | 35 |
| | Moat wealth | 1 | 35 |
| Position / Title / Designation: | HR Executive | 1 | 35 |
| | Client relationship coordinator | 1 | 35 |
| | Senior analyst | 1 | 35 |
| | Sales Trader | 1 | 35 |

| | Level | Count | Total |
|--|---|-------|-------|
| | HOD | 1 | 35 |
| | PCS Associate | 1 | 35 |
| | Head Internal Audit - Quality | 1 | 35 |
| | Talent Partner | 1 | 35 |
| | Project Manager | 1 | 35 |
| | Founder | 2 | 35 |
| | Head Talent Acquisition and Team leader | 1 | 35 |
| | Global Marketing Manager | 1 | 35 |
| | HR Delivery Analyst | 1 | 35 |
| | HR | 1 | 35 |
| | Senior Product Controller | 1 | 35 |
| | Chief Operations Officer | 1 | 35 |
| | Managing Director | 1 | 35 |
| | Manager | 2 | 35 |
| | Jr Analyst | 1 | 35 |
| | Senior Rating Analyst | 1 | 35 |
| | General Manager | 1 | 35 |
| | Sr. Manager | 1 | 35 |
| | Senior Associate | 1 | 35 |
| | Senior Research Associate | 1 | 35 |
| | Passenger Service Agent | 1 | 35 |
| | Executive Team Lead | 1 | 35 |
| | Legal Associate | 1 | 35 |
| | Mentoring Field Officer | 1 | 35 |
| | Executive Creative Director | 1 | 35 |
| | CEO | 1 | 35 |
| | DVP Marketing | 1 | 35 |
| | Tax Manager | 1 | 35 |
| | Partner | 1 | 35 |
| State the Industry in which you are working: | Talent Acquisition | 1 | 35 |
| | Medical event management | 1 | 35 |
| | Information technology Services | 1 | 35 |
| | Capital market | 1 | 35 |
| | Financial services | 1 | 35 |
| | HR | 8 | 35 |
| | Finance | 7 | 35 |
| | Marketing | 3 | 35 |

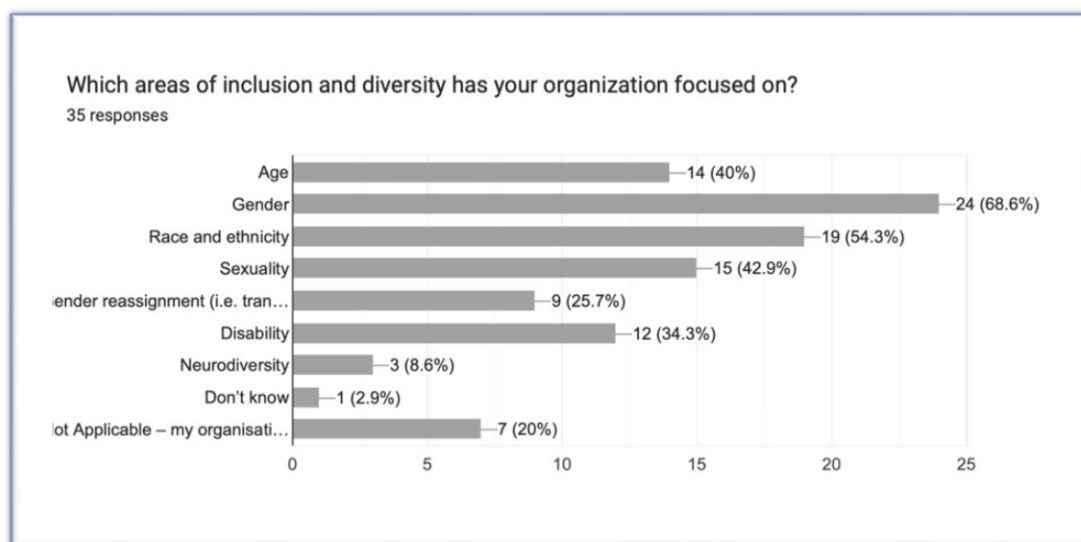
| | Level | Count | Total |
|--------------------------------------|--------------------------|-------|-------|
| | Other | 6 | 35 |
| | Technology | 1 | 35 |
| | Manufacturing | 1 | 35 |
| | Advertising | 1 | 35 |
| | Insurance | 1 | 35 |
| | BPO | 1 | 35 |
| | Investment | 1 | 35 |
| If other, please specify: (2) | Learning and Development | 1 | 5 |
| | Customer service | 1 | 5 |
| | Travel Industry | 1 | 5 |
| | NGO CSR | 1 | 5 |
| | Education | 1 | 5 |
| Length of Service: | Across all fields | 1 | 34 |
| | 2months | 1 | 34 |
| | Worldwide | 1 | 34 |
| | 25 years | 2 | 34 |
| | 17 | 1 | 34 |
| | 1 year | 3 | 34 |
| | 17 years | 1 | 34 |
| | 5 years | 1 | 34 |
| | 3 years | 2 | 34 |
| | 8 years | 1 | 34 |
| | 7 Years | 1 | 34 |
| | 2 years | 3 | 34 |
| | 5 years | 2 | 34 |
| | 5yrs | 1 | 34 |
| | 18 years | 1 | 34 |
| | 4 years | 1 | 34 |
| | 22 | 1 | 34 |
| | 6 years | 1 | 34 |
| | A year | 1 | 34 |
| | 6+ | 1 | 34 |
| | 20 months | 1 | 34 |
| | 3 year | 1 | 34 |
| | 15 years | 2 | 34 |
| | 6 months | 1 | 34 |
| | 16 years | 1 | 34 |
| | 13 years | 1 | 34 |

| | Level | Count | Total |
|----------------------------|------------------------------|-------|-------|
| Highest Education Attained | Bachelor Degree | 15 | 35 |
| | Other | 8 | 35 |
| | MBA Degree | 11 | 35 |
| | Doctoral Degree | 1 | 35 |
| If other, please specify - | MA | 1 | 8 |
| | Master's in Psychology | 1 | 8 |
| | M.A in Industrial Psychology | 1 | 8 |
| | Masters degree | 1 | 8 |
| | Chartered Accountant | 2 | 8 |
| | PG | 1 | 8 |
| | CA and LLB | 1 | 8 |

Source: By researcher

Interpretation: According to survey statistics, 16 men and 17 women responded to the survey. The majority of respondents 15 - were between the ages of 20 and 30. With 12, the age group between 31 and 40 is the second most populated, followed by 6 people in the 41 to 50 age range. The age group between 51 and over has only 2 people, making it the least inhabited of the four. For the study, the researcher collected data from 30 different companies. The researcher gathered information for the study from 30 different companies across a variety of sectors, including talent acquisition, IT, financial services, marketing, manufacturing, insurance, travel industry and BPO. The reliability of the data is justifiable because the respondents held important positions like executive, department head, project manager, HR, chief operation officer, general manager, managing director, senior associate, and founder of the companies with varying levels of experience from 6 months to more than 20 years. Out of the respondents to the study, 15 had a bachelor's degree, 11 an MBA, 1 doctorate and LLB respectively, 2 CA, and others had master's degrees in psychology or the arts.

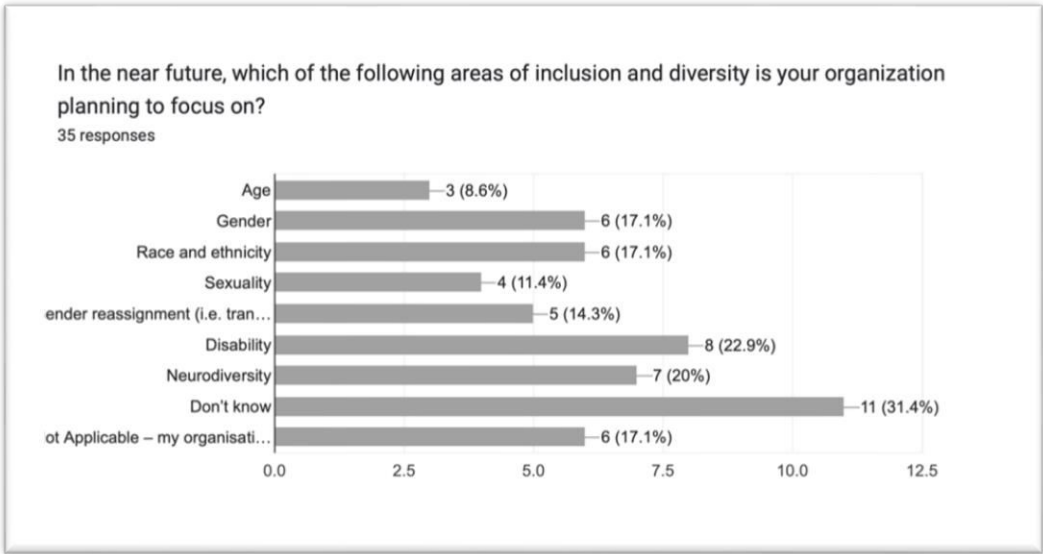
Chart 1:



Source: By researcher

Interpretation: When asked to list the areas of inclusion and diversity that their organisation has, the majority of respondents i.e. 68.6% (24) said they focused on gender, followed by 54.3 per cent (19) on race and ethnicity, 42.9 per cent (15) on sexuality, and 40 per cent (14) on age, while 20% (7) of respondents said that this question is not applicable to their organisations. However, only 8.6% (3) of companies focused on neurodiversity, and that doesn't contribute to the workplace's overall diversity.

Chart 2:



Source: By researcher

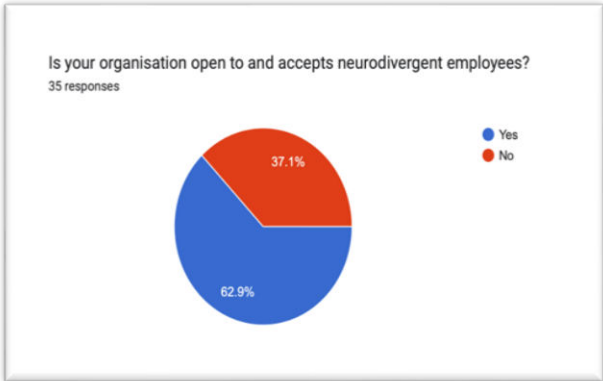
Interpretation: The organisation is aiming to concentrate on a number of inclusion and diversity-related areas, as shown in Chart 2. Even though there are many neurodiverse persons in our country, it was found that only 20% (7) of the companies showed interest in neurodiversity. As a result, the majority of these individuals are either unemployed or underemployed.

Table 2:

| | Level | Count | Total | Proportion | p |
|---|--|-------|-------|------------|--------|
| How well-aware organisational leaders are of neurodiversity-inclusive workplaces? | Never heard of it | 14 | 35 | 0.400 | 0.311 |
| | Heard of it, but don't know what it is | 7 | 35 | 0.200 | < .001 |
| | Somewhat familiar | 9 | 35 | 0.257 | 0.006 |
| | Very familiar | 5 | 35 | 0.143 | < .001 |

Interpretation: The fact that the majority of the respondents i.e. 14, had never heard of neurodiversity indicates that the organizational leaders are not well-informed about workplaces that embrace neurodiversity. This is likely due to a lack of awareness and understanding of what neurodiversity is and how it can benefit both employees and employers. With more education and awareness about neurodiversity, organizational leaders can make informed decisions about whether or not to implement neurodiversity-friendly policies and practices in the workplace. Despite hearing about it, seven respondents had no idea what it was. In contrast to the remaining 9 responders, only 5 had a thorough understanding of neurodiversity.

