



Digitalisation of teacher preparation programme is a need of 21st century: A critical evaluation

-Dr.Jagannath K. Dange

Chairman & Associate Professor, Dept., of P.G. Studies and Research in Education,
Kuvempu University Shankaraghatta-577451, Karnataka, India,

-Robit Mathew

Research Scholar, Dept., of P.G. Studies and Research in Education, Kuvempu
University Shankaraghatta-577451, Karnataka, India,

Abstract:

Education is the evolutionary process with revolutionary changes in the development of every nation. The ultimate aim of education is to form socially productive, intellectual smart, technologically savvy, emotionally upright, psychologically sound generation for the nation. Without educational advanced, no nation can strive its development according to the need of the time. ICT has enabled the exploration of the teaching learning process attuned to the spirit of the digital era by breaking the four walls of traditional classrooms. Teachers are the pilots of the education system who can gear up the educational enhancement for the right cause of national advancement. But teacher training system is to be restructured attuned to the spirit of digital era by generating passionate and tech fond teacher educators and well equipped teacher training system. The aim of this article is to highlight the need of transforming teacher training programme into a better level of digitalisation capable of forming tech-savvy mentors of 21st century learners and overcoming the barriers found in the way of training student-teachers in Indian context. This paper concludes with valuable suggestions for different stakeholders with an aim of sparking Indian education system with digital flame by generating teach savvy mentors of 21st century.

Keywords: *Teacher training programme, Digital classroom, Tech savvy teachers, Deviated practices, 21st century learners.*

Introduction

ICT unveils digital wonders in everyday life with colorful possibilities of a digitalized world. A digitalized education system can only enkindle the digital flame and fame of India among the nations. At every fraction of seconds the education sector gets evolving to an amazing stage of development. The tech-world has shattered the traditional classroom outlook with enormous advanced technological promises. According to UNESCO (2018) "As

teachers are a fundamental condition for guaranteeing quality education, teachers and educators should be empowered, equipped adequately recruited and remunerated, motivated, professionally qualified, and supported within well-resourced, efficient and effectively governed systems." Since teachers are having vital role in gearing up the education system to a digitalized arena, teacher training institutes are supposed to be restructured in all means. Technological advancement and digital



skill will endow the future mentors to transform the society into a better place in this globalized world. The purpose of the study is to substantiate that without digital development in education system and teacher education programme, no nation can form a tech savvy generation of the 21st century which will lead to socio-economic repercussion.

Need of Transformation of Teacher Training Programme

The world waiting before 21st century teachers and student teachers is digitalised one. There are number of reason why education system has to be transformed attuned to the digital wave of present scenario. Some of them are depicted below:

2.1 Digitalised Educational System

Technology brings enormous changes and challenges in all sectors of the economy, upgrading society to a better place where tech-savvy generation becomes the need of the time. Awaited digitalised classrooms of the student teachers demands something advanced and challenging for the digitalised world and 21st century learners. So, the teacher education system in this present tech-fond world is to be restructured in such a way of preparing tech savvy mentors of the 21st century. Since the wave of technological advancement has enkindled the flame of school education sector development, it is high time to modernize the teacher training system according to the vibe of the digital age. Unless and until this training structure is being redefined according to the need of a digital world, student teachers, the output of every teacher training institute will remain unskilled and unfit for the digital education era.

2.2 The Innovations and Evolution Of Education

Impact of ICT has made tremendous change in traditional classroom education. The interface of traditional classrooms is changed with digital perfection, speed and smartness. Education sector is being advanced with number of digital possibilities to explore the teaching-learning process, act of assessment and evaluation, administration and communication process, possibilities of hands own experience through digital advancement like Virtual class rooms, Artificial Intelligence as well as Machine Learning, Cloud Computing (Elena Novak & Sonya Wisdom, 2016) , 3D model printing (Kaint.Waseem, H. A. Kazmi, & O. H. Qureshi, 2017), Digitalised social media (R. Jain, 2019), etc. The implementation of modern technologies in education indicates that the field where the teacher educators are supposed to work has moved far in the line of digital advancement. Digitalization in the Higher Education system especially at teacher training institutions is an urgent concern of many educational stakeholders, because digital skills of 21st century mentors are having a vital role in finding their space in digital educational set up (Swapnil Jain, 2019).

2.3 Digital solution for a deviation free education system

Many research studies proved that a number deviated practices that are categorised under favouritism (S. Belal, A. M. Abubakar & M. Ilkan, 2016), embezzlement (Bettina Meier, 2016), bribery (Sean Coughlan, 2013), fraud (Bandara Bandaranayake, 2015), transgression (Anne Graham, Julia



Truscott & Mary Ann Powell, 2018), harassment, (Denine Smith & V du Plessis, 2011), etc hamper the entire education system from actualising the original educational intention and target. According to Jagannath K. Dange (2016) "our experience of past or present failure will help to understand the world as it is and direct our thinking with a huge impact on decision-making". So the problems we experience in the traditional classrooms and present education system will help us to move to a digital solution for combating so called deviations from educational objectives.

Digital assessment and evaluation, cashless payment, online grievance body, digitalised certificates and its identification, Bio Metric developed methods, etc, are the best solution to streamline the education system and its discipline for establishing a deviation free education system. For instance, facial recognition, eye tracking, voice recognition and fingerprints, are some of the biometric methods that schools have implemented to restructure their operations for a deviation and corruption free education system. So the skilled 21st century teachers are needed to fight against the education corruption activities for creating deviated free education.

2.4 Education preference in Sustainable Development Goals

Sustainable development goals give due importance to multifaceted educational enhancement through ensuring quality education to the technological vibe and the need of the hour. UNESCO's (2018) an ultimate concern of the 21st century young generation as healthy (SDG-3),

knowledgeable and skilled through quality education (SDG-4), innovative, equal and tech-savvy (SDG - 9), Corruption and deviation free (SDG-16) are targeted by 2030 requiring intellectually competent, physically and psychologically healthy, technologically upright and skilled and socially committed and responsible mentors for the 21st century.

3. Potential Elements for a Digitalised Teacher Training Programme in India

India is being declared as the young nation in the world, young blood is the most hopeful asset for digitalised tomorrows, because young are ready to embrace the fast changing technological era and show extra enthusiasm towards modern technological development spring. Large number of young teaching personnel can be developed with digitalised teaching skills. Many Hardware and software companies are capable of developing educated related technological devices and supportive systems which is very much promising for digitalised educational systems. Possibilities of extensive access to the internet can accelerate the execution of advanced ICT initiatives in higher education sector specially teacher training programmes. In brief, technologically advanced teacher training programmes can accelerate the process of digitalising education with a promising brighter future.

4. Hurdles in Digitalised Advancement of Teacher Education Programme

Though these digital innovations left a noteworthy spark in education, there exists a number of barriers on the way to educational advancement.



a) Comparatively less budget allotment for education might pause the speedy digitalisation of the education system and thereby national development, whereas other countries are concentrating more in this regard.

b) Technologically unskilled teacher educators in the education field and poorly equipped teacher training institutes will cripple the 21st century mentors to find their space in a competitive and globalized world.

c) Economic backwardness and inequality among the student teachers will make a 'digital divide' which might possibly put out the digital fame of the nation.

d) Structural inability of present training institutes to accommodate digital advancement will never ensure a positive promise to the young ones.

e) Failure of restructuring teacher training objectives and curriculum in tune with technological advancement will never contribute to the advancement of society in this digitalised world.

5. Suggestions

There should be coordination and cooperation even from policy makers to teacher educators to attain the perfect execution of teaching training objectives as designed. So implementation of digitalised teacher training programmes must be the responsibility of all that starts from policy makers and ends with grass root level stakeholders.

5.1 MHRD, NCTE and Universities

a) Most of the teacher educators are excellent and experienced mentors, but many of them are technologically unskilled. And there is a limit in upgrading them to the expected digital advancement with an aim of forming digital era mentors. So for a better

functioning of every institute there should be some more specialists for upgrading the teacher training programme with digital vibe which are mentioned below:

Instructional Technology Specialist:

Digitalised world brought a digital instruction technology most required for 21st century mentors. Special training should be given for student teachers to become digitalised instructors for an awaited digital classroom. it requires a) awareness and perfect knowledge of available instructional technologies in the field b) ability to evaluate emerging innovative technologies for teaching and learning needs and c) skill in implementing and utilising most modern educational instructional technology related initiatives such as blended learning possibilities, flipped classroom development, online instructional methods in MOOCs d) ability to guide the learners authentically with regard to online safety and digital citizenship in the usage of every most modern technology (merits and demerits) for learning purpose.

Instructional Designer:

Instructional Designer is supposed to do his service in collaboration with teacher educators, teacher training institutes and student teachers. 1) He is supposed to enable teacher educators to engage online courses, to implement the digital execution of curriculum design, to assist electronically delivered classes, to do follow up social networks and maintain web sites with academic related updates. 2) He has to collaborate with the administrative department of the institute by designing the entire administration process in a digital way and maintaining many of the software for smooth functioning of the institutes.



Corporate guide or Trainer: He is expected to foster employability skill, professional development training, administrative skills, classroom management skills, performance skills, etc. he is to be appointed as in charge of seminar, training, workshop, etc on communication, performance skill, employability skill, professional development. Even he can be held in charge of internship programmes and placement.

Academic Consultant: Success of every employee or leader depends upon the roadmap for his/her profession. Duties of learning consultant are a) to help to form unique road map for his professional success by guiding to incorporate his or her unique talent and successive methods of implementing job responsibilities, b) to tune employee performance and organizational performance according to the digital need of the time and to accelerate the development, c) branding the student educators for digital education system by testing, monitoring and doing follow up the performance and development of them (G. Bull, Spector Michael J., K. Persichitte & E. Meier, 2018) and d) recommend the needed updation teacher education training platform and solutions that takes into consideration a variable expense model through vendors for preparing tech savvy teachers

b) Since national development depends upon education, due preference is to be given to the education sector while allocating budget especially for technological advancement.

c) Since present teacher training programme is more or less technologically unfit for digital era, immediate rectification can be done by

conducting refreshment courses for unskilled teacher educators

d) A pedagogical framework should be formed that allows them to understand how technology weightage differs from subject to subject with regard to content and practicality.

e) There should be recommendations for continued refreshment courses for the pre-service teachers and future mentors through suggested professional learning networks that would help them most in their career growth.

5.2 Teacher training Institutes

a) Ongoing professional development should be given preference

b) Infrastructure should be updated by investing in the right equipment that is helpful for teaching and learning processes according to technological advancement.

c) Availability of technological equipment for training and experiment should be assured by maintaining a healthy ratio between student teachers (Matthew Lynch, 2018).

d) There problem of digital divide should be wisely tackled by facilitating ample opportunities for all without any discrimination.

e) Non-traditional communication should be promoted like blog, web pages, email, whatsapp, website, etc.

f) Digital culture in the campus and among teacher educators should be developed through refreshment courses and seminars.

5.3 Teacher educators: Utilize cloud technology to assign, collect and grade student work and to do its follow up.



a) The involvement of parents can be made more meaningful in the teacher training program by utilizing social media platforms.

b) The facility digital assessment should be utilized by adopting the suitable assessment apps to meet learning assessment.

c) Online safety and digital citizenship of student teachers shall be assured in every usage of online advancement for whatever purpose it may be.

d) Every teacher educator should be smart enough to adopt any kind of methods to reach the content at its best to student teachers. They should not stick to any kind of methods, but should have plan A, plan B and Plan C, so that they cannot be a failure in any case, even when things go wrong against their hope (Matthew Lynch, 2018).

6. Conclusion

Without the technological skill and knowledge a teacher can be a failure or handicapped in the digital era. So the blending of both is the need of the time, which means improvisation of the teaching process in a better manner by synchronizing both traditional teaching methods and digital possibilities. It is an effective step in enhancing the quality of teacher training taken to extend the span of teacher training to two years and next to four years by competent authority. But it is challenging for every teacher institute to tune the training program as per the demands of the MHRT and NCTE in pursuit of this digital challenge. The service sector where the student teachers are expected to work has broken the traditional classroom set up by the exploration of technological expansion. So it is the moral and social responsibility of every teacher institute to restructure the

training system and facilities for forming tech savvy mentors of tomorrows.

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nd gi

AVEZA EEFEAZA gMEPAA nd gi, EzbPe aPA AzA+UkUE AIAVe CAPA+ MI AO 140 CPBUK VAVa P a a E g a a A z A + U k A a I A v e y p a a u a v p e C a v b e a a p a o y b e z p b a a j a a v p e v a p a k e a a i a q a w o j J a z a y b p a z b e z a i a p a v g v j p a e z e a b s v a s o z a . o a u a i a c a z i a c e a z z p i a e u k u e v p t z a y b o a i b a i e a b a q p a g a d p a g h u k a , y e a e a d u k a , d e n a i a v a g a i i g a e z e a b s v a a v a b e z a z o m e r p a i a s u l e c o m a a i a e a b m e a p a e z e a b s v a s o z a , z p e l a v e a i a + p a i a v z i p e v a g a i i g a n d g i a e o p a a v e a m p e a b o a a p e v s o z a . s o a v a p a e e e i y e a e a J . j . J . j . e a v e e z a p a i a o a d » j m b e j e s o z a .

ae IPA io : CAVbeA za a e o p a « r a i e a u m e a b y e a g a a i a q a a z p e » a u e o a v a v a b e a e i p a i o j e m p a y b z a e b k a z a e z a d o z e e a g p a v a g e a i a a z a a a z p a z a o a v o z e a i a g r e a v u e z a « r a i e a v a t a p e a z e a b c a v b e a z a a e o p a d u m u e v g k q p a a e i p a i o p a a i a p p a u a v b e e z a e a g p a v j m a d e j u e a p a z b m e k p p a z p e o k g a a o u e a p a u k e a r g a v b e a a z p a o v j a e z b a a e p m a



Digital platforms: Challenges and resilience

-Prof.Mujammil Pasha

Asst., Professor of Commerce,
Govt., Arts College (Autonomous), CHITRADURGA - 577501

-Prof.Bhaskara.V

Asst., Professor of Commerce,
Govt., First Grade College, Magadi

Abstract

The paper analyses the challenges and opportunities of Digital Learning perspectives of undergraduate students towards Learning via Digital Platform. After the declaration of Coronavirus a Global Pandemic by W.H.O on 11th March 2020 as Covid-19, The World has faced a lot of difficulties including the sudden lockdown of Business, Colleges and Schools. All the Students across the world could not able to attend their regular Classes as they were doing earlier. Educational Institutions had to come up with something new, so the only solution available in the digital economy to them is Digital Classes on an Online Platform. One hundred and ten students of Commerce and Management varying between the age group of 18-20 are participated in the survey of factors related to digital learning. Key variables included in the study related to approaches and attitudes towards digital Learning, Evaluation preferences and self-analysis of digital learning.

Keywords: Digital Learning, Digital Platform, Teaching, Technology, W.H.O.

1. Introduction

In the 17th Century the First School was created, millions of innovation and inventions have been made to enhance the learning experience, i.e. to make it better for the students as well as for the Teachers. Since the invention of Roman abacus many essential inventions, including computers, have been made to aid teaching methods. Many Schools and Colleges nowadays have shifted towards a more modern and contemporary kind of teaching techniques, like White Boards instead of Black Boards etc. Soon there seems to be a revolution coming in teaching techniques like a) Widely spread home schooling approach b) Personalized Learning c) More e-Learning Platforms d) No physical campuses e) Digital

classrooms f) Social and Soft Skills would be given Priority.

2. Preference between Digital learning and Traditional learning:

It is observed with surprise that the Preference for traditional learning has won its current position as 69% prefer traditional teaching as against the total 102 respondents which results the majority of students. About 57% of the minority group who preferred digital teaching class feels that online courses make them productive, keep them active and have a casual lifestyle. While it is noticed that digital classes create a relaxed environment. It is not deniable fact that the education system is aimed to develop and teach formal learning and procedures which could be a more significant challenge in the digital



Classroom. There are a few limitations in digital learning which are somewhat not present in Traditional Learning like: 1) Students having the ability to turn Faculty's microphone Off during an Online session are an act that creates a challenging situation for everyone as the Teacher has to repeat a topic again and again, Secondly is unaware of the Student who did this act. 2.) Students can quickly turn off their audio and video and do whatever they want to do while the session is live on the Internet and this leads to Students becoming Lazier and eventually end up having inadequate knowledge.

3. Traditional Classroom V/s Digital Classroom:

In comparison, all types of Classrooms whether Digital or Traditional both have their own merits and demerits. None of the Learning modes can be said to be 100% perfect. Digital learning gives students a flexible and affordable customized way of learning. Students need a Laptop/Tablet/mobile, an internet connection and some of their precious time. A student can study from anywhere by merely logging into his online class and can even interact with fellow students and online supervisor through online forums. While in traditional classroom learning, one is supposed to satisfy lot of prerequisites and paperwork.

4. Costly requirements of Digital Classroom:

According to Ookla's speed test global index Internet Report, The average internet connection speed in India is 12.07 Megabit/second, which is relatively slow in digital Classes and Lectures. Students face the problem of Video Lagging, Audio Noise and even Black

Screen issues while attending an e-webinar to the meeting. Poor Internet Connection leads to problems like distraction, stress and irritation.

To make a transition from traditional to digital Classroom the essential requirement of an individual would be a Laptop/Tablet/smart phone and a stable Internet connection which combined would be costly task (depending on Laptop, Internet Plan and Country i.e., India).

The Health Problems associated with Digital Learning, i.e. Due to sitting in front of Laptop/Computer/Tablet/smart phone for Long Hours are:

1. Weak Legs and Gluteus.
2. Weight Gain
3. Tight Hips and Bad Back
4. Anxiety and Depression
5. Cancer Risk
6. Heart Disease
7. Diabetes Risk
8. Deep Vein Thrombosis (DVT)
9. Stiff Shoulders and Neck
10. Affected Eye-Sight
11. Headache and Mental Strain

5. Digital Teacher V/s Digital Classroom:

A Teacher, despite the functionalities of the digital platform and modality of teaching, needs to improve the skills of the student, enhances the ability to learn and achieve knowledge and this is invariably a universal accepted concept. . While in a conventional classroom, a teacher plays a significant role in performing multiple activities apart from teaching, such as monitoring the students' attention, behaviour, communication through their body language. This, by and large, facilitates mutual interaction, communication, verbal and non-verbal, handling reactions and responses. In the digital classroom,



where the available functionality that allows you to switch off your audio (mute) and hide your video, the above said multiple activities of Teacher is barred and only lecturing is allowed, which is a great challenge and drawback as well to the teaching and learning community. According to the research study responses from students about what they prefer to do during online learning explain the difficulty in handling a digital classroom, 88% respondents replied to camera should be off and only limited respondents like to on the video.

6. Independent Learning V/s Dependent Learning:

Students were assisted by Teachers in proctored learning and teacher taking an active role through transferring the knowledge, using textbooks which can be seen, touched and felt, (kinaesthetic-popularized by Neil D. Fleming in his V.A.K. model of learning), activities that can be physically done, role plays, speeches, and there is a transfer of knowledge with explanation using happening moments, where students learn to think and reach immediately with the help of non-verbal cues of the Teacher, thereby becoming emotionally intelligent, obtain and manipulate knowledge instantly.

7. Analysis of Data

According to the Statistical Data obtained from the Responses in the survey the below Arguments can be analysed:

- Majority of Students prefer Traditional (Offline) mode of learning compared to Digital Learning.
- A large Number of Students feel boosted with Productivity and Formal Lifestyle while a few of them still think of them getting Lazier and more casual with Digital Learning.

- Student's Preference seems to be inclined towards the Digital Classes mostly because of its Easy Access, and partly because of the ability to get evaluated instantly.

- While choosing which Digital platform to work with the majority of students still prefer Zoom over various other platforms (including Google Meet, Microsoft Teams etc.).

- 5. While Attending an Online Meeting, Majority Students choose to keep their Video OFF Along with audio. While some keep their audio ON and very few of them keep their video ON. Moreover, there exist a small fraction of students who prefer keeping both audio and video OFF and do other thing while attending a digital class like Gaming/Sleeping/Eating etc.

- Getting Distracted and Bored are the two things Students seem to be experiencing during Digital Classes.

- Due to the merits like instant evaluation and fewer duration Students are favouring the option for Multiple Choice Quiz type Assignments mainly over Handwritten and Typed Assignments.

- There seems to be a lot of things students experience due to Online Classes, the Number One being Physical Health Problems like Eyesight, Itchiness in Eyes and Paraesthesia due to sitting in front of Computers for several Hours continuously.

- Sometimes no matter how willing the students and the teachers are, some other factors seem to be disturbing the communication a lot. These Glitches and Errors create an annoying and disturbing environment which is not suitable for active learning.

Conclusion:

Ehrmann (1997) concludes: "Ordinarily what matters most is not the technology



per se but how it is used; not so much what happens in the moments when the student is using the technology, but more how those uses promote larger improvements in the fabric of the student's education..." Learning is a blessing that not everyone has. If one gets the chance to learn, he/she should try to grab as much as possible out of it. In 2016, around 14% of the world population, i.e. around 1 Billion people were illiterate. When it comes to comparing which kind of platform is better, then a conclusion can be made: Neither is Digital Learning alone sufficient and nor is the Offline (Traditional) Learning. But on the contrary, a combination of Digital and Offline Learning can be said as 100% Perfect. They both combined can overcome the limitations and Cons of each other. Teachers are very important in shaping the future but teacher education has faced criticism over the years, because of its general too technical and obsolete pedagogy, which is not applicable in contemporary Indian society. At present the chief objective of the teacher education to prepare technopedagogues, one who can develop and implement digital pedagogy.

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Role of digitalization in generating benefits for unorganized Labour in India- Issues and Challenges

-ARUN K.R

3rd SEM , LLM STUDENT, University Law College, Bangalore University, Bangalore

ABSTRACT:

The globalization and privatization of economics has further increased the number of unorganized labour. This is due to the fact that many industries and factories were shut down due to inability and lack of infrastructure for competing with the global produced goods and services. As a result the factory labour and industry labour joined the category of unorganized Sector. The most important benefits required for the unorganized labour is provident funds, ESI benefits and Maternity benefits for women working in unorganized sector. The author of the above text of Article discuss in detail the various issues and challenges for the Government of India in near future for ensuring benefits for unorganized labour in India. The importance of these digitization efforts is planned economic and societal growth triggered by a massive adoption of digital technologies. This paper studies the various action plans in digitization and their impact on the unorganised sector in India.

KEYWORDS: Unorganized sector, Digitalization , Globalization, Privatization

INTRODUCTION:

India is the fastest growing economy in the world. It is also the seventh largest economy in the world by GDP measure and the second largest in terms of Purchasing Power Parity. The digital Indian plan was a major step by the government in India to bring all segments into purview. It has a three pronged agenda of providing infrastructure, governance and digital empowerment to every citizen. This initiative will transform the economy of the nation and make it among the top seven countries globally to go completely digital. But, inherently this exercise was a critical need to get the vast population and the informal sector into the folds of accountability and get statistics on the informal economy in India. Although, there is no accurate figure defined as

unorganized labour for the Indian sector by the government statistical organizations, the below poverty line statistics published by the government look at people living on even less than \$ 0.45 per day. Such being the socio economic situation with the thrust on a lot of developmental measures and poverty alleviation methods, there has been a significant improvement in employment opportunities and as per some statistics we have seen a large number of households moving out of dire poverty. Digital India initiative has dramatically evolved in transforming societies, cultures and economies in India. The use of Information Technology application and Internet technology in various has been able to influence a larger sections of society. Digital transmission persuaded the Information



Technology development, which increases productivity, competitiveness, socio-economic growth and human welfare by different sectors of economy and there begins the digital divide in the use, access, skills and others .

There seems to be an inequality between the people who are associated with the unorganized sector and where information technology is still less popular and debatable issue.. Digital India initiative plays a substantial role in affecting the life of the people associated with the unorganized sector. The Digital Divide is now a social issue that denotes a contradiction in between the formal workers, the e-commerce and this marginal class who is less educated and less skilled. Access of information and Internet between this sector have created a huge gap by dividing the employment sector into haves and have not's.

The ease of access of Internet in a less developing society of rural places makes the people incapable in maintenance of their business due to less knowledge to access the Internet access and Information Technology applications. Unorganized sector always been a key way of income generation and a way to improving the quality of life to people living in relatively remote and sparsely populated areas of the state.

The people mostly in rural areas that's makes them less aware about the digital drive and the significance of it in their day to day life. It has been seen in several countries that digitization has become one of the key economic driver's in recent times as it provides economic growth and in the creation of ample job opportunities. Some years back when the world economy was sluggish, propelled by digitization it was able to produce an

output of \$193 billion and create 6 million jobs across the globe .