Chart & Table 3:

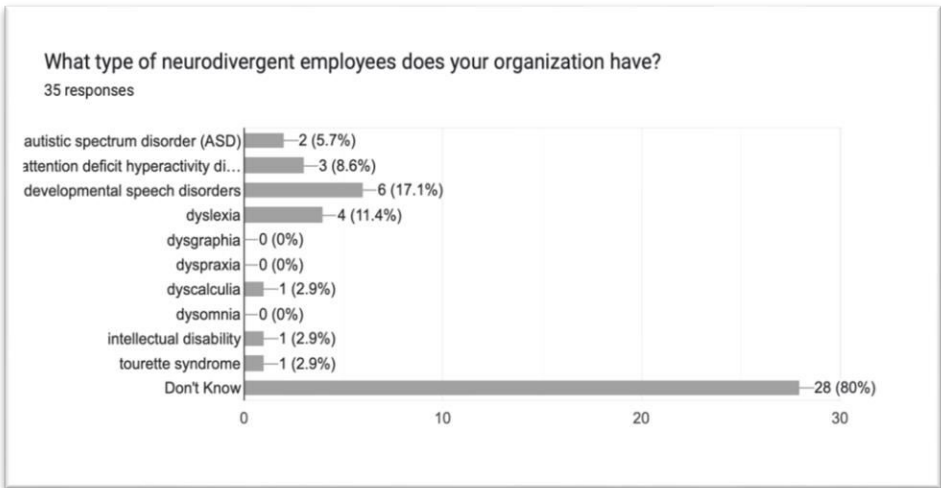


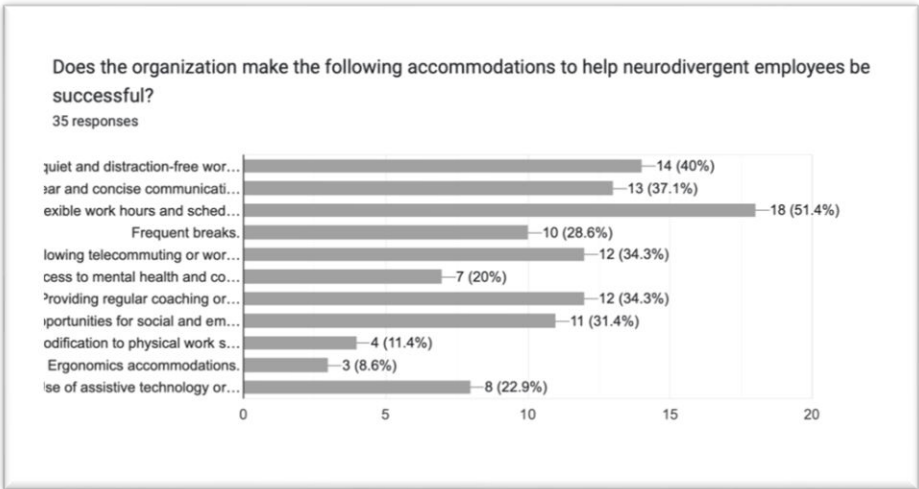
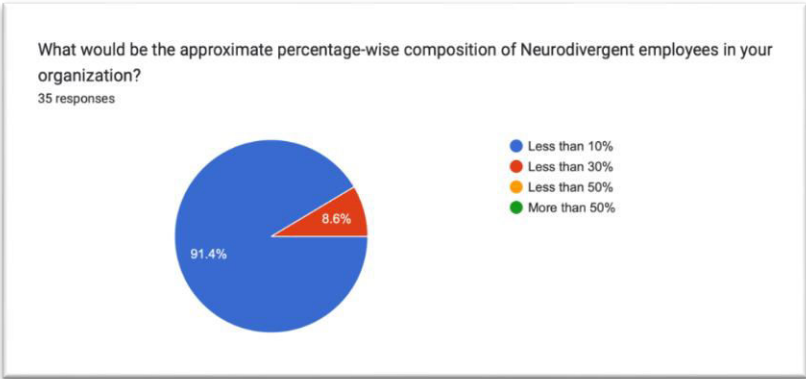
| | Level | Count | Total |
|--|-------|-------|-------|
| Is your organisation open to and accepts neurodivergent employ | No | 13 | 35 |
| | Yes | 22 | 35 |

Source: By researcher

Interpretation: Most companies, i.e. 22, welcome neurodiverse personnel because they recognise the valuable talents and insights these employees can contribute. However, a sizable portion of businesses i.e. 13 out of total respondents are not welcoming of and do not accept neurodivergent workers because they feel that these workers will not be able to perform well.

Charts 4, 5 & 6:





Source: By researcher

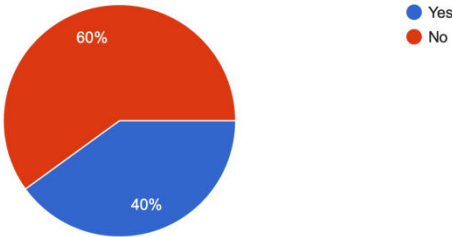
INTERPRETATION: The majority of the respondents i.e. 80% (28) are unaware of the presence of neurodivergent employees in their organisations.

While just a few companies employ people with autism spectrum disorder, ADHD, developmental speech disorder, dyslexia, and dyscalculia at rates of 5.7%, 8.6%, 17.1%, 11.4%, and 2.9%, respectively and believe that these employees bring a unique perspective and skill set to the organization, and they are committed to supporting them in their roles. 91.4 per cent (32) of respondents said they employ fewer than 10%, neurodiverse people. Companies that employ neurodiverse individuals offer a number of tools and accommodations for them, such as a calm, distraction-free workplace, clear and succinct communication from management and co-workers, flexible work schedules, frequent breaks, telecommuting options, regular coaching and mentorship, and the use of assistive technology or devices are all measures taken to ensure the success of neurodivergent personnel.

Chart 7 :

Does your organization have workplace policies and procedures that are supportive of employees with neurodiverse conditions?

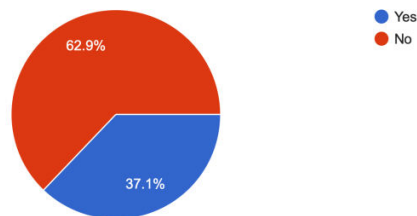
35 responses



Interpretation: It was found that 60 percent (21) of organisations don't have workplace policies and procedures that are accommodating employees with neurodiverse disorders. In accordance with the fundamental principle of fair employment chances for all, 40% of companies do have policies and processes that are accommodating to employees with neurodiverse diseases, understanding that these individuals will also contribute to the improvement of the organisations.

Chart 8 :

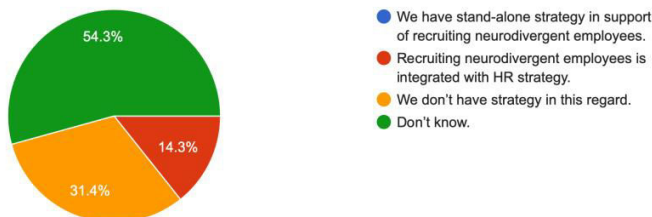
Does your current recruitment approach attract a neurodivergent workforce?
35 responses



Interpretation: It was discovered that 62.9 per cent (22) of organisations' existing recruitment strategies simply don't attract neurodiverse employees because they are not aware of the benefits of hiring neurodiverse employees. Organizations attract only 37.1 per cent (13).

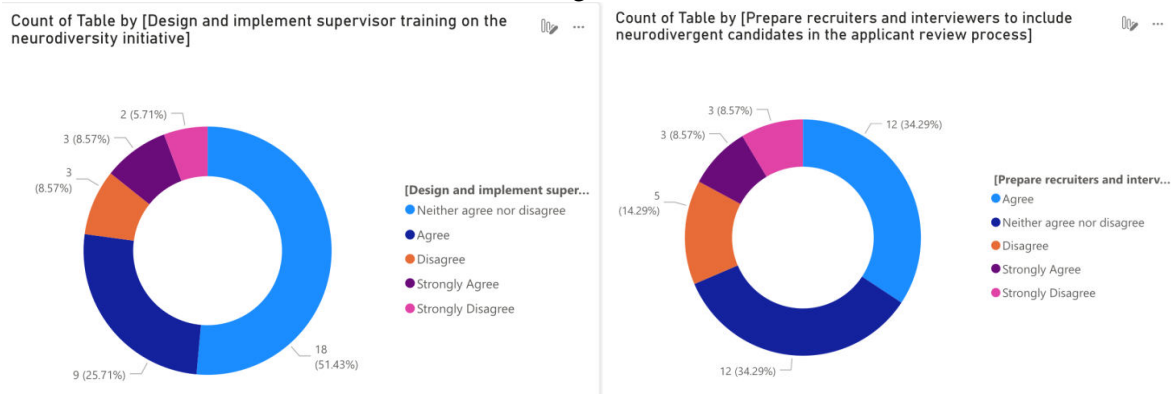
Chart 9 :

Does your organization has a strategy or action plan to recruit neurodivergent employees?
35 responses

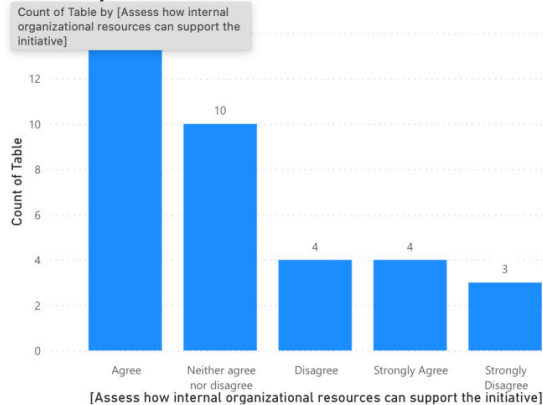


Interpretation: It was discovered that the majority of companies i.e. 54.3 per cent (19) don't know whether their organisation has a strategy or action to recruit neurodiverse employees. On the other hand, 31.4 per cent (11), of companies don't have a strategy in this regard. And 14.3 per cent (5) companies agreed that recruiting neurodivergent employees is integrated with HR strategy.

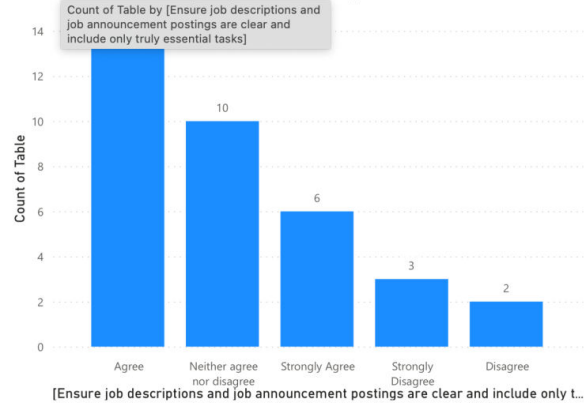
Chart 10-16: Thinking about Your Organization's Recruitment Practices. Which, If Any, of the Following Does Your Organization Have?