Digitalization in some of the Government office has benefited many of people who lives in rural places. Some of the Government Office like Provident Fund office and MGNREGA have really benefited people living in remote and rural areas. And future plans like digitalization of Migrant workers and One Nation One Ration card for each Below Poverty Line (BPL) members will definitely help the people working in unorganized sector.

Role of digitalization in generating benefits for unorganized Labour in India-Issues and Challenges:-

Commencement of Digital India scheme on 1 July, 2015 by the honorable Prime Minister of India is to prepare India for an improved future. The prime focus of this scheme is to connect the rural areas with high-speed of network in terms of Information Technology and also a step toward digital transaction. Most of the basic necessity like Communication and Information Technology, rural empowerment, utilization of the resources, accessible health care etc. are comes directly under this scheme. In India earlier the digitalization, unorganized sectors employee uses the traditional methods of transaction in every course of their business. Due to technical illiteracy this digital drive is difficult experience and means for switching of their steps and conducting the activity.

In India, unorganized sector share almost 70 percent of the total employment this initiative open up knew hitches to the people connected to this



sector. Unorganized Sector comprised of those people who are less skilled and less educated and engaged only for their livelihood and to fulfill basic necessity. Digitalization emerged as new peril to this section which opens for a new way for the e-commerce sector. Absence of minimum technological awareness, the unorganized sector of the States faced a great hurdle and failed to compete with the new counterpart. This digital diffusion has completely ruined the foundational structure of this marginal class and rose as a key issue in the livelihood and social security of this marginal class.

The most important benefits required for the unorganized labour is provident funds, ESI benefits and Maternity benefits for women working in unorganized sector. The above said benefits could be guaranteed for unorganized labour through manual human resource by looking at account book and registers in the office of provident fund. The digitalization process through the efforts of Government of India has helped the digitalization of provident Fund office. As a result the benefit as per the provision of Electronic Provident Fund (EPF) act are guaranteed. The digitalization process has helped in providing identity numbers for each PF account holders. Further any claim made by the beneficiary is processed digitally and the same is directly transferred to the bank account of PF holder. Further the benefit of PF could be availed from any part of India through direct benefit transfer system through digitalized mode.

The Mahatma Gandhi National Rural Employment Guarantee Act 2005 (MGNREGA 2005 Act) is proving to be

successful due to opening of bank accounts under Jan Dhan Yojana Account so that the wages earned by MGNREGA workers through digital mode. The digitalization of the system has eliminated middle men who exploited unorganized workers. The Government of India is planning for digitalization of Migrant workers so that wherever they migrate the benefit will be guaranteed and ensure to them as per under the provision of Interstate Migrant Workmen act, 1979. Further the Government is having plan for One Nation One Ration card for each Below Poverty Line (BPL) members through digitalization mode.

This is an tip of an iceberg. And we can see lot in near future by Digitalization, will not only help people working in the unorganized sector but also compete and build the nation to the standard of developed nation. This is evident of the fact is that, introduction of New wage code which helps the nation to mitigate unemployment by amending the certain legislation to match the demand of world in both organized and unorganized sector. The digital India program has generated employment opportunities for 17 million people directly and indirectly. In the next five years India will emerge a leader using IT in almost all sectors of business and governance.

CONCLUSION

Unorganized sector is a source of livelihood and employment for many throughout the world. It is seen that alternative policy for minimizing the vulnerability issues of this sector in developing country like India is always come into the forefront. As it is related to livelihood security, the portent of



unorganized sector is surrounded by intense academic debate, and the number of competing for explanation is offered to explain the basis of rights to earn and livelihood security. The development of Information and Communication Technology, its applications are changing the way people learn work and interact.

Unorganized sector is growing fast in India; the country is increasingly getting divided between the indigenous distributors and Multinational Corporations who have access to technology and those who do not. The technological infrastructure in India has penetrated in all traits of country, but a large number of people especially like northeastern areas do not have abilities to use technology in proper way. So the governments have to provide the maximum benefits to tackle the obstacles such as illiteracy, lack of skills and in infrastructure in the unorganized sector too. The Government should simplify the rules and regulations that prevent them from carrying on their occupation with dignity and freedom. This could bring in the much needed acceleration also in the digitization programs.

The challenge now lies in taking the movement forward with the same speed, developing appropriate econometric methodologies to determine the impact that mass adoption of digital technologies can have on economies and societies and government effectiveness. India's digital initiatives have already had far reaching impacts on the socio economic lives of people in the base of the pyramid segment and will only increase in the days to come.

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The downfall of Shadow Banks – Comparison between India and the United States

-Akshaya Srinivasan
-Arham Jain, Arpita Ganguly

Students of PGDM Term V,
Xavier Institute of Management & Entrepreneurship, Bangalore-560100

ABSTRACT

The shadow banks which led to the Indian financial crisis starting in the year 2018 with the fall of IL&FS followed by DHFL was majorly caused as they often lend to high rich borrowers with poor credit score. IL&FS crisis can even be called the Indian Lehman crisis. This problem was not new, the shadow banks caused almost exactly the same with severe effect causing the subprime mortgage crisis in the year 2007 which eventually led to the global financial crisis (2008) that shook the entire world. India, facing such a crucial problem in the present days, may not be easy to solve taking into consideration the complications that might follow. This research aims at providing viable solutions to the challenges faced by the Indian economy due to the recent financial crisis by considering the way US overcame a similar situation in 2007 caused due to the vulnerabilities in financial system which amplified the shock.

INTRODUCTION

The shadow banking system is a network of financial institutions facilitating in the creation of credit across the global financial system and comprises of non-depository banks for example investment banks, structured investment vehicles, hedge funds, non-bank financial institutions and money market funds. The system also comprises of lenders, brokers and other credit intermediaries who fall outside the realm of traditional regulated banking. It is generally unregulated and not subject to same kinds of risk, liquidity, and capital restrictions as traditional banks are. The shadow banking system played a major role in the 2008 financial crises, which is also known as subprime mortgage crises which were a source of systematic risk to the banking

system. Turmoil in the banking sector led to downturns in stock markets, bankruptcies, housing repossessions, and unemployment. The International Labour Organization estimated that the number of jobless worldwide reached about 212 million in 2009, an increase of 34 million compared with 2007. The major reason was the collapse of the investment bank Lehman brothers on September 15, 2008 due to the excessive loan giving by banks which led to excessive risk taking by them. The crisis was immediately followed by a global economic downturn. Post the crisis, developed economies focused solely on fostering growth, relegating fears around inflation and deficits into the background. India was one of the countries which got majorly affected, exports fell sharply and the policy makers



stepped into support growth. September 2018 was a major setback for India due to the IL&FS (Infrastructure Leasing and Financial Services) scandal. The exposure to the NBFC (Non-Banking Financial Institution) sector came down, hence IL&FS happened in the quarter of October-Dec, 2018 which saw a decline in consumption and decline in its financing and subsequently, the GDP (Gross Domestic Product) growth rate in January-March came down to 5.6 %. A similar situation of market crash faced by US (United States) is being faced by India since then. Even though NBFCs are regulated by the Reserve Bank of India, the crisis has indicated the requirement of a better and stronger regulatory mechanism with respect to NBFCs in India. The scope of this paper is to understand the concept of shadow banking, the legal and financial framework of shadow banking in the global scenario, the legal and financial framework in India, a critical analysis of the recent IL&FS crisis, and a suggested regulatory and legal model in relation to shadow banking in India in the light of the IL&FS crisis. The objective is to state a way to solve the Indian financial crisis caused due to the fall of shadow banks by considering the ways used by US while facing a same phenomenon in the year 2007 which led to the global financial crisis.

Gaps in Literature

Lack of executive accountability has resulted in increasing fraud and money laundering. Though the big banks went bankrupt, there were hardly any evidences that the key executives ever had to pay back the compensation connected to these activities. It is very relevant that to change the bank culture

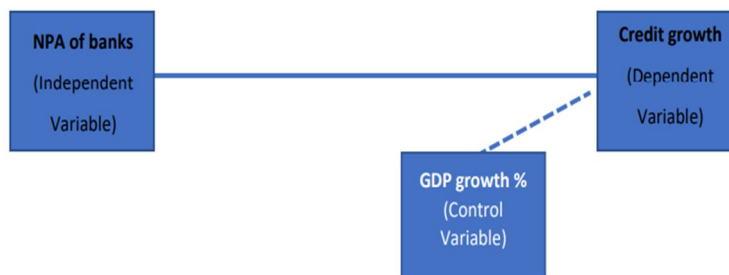
and to prevent further abuses, the top executive accountability is crucial. There should be stricter rules and regulations which should be implemented efficiently so that the top executives are held for the misconduct. There must be a proper implementation of essential requirements and strong pay deferral so that every time a new case of big bank misconduct comes out, the top executive pay should be at risk. This directly relates to the security laws that prevail in the market and the improper implementation of disclosure regulations in shadow banking. The mismanagement, failures in supervision and negligence in employee oversight or risk management are some of the most important factors which determine the fall of shadow banks.

Effective risk management systems, creating a pool of independent directors, setting up mechanisms to evaluate the performance of senior functionaries would give a broader clarity in the whole process of the shadow banking system. The board of directors has to regularly emphasize on the importance of internal control through their actions and authority of control.

The problem is, the NBFCs kept on investing in real estate and various other projects despite the sector facing a major slowdown. The government on the other hand also supported in reviving the economy, which backfired, resulting in a major slowdown. The studies have dealt with the fall of shadow banks and economic crisis separately, this paper finds the relation between the fall of NBFC's, the increase in their NPA and its impact in the credit growth of the country. Furthermore, it provides suggestions which may be implemented for the stabilisation of the economy based

on the strategies used in the US after the global crisis.

CONCEPTUAL FRAMEWORK



HYPOTHESIS

H₀ – There is no significant relationship between the changes in NPA of banks and the credit growth of India.

H₁ – There is a significant relationship between the changes in NPA of shadow banks and the credit growth of India.

RESEARCH OBJECTIVE:

To find a viable solution to solve the Indian financial crisis caused due to the fall of shadow banks by considering the ways used by US while facing a same phenomenon in the year 2007 which led to the global financial crisis and also to find the impact of changing NPA of banks on credit growth of the country.

RESEARCH QUESTION:

The fall of shadow banks has been identified as one of the factor responsible for the global financial crisis, keeping this in mind, this paper aims to answer the question of will there be any impact on the credit growth in the Indian economy with the changes in NPA (main reason

for the fall of banks) of banking sector and would methods used by US can be suggested to improve the financial crisis condition in India?

SCOPE OF STUDY:

The purpose of the study is to find the relationship between the changes in the NPA's of banks and the credit growth rate in India and also to provide viable solutions for the financial crisis that might hit in India during the coming years by considering the ways used by the US while facing the same phenomenon during the global crisis (2008). NPA and credit growth % data relating to the years 2000 to 2019 are being considered for this study. This research work is done in the light of NPA, credit growth and problem-solving strategies related to India and the US over the past 19 years. The outcome of the study is aimed at helping the policy framers for the revival of the economy from that of the financial crisis.

DATA SPECIFICS:

For the purpose of the empirical study, the data related to the NPA of banks was



collected from the comprehensive list provided by RBI. The data regarding credit growth % and GDP growth were compiled from the information provided by CEIC site. The GDP growth of the US and NPA of the US banks were readily available in the CEIC and Statista sites, which was used for the study. The list of data for 19 years, from 2000 to 2019, were identified for both India and the US.

SAMPLING METHOD:

The study is based on the secondary information sources such as journals, articles and newspapers which carry relevant data and evidence that would support the purpose of our study. We are collecting the data of GDP growth for a period of 19 years from 2000 to 2019, as the result of our research is based on the comparisons of US and India's GDP growth, secondary data is used. We are also using the past data of NPA and credit growth rate from the RBI site to analyse a significant relationship between them if any.

We are also reviewing several journals to come out with different solutions on the on-going crises. This would help us to determine a proper sampling frame. Since we are taking a small set of data, pertaining to a specific period, it is non-probability sampling method.

VARIABLES AND MEASURES:

The variables considered finding the relationship between Indian bank's NPA and the credit growth % include-

1. Independent variable – NPA values of banks in India between 2000

and 2019.

2. Dependent variable – The credit growth % of Indian banks between 2000 and 2019, this is kept as the flexible variable because the credit growth % depends majorly on the earning capacity of the bank, and changes in NPA will affect the banks' income thereby affecting the credit growth.

3. Control variable – The GDP growth of the Indian economy, the GDP growth is the CV as it plays an important role in estimating the growth % itself. The variables are continuous and thus can take any value. The data is of time series.

METHOD OF ANALYSIS:

We have used various tools and methods for analysing the data. It can be divided into two parts,

1. Qualitative data: We have analysed qualitative data relating to GDP of the US since 2008 global recession and compared with Indian GDP of the same period along with revival strategies used by them to provide suggestions if India were to face the same situation again.

2. Quantitative data: In this, we are going to find a relationship between Non-performing asset and credit growth per annum using regression model under the data analysis tool pack. The results so obtained will be used to comment on how strong one variable is dependent on others positively or negatively.

RESULTS

1. 'Pearson Correlation' between NPA (the independent variable) and



Credit growth (dependent variable) shows the value of -0.642 signifies the negative correlation between the two variables, i.e. when one variable increases the other variable decreases. In this case, when the NPA of banks increases the credit growth decreases.

2. **'Sig (2 - tailed)'** between Credit growth (Dependent variable) and NPA (independent variable) has the value of 0.002. From this we can conclude that there is a statistically significant correlation between the amount of NPA

and the credit growth of the country.

3. **R square (R^2)** equals 0.414. It means that the NPA (X) explains 41.4% of the variance of Credit growth(Y).
4. Right-tailed, $F = 6.010$, since $F > 1$ shows that the model is efficient.
5. **P-value** = 0.011. Since p-value $< \alpha$ (0.05), we reject the H_0 .
6. There is **no multicollinearity** concern as all the VIF values are smaller than 2.5.

Independent Variable	Sig value	Hypothesis Result at 95% confidence interval	Testing Interpretation
GDP	0.823	Null Hypothesis not rejected (0.823 > 0.05)	No significant change in credit growth due to GDP. This is because the Sig. value is 0.823, which is more than the acceptable limit of 0.05.
NPA	0.003	Null Hypothesis Rejected (0.003 < 0.05)	There is significant change in credit growth due to NPA, because of the Sig. value is 0.003, which is less than the acceptable value of 0.05. With a 1% increase in the NPA, the credit growth will decrease by 0.0000008611% (B value).

DISCUSSION

As a response to 2007-08 financial Crisis the Federal Reserve came up with the following responses:

- 1) They stepped in and offered to make **emergency loans** to banks. The idea was to prevent fundamentally sound banks from collapsing
- 2) Came up with **TARP** (Troubled Asset Relief Program) or popularly known as the

bank bailout which helped stop the cascade of panic in the financial system.

- 3) Conducted **stress test** on largest Wall Street Banks which eliminated uncertainties that had paralyzed lending among institutions.
- 4) Congress passed the financial reform **called Dodd- Frank Law** in which it took steps to increase transparency and set up consumer protection bureau to reduce predatory lending. Also it proposed a number of rules in form of risk retention requirements and



disclosures.

The India's non-bank financial sector has been facing a crisis, with many "shadow lenders" struggling with bad assets and corporate governance issues. So to minimize the problem of shadow banks in India it can follow the path of Federal Reserve of bailing out and conducting stress test to assess the level of bad loans, but just relying on these steps won't solve the problem. It should also focus on additional measures like –

- 1) **Real-time project monitoring:** Financiers should put in a robust system of project monitoring and careful real-time monitoring of costs so that suspicious transactions suggesting over-invoicing are flagged.
- 2) **Restructuring of loans:** Convert working capital loan into reducing term loans. Projects that are going off track should be restructured quickly, before they become unviable.
- 3) **Government should refrain from setting ambitious credit targets:** Credit targets are sometimes achieved by abandoning appropriate due diligence, creating the environment for future NPAs.
- 4) **On loan waivers:** Loan waivers, spoil the credit culture, and stress the budgets of the waiving state or central government. They are poorly targeted, and eventually reduce the flow of credit. Agriculture needs serious attention, but not through loan waivers.

CONCLUSION

The collapse of Lehman brothers & ILFS crises not only impacted the economy of the country but also affected a lot of shareholders & investors. The fall of

shadow banks has been identified as one of the factors responsible for the global financial crisis. This paper concludes few viable solutions to the challenges faced by the Indian economy due to the recent financial crisis by considering the way US overcame a similar situation in 2008. The paper also talks about the strict rules and regulations that should be implemented in the Indian financial system such as Effective risk management systems, creating a pool of independent directors, setting up mechanisms to evaluate the performance of senior functionaries which would give a broader clarity in the whole process of the shadow banking system. There are innumerable number of variables responsible for changes in credit growth rate of the country, and only NPA was taken for the purpose of the study in this paper in order to find its exclusive impact in the economy. We have also focused on the lack of executive accountability which resulted in various frauds & money laundering cases in the Indian history. The main aim of this paper was to bring out the loopholes in the financial system by suggesting changes in the banking system.

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Role of digital media in protecting women's right

-Sona C.K

Faculty, Dept., of Law
University Law College & Dept., of Studies in Law

Abstract:

Discriminating women from men is an old concept which has been practicing since long time. Women faced and accustomed to certain norms and traditions that put many restraints upon them by the male dominated society. The work of activist, human rights mechanism and states has been successful in making sure that the human rights framework has evolved and changed the gender specific dimension. Human rights were conceptualized in a manner that did not take account of women's lives and the fact that they experienced violence, crime, discrimination and coercion. Today the media constitute a larger part our lives. Almost every benefit from mass media. Its global reach through information and security to women has been accepted to wider extent. In general feminist theorists have grasped this opportunity to enquire whether women can become empowered through Media. It helps us to investigate what roles digital media play in the process of women's empowerment. This paper starts by acknowledging that women's empowerment is a multifaceted concept and asks that why don't we bring about the ideas about media efforts for women's economic empowerment? What is the role of media in creating women's social role to re-inforcethem? How can we benefit from mass media for gender equality? The powerful and positive role that media play in the empowerment of women and gender equality has been analysed and identified.

Key words: *Women, Empowerment, Media Trial, Violations, Equality*

Introduction:

The most significant and longest social movement continuing is movement for emancipation of women. Though the primary goal for women empowerment is to improve the quality of life of women but it has also deep ramifications in social, economic and political scenario of body polity. The media through its reach to people at large has been instrumental though media the extent desired in supporting the movement for women emancipation by focusing neglect and marginalization of the position of the women in society. Though women have significantly in every aspect of life, the

long list of in human treatment given seems Never ending. The Government, judiciary and social action groups are taking positive action to provide women true dignity in economic, social and personal areas. In endeavor the mass media have a pivotal role reporting wrong doing following up remedial action, mobilizing public opinion, brining about social change and highlighting positive developments. The pattern of value in any society is reflected in the contents of mass communications. The way subjects dealing with women are treated indicated to a great extent the prevailing attitude of the society



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The Government, judiciary and social action groups are taking positive action to provide women true dignity in economic, social and personal areas. In endeavour the mass media have a pivotal role reporting wrong doing following up remedial action, mobilizing public opinion, bringing about social change and highlighting positive developments. The pattern of value in any society is reflected in the contents of mass communications. The way subjects dealing with women are treated indicated to a great extent the prevailing attitude of the society towards women.

What is the importance of women's empowerment in India?

The current status of women empowerment is going through a positive change. We can clearly notice in ever increasing need of women workforce as they are considered as consistent workers.

They are even paid equally for equal work. In fact, women deliver the work more efficiently. They are progressing not only in work field but also in academics and sports as well. There are certain places or certain people who still consider women a second-grade community but things are changing and changes take time.

What roles digital media play in the process of women's empowerment.

Media is considered to be the most important tool of the society in the modern times as it has the power to reach out to a larger audience by mass communication and create an impact wherever it can reach, which now has become far and wide. Social media through its ever-updating apps and networking is an inevitable source of influence on mass.

The media at large has been instrumental though not to the degree desired in supporting the movement for women emancipation by focusing on the neglect and marginalization of the position of women in society. Communication is extremely important for women's development and mass media play significant role. It is to be distinguished that growth of women's education and their entry into the business through employment has contributed to the growth of media.

Women should be empowered by enhancing their skills, knowledge and access to information technology. This will strengthen their ability to combat negative portrayals of women internationally and to challenge instances of abuse of the power of an increasingly important industry. Self-regulatory mechanisms for the media need to be created and strengthened and approaches developed to eliminate gender-biased



programming. Most women, especially in developing countries, are not able to access effectively the expanding electronic information highways and therefore cannot establish networks that will provide them with alternative sources of information. Women therefore need to be involved in decision-making regarding the development of the new technologies in order to participate fully in their growth and impact.

In addressing the issue of the mobilization of the media, Governments and other actors should promote an active and visible policy of mainstreaming a gender perspective in policies and programmes.

The urban lower middle-class women need information mainly on the following topics:

Employment /Job Prospects in India /self-locality.

Inexpensive childcare & Healthcare.

Educational facilities at their doorstep.

Dowry system, other legal rights like self-help, violence

Employment and job prospects in India

Inexpensive child care

Educational facilities at the doorstep

Dowry system, other legal right help

Information about NGO's

Legal provisions against Sexual harassment, Domestic Violence and Social injustice

The Role of Community Radio in Empowering Women in India

Community radio is managed, run, controlled and owned by a community for the benefit of the community to serve the needs, interests and aspiration of a community. Voluntary organizations, Civic groups, NGO's, women groups are now entering into broadcasting to share, express, empower,

give voice to many communities to benefit them with the broadcast.

Community radio plays an important role in the lives of women as it creates awareness, provide information and education improves their skills and on the whole it promotes social, cultural, political and economic development or empowerment of women. Many studies have proved that community radio is an instrument of power changing the lives of women.

Women and Media

During the past decade, advances in information technology have facilitated a global communications network that transcends national boundaries and has an impact on public policy, private attitudes and behaviour, especially of children and young adults. Everywhere the potential exists for the media to make a far greater contribution to the advancement of women. More women are involved in careers in the communications sector, but few have attained positions at the decision-making level or serve on governing boards and bodies that influence media policy. The lack of gender sensitivity in the media is evidenced by the failure to eliminate the gender-based stereotyping that can be found in public and private local, national and international media organizations.

Women Journalist in Media

In such a rapidly changing environment, women in media have a large responsibility in not only changing attitude towards women but also shaping public opinion. With women holding responsible position in newspapers or electronic media, their competency should extend to a wider area and arrange of issues. More



importantly, a woman journalist is expected to show more sensitivity to issues

relating to women and to more meaningful insights and perspectives.

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Electronic Media

Television is widely known to represent and reinforce the mainstream ideology of contemporary western culture: patriarchy. While television representations of women have changed greatly in the last twenty years alone, in order to accommodate the changing role of women in society, one is led to ask how much the ideology has changed behind the more modern representations of women.

Television is regarded by many viewers to be the most 'real' form of media. If this is the case, then it is important for us to question how real the representations of women are on television and how this affects the attitudes of those who watch.

Social Media and Women

While discussing the role of women in media sector, it is no women difficult to ignore the contribution of social media, modern tool of citizen journalism, in improving the representation of women. Seventy-five percent of women and 63 percent of men used social media in 2012, There is

hardly any serious researchwork available in this direction which specifically investigates how changing aspirations of women are reflected on social media. Women, acting as citizen journalist on various platforms of social media are claiming for their rights with firm determination. This process has revealed some excellent trends which are to be introspected carefully. It is certainly a very difficult task to draw a complete picture from these emerging trends but we have recently witnessed some incidents which can serve as reference points to understand the role of women on various platforms of social media in improving their social and political status.

Role of media in achieving gender equality

Media today, from traditional legacy media to online media, still hugely influence our perceptions and ideas about the role of girls and women in society.

The media industry needs to be encouraged to produce gender-transformative content and to develop self-regulatory equality policies, including access to decision-making positions. Monitoring and evaluation mechanisms need to be set up to assess the progress within the sector. Thereby creating gender equality in content, workplace and management. The majority of female workers experience gender specific harassment both inside their organisations, outside of them, and more increasingly online.

Gender-based violence (GBV), both digital and physical, pose a threat to freedom of expression and access to information. Silencing female constitutes an attack on democracy itself as it leads



to self-censorship: women retreating from the public sphere because of the harassment. [Many of them indicate](#) the abuse has led them to become less active or even inactive on social media, while it's a crucial part of the job. Threats [are often of](#) a sexual and racist nature, targeted at the person instead of the content, making the workplace an unsafe environment for women. This leaves the male-dominated field of media with even fewer female voices.

We believe that the media sector has the responsibility to provide a safe working environment for all staff and to develop policies that prevent GBV. It is imperative media organisations have mechanisms in place that ensure necessary support for those who have experienced GBV at the workplace, while performing their work outside and/or via digital means.