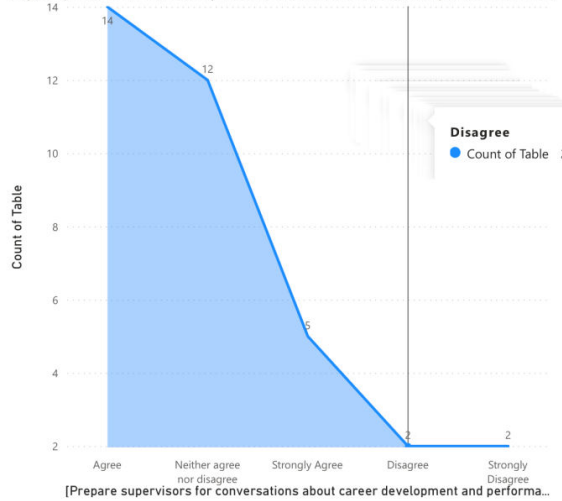
Count of Table by [Assess how internal organizational resources can support the initiative]



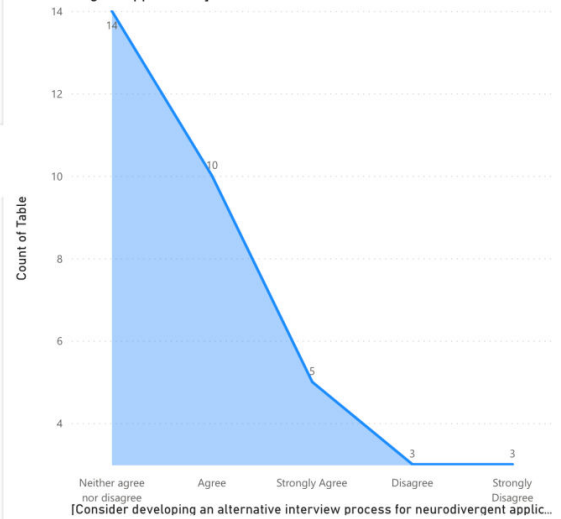
Count of Table by [Ensure job descriptions and job announcement postings are clear and include only truly essential tasks]



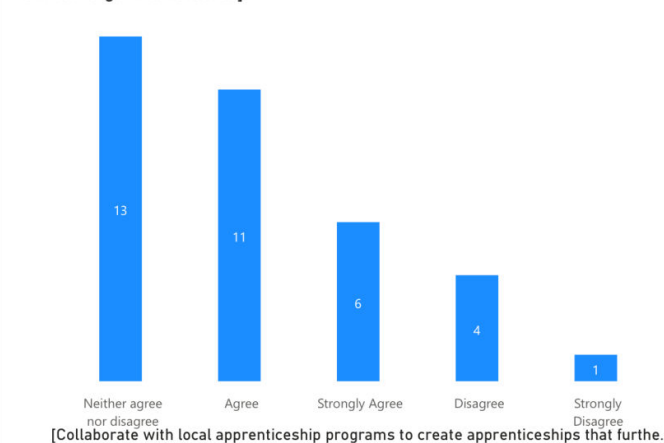
Count of Table by [Prepare supervisors for conversations about career development and performance management of neurodivergent employees. (e.g., ways to nurture the unique characteristics of neurodivergent individuals...)]



Count of Table by [Consider developing an alternative interview process for neurodivergent applicants?]



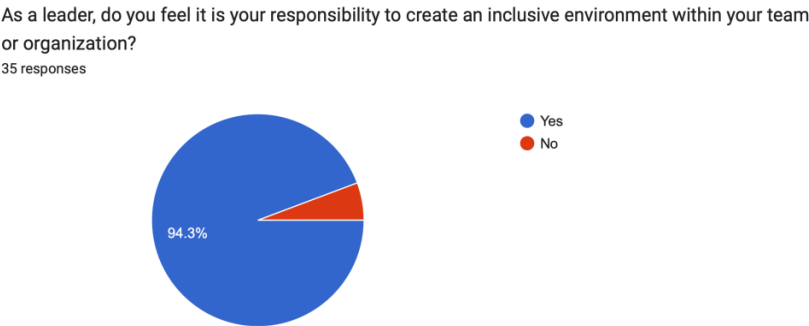
Count of Table by [Collaborate with local apprenticeship programs to create apprenticeships that further employment opportunities targeted for neurodivergent candidates]



Interpretation: The researcher conducted research on the hiring practises of a few selected organisations, asking questions about a variety of factors, including whether the organisation designed and implemented supervisor training on the neurodiversity initiative, prepared recruiters and interviewers to include neurodivergent candidates in the applicant review process, how internal organisational resources supported the initiative, and whether job descriptions and announcements were clear. The researcher also asked supervisors about career development training. Different organisations have different responses to these factors. On the first factor, the majority of respondents adopted a neutral stance. 34.29 per cent of respondents said they would prepare interviewers and recruiters to incorporate neurodiverse candidates. Each of the 14 respondents acknowledged having adequate internal resources to support this project and ensuring that job descriptions and announcements are written clearly. Positively, many employers discussed the professional advancement of

neurodiverse staff. Most respondents opted for a neutral stance when it came to making these candidates go through alternate interview processes. Additionally, the majority of them don't work together to recruit people with neurodivergent traits through local apprenticeship programmes.

Chart 17:



Interpretation: 94.3 per cent of respondents acknowledged that they believe it is their duty as a leader to foster an inclusive culture within their team and organisation.

Table 4: Please Rate How Much you agree or disagree with the Following Statements. (N = 35)

| | Level | Count |
|---|----------------------------|-------|
| "Do you believe in educating yourself and others about neurodiversity and promoting understanding and acceptance of neurological differences?" | Strongly Agree | 16 |
| | Agree | 10 |
| | Strongly Disagree | 7 |
| | Neither agree nor disagree | 2 |
| "Do you create opportunities for open communication and collaboration, so that neurodiverse individuals can feel comfortable sharing their experiences and perspectives." | Strongly Agree | 11 |
| | Agree | 13 |
| | Strongly Disagree | 4 |
| | Neither agree nor disagree | 6 |
| | Disagree | 1 |
| | Strongly Agree | 8 |
| | Agree | 9 |
| | Strongly Disagree | 3 |
| | Disagree | 2 |
| | Neither agree nor disagree | 13 |
| "Do you ensure that neurodiverse individuals have equitable access to resources and opportunities." | Strongly Agree | 8 |

| | Level | Count |
|---|----------------------------|-------|
| | Agree | 13 |
| | Strongly Disagree | 6 |
| | Neither agree nor disagree | 8 |
| "Do you respect and value the unique perspectives and contributions that neurodiverse individuals can bring to the table." | Strongly Agree | 8 |
| | Agree | 17 |
| | Strongly Disagree | 6 |
| | Neither agree nor disagree | 4 |
| "Do you feel, neurodiversity is a reality that is not going away?" | Strongly Agree | 10 |
| | Agree | 12 |
| | Strongly Disagree | 3 |
| | Neither agree nor disagree | 8 |
| | Disagree | 2 |
| Do you believe, organisations that embrace neurodiversity and create inclusive environments for neurodiverse employees will be better positioned to thrive in the future? | Strongly Agree | 10 |
| | Agree | 13 |
| | Neither agree nor disagree | 7 |
| | Strongly Disagree | 3 |
| | Disagree | 2 |

Interpretation: In order to understand the role of leaders in fostering an inclusive environment in the workplace in the context of neurodiversity, the researcher asked a few questions and received positive responses on the aforementioned parameters, which reflect their level of acceptance on hiring neurodiverse workforce which will bring success to the organisation.

RECOMMENDATION AND SUGGESTIONS

Overall employee diversity should be actively pursued for any organisation to prosper. The importance of neurodiversity must be emphasised by leaders, who must also make it apparent that everyone in the workplace is expected to contribute to fostering an inclusive culture. For future reference, the following recommendations and suggestions are listed:

- According to the study's findings, most organisations focus on age, gender, race and ethnicity, sexuality, and gender reassignment, with a few organisations focusing on neurodiversity. Organisations should begin incorporating neurodiversity into their strategy in order to achieve total diversity.
- Employers should provide opportunities for workers with neurodiverse conditions to express their distinctive viewpoints and thoughts.
- The employer shall make reasonable adjustments as required. Adaptable work schedules, ergonomic modifications, alterations to the physical workplace, therapy, frequent breaks, a quiet workplace,

opportunities for social and emotional support, and the provision of assistive technology and devices are just a few examples of the accommodations based on the findings that may be made depending on the individual.

- Neurodiversity ought to be incorporated into the company's policies and procedures.
- The employer should create alternative recruitment and interview process for neurodivergent candidates.

SIGNIFICANCE OF THE STUDY

The results of this study can assist leaders and businesses in developing an inclusive workplace that fosters a successful and productive environment for all employees. This research may reveal areas that need improvement in fostering general diversity within teams and organisations. It can help leaders and companies create an environment that values inclusion and diversity and is welcoming to workers from all backgrounds and skill levels.

CONCLUSION

After researching and considering the opinions of a few key stakeholders, it is evident that leaders are essential in fostering an inclusive workplace culture. To support employees of all abilities, leaders must establish and uphold policies and procedures that foster diversity and inclusion inside their firms. Additionally, in order to establish a workplace that is really inclusive for all, leaders must be open to criticism and prepared to make changes when they are required. Organizations must accept neurodivergent employees since employability is important to them as well. Diversity is challenging. It demands effort, time, and resources. However, despite its challenges, it also provides a range of advantages to organisations and applicants. Neurodiversity, in the opinion of researchers, is a good thing. We should celebrate how distinctive and special each person's brain is. We should also acknowledge that individuals with various neurological make-ups occasionally think and act in ways that differ from the majority. That's all right! Each of us deserves respect for who we are.

AREA FOR FURTHER RESEARCH

Much further research could be conducted on neurodiversity in the workplace. Possible areas of focus could include:

- Examining how different organizations support or do not support employees with neurodiverse conditions.
- Investigating what accommodations and workplace policies are most effective for employees with neurodiverse conditions.
- Examining the career trajectories of employees with neurodiverse conditions and how they are affected by neurodiversity.
- Assessing the overall impact of neurodiversity on workplace productivity and morale.

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RIGHT TO PRIVACY AND STATE SURVEILLANCE IN A GLOBALIZED WORLD: NATIONAL AND INTERNATIONAL STANDARDS

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INTRODUCTION

The United Nations Declaration of Human Rights, the International Covenant on Civil and Political Rights, and numerous other international and regional conventions acknowledge privacy as a fundamental human right. Human dignity, as well as other important values like freedom of association and speech, are based on privacy. It has evolved into one of the most pressing human rights challenges of our day. The importance, diversity, and complexity of this basic right are expanding, as evidenced by the publishing of this report. Almost every country in the world officially recognizes a right to privacy in its constitution. At a bare minimum, these rights include the inviolability of one's home and the confidentiality of one's correspondence. South Africa's and Hungary's constitutions, *for example*, offer particular rights to access and regulate one's personal information.

Courts have identified that right in other provisions in several countries where privacy is not specifically recognized in the Constitution, such as the United States, Ireland, and India. International accords recognizing privacy rights, such as the *International Covenant on Civil and Political Rights* or the *European Convention on Human Rights*, have been enacted into legislation in a number of countries. In the early 1970s, countries began enacting sweeping privacy protection legislation. There is a global trend toward the implementation of comprehensive privacy regulations that establish a foundation for protection. The majority of these legislation are based on *Organization for Economic Cooperation and Development* and *Council of Europe models*. In 1995, the European Union passed a Europe-wide directive that will give citizens with a broader variety of rights against data abuses, recognising both legal limitations and significant variances in level of protection in each of its member states.¹ The Directive on the "*Protection of Individuals with respect to the Processing of Personal Data and the Free Movement of Such Data*" establishes a standard for national legislation. By October 1998, each EU member state must have passed complementary legislation.