Conclusion

The role of Media is very important to accelerate Womenempowerment which will lead to economic empowerment of women. The Mass Media, however, like all social media, are good and practical means to increase, through the dissemination of healthy concepts of being woman, of what is the role of women in modern society, of good examples that women give us every day, of the results they have achieved and continue to reach out to women in many fields of economics and beyond, the social consideration of women, giving toyoung women good ideas and examples for their economic empowerment. Mass Media could also make a strong contribution, with the implementation of media campaigns, to the dissemination of the concept of gender equality. If people see

in the media the overcome of the differences between men and women will bring him back into everyday life. Media should focus success stories of established, successful & renowned women in spite of indecent representation of women.

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Analysis of Governance and Public Policy

-Vivitha M.K

Abstract

Health is an important aspect of every person's life. Good health is the greatest blessing one can have. But in the current scenario, we see an increased number of people suffering from chronic ailments. An increase in pollution along with deterioration in the quality of food is one of the reasons for this. Policies to secure a well-functioning healthcare system have become the need of the day. Ministry of Health and Family Welfare has come up with E-Health initiatives for improving the efficacy of the healthcare system. The current government also launched e-hospital facilities as a part of the digital India initiative to improve the health care facility. Information and communication technology plays a vital role in making available healthcare facilities to the remotest part of the country. It also improves the efficiency of the sector by providing digital lockers to the public to store reports, preserve medical records and maintain hospital information systems. This study tries to understand the status of e-healthcare facilities in Bangalore.

Keywords: E-Health, Information and Communication Technology, E-Hospitals.

Introduction

Digital Healthcare is the use of information and communication technology in the healthcare industry. This facility enables us to connect remotest parts of the country where healthcare is visualization. Digital facilities can cater to a wide range of health needs like teleconsultation, online appointments, Digital locker, healthcare at home, online blood bank and so on. In this fast-moving world, everything is available with the click of a button and hence healthcare facilities becoming digital is the need of the hour.

India is a country where more than 70% of the population is living in rural areas. Rural India is struggling with the lack of appropriate infrastructure, qualified medical practitioners and the non-availability of basic medicines. According to the report presented by Union

Minister of State for Health and Family Welfare Anupriya Patel on 2nd April 2018, there are about 25,650 primary health centers (PHCs) in the country, 15,700 (61.2%) function with one doctor each. As many as 1,974 (7.69%) PHCs do not have even a single doctor. While 9,183 (35.8%) of the total number of PHCs do not have a lab technician, 4,744 (18.4%) do not have a pharmacist. In such a state of affairs, it becomes important that the government looks at alternatives to solve this issue. E-Hospital is the positive initiative taken in this direction by the current government.

E-Healthcare facilities have made healthcare amenities reach even the remote corners of the country. Healthcare delivery is quicker, accessible and affordable. Utilization of this system enables to document medical records appropriately and also reduces medical errors. It also increases the accessibility



of medical records and better medical services to all. This facility provides up to date and complete information about a patient's medical condition. This fastens the clinical decision-making process and increases productivity. The communication between the patient and health care professionals improves. It brings about accountability, transparency and provides safer care.

The Government of Karnataka take quality health care to the doorsteps of its citizens has tied up with companies like TATA trust and Samsung. TATA Trust and GoK have launched Digital Nerve Centre to look into the primary and secondary health of five taluks in Kolar, Bangarpet, Mulbagal, Malur and Shrinivaspura. Samsung has partnered with GoK by providing infrastructure tools to improve healthcare facilities. The company provided 1,000 Samsung Tab IRIS to the Department of Health and Family Welfare GoK. GoK has started teleradiology, telemedicine, e-Hospital, e-Arogya scheme, mobile medical units and so on.

E-Health has an enormous potential to improve the quality of healthcare in the state. However, there seems to be a lacuna in the usage of these facilities by people. Low acceptance, low adaptation and low adherence level is a drawback that is seen and understood in this area. There is a need for people to accept and transform from their traditional method to a new advanced method for their good.

Review of Literature

In **The Economic Times (October 11, 2020)** issue, The article, **Digital healthcare to witness exponential growth in next 5 years: Practo CEO**, discusses

how 90% of health care system in India is still offline. [Practo](#) co-founder and CEO [Shashank ND](#), "The [healthcare](#) as an overall sector in India are close to USD 200 billion in size and just a single digit of it is online today. I expect that this single digit will grow into 20-30 percent in the next 5-10 years and that is going to be a really big jump for the sector". The article also states that "Thanks to learnings from Covid, there is more integration of offline and online healthcare. Lots of healthcare establishments are going online. The government has also been active and with initiatives such as National Digital Health Mission (NDHM), it is encouraging adoption of digital tools in healthcare, he added".

In **Live Mint (June 26, 2018)** issue, the reporter Kul Bhushan in his article, **Reinventing the healthcare sector with Artificial Intelligence** discusses how artificial intelligence will take over the healthcare sector. He says that, "Healthcare is emerging as one of the biggest beneficiaries of the AI revolution. The technology is capable of facilitating easy and secure access to patient medical data, understanding and analyzing their conditions. This ultimately helps improve accuracy and efficiency in the diagnosis and modernization of health care practices". The reporter here also emphasizes the fact that maintaining medical records and clinical workflow will become easier with AI. He Adds on by saying, "An example of an elementary implementation of AI is the use of chatbots and virtual assistants that can take care of basic yet tedious tasks like registering medical records, clinical workflows and monitoring lab results – all in an automated and secure process".



In the book, **e-Governance for Development: A Focus on Rural India**, the author talks about the power of acceptance of new technology by people the success of e-Governance initiatives. Here the author says, "At the micro level the value of an e-governance project will ultimately depend on how the community can actualize the benefits of improved information and communication services within a particular setting". In another book titled, "**E-Governance in India: Initiatives & Issues**" the author R.P Singh says that, "In India, the overview of E-governance would show that the scenario is a curious mix of achievements, intent and wishful narration of possibilities. The progress has been uneven, there is a wide variation in computerization rate and the actual use of IT-enabled applications". This clearly states that there exists a digital bisect in Indian society that has to be addressed.

A methodical review of e-health systems developed for the Indian healthcare sector is a paper that points out some of the challenges, opportunities and gaps related to e-Health systems. E-Health has potential for the healthcare sector. In addition to this, e-Health systems are emerging as an important tool in different fields of healthcare intending to enhance communal health. According to the author, a few challenges of this system are user acceptance, privacy, the security of data and confidentiality.

In the book, **Emerging Communication Technologies for E-Health and Medicine**, the author talks about the need for transparency in the healthcare industry. The author says that if transparency increases the number of people who opt for this technology-based service will be more when compared to the old and

traditional method. He says, "Increase in the quality of patient's healthcare is dependent on the transparent access to distributed patient information. While there is a need to share and exchange health information, lack of standards and coordination between different health information systems have resulted in the creation of isolated islands of information".

Objectives of the study:

1. To study the preference of people concerning medical consultation.
2. To study the user gratification of the e-healthcare facility.
3. To understand the lacuna in the e-healthcare sector.

The need for the study

The Healthcare sector in India is expected to grow threefold by 2022 with growing incidents of various lifestyle diseases. There is a rise in demand for an affordable and reliable healthcare facility. Hence it becomes crucial to understand the status of the healthcare industry. E-healthcare facility is an innovative practice introduced by the government. Hence a study is conducted to understand this sector.

Methodology

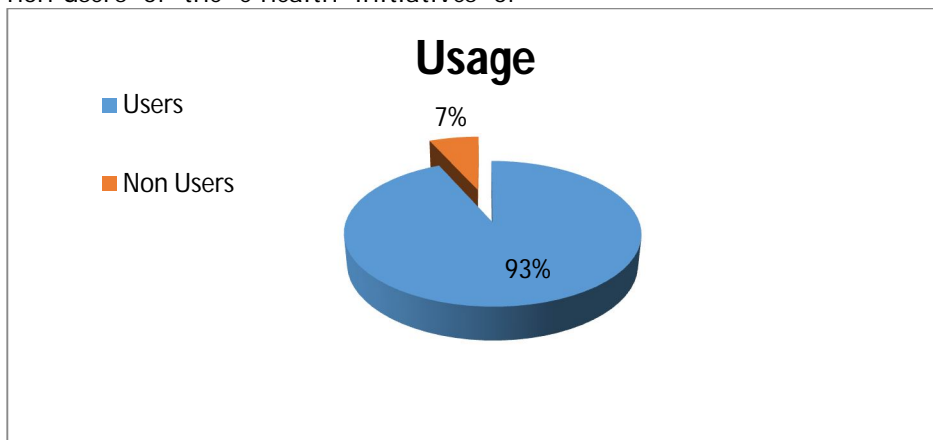
This study incorporates a survey method where questionnaires will be distributed to urban Bangaloreans between the age group of 25 to 40yrs who are the users of ICT. Simple random sampling is the method used. The questionnaire contains open as well as close-ended questions. Quantitative and qualitative analysis is done.

Findings



The survey was conducted with total respondents of 60 in two stages. The first stage was to understand the users and non-users of the e-health initiatives of

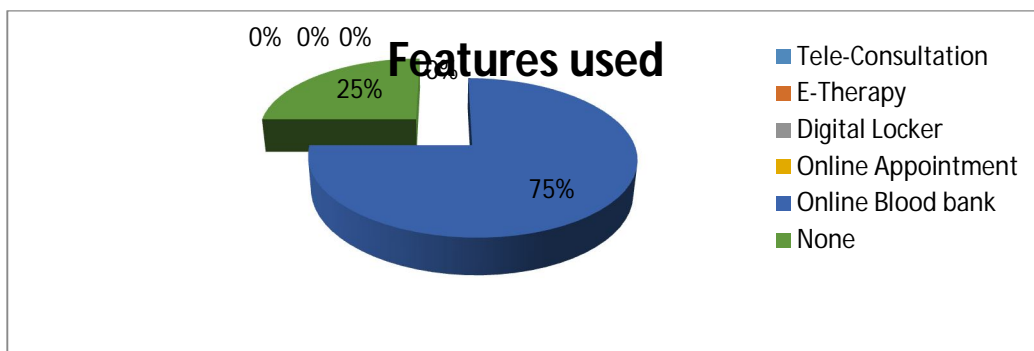
the Karnataka government and then also try to understand the user gratification of this technology.



From the above graph, it is seen that 93% (56 respondents) of the population are non-users of the technology whereas only 7% (4 respondents) of the people use it.

At this stage, the questionnaire concentrated only on the users of the technology and the usability.

Stage 1: **Research Conducted only on the users (4 respondents).**



This graph shows that government projects like Tele-Consultation, E-Therapy, Digital Locker, Online Appointment facilities are not used by any of the users. Whereas online Blood bank is used by 3 respondents which accounts for 75% and 1 respondent is not using any of these facilities which have accounted for 25%.

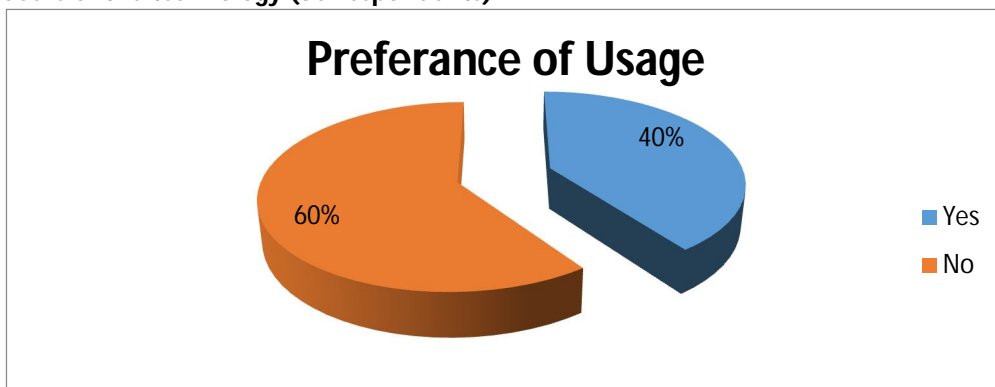
Most of the respondents felt that the privacy of the data is a major issue when it comes to the digital locker facility. Few of the respondents told that this data can serve as an important source of information for the insurance companies and hence more chances of misuse or hacking. Some respondents believed that they prefer the traditional method of



consultation when compared to telephonic or online communication. The respondent who used an online blood bank facility said that he did not use the government website directly but was routed to that through other private websites.