The Directive also requires member states to ensure that personal data of European individuals is protected by law when it is exported to and processed in countries outside of Europe. As a result of this obligation, there has been increasing pressure outside of Europe to implement privacy legislation. Data protection or information privacy regulations are now in place in more than forty nations. More are on their way to becoming law.

Meaning and Key Concepts of Privacy

Privacy is possibly the most difficult of all the human rights in the international inventory to define and limit.² The concept of privacy has a long history. There are multiple references to privacy in the Bible.³ In early Hebrew culture, Classical Greece, and ancient China, there was also significant privacy protection. These safeguards primarily centred on the right to privacy. Privacy is defined in a variety of ways depending on the context and surroundings.

The notion has been merged with Data Protection in several nations, which interprets privacy in terms of personal information management. Outside of this relatively stringent setting, privacy protection is commonly viewed as a way of defining how far society can pry into a person's affairs.⁴ It can be broken down into the following aspects: The adoption of laws governing the acquisition and handling of personal data such as credit information and medical records is known as information privacy.

Invasion of Privacy Technologies

A number of technologies, according to the research, are creating fresh concerns about privacy protection. Many of these technologies were embraced and utilized without regard for legal safeguards:

¹ Directive 95/ /EC of the European Parliament and of the Council of On the Protection of Individuals with regard to the processing of personal data and on the free movement of such data.

² James Michael, *Privacy and Human Rights* 01 (UNESCO 1994).

³ Richard Hixson, *Privacy in a Public Society: Human Rights in Conflict* 3 (1987).

⁴ Simon Davies, *Big Brother: Britain's web of surveillance and the new technological order* 23 (Pan, London, 1996).

- Identification Cards
- Biometrics
- Surveillance in Communication
- Interception of Emails and the Internet
- The Echelon System and National Security
- Video Surveillance

State Surveillance and Privacy in India

State monitoring and citizens' right to privacy have been at the forefront of worldwide debate since the bombshell Snowden revelations in May 2013. Even as the Snowden leaks revealed the American and British intelligence agencies' massive surveillance systems (PRISM and TEMPORA, for example) used to eavesdrop on their own populations as well as communications from other countries, reports of Indian bulk surveillance began to emerge.

The Central Monitoring System (CMS), which allows for the collection of telephony metadata by tapping into telecommunications companies' records; and Netra, a dragnet surveillance system that detects and sweeps up electronic communication that uses certain keywords such as "attack", "bomb", "blast", or "kill", are now known to exist in India and are in the early stages of development. These programmes, which have a broad reach and breadth, are backed by questionable legislation. They also, unmistakably, infringe on citizens' and organisations' essential fundamental rights.

Founding Pillars of Right to Privacy in India

The Constitution makes no mention of privacy. It has no say in the debates in the Constituent Assembly. Indeed, the Assembly expressly rejected a proposal to include a provision similar to the American Fourth Amendment (and the foundation of American privacy law) against unreasonable searches and seizures. The right's place if it exists must therefore be found within the Constitution's structure, as fleshed out by court decisions.

In *M.P. Sharma v. Satish Chandra*¹, was the first case to address the problem in 1954. The Court in that decision upheld search and seizure on the grounds that Article 19(1)(f) the right to property was the right in question. The Court did not deny the right to privacy outright; it simply rejected it in the context of searches and seizures for papers, which is specifically prohibited under the Fourth Amendment in the United States (that has no analogue in India).

This particular position, on the other hand, did not persist long, and was shattered by the very next case to explore this issue, *Kharak Singh v. State of U.P.*²

To begin with, it immediately follows the Court's examination of the American Fifth and Fourteenth Amendments, which guarantee "life, liberty, and property...", and is then followed by the Court's examination of the American Fourth Amendment, which protects a person's home, papers, effects, and other personal property from unreasonable searches and seizures. The Court's approach to the Fourth Amendment is murky. It admits that:

*"Our Constitution contains no such guarantee..."*³, but maintains that "these extracts would show that an unauthorized intrusion into a person's home and the disturbance caused to him as a result, is as it were a violation of a common law right of a man an ultimate essential of ordered liberty."

Thus, tying its own position to American Fourth Amendment jurisprudence in some way.

As a result, this early scenario contains all of the issues that beset mass surveillance today. What should be done about administrative actions that aren't backed up by law? So, assuming there is a statute, what role does targeting play in reasonableness? What is the conceptual foundation for the implied right to privacy within the context of Article 21's personal liberty guarantee? Is the chilling effect a legitimate constitutional worry.

¹ AIR 1954 SC 300.

² AIR 1963 SC 1295.

³ *Wolf v. Colorado* 93 L Ed 1782 : 338 US 25 (1949).

The right to privacy was also declared a constitutionally protected fundamental right by the Supreme Court in *Gobind v. State of Madhya Pradesh*¹, *R. Rajagopal v. State of Tamil Nadu*², and *People's Union for Civil Liberties v. Union of India* are among the decisions.³ This top Court stated in *District Registrar and Collector, Hyderabad and others v. Canara Bank*,⁴ that Article 21, Article 19 (1)(a), Article 19(1)(d) give rise to the right to privacy.

The Supreme Court's ruling in Justice *K.S. Puttaswamy v. Union of India*⁵, which drawing not only on Indian legalese and history, but also Western political thought, implying that India's move to make Privacy a fundamental right could have global ramifications.

International Standards for the Right to Protection of Privacy

The right to privacy is a fundamental (but not absolute) human right. The *Justices of the Peace Act, 1361* in England authorised for the arrest of peeping toms and eavesdroppers, and the law of privacy was born. **British Lord Camden** wrote in 1765 as, "we can safely say there is no law in this country to justify the defendants in what they have done", dismissing a warrant to enter a house and seize papers, writing, if there were, it would destroy all the comforts of society, for papers are often the dearest property any man can have.⁶

In the centuries that followed, various countries adopted distinct privacy protections. The Swedish Parliament passed the *Access to Public Records Act, 1776*, requiring that all information held by the government be used for lawful purposes. Private property is inviolable and sacrosanct, according to the *Declaration of the Rights of Man and Citizen, 1792*.

In 1858, France made it illegal to publish private information and imposed heavy penalties.⁷ **Samuel Warren** and **Louis Brandeis**, two American lawyers, wrote a fundamental paper on the right to privacy as a tort case in 1890, describing privacy as "the right to be left alone."⁸

The *Universal Declaration of Human Rights, 1948* which particularly safeguarded geographical and communications privacy, is the modern international privacy baseline. *Article 12* of the UDHR states:

"No one should be subjected to arbitrary intrusions into his or her privacy, family, home, or correspondence, or attacks on his or her honour or reputation."⁹

These rights are becoming enforceable at the regional level.¹⁰ *Article 8* of the *Convention*

for the Protection of Human Rights and Fundamental Freedoms, 1950 states:

"Everyone has the right to respect for his private and family life, his home and his correspondence."

The *European Commission of Human Rights* and the *European Court of Human Rights* were established to oversee implementation of the Convention. Both have been particularly aggressive in enforcing privacy rights, and they have consistently interpreted Article's safeguards broadly and its restrictions strictly.¹¹ In its first

¹ 2 SCC 148 (1975).

² 6 SCC 632 (1994).

³ 1 SCC 301 (1997).

⁴ (2005) 1 SCC 496.

⁵ (2017) 10 SCC 1.

⁶ *Entick v. Carrington*, 1558-1774 All E.R. Rep. 45.

⁷ See Jeanne M. Hauch, "Protecting Private Facts in France: The Warren & Brandeis Tort is Alive and Well and Flourishing in Paris" 68 *Tul. L. Rev.* 1219 (May 1994).

⁸ Warren and Brandeis, "The Right to Privacy" 4 *Harvard L.R.* 193 (1890).

⁹ Universal Declaration of Human Rights, <<http://www.hrweb.org/legal/udhr.html>> (Retrieved on 13/02/2024).

¹⁰ Convention for the Protection of Human Rights and Fundamental Freedoms Rome, 4.XI.1950.

<<http://www.coe.fr/eng/legaltxt/5e.htm>>. (Retrieved on 13/02/2024).

¹¹ Nadine Strossen, "Recent US and Intl. Judicial Protection of Individual Rights: A comparative Legal Process Analysis and Proposed Synthesis" 41 *Hastings L.J.* 805 (1990).

privacy judgement, the Commission found: For many Anglo-Saxon and French authors, the right to respect “*private life*” entails the right to privacy, or the right to live as privately as possible.

The **European Union** has passed two regulations in the last three years that will offer citizens with a broader variety of rights against data abuse. The Directives provide a uniform minimum level of privacy that not only maintains existing data protection legislation, but also expands it to include a number of new rights. The Data Protection Directive establishes a standard for national legislation that will standardise the law across the European Union.¹ The European Telecommunications Directive and the European Data Protection Directive was passed.

CONCLUSION

The creation of communal duties in state practice faces numerous challenges. The United States does not subscribe to a robust version of community obligations in the domains of privacy and national security, as we have argued in this chapter. European countries, on the other hand, are legally obligated to respect the private rights of all individuals vulnerable to governmental surveillance since they are governed by a powerful regional human rights court. To return to the volume’s main themes, one reason for the disparity is that the two places have distinct conceptions of privacy, including the community’s interest in privacy.

Multiple legislative instruments and technical developments enable India’s surveillance ecosystem, which is frequently utilized to stifle civic involvement by promoting an atmosphere of ambiguity or identifying and targeting communities that are sparking public participation initiatives. Given the importance of privacy and dissent in India’s fundamental rights ethos, it’s critical for the legislature and judiciary to develop policies that limit government surveillance. Legality, necessity, and proportionality are internationally recognized human rights norms that must underpin these programmes. With this in mind, officials should embrace surveillance reform that allows India’s democratic fabric to flourish while also protecting national security.

¹ Directive 95/46/EC of the European Parliament and of the Council of 24 October 1995 on the protection of individuals with regard to the processing of personal data and on the free movement of such data. <http://www.odpr.org/restofit/Legislation/Directive/Directive_Contents.html>. (Retrieved on 22/02/2024).

IMAGERY OF HUMANISM IN VINAYAGAR SUNDAR VEL'S *ANBE SIVAM*: A QUALITATIVE CONTENT ANALYSISSruthymol Thomas¹ and Dr.Gopakumar AV²¹Sruthymol Thomas, Postgraduate Student, Department of Media Studies, Kristu Jayanti College, Autonomous. Bengaluru²Gopakumar AV, Professor, Department of Media Studies, Kristu Jayanti College, Autonomous. Bengaluru**ABSTRACT**

This paper delves into the intricate imagery of "humanism" within the works of the highly esteemed Indian filmmaker, Vinayagar Sundar Vel's masterpiece, "Anbe Sivam." Through a systematic and qualitative content analysis of the film, this study unveils the director's astute use of diverse characters to vividly personify the concept of humanism throughout the narrative. Furthermore, the analysis underscores the director's profound comprehension of the intricate interplay between humanism and left-wing ideologies, effectively illustrated through the characters, metaphors, synecdoche, and an array of symbolic elements meticulously woven into the fabric of the movie. Additionally, this research investigates the strategic use of hedonism as a binary opposition technique, a device meticulously deployed to accentuate the underlying essence of humanism as conveyed in the film.