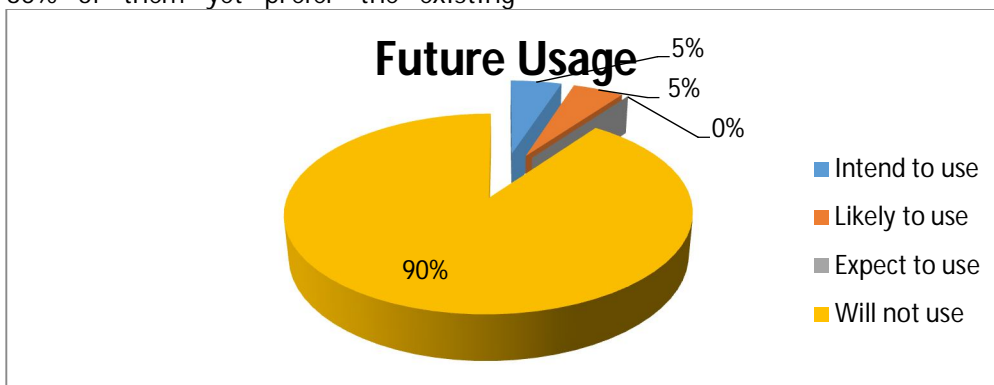
A small description of the various E-Health projects was given along with the second set of questionnaires to understand if the respondents would start using this facility. The results obtained are as follows.

Stage 2: Research conducted on the non-users of the technology (56 respondents)



From the graph, it is seen that even though the facilities provided are explained to the public only 40% of them want to make the switch and the other 60% of them yet prefer the existing

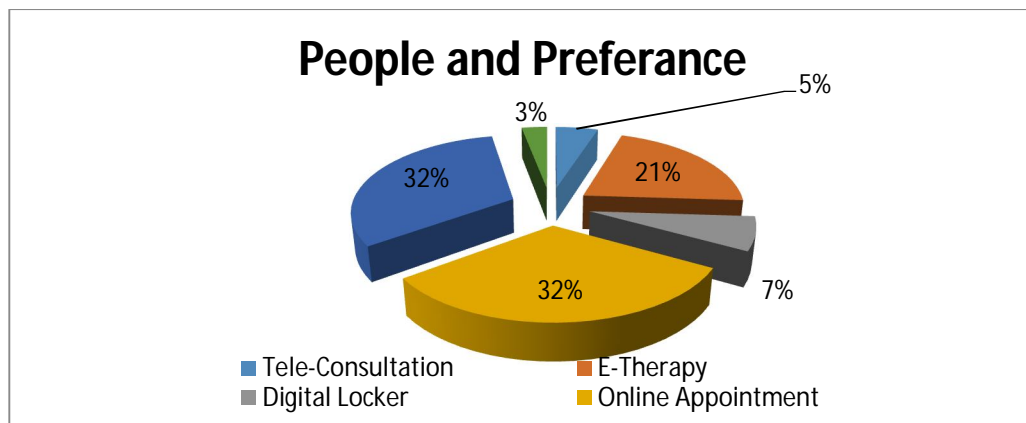
traditional methods when it comes to health concerns. This also shows that people take time to accept a new technology that comes into the market and also sometimes they are reluctant to change.



When asked if people will use these services in the future 5% of the

respondents said that they intend to use the facility and another 5% said they are likely to use whereas 90% of the

population do not want to use the technology.



When people's preference on the various facilities provided under E-Health is asked it is seen that 32% of people prefer to take an online appointment as well as an online blood bank facility. 21% of the people prefer using online counseling facility. Only 7% of the people prefer digital locker facility and 5% of people would like to go for teleconsultation. This shows that the digital locker and teleconsultation are the least preferred options among people.

Most of the respondents felt that the misuse of the data is a major concern with digital locker facilities. Some of them even felt that there can be errors at the data entry level which can lead to misinterpretation and wrong treatment. Concerning teleconsultation, most of the respondents felt that meeting the doctor personally is important. Face to face communication with the doctor helps in understanding the intensity of the situation and hence boosts confidence. This in turn speeds up the recovery.

Most of the respondents preferred E-counseling when compared to meeting the doctor personally because it helps in maintaining anonymity. Some of them believed that the taboo attached to seeking a counselor's help will no longer affect them because things are settled over a phone call.

People thought that taking online appointments helps in reducing the waiting time at the hospital as they need to go to meet the doctor only at the fixed slot of time given to them. Online blood bank initiative is positively accepted by people. They think that this initiative will increase transparency and make the service accessible to the public anywhere at any time.

Stage 3: Challenges of E-Health in Karnataka

There are numerous challenges that the government is facing when it comes to the implementation of E-Health services in the state. This can be mainly attributed to the numerous front-end and back-end challenges that are encountered. The following table lists a few of them.



Sl No.	Front-End (User Specific Challenges)	Back- End (Implementation issues, Technical issues, process within the government)
1.	Illiteracy	Limited knowledge of technology at the bureaucracy level
2.	Lack of awareness of e-governance initiatives	Departments not integrating (Within and across)
3.	Misinterpretation of information	Lack of infrastructure/training.
4.	Lack of infrastructure (Power cuts, no internet, unable to buy smart devices like laptop, tablet, Smart phone, Desktop)	Dearth of Doctors
5.	Not user friendly	Corruption

Limitations of the study

The E-Health initiative of the government is to take health facilities to the remotest part of the country but this study is conducted only on the urban Bengaluru population hence proper representation cannot be seen. This research was conducted on a sample size of 60 respondents and hence the results obtained cannot be generalized.

Conclusion

E-Health initiative in the state has a long way to go. Government has to work towards a well-defined branding strategy in terms of planning, advertising and popularizing this project to make citizens start using this service to the fullest. The government has to lay down high-quality digital infrastructure and also invest in its maintenance. The cybersecurity in the state has to be strengthened so that there is no misuse and citizen can entrust the system. The overall performance of the system has to be improved to make it user friendly and convenient.

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An Economic Study and opportunities Challenges of Cashless Transactions in Urban and Rural India

-B. Anupama
Asst., Prof in Economics
Govt. First Grade College & PG Centre Yelahanka, Bangalore

Abstract:

In the present global economic scenario, cashless economy/ transactions is necessary to avoid and reduce black money, corruption and increase the efficiency of functioning the economy. The present research/ study includes tools as ATM, debit cards, credit cards, point of sales, [POS], digital payments, internet banking, mobile banking, National Electronic Fund Transfer [NEFT], Real Time Gross Settlement [RTGS], Immediate payment services. The study also reveals that with the implementation of these tools the GDP of the country will increase and there is positive relationship to economic development.

Keywords : ATM, POS, Digital payments, internet banking, ICT, Mobile banking

INTRODUCTION:-

Cashless economy is a situation in which the flow of cash within an economy is non-existent and all transactions are done through electronic media channels such as direct debit, credit and debit cards, and electronic clearing and payment systems such as Immediate Payment Service (IMPS), National Electronic Funds Transfer (NEFT) and Real Time Gross Settlement (RTGS). Today, credit cards and online payment services are becoming increasingly popular in urban India, paper currency notes are still an essential part of daily life.

We are the fourth-largest user of cash in the world. The rate of cash to GDP is the highest. I.e., 12.42% in India. Cash in circulation to private consumption ratio in India is 20% and card transactions account for 4% of the personal consumption expenditure. As most of people are illiterate, poor, engaged in small transactions and having less

banking habits. For them cash is the most convenient and easy form of medium of exchange, free from baseless. A cash transaction is immediate and doesn't involve any intermediary; cash provides individuals and families with liquidity. One does not need to worry about a computer system crashing, power going off, and losing transaction midway. Use of cash doesn't involve any extra cost as in the use of debit/credit cards. Even in the most cashless countries like France and the Netherlands, cash still accounts for 40% or more of all consumer transactions. Usually cashless economies have low corruptions and less black money. Almost every country is bracing towards cashless economy and many countries have made significant progress. It is just a world trend which India is trying to catch up.

MEANING & DEFINITION OF CASHLESS ECONOMY:-

Cashless Economy can be defined as a situation in which the flow of cash within



an economy is non-existent and all transactions must be through electronic channels such as direct debit, credit cards, debit cards, electronic clearing and payment systems such as Immediate Payment Services (IMPS), National Electronic Funds Transfer (NEFT) and Real Time Cross Settlement (RTGS) in India.

In a cashless economy most of the transaction will be done by digital means like e- banking, debit and credit cards, PoS (Point of Sales) machines, digital wallets etc., In Simpler words no liquid money or paper currency will be used by the people in a given country.

METHODS:

To find out the impact of cashless transaction and its effects on Indian Economy, various review of literature, interviews were conducted primarily on the people using cashless options for sending and receiving money.

According to the Handelsman and Munson : Studied the behaviour of the retail customers in America, China etc., and found that switched from credit card to cash payments. but the frequency of credit card usage was more and was the preferred method of payment. The methodology adopted was interviews and behaviour patterns of consumers.

Natarajan and Manohar : in their study on "Credit Card- an analysis" has made and attempt to study the extent of credit card used by the cardholders and the factor influencing the use of credit cards. The study is confined to credit cards issued by the Canara Bank. The methodology used in random smapling technique and chi square test. It revelas that occupation, income, employment

status of spouse has a positive relationship with utilization of credit card.

Radhakrishan : in his study on "Debit Cards" showed that the debit cards have wide acceptability than credit cards because of assurance of payments. The annual charges and interest rate cost are lower than credit cards. With the growth of service industry in the country it has become widely acceptable and the operation becomes cost effective.

Mukherjee : The author discussed the role of Information and Communication Technology to bring development in the rural sector. The rural dominated economics are striving for the growth and development. The new age technologies are helping the economy to achieve the desired result by providing value added services at an affordable cost. The progress of the sector may become more favourable due to changing nature of the consumer demand. The ICT is started playing an important role in each and every segment of the society.

Sharma : the author describes the need of internet banking in the rural areas. The Indian economy is highly dominated by rural people. Approximately 6 lakhs villages are there in the country with 70% of the population are still living in the rural areas. Serving this huge population base is not an easy task due to diverse nature of the rural economy and its livelihood. It is important to provide services which traditional banking facilities may not be able to provide with the help of existing banking system.

Chilta : in their study discussed the role of ICT in eradication of poverty and rural development. Since, globalization the



world market was opened up for consumers of various segments. Today, people have choices and this increased the level of competition in the market. Today the focus is consumer satisfaction and development of product as per the need of the consumers. Considering this fact, it becomes important to incorporate ICT led growth. The programme has a role to improve social and economic well being of the people living in rural areas.

OBJECTIVES :-

1. To study the impact of cashless transactions in the country.
2. To assess the success of cashless transactions and financial inclusion in national government.
3. To suggest the policy implications and future prospects of cashless transactions.
4. The study is quantitative research in which the variables are time series that group into dependent and independent variable. The Dependent variable that form major basis for the study is economic growth (GDP) whereas independent variables are automated teller machines (ATM), point of sales (POS) mobile banking (MOB) and internet banking (INTS). The functional relationship can be structurally expressed as thus.

$GDP = F [ATM + POS + MOB + INTS]$.

IMPACTS OF CASHLESS PAYMENTS :-

1. **Cost of printing money** : Printing money is the direct cost that effects the bank (Reserve Bank of India). In the cash system of economy where maximum people will work on the cash transaction, government has to produce more and more cash notes. Printing notes it is a costly affair. It was estimated that, for

2009-2010, RBI incurred an annual cost of INR 2800 Crores for printing currency notes (Das and Agarwal 2010).

2. **Maintenance Cost** : Other than printing cost of the currency notes there are many other expenses that RBI and government has to do. Another important aspect is the maintenance in the form of storage of notes, transportation of the notes to the distant places, security of the notes, and devices for the detection of counterfeit notes. The other major aspect of the maintenance is that the distribution of money through ATM machines at the different locations. It is reported that all this maintenance cost the government about 5% of the GDP of India. In nutshell we can save somewhere around 500 crores by this mean only.