Keywords: Tamil Cinema, Humanism, Capitalism, Hedonism, Communism

INTRODUCTION

Film is a profoundly influential artistic medium that sets itself apart from other theatrical forms. It serves as a synesthetic art, harmoniously blending auditory and visual elements to engage and captivate its audience. The universal language of cinema masterfully conveys societal issues and relevant themes, fostering a deep connection between the audience and the on-screen narratives. The film's capacity to employ symbolic representation allows it to subtly address a wide range of complex social phenomena that may be challenging to present directly to viewers. India, boasting one of the world's oldest and most expansive film industries, marked its cinematic debut with Dadasaheb Phalke's '*Raja Harishchandra*,' an early milestone in the realm of cinema. This initial foray into the medium, which initially emphasized devotional themes, gradually transitioned to exploring more profound societal and domestic narratives, culminating in the portrayal of bold socioeconomic disparities, exemplified by films such as Sivaji Ganeshan's '*Paraasakti*,' the 1954 classic '*Neelakkuyil*,' and Adoor Gopalakrishnan's '*Vidheyan*.' These films symbolized a rupture in the social caste system, heralding the possibility of a forthcoming social revolution, much like the ground-breaking '*Navalokham*.' Cinematic expressions also ventured into the realm of exquisite storytelling, with Satyajit Ray's '*Pather Panchali*' examining themes of landlordism, and '*Dho Bigha Zameen*' critically questioning the same. As film matured, it began to embrace and promote various ideologies, including communism and spiritualism, playing a pivotal role in shaping and influencing the minds of its audience. Once Vladimir Lenin claimed that cinema is very important for us, as it is the only medium that has a fruitful relationship with Marxist Theory (Fairfax, 2006). Politics and cinema are so powerful subjects in gaining the attention of every individual. The lives of predecessors are something that people always want to know more about. Some films like '*Pratidwandi*' of 1970, '*Lal Salaam*' of 1990, and '*Chakravyuh*' of 2012, are some of the movies that spoke about communists, Indian political war, and Naxalite movements. Not only the political ideologies but also the humanistic perspectives of each individuals were also reflected in Indian films. Satyajit Ray was known for his humanistic focus in individuals and their destinies. His film '*Pather Panchali*,' as mentioned above shows Realism, Deep Humanism and also Naturalism. Malayalam movie "*Kazhcha*" by the director Blessy and when it comes to the Tamil movies, film like '*Vedham Pudithu*,' reflects humanity.

Anbe Sivam, directed by Sundar C., stands as a cinematic gem that, while failing to gain immediate recognition upon its release, has had a profound and enduring impact on today's youth. This film delivers a powerful message, championing the values of humanism. It advocates for the fundamental purpose of all religions: to serve and assist fellow human beings, fight for the justice they rightfully deserve, and embrace their feelings and emotions as our own (Neelakandan, 2017). *Anbe Sivam* encapsulates the essence of "*Aham Brahma*," asserting that divinity resides within us, and love is the conduit to express it. The film melds humanism, communism, and spiritualism to disseminate this message, emphasizing that those who exhibit compassion for their fellow humans embody the true essence of God. It posits that, for devout believers, love is the essence of god, whereas, for atheists, love itself is God. Although these concepts faced resistance during the film's initial

release, it continue to exert a significant influence on the youth of our generation. *Anbe Sivam* is a treasure trove of symbolism, intricately weaving themes of humanism, left-wing ideologies, and hedonism into its characters.

Cinema, as the most potent audio-visual medium, possesses the capability to sway its audience profoundly. Beyond mere storytelling, cinema delves into the intricacies of societal realities, shedding light on concepts like communism and humanism. The ability to impact people's perceptions and behaviors through these representations is a complex phenomenon, intertwined with various interconnected factors. These elements include personal experiences, the authenticity of the content presented, the depth of identification with the characters, the resemblances to personal traits, and more, all of which play a pivotal role in the influence of mass media (Kubrak, 2020). In *Anbe Sivam*, the film ingeniously imparts the significance of humanity through the hedonistic tendencies of its characters. Hedonism serves as a binary oppositional technique, deployed to accentuate the film's underlying humanistic theme. Therefore, this study delves into an analysis of the depiction of humanism in Sundar's *Anbe Sivam*, exploring the association of humanism with left-wing ideology within the film and scrutinizing the visual representation of hedonism as a binary oppositional technique to underscore the film's underlying humanistic message.

METHODOLOGY

The research methodology deployed in this study is a qualitative approach utilizing the techniques of descriptive content analysis. Content analysis, although frequently associated with quantitative research, is a versatile technique that complements the examination of qualitative content. It encompasses not only descriptive content analysis but also involves the identification and quantification of various phenomena. Krippendorff (1980) aptly characterizes it as a symbolic method, and this method of textual analysis is often integrated with other techniques in qualitative research. In this study, the researchers have conducted an analysis of the film "*Anbe Sivam*," focusing on the impactful imagery contained within each frame of the movie.

Depiction of humanism through the characters in the film "*Anbe Sivam*".

Humanism, a term coined during the late 18th century, signifies a shift in focus from irrational and supernatural beliefs to valuing humans as the central essence. It is a rationalist perspective advocating that individuals should base their actions and beliefs on their opinions and actions, rather than relying on dogma or superstition. According to the American Humanist Association, humanism can be defined as "the progressive philosophy of life that, without resorting to irrational or supernatural beliefs, emphasizes our capacity and responsibility to lead ethical lives, guided by our aspirations for the greater good" ("Humanism," American Humanist Association, 2023). A person characterized by humanistic traits displays qualities such as empathy, self-awareness, open-mindedness, creativity, authenticity, and altruism (McLeod, 2023).

"*Anbe Sivam*" uses metaphorical imagery to convey a powerful message. Metaphors create connections, bridging the gap between the familiar and the unfamiliar, offering a more comprehensible concept. In this context, "*Anbe Sivam*" is a metaphor that cleverly unites two seemingly contradictory elements - "*Anb*" and "*Sivam*." Traditionally, Lord Shiva is perceived as the "*Samhaara Murti*," an angry god who is involved in destruction. However, the title of the film transforms Lord Shiva from an angry deity into a symbol of love, signifying the transformation of the protagonist from "*Sivam*" to "*Anb*." From the outset, the film underscores the notion that love is divine ("*Shivam*"). This concept is deeply elaborated through the song "*Yaar Yaar Sivam*," with lyrics that convey the film's core theme: "Love is God." The song conveys that believers perceive God as the embodiment of love, whereas atheists view love as the divine force. It further suggests that one's lifespan on Earth is determined by their acts of kindness and love. The film contends that those who love unconditionally transcend death, unlike those whose hearts, if perceived as mere flesh, can be consumed by the fire of life's end. However, a heart imbued with compassion can defy this ultimate demise.

The film repeatedly reinforces the idea that "one who shows human compassion is a God." This message is beautifully conveyed through various scenes. For instance, when a train accident transpires, and the character *Anb* donates his blood to a dying child, he later mourns the child's passing, reflecting on his past deeds with regret. In this poignant moment, *Anb* questions God, and the Character *Sivam* responds, asserting that the one shedding tears for an unknown child's suffering is the true embodiment of God. This depiction of humanity is skilfully portrayed through close-up shots capturing the emotional expressions of *Anb* and *Sivam*, fostering a powerful connection with the audience. This same concept resurfaces when the antagonist, despite his capacity to kill *Sivam*, chooses not to, demonstrating remorse for his past actions. *Anb*'s empathy toward the dying child reveals his humanness, while the antagonist's altruism shines through as he goes against the main villain, *Kandaswamy Padayaachi* (played by Nasser), to advocate for the welfare of the working class.

In "*Anbe Sivam*," humanity is depicted through the characters' actions, dialogues, and shots. The movie opens in an airport, introducing *Anb Arasu* (played by Madhavan), who wrongly labels *Nalla Sivam* (played by Kamal Hasan) as a terrorist due to his facial scars and eyeglasses, exemplifying the failure to embrace humanity. Additional scenes emphasize *Anb's* misguided judgments, further underscoring the societal lack of humanistic attributes such as empathy, open-mindedness, optimism, authenticity, and altruism.

Humanistic psychology underscores the significance of fostering a positive impact on society (Humanistic Psychology: Understanding the Basics, 2022), which resonates in the film's climax scenes. When *Sivam* sacrifices his love, *Bala* (played by Kiran Rathode), to secure better wages for the underprivileged working class without seeking revenge against the antagonist, he exemplifies the film's overarching message of making a positive impact on the less fortunate.

Humanism, as a psychological approach, emphasizes the value and agency of individuals, as well as evidence-based, practical thinking over dogma and superstition (McLeod, 2023). "*Anbe Sivam*" brilliantly exemplifies this concept through the transformation of the characters *Anb* and *Sivam*, mirrored in the evolution of their names. Initially, *Sivam*, who calls himself *Nalla* (good) instead of *Sivam*, embodies a communist perspective favouring revolutionary means over love to achieve equality for the working class. However, after an accident, he embraces the name *Sivam* and prioritizes love and compassion, demonstrating a broader and deeper acceptance of humanity. The transformation in *Anb Arasu's* acceptance of the name "*Anb*" signifies a similar evolution. Initially disliking "*Anb*" due to his skepticism about love and compassion, he later adopts the name as influenced by *Nalla* and a series of experiences, including the child's death in a train accident. Similarly, the transformation in actress *Bala*, who initially disregards the working class's plight but later stands up against her father, the antagonist *Kandaswamy Padayaachi*, who refuses to pay workers their rightful dues, reflects an acceptance of humanity.

Humanistic individuals are characterized by their ability to understand and share the feelings of others and carry empathy within them (Cherry, 2023). "*Anbe Sivam*" illustrates that humanity extends beyond considering humans as the primary focus; it encompasses all living beings on Earth. The film employs the character of *Shankaran*, a dog, as a synecdoche, where a part represents the whole. The emotional connection between *Sivam* and *Shankaran* is palpable, with close-up shots often highlighting the similarities in their facial expressions. In a pivotal scene, when *Sivam* encounters *Shankaran* at the accident site after many years, he engages in a conversation with a shopkeeper and an elderly lady. The lady explains that the dog doesn't have an owner, as it roams freely in search of food. *Sivam's* response is profound: "So am I." This leads *Sivam* to take the dog, named *Shankaran*, with him, disregarding the fact that the dog was the cause of his accident, showcasing empathy. In the climax scene, when the antagonist threatens the dog, *Sivam* insists on not harming it, reinforcing the idea that humanity extends not only to fellow humans but to all living creatures. The film asserts that humanism is not merely a concept to preach but a reality to live by. This realization of humanity is attained when one becomes a god by showing compassion to fellow humans, rather than remaining a "coolie" who merely seeks monetary gain and helps people (as described by *Sivam* in the climax scene of *Kandaswamy Padayaachi*). Throughout the movie, the director deploys *Sivam* as a catalyst to ignite the flames of humanism, instilling empathy, open-mindedness, optimism, and altruism in the minds of the characters and the audience.