3. **Eradication of the corruption**: going cashless is going to eradicate the corruption to some extent. The direct transactions of the money cannot take place easily. These transactions will be simple easy and



Cyber Security – Issues & Challenges in Digital India

-Manchaiah

Asst., Professor of Commerce
Govt., First Grade College, Magadi, Ramanagara – 562120

-RAMU.J

Associate Professor of Commerce
Govt., First Grade College (Autonomous), Gubbi, Tumkur –572216

Abstract

Indian economy is becoming digital and cashless economy due to digital India and other initiatives taken by the Government of India and technological advancement taking place and covid pandemic happening around the world are pressurizing Indian economy to move towards digitalization. Indian digital population is rapidly growing and touched 560 million internet users in 2020 and it is the second largest internet user base in the world. Indian internet users are accessing internet not just for communicating or web browsing but also for making payments, purchasing of goods or services, online education etc.,. Government of India is taking initiatives to digitalize the entire economy including health sector and MSME sector. During the Covid pandemic Cyber Crimes have increased at very high rate and the loss that is going to be caused by these crimes are very high. Detection, prevention, protection from Cyber Crimes & punishment of cyber attackers is very difficult and challenging. The research article focusses on the growth of cyber security breaches in relation to digital population growth in India. It also focusses on various cyber security threats and vulnerability issues and challenges that internet users are facing and various measures to be taken to ensure a secured and protected cyber space for India.

Key words: Digital Population; Cyber Security; Cyber Threats and Vulnerabilities

Introduction

The way of human interaction with each other is drastically changing in recent days due to technological developments happening in the world. Man is using internet for every aspect of his life and he can communicate and transact with another person in any corner of the world within a fraction of seconds. Along with Physical and Psychological appearance, his social appearance or presence on digital platforms are getting greater importance. Now a days, internet is used

not just for communication but for doing many transactions ranging from web searching to the doing financial transactions. Almost each and every human activity is happening on the cyber space and recorded on internet in one or the other way.

Even in India digital population is growing at very faster rate and Indian economy is becoming digital due to digital India and other initiatives. Internet user base in India is magnificently increased due to covid pandemic. As the presence on



cyber space is increasing and the activities performed on internet is expanding, we are exposing to various cyber security threats and vulnerabilities. So to protect our digital population from Cyber Crimes and to provide a secured digital future, it is necessary to develop a strong and reliable cyber security system which prevents and protects from various Cyber Crimes.

Cyber Crime means an illegal or criminal activity which uses computer network as means to commit frauds or data theft or disruption to hardware or software etc.,.As the usage of internet is rapidly increasing it is creating room for various cyber frauds and crimes. The cyber attackers are acting intelligently than before on the digital platforms. They are using various advanced technology and methods to commit frauds on internet. Today's Cyber Crimes are not just restricted to loss of information or money. Cyber attackers are stealing the national secrets and creating threats for national security. Hence, it should be the top priority of any nation to develop a strong system to defend these crimes.

Cyber security means defending and protecting of networks, devices, data and resources from malicious attacks, disruption and unauthorized access. Strong and reliable cyber security system brings confidence among the internet users and creates conducive environment for digitalization of Indian Economy.

Review of Literature

Cyber Security Infrastructure in India: A Study by M M Chaturvedi, MP Gupta and Jaijit Bhattacharya (2009) states that, as investment in ICT infrastructure is

growing, the cyber Crimes also growing and creating vulnerability in the country. These vulnerabilities can cause short and long term setback to Indian economy. Operational arrangements should be made to minimize these vulnerabilities

A study of cyber security challenges and its emerging trends on latest technologies by G. Nikhita Reddy and G.J.Ugander Reddy (2019) says that, in this digital era it's not only the question of how to secure the information and infrastructure from Cyber Crimes, it is also the question of what modern and advanced technologies required to secure the cyber space is the matter of greater importance. Frequent up gradation and advancement of required technologies plays a pivotal role in cyber security.

An empirical study on cyber security threats and attacks by R. Sri devi and Dr. M. Mohankumar (2019) suggests that, Cyber Crimes are getting bigger and affecting the people, hardware, software and networks and attackers are stealing the critical information and national secrets. So, Cyber Crimes can affect the stability of a nation. Hence, it is necessary to have effective cyber security system which prevents and protects from Cyber Crimes.

Cyber Crime and Cyber Security by Soumya Satish Revankar (2017) says that, the highest cybercrime in India was reported in Maharashtra and Uttar Pradesh. The lowest reported was Madhya Pradesh. The key to protect our self from Cyber Attacks is be aware act smart in the cyber space by Inserting firewalls, Uninstalling unnecessary software using secure connection etc.,.

STATEMENT OF THE PROBLEM



As the digital population of the country is constantly increasing and Government of India is encouraging for cashless transactions. All government schemes are delivered to the beneficiaries through online platforms. Increased usage of internet is exposing to various security threats and vulnerabilities.

OBJECTIVES OF THE STUDY

- 1) To know the growth trend of Cyber Attacks in India.
- 2) To analyses the issues and challenges of Cyber Security in India.
- 3) To suggest the various measures to ensure the Cyber Security.

ANALYSIS AND INTERPRETATION

1.1 Table Showing Number of Cyber SecurityCrimes and Percentage Change

SI. No.	Year	Number of Cyber Attacks	Percentage
1	2015	49455	
2	2016	50362	1.83
3	2017	53117	5.47
4	2018	208456	292.45
5	2019	394499	89.25
6	2020	696938	76.66

Source: Official data released by Government of India(CERT – In)

1.2 Chart Showing Number of Cyber Security Crimes and Percentage Change

Analysis

From the above table and chart it is clear that Cyber Security issues in India are increasing year by year. In the year 2018 cyber security cases are increased drastically in India reached from 53117 to 208456 cases. After that Cyber Security issues are growing every year. 394499

RESEARCH METHODOLOGY

The research has been undertaken by using the secondary data collected from various websites and official data released by the government of India. Data so collected will be analyzed using multiple bar diagrams and valid inferences will be drawn.

LIMITATIONS OF THE STUDY

The outcome of this research is dependent on accuracy of data collected from various sources. So results of this study cannot be generalized.

cases were reported in the year 2019 and 696938 cases were reported in 2020.

Findings

The above analysis shows that Cyber Security breaches are increasing day by day in India. As the digital population is growing cyber security vulnerability issues also growing day by day. Government of India should take initiatives to ensure security of the digital users against the cyber security attacks.



1.3 Table Showing percentage of users attacked with ransomware out of all users encountering malware

Country	2018	Country	2019	Country	2020
Afghanistan	30.64%	Afghanistan	26.44%	Afghanistan	15.29%
Pakistan	20.99%	Bangladesh	23.15%	Papua New Guinea	14.51%
Iran	17.69%	Pakistan	19.07%	Bangladesh	14.20%
Bangladesh	15.24%	Iran	15.45%	Pakistan	13.63%
Ethiopia	14.65%	Papua New Guinea	15.20%	Solomon Islands	9.80%
Suriname	9.28%	Mozambique	12.02%	Iran	9.29%
Papua New Guinea	8.49%	Turkmenistan	11.27%	Virgin Islands	7.46%
Saint Lucia	8.33%	Uzbekistan	10.50%	Yemen	6.58%
Somalia	8.11%	Ethiopia	8.59%	Montenegro	6.18%
Uzbekistan	7.97%	Tajikistan	8.08%	Turkmenistan	5.89%

Source: Data released by Kaspersky Networks

Analysis

Above table shows the top ten countries which are encountered by ransomware attacks in the world in the year 2018 to 2020. All the three years almost same countries are facing the problem of highest maximum attacks. Afghanistan is the top country which has maximum ransomware attacks in all the three years.

Findings

From the above table and analysis it is known that, still ransomware attacks are the major cyber security threats to the world. Many countries are facing this ransomware problems to the maximum attack. Hence, measures should be taken to avoid these cyber security breaches.

CONCLUSION

As the digital population of India is rapidly growing our vulnerability of cyber security is also growing. Increased cyber security attacks can create short term and longterm set back to the nation. Mitigating these Cyber Security issues is greatest challenge for the modern computerized and technology enabled society. The width and depth of Cyber Crimes are expanding in terms its volume, intensity and scope. Effective measures and security systems should be developed to detect, prevent Cyber Crimes and protect from the Cyber Crimes. Awareness should be created among the people to take safety measures while using internet and acting on digital platforms.

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A study on impact of digitalization on youths

-Sheshan B

Student of Master of Commerce SBRR Mahajana Education Society,
Pooja Bhagavat Memorial Memorial Mahajana Education Centre PG Wing, Metagali,
KRS Road, Mysore- 570016.

-Srusti Janadri

Student of Master of Commerce SBRR Mahajana Education Society, Pooja Bhagavat
Memorial Memorial Mahajana Education Centre PG Wing, Metagali, KRS Road,
Mysore- 570016.

Abstract

Life is a gift of nature; we are wonderful creation of mother earth; we are one who enjoy, utilize and control over these; but, now- a- days life style of people have changed due to use of smart phones and new methods of work. Instead of giving importance to health and wealth available through interaction among people, people are trying to find it using different internet platforms. Digitalization is a kind of alcohol which gives kick as much as we use. Works are done in seconds, connecting different ends of this world in minutes, day becomes very shorter and personal relationships becomes too far. At last it is separating the child from his mother. Digital integration is needed for everyone to survive in this world. So many challenges are being faced by people in their everyday life. Digitalization has become of a part of life from the new born baby to expired persons to make their work simple and secured. On the other hand, data privacy and cybercrime have become unavoidable issues to be addressed to the greater extent. The objective of this research was to know the impact of digitalization on the youths. The data was collected from 114 respondents in Mysore district. Questionnaire was used as the tool for collecting the data.

Key words: Internet, Digitalization, Digital integration, Digital technology, Wealth.

Introduction

Digitalization is the new invention of modern technology which converts physical information of the society into digital form in a simple and systematic manner. Technology has both positive and negative outcomes. India being a developing country needs the support of digitalization to compete with global market standards. India is expected to have 34.33% youth population by 2020; only 15% to 20% of youths are there in success path; rest of the people are using digitalization as means of their entertainment element in daily life. Mysore is one of the oldest cities in India;

the proportion of people using digital platforms is increasing steadily. It's been widely used as means of connectivity with each other and to share the information on real time. The other hand digitalisation has a wider area of technology. But, most of them are engaging in few social apps and gaming apps. According to recent survey by Career builder and the Harris Poll- 2018, 70% of employers will review the employee's social profile before deciding whether or not to hire that employee. More than half of employers have found content on social media that caused to not hire a candidate. It is very much



difficult for the youths to compete in corporate sector. There are many challenges to be faced to get job and survive for the long time.

The government has taken many initiatives to encourage the youths in 360- degree focus. Among that digital India, make in India and NAIN etc., are introduced to strengthen the nation in the field of technology and economic aspect. And also they introduced smart city concept for development of nation. Through this paper, attempt has been made to know the impact of digitalization on youths from economic, relationship and security point of view.

Objectives of the study

- To know the productive usage of digitalization among youths.

- To know the impact of digitalization on youths in Mysore district.

Scope of the study

This study is investigating the Mysore zone youths mindset on digital technology adoption, utilization in their everyday life and various challenges encountered while using online portals.

Research methodology

In order to know the impact of digitalization youths in Mysore district; data is collected from the various college students and the employees of different companies across the district; through Google form questionnaire. Data's are collected with full consent of respondent and recorded the same. Different tools are used to collect and analyse the data. This helps us to study the impact of digitalization on youth.

Data Analysis and Interpretation

Table: 1
Table Showing Classification of Respondent Based on Status.

Status	Frequency	Percentage (%)
Student	75	66
Employee	32	28
Others	07	6
Total	114	100

Source: Primary Data

The above table is showing the classification of the respondent based on status. About 75 (66%) respondents are students from various colleges; 32 (28%) respondents are employees from different companies and administration sector and 7 (6%) respondents belong to other category.

Table: 2
Table Showing Classification of Respondent Based on Gender.

Gender	Frequency	Percentage (%)
Male	67	59
Female	47	41
Total	114	100

Source: Primary Data

The above table is showing the classification of the respondent based on gender. About 67 (59%) male and 47 (41%) female respondents.

Table: 3



Table Showing Number of Hours Spent on Online Platform in a Day.

Number of hours in a day	Frequency	Percentage (%)
0- 2 hours	33	29
3- 6 hours	59	52
7- 9 hours	14	12
More than 10 hours	5	4
More than 16 hours	3	3
Total	114	100

Source: Primary Data

The above table is showing the number of hours spent on online platform. About 59 (52%) of the respondents are using the online platform for 3- 6 hours in a day. Where, is almost 1/4th of the day they are spending in online platform.

Table: 4

Table Showing Time Spent By Respondents with Their Family and Friends in a Day.

Time spent (in hours) in a day	Frequency	In percentage (%)
1 hour or less than 1 hour	16	14
More than 2 hours	38	33
More than 6 hours	44	39
More than 12 hours	16	14
Total	114	100

Source: Primary Data

The above table is showing the classification of the respondent based on time spent by respondents with their family and friends in a day. About 39% of the respondents spent with their family and friends in face to face.