Depiction of hedonism as a binary opposition to specify the importance of humanism in the film *Anbe Sivam*.

The pursuit of pleasure in a materialistic world often leads to the embrace of hedonism. Many consider the satisfaction of desires as life's ultimate and indispensable goal. This philosophy of pleasure and self-indulgence is known as hedonism. According to the University of Texas at Austin, hedonism is "the belief that pleasure or the absence of pain determines the morality of a potential course of action." In general, pleasure encompasses various pleasant feelings and experiences, including contentment, ecstasy, elation, enjoyment, delight, euphoria, exhilaration, gratitude, exultation, gladness, gratification, joy, liking, love, relief, satisfaction, Schadenfreude, tranquillity, and more (Moore, 2013). Hedonism stands in binary opposition to the concept of humanism because, while hedonism focuses on self-pleasure, enjoyment, and satisfaction, it tends to diminish the values of open-mindedness, authenticity, empathy, and other humanistic attributes.

Psychological hedonism, also known as motivational hedonism, posits that life's purpose is to maximize pleasure and minimize displeasure ("Hedonism," n.d.). The movie "*Anbe Sivam*" effectively portrays this hedonistic approach in various scenes. *Anb*, driven by materialism, sees everything through the lens of a price tag. He believes that money is the cornerstone of survival in the world. When *Anb's* money is stolen, and he's left with only 10 rupees, he asks *Sivam* for a solution to reach their destination. *Sivam's* response, using an ordinary man's logical and rational approach, demonstrates that even this meagre sum can get them to their goal,

as they board a local bus and sit on its roof. This scene underscores the hedonistic mindset, which *Sivam* addresses with practical reasoning.

Philosophical hedonists primarily focus on hedonistic theories of value and well-being (Wrenn, 2016). *Anb's* early life, driven by well-being and indulgence, centers around his use of credit cards from various banks, such as City Bank, Hong Kong Card, Visa, and more. His belief that everything can be achieved through credit cards is shattered when they prove worthless, a reflection of hedonistic values. Wrenn's Naturalistic Epistemology explains how a value hedonist can clarify the instrumental value of money by describing how money can be used to purchase goods and services, an idea that the film emphasizes (Wrenn, 2016).

Anb and *Bala's* lives before encountering *Sivam* epitomize a hedonistic lifestyle. They both lack empathy for the struggles of the middle class in society. *Anb* is consumed by his corporate job, advertising, and credit cards, while *Bala* is focused solely on her art, disregarding her father's capitalist tendencies and the societal problems associated with them. Their inability to accept the empathetic lives of the underprivileged is evident in scenes where *Anb* consumes a local drug- *Bang* without knowledge of their nature and where *Bala* calls the police during a street play, showing an aversion to the plight of the poor and working-class individuals in society. This reluctance to embrace empathy and the importance of Psychological hedonism, which argues that humans are psychologically wired to desire pleasure above all else, is a recurring theme (Das, 2020).

Value hedonism posits that every pleasure is intrinsically valuable, and conversely, pain is undesirable (Wrenn, 2016). This concept is exemplified in the film's climax when *Sivam* confronts *Kandaswamy*, asserting that the affluent have not stood in temple queues like ordinary people but instead engage in personal *darshans* (an opportunity to see the image of a deity) and offer money to God, who acts as a labourer. *Sivam* underscores the idea that even God works as a labourer for wages. This dialogue reflects the current reality where religion has become a business, requiring people to pay for blessings and holy items, emphasizing the role of money. In a world marked by a hedonistic mindset, people grapple with the pursuit of wealth, as vividly depicted in the film.

The examples from the movie highlight the absence of empathy, self-awareness, open-mindedness, creativity, authenticity, and altruism, replaced by an emphasis on pleasure, delight, ecstasy, elation, enjoyment, euphoria, exhilaration, and gratification. Hedonism in the film serves as a binary opposition technique to the concept of humanism, embodied by the film's characters. In summary, "*Anbe Sivam*" masterfully contrasts hedonism and humanism, shedding light on how hedonistic tendencies can obscure the values of open-mindedness, authenticity, and empathy that are central to humanistic ideals, and also accentuate the underlying essence of humanism as conveyed in the film.

Unification of Left-Wing Ideology and Humanism in the Film '*Anbe Sivam*'

The film masterfully intertwines left-wing political ideology with humanism, using the character of *Sivam* as the conduit for this unique blend. *Sivam* is a devoted communist, firmly rooted in communist ideologies and devoid of any spiritual beliefs. His street performances primarily serve as a critique of the capitalist practices of private corporate owners, with a particular focus on the film's antagonist, who refuses to provide fair wages to the working class. Communism, at its core, relies on a singular secular factor: the people. Whether one seeks to bring about a new world through a radical revolution or a more gradual process, the role of people remains pivotal (Li, 1999).

A poignant scene unfolds as *Sivam* and his fellow communist members discuss the financial requirements for organizing a street play. One comrade suggests seeking sponsorship from companies like Pepsi and Coca-Cola. However, *Sivam* promptly opposes this suggestion, questioning the need for communism if corporate entities can sponsor their event. This scene encapsulates *Sivam's* commitment to communism as a means to serve the people and uplift their basic wages, rather than falling under the influence of capitalism. The presence of a picture of Vladimir Lenin in the room serves as a synecdoche, enhancing the setting of the communist party office, where they deliberate on the street play. This scene encapsulates the coexistence of left-wing ideology and humanism, where humanism emphasizes ethical and moral values grounded in earthly experiences and relationships, striving for this-worldly happiness, freedom, and progress for all humanity, irrespective of nation, race, or religion (Das, 2020). This concept closely aligns with *Sivam's* aspirations for the development of the working class, irrespective of race or religion.

The film's exploration of communism is primarily driven by the objective of raising wages for the impoverished working class. This message is vividly conveyed through a simple painting within the film, created by *Sivam* inside the antagonist's office. The painting depicts a river, symbolizing the current wage (the amount paid by the antagonist to the workers), alongside Karl Marx's image and other design elements. The hammer and sickle, a symbol of communism, is depicted atop the head of Lord Shiva, underscoring the film's emphasis on

communism and its potential to improve the lives of the working class. The hammer and sickle themselves serve as a synecdoche for the communist symbol.

One pivotal scene in the film involves a conversation between *Anb* and *Sivam* at a railway station, where *Anb* cites the collapse of the Soviet Union as the end of communism. *Sivam* counters by asking whether people would stop loving if the Taj Mahal were to crumble. *Sivam* contends that communism, like the Taj Mahal, is an emotion deeply embedded in the hearts of many, gaining prominence through the writings of Karl Marx. The film also critiques individuals who engage in religious rituals while exploiting others in their daily lives, neglecting to provide them with their basic rights. Additionally, this scene reveals *Anb's* reference to *Sivam* as "Mr. Red" and *Sivam's* love for the colour red, further solidifying his commitment to left-wing ideology. *Sivam's* distinctive attire, characterized by the combination of black and red, serves as a synecdoche representing left-wing ideologies.

Amid the debate between *Sivam* and *Anb*, *Sivam* refers to *Anb* as a "selfish coolie," illustrating the nature of corporate and multinational companies that export items to India and sell them back to the people. *Sivam's* remark highlights the capitalistic approach that dominates society. Towards the film's conclusion, when *Kandaswamy Padayaachi* agrees to sign an agreement to increase wages for the working class, he suggests that *Sivam* enter politics. However, *Sivam* declines, likening himself to a tool, much like a sickle that is put aside after the harvest or a hammer set aside after use. This dialogue subtly personifies *Sivam* as the embodiment of communism, represented by the sickle and hammer.

The film features thought-provoking songs that encourage the audience to contemplate the realities of the world. The song "*Machi Machi*," played while *Anb* and *Sivam* travel on a bus, addresses prevalent issues of globalization, where human lives are equated to rupees, with their value decreasing over time, while human hedonism is likened to dollars, with their value on the rise. *Sivam* weaves themes of communism and humanism into the song, asserting that life is a treasure that should be shared equally among all, rather than taken from others, as the land won't accept those who fail to acknowledge the hard work of those who cultivated it. This message resonates with *Sivam's* desire to witness the development of workers, irrespective of their race or religion.

Freedom is a pivotal element for every individual, akin to the weight of the body, regardless of whether one accepts it or vice versa. Freedom has taken various forms throughout history, ranging from privileges for specific groups to a universal right (The Psychological Absurdity of Communism, 2020). In the street play performed by *Sivam* and his comrades, they critique the capitalist ideologies of *Kandaswamy Padayachi*, emphasizing that ordinary workers should not ignore the injustices they face and should unite to claim their rights, rather than work under the bourgeoisie. The song and this scene embody the principles of communism's redistribution of wealth, abolition of private property, and economic control, which appeal to the masses seeking equality and stability (The Psychological Absurdity of Communism, 2020). The film "*Anbe Sivam*" seamlessly combines left-wing ideology with humanism, providing a nuanced exploration of how these ideals coexist and interact within the narrative. The film's portrayal of the coexistence of humanism and communism underscores the importance of considering and addressing the ethical and moral values that govern human interactions, transcending the boundaries of race, religion, and nation.

CONCLUSION

Cinema possesses a remarkable power to influence people through its audio-visual capabilities. When cinema transforms into a compelling medium for addressing societal concerns, it elevates the audience's capacity for perception. People are drawn to movies, primarily for the deeper messages they convey. Unlike any other art form, films enable us to connect with characters on an emotional level, facilitating our ability to relate to their experiences. We see them as individuals grappling with real-life problems and situations, confronting genuine challenges. Through their stories, we live each moment, recognizing our fears, desires, hopes, and aspirations, often finding a reflection of ourselves within these characters (Jenkins, 2022).

Sundar C's "*Anbe Sivam*" transcends the boundaries of a typical movie, evolving into a repository of profound thoughts and ideologies that were initially undervalued upon its release but have since been embraced by contemporary society. The film adeptly explores humanism and hedonism through various characters like *Anb Arasu*, *Sivam*, *Bala Saraswathy*, *Kandaswamy Padayaachi* and *Kandaswamy Padayaachi's* brother. The transformation of *Anb* and *Bala*, moving from lives of pleasure, corporate pursuits, and art to lives based on empathy and human acceptance, is facilitated by *Nalla Sivam*, the protagonist. Additionally, the antagonist's brother undergoes a significant change from a ruthless local killer who obeys his brother's orders to sparing *Sivam's* life in the climax, revealing his remorse for his past actions. This transformation is primarily attributed

to *Sivam*'s personification as an instrument of humanism. Therefore, the film deploys humanism as a binary opposition technique, casting light on the hedonism prevalent among its characters.

Moreover, the film subtly conveys the ideologies of left-wing political parties through various elements. *Sivam* is portrayed as a symbol of communism through the personification of a sickle and hammer and his distinctive black and red attire, serving as a synecdoche of left-wing ideologies. The party office features a photograph of Vladimir Lenin, further underscoring the film's connection to communism. "*Anbe Sivam*" also uses songs like "*Yaar Yaar Sivam*," "*Machi Machi*," and "*Nattukoru Seithi*" to visually and emotionally connect humanism, hedonism, and left-wing ideologies, creating a lasting impact on the audience.