Table: 5

Table Showing Respondent's Response on "Impact of Digitalization on Youth's".

ITEMS	SA (%)	A (%)	N (%)	D (%)	SD (%)
Digitalization leads to positive impact in your career.	18	54	25	2	1
Digitalization leads to unemployment.	8	27	33	26	6
Digitalization helps to work smarter.	34	54	10	2	0
Digitalization accelerates financial business.	22	54	20	4	0
Digitalization play a positive role in transparency and accuracy in finance sector	15	54	24	7	0
Privacy policies are more effective with the changes going through the digitalization.	14	44	30	9	3
Digitalization helps us to make our country more independent of others of the technical support.	20	56	15	9	0
ICT act as an enabler to getting information and communication	7	59	30	3	1
People in rural area are aware of digitalization	6	33	30	26	5
Advertisements in social media attracts you more.	14	40	21	20	5
Repeated messages in social media leads to create irritation.	35	45	15	4	1
Digital transformation is Trustworthy in terms of	11	48	25	11	5



storing and retrieving the information.					
Digitalization can bring many problems to the illiterate or less skilled people.	23	43	19	12	3
Education and health care centre gave more priorities to digitalization.	20	61	11	7	1
Only government support is enough to make Mysore as a digitalize city.	5	18	21	36	20
Relationships are getting ends up with adopting digital integration.	18	40	26	11	5
Digital education is needed for the students.	32	36	15	11	6
Digitalization brings integration.	4	46	40	7	3
Digitalization is helping in your day to day life.	22	58	16	3	1
Digitalization is Eco- friendly.	9	38	28	21	4

Source: Primary Data

SA: Strongly Agree, A: Agree; N: Neutral; D: Disagree; SD: Strongly Disagree.

The above table is showing the respondent's response on "Impact of digitalization on youth's".

- About 72% of respondents are agreed that digitalization leads to positive impact in their career.
- About 35% of respondents agreed that digitalization leads to unemployment.
- About 88% of respondents are agreed that digitalization is helping their smart work. Which makes quick & easy service-storage and less paper lump.
- About 54% of respondents are agreed that digitalization accelerates financial business of individual to universal.
- About 69% of respondents are agreed digitalization play a positive role in transparency & accuracy in financial sector. Trust worthy transparent.
- About 54% of respondents agree that Privacy policies are more effective with changes going through digitalization.
- About 76% of respondents agree that Digitalization helps us to make our country more independent of others of the technical support.
- About 66% of respondents agree that ICT act as an enabler to getting information & communication.
- About 39% of respondents agree that People in rural areas are aware of Digitalization.
- About 54% of respondents agree that an advertisement in social media attracts people more.
- About 80% of respondents agree that repeated messages in social media create irritation.
- About 59% of respondents agree that Digital transformation is Trustworthy in terms of storing and retrieving the information.
- About 66% of respondents agree that Digitalization can bring many problems to the illiterate or less skilled people.
- About 81% of respondents agree Education and health care centre gave more priorities to digitalization.
- About 56% of respondents disagree that only government support is enough to make Mysore as a digitalize city. But public interest & involvement is also needed.
- About 58% of respondents agree that Relationships are getting ends up with adopting digital integration.



- About 68% of respondents agree that Digital education is needed for the students.
- About 50% of respondents agree that Digitalization brings integration.
- About 80% of respondents agree that Digitalization is helping in your day to day life.
- About 47% of respondents agree that Digitalization is Eco- friendly.

Finding

According to the survey on youth's reveals that use the digitalization to build our life- not to allow lead our life. Students, employees and others report of the survey would help us to know the impact.

- The majority of population are spending almost 3- 6 hours in a day on digital platform and more than 6 hours they are spending the time with their family and friends face to face.
- More than 52% of peoples are agreed with positive impact like career development, smart work, accelerates financial business, role in transparency and accuracy in finance sector, Privacy policies and country independent in technology.
- More than 75% are accepting the digitalization for their daily usage and they also recommend digital education for students and to make Mysore as digital city from private sectors.
- 58% of the population are agreed that relationships getting ended up by adopting digital technology.

Digitalization is a wider concept. It is also having negative side. Nowadays youths are addicted with few un- productive social media apps, gaming apps and crime activities. Youths are mainly facing the difficulty in maintaining their relationships with their family, partners

and friends. Yes, it is connecting the people. But, would you see the same relationship bondage using in any of the digital platform. On the other hand professionals, are the great pillars of the society. Nowadays young professionals are also getting infected and spreading the same to the next generation.

Cyber crimes are the one of negative impact of digitalization. Crime has increasing day by day and youths are the target for abuse as well as illiterate or un-skilled people and majority of youths are involving in the crime.

Digitalization is a boon for the society. We have to utilise technology for the development of the country and the life of individual. Not for vanishing our life.

Suggestions

- Give the awareness of technology to wider area and also help the illiterate and un- skilled peoples.
- Both government and private sector should take the initiative for making Mysore as a digital city.
- Give more importance to relationships and make face to face contact for strong bondage.

Conclusion

Digitalization keeps India in a better position, only when digitalization is used for the benefit of society as a whole. Digitalisation is part of the success story of any developing country like India. The study indicates awareness and attitude of youths towards digitalisation in Mysore district which shows the positive attitude towards digitalization. Nowadays internet has become a part of everyone's life. In India, since youth population is more, they are using digital platform for many purpose like banking, education, entertainment, infotainment and for many other purposes. In rural area due to connectivity issues and lack of



affordability to use smart phones has led to the slow growth of digitalization. Urban Youths should take the initiation to guide the rural people and also help them when they need it. Government and private sector should actively participate in making Mysore as a digital city. So as to encourage the youths by providing jobs opportunity, idea generation and other smart work. Coming to the relationship aspect, relationships are one of the major parts of life which encourage in all the aspect of stages of life. Youths should give more importance to values of relationship and also respect the same for a happy life. Digital city or digitalization will be more beneficial to the country to compete in global market and also for smart and secured data maintenance.

Limitation of the study

- This study was conducted only in the region of Mysore.
- The size of the sample is only 114 respondents.

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Need for digital health services in primary health centers in India - An overview

-DR.Bhavani L

Asst., Professor, Dept., of Economics
Govt., First Grade College, Magadi Ramanagara District.

Abstract

The study of primary health centers is a journey towards rural development in India. India cannot prosper unless human resources are exploited by seriously addressing the problem of health issues both in rural and urban areas. In India, health service is being provided to rural population through the Primary Health Centers. Public health has become an important public issue with the growing world population. It is for this reason; the millennium development goals include health issues. Health sector occupies an important place in the global economy. The role of digital health new health technologies such as wearable tech, telemedicine, genomics, virtual reality (VR), robotics and artificial intelligence (AI) are changing the landscape of the Indian healthcare system. Like many other markets, India too is at the cup of a 'digital health' revolution.

Key Words – PHC, CHC, VR, AI, CAGR, WT, IB, NAASCOM, FHI

INTRODUCTION

Primary Health Centers concerned with disease prevention and control at the population level through the organized efforts and informed choices of society, organizations, public and private communities and individuals. However, the role of government is crucial in ensuring public health care services. The public health system once was thought of as comprising only official government public health agencies but

ROLE OF DIGITAL HEALTH

Digital technologies are increasingly being used in healthcare, by both patients and health professionals. Such use is often referred to as 'digital health'. Digital technologies comprise a range of services that have the potential to improve treatment outcomes and

now it is understood to include both public-sector agencies and private-sector organizations whose actions have significant consequences on public health. In India, health service is being provided to rural population through the Primary Health Centers. Public health has become an important public issue with the growing world population. It is for this reason; the millennium development goals include health issues. Health sector occupies an important place in the global economy.

patient experiences, and to lower the costs of healthcare.

Digital health technology is a pivotal pillar in delivering value-based care across the healthcare continuum in India. Adaptive intelligent solutions can help lower the barriers between hospitals and patients, improving access to care



and enhancing overall patient satisfaction, particularly in tier II and III cities in India. Healthcare companies are ready to embrace innovation and emerging trends to successfully steer new-age technologically driven business strategies by capturing consumer interest. As the pace of digital innovation in healthcare accelerates, so do the opportunities for healthcare companies and medical devices manufacturers across India who are willing to embrace the digital health space over the coming years.

Digital health technologies that enable better patient self-management with easier and faster access to physicians are flooding the market. As these technologies evolve, and convenience care options grow, consumers are engaging less regularly with a dedicated PCP, Accenture research shows. For many, especially younger consumers, complete reliance on the knowledge and experience of a single physician will be a healthcare model of the past. PCPs are not becoming obsolete, however, their role in health management and their younger patient relationships are changing. This change runs counter to the common narrative about primary care that says every individual wants and needs a PCP. It also sheds new light on traditional forecasts of PCP shortages, which are based on static utilization and do not reflect generational differences in the demand for primary care. Digital health can be used to capture longitudinal outcome and experience data. Patient-reported data is increasingly required for health systems payments (an example being payments under the Commissioning for Quality and Innovation system) and outcomes-based contracting in the NHS.

As the pace of digital innovation in healthcare accelerates, so do the opportunities for healthcare companies and medical devices manufacturers across India who are willing to embrace the digital health space over the coming years. What the experts say According to the Future Health Index (FHI) 2019 report, India is leading in the adoption of digital health technology with 76% of healthcare professionals in the country already using digital health records (DHRs) in their practice. The report also confirms that digital health technology is a pivotal pillar in delivering value-based care across the healthcare continuum in India. Speaking about India's adoption of digital health in an article for the Observer Research Foundation.

From administrative to clinical most start-ups have conventionally provided administrative solutions such as building IT infrastructure, automating internal processes and digitizing health records for healthcare providers. Now, start-ups are increasingly focusing on solving clinical problems as well. They provide services across the clinical care spectrum – wellness and prevention, diagnosis and treatment, and monitoring and management services. Beyond Tier 1 cities While the prevailing opinion suggests that digital health start-ups cater to providers and patients only in metro cities, some start-ups are starting to look beyond metros and Tier 1 cities. Beyond non-metro cities, start-ups have begun catering to the rural patient base as well. Stakeholders in a changing ecosystem Technology-led service models are impacting the stakeholder nexus in three ways.

First, start-ups operate on service models designed to replace



existing stakeholders completely. Second, start-ups add new stakeholders to the existing healthcare ecosystem. Third, startups are being pushed to develop their solutions by keeping in mind various stakeholders in the health ecosystem, including but not limited to patients. Many start-ups are designing their value proposition by focusing on stakeholders other than their primary buyers. Moreover, an increasing number of start-ups are looking to collaborate with stakeholders other than patients to drive uptake. Developing a clinical core Start-ups will require a multidisciplinary approach, especially with a more in-depth clinical focus. The approach to solution design should entail the identification of the clinical problem before conceptualizing the technology-enabled solution. One way to do this is to develop a professionally diverse team with a mix of medical professionals and product engineers.

Challenges of Primary Health Centers in India

1. Neglect of Rural Population
2. Emphasis on culture Method
3. Social Inequality
4. Shortage of Medical Personnel
5. Medical Research
6. Expensive Health Research
7. Inadequate outlay for Health.

The following survey shows that the need for digital health service in primary health -

The performance of Primary Health Centers can be assessed against the set standards. Setting standards is a

dynamic process. Currently, the Standard for Primary Health Centers in India has been revised keeping in view the resources available with respect to functional requirements of Primary Health Centre on the basis of minimum standards such as building, manpower, instruments and equipment, drugs and other facilities etc. Primary health care shifts the emphasis of health care to the people themselves and their needs reinforcing and strengthening the capacity to shape their lives. As a philosophy, primary health care is based on the overlap of mutuality, social justice and equality.

Health care service through primary health center is really a challenging task to the state government. The primary health centers can provide better service only when required man power is provided. Health service depends on the availability of medical professionals and paramedical staff in Primary Health Centers. Getting suitable medical and paramedical staff is still a great problem in the state. This problem still remains unsolved.

Opinion about the Referral System of primary health care

When asked about the referral system in the PHCs, the beneficiaries are of the opinion that the doctors refer the serious cases to the district hospitals. 20% of the patients say that there is referral system in hospitals. 80% of them say that there is no referral system because most of the cases are attended in the PHCs itself. This is shown in Table 1.1



Table -1.1 Showing the Referral Systems in PHCs.

Sl.No.	Opinion	No. of Respondents