In a broader philosophical context, the movie resonates with the ideas of Jeremy Bentham and John Stuart Mill, who championed the concept that happiness is essential but that our actions should prioritize the greatest good for all, or at least the greatest good for the most, as long as the sum of happiness remains maximal among the happiest (Das, 2020). Ultimately, "*Anbe Sivam*" imparts a powerful message: those who accept money and bestow prosperity upon us, much like today's society and religion, do not represent the true divine. Instead, genuine divinity is found in those who demonstrate unwavering human compassion, regardless of who the person may be or what they represent. The film reinforces the profound message encapsulated in its title: "*Anbe Shivam*" – Love is God.

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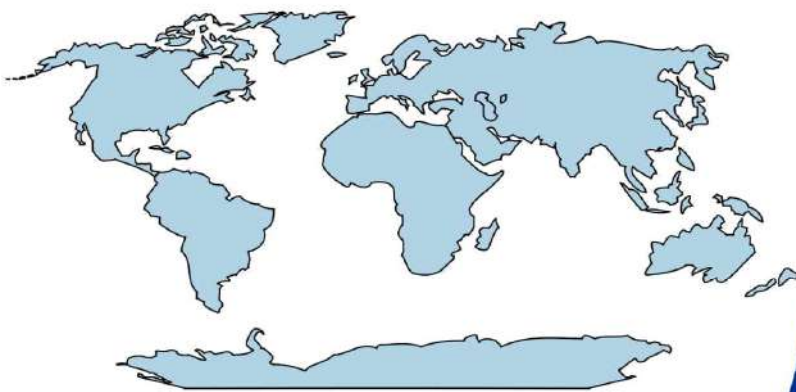
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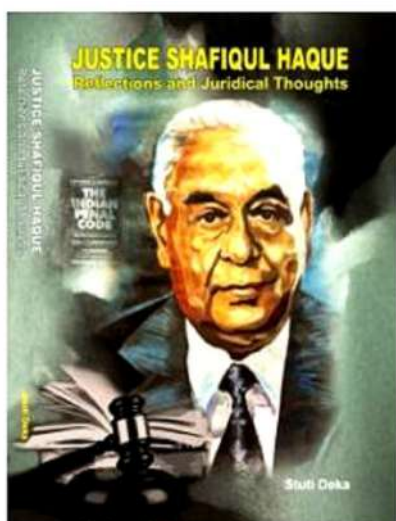


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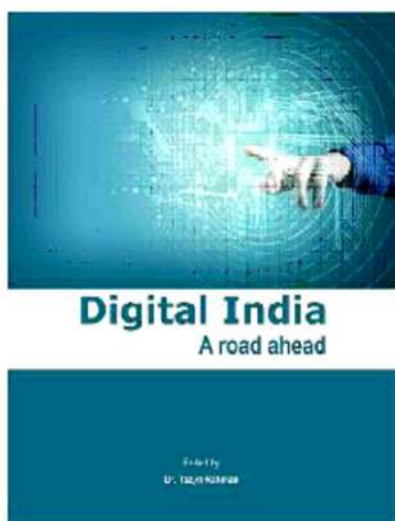
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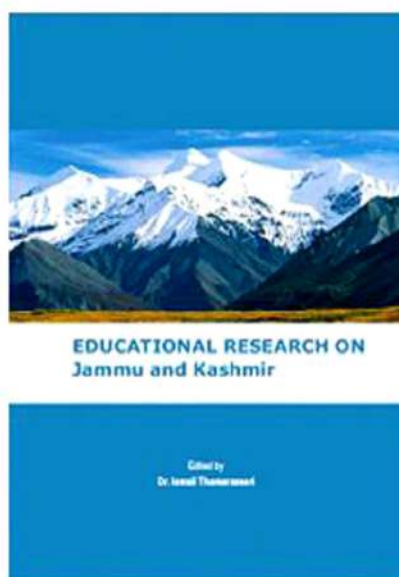
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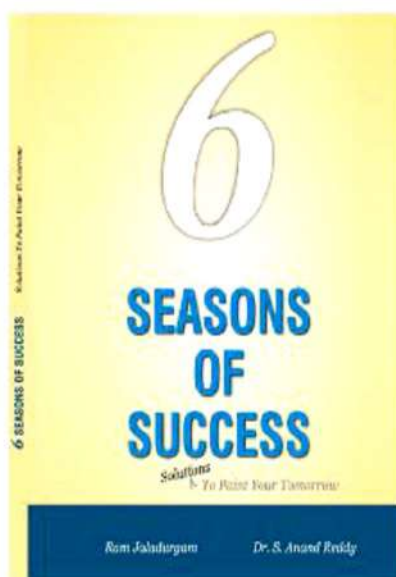
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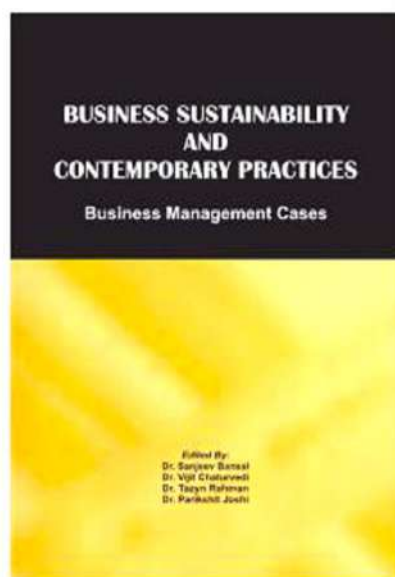
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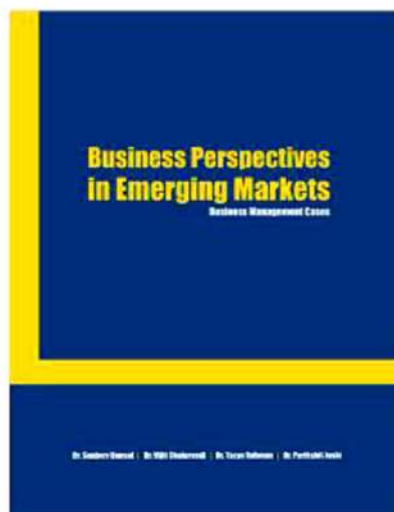
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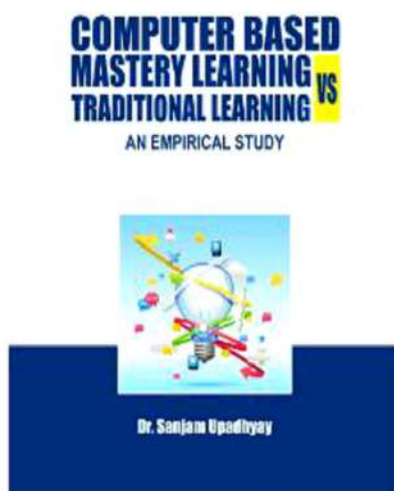
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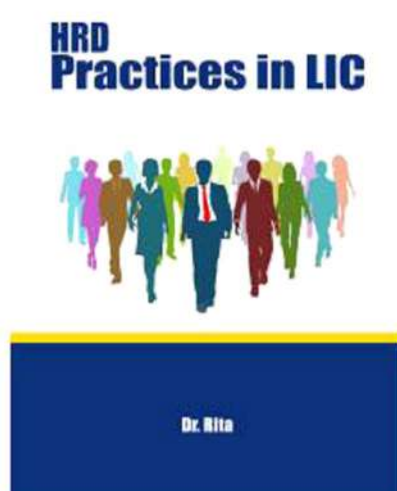
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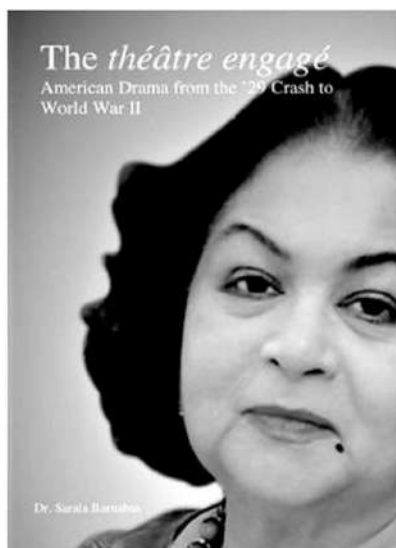
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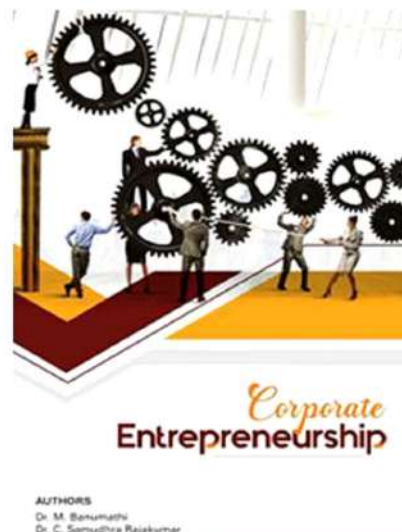
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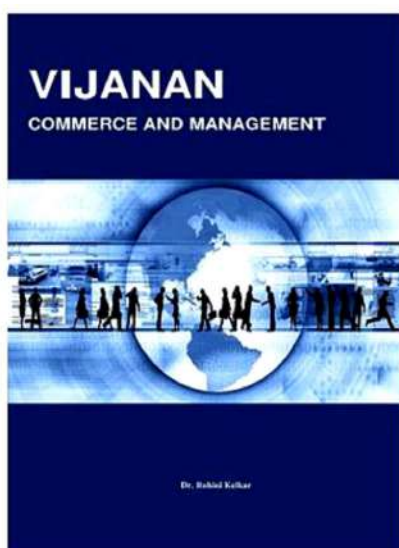
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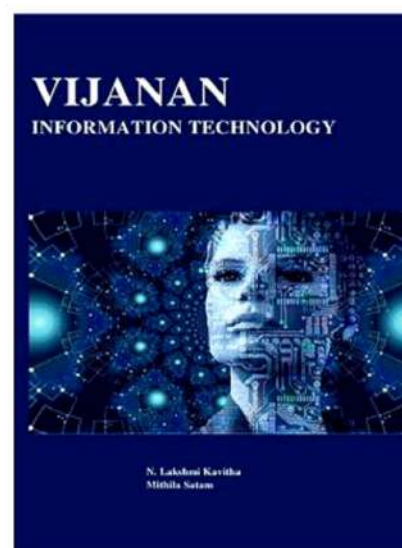
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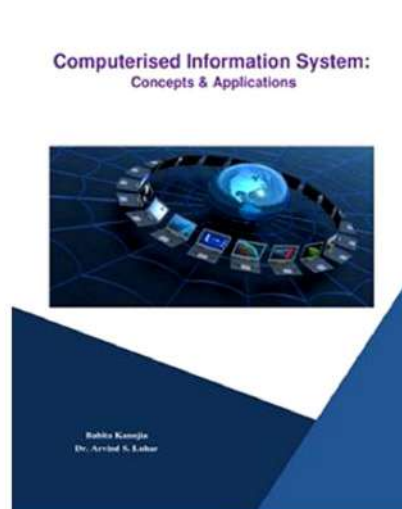
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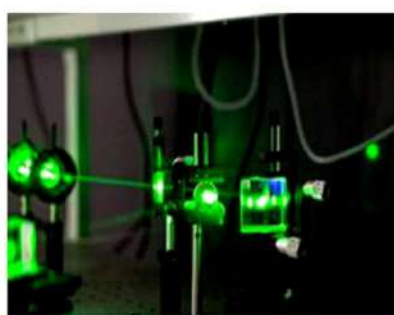


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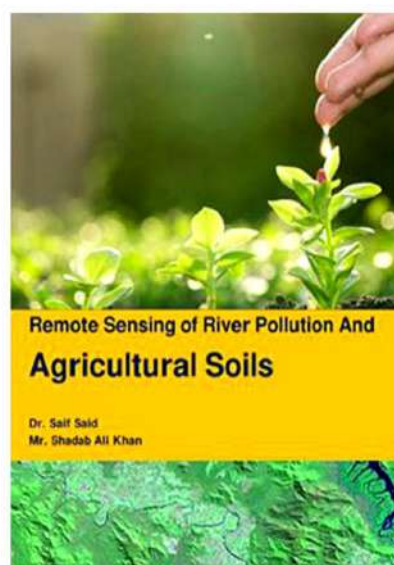
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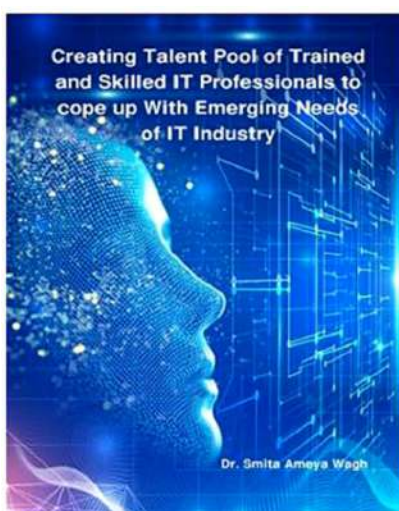
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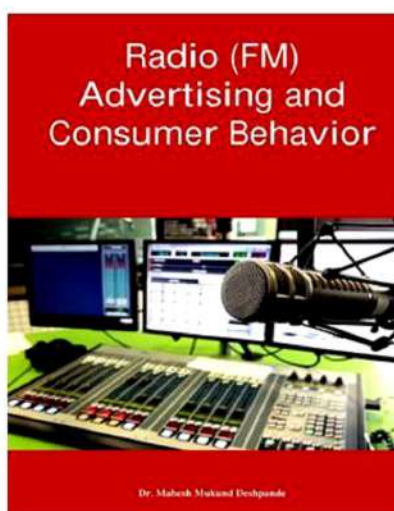
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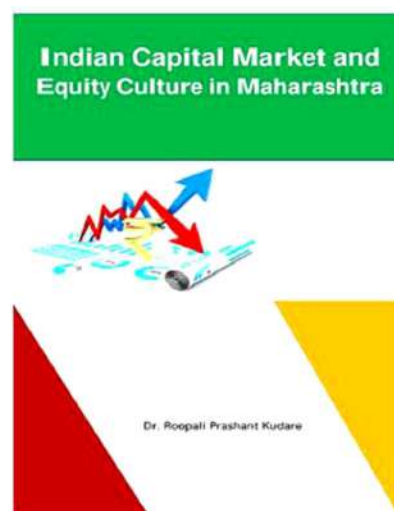
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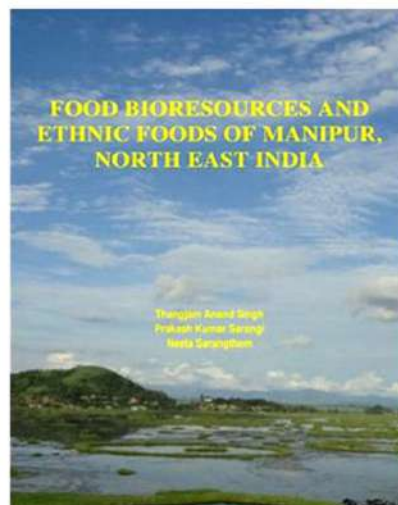
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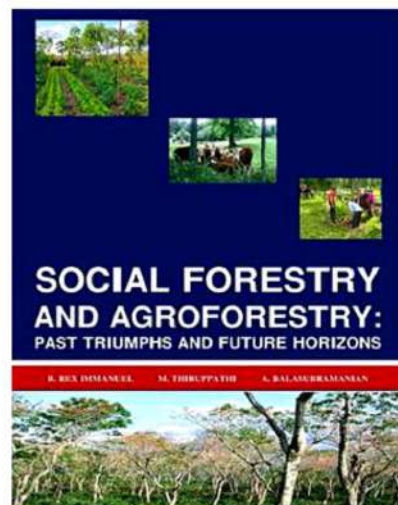
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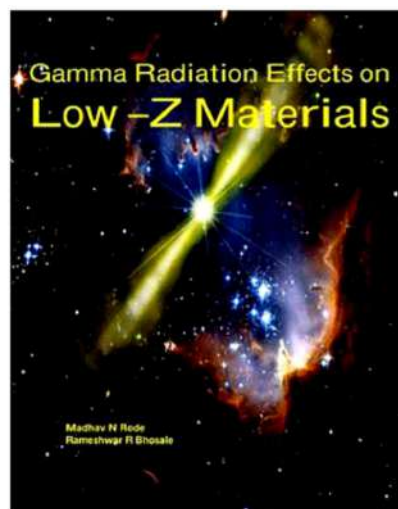
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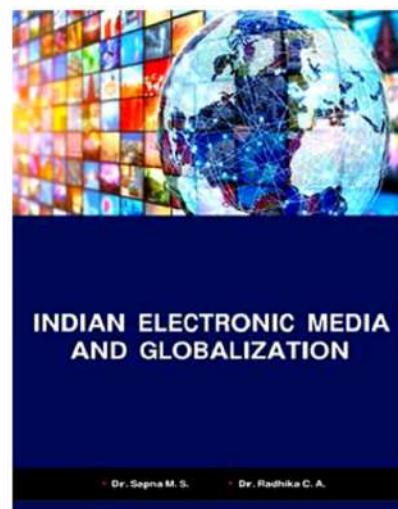
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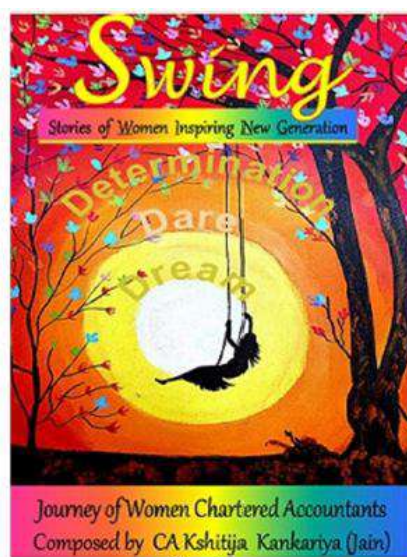
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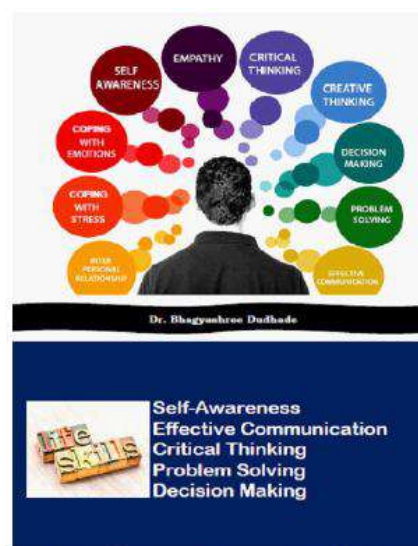
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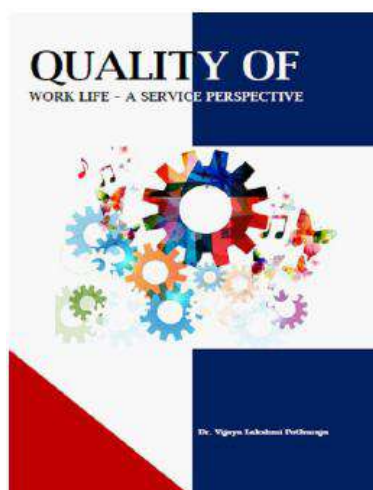


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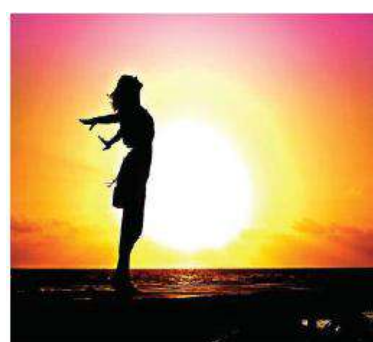
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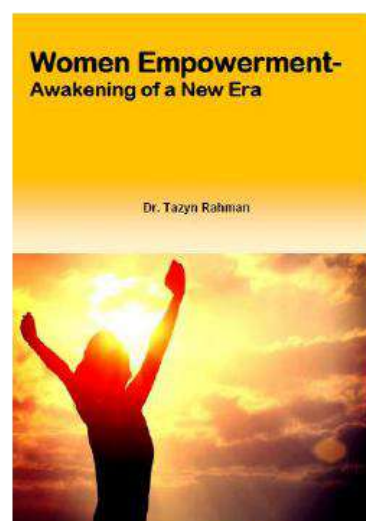


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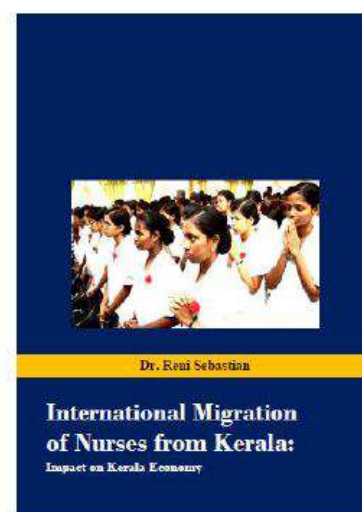


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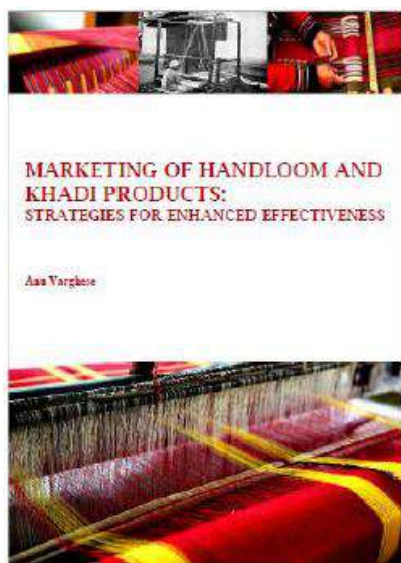
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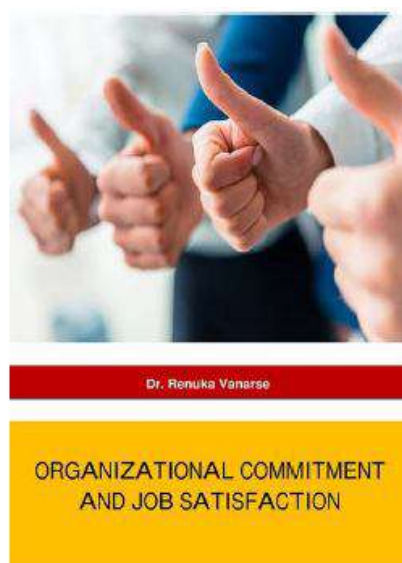
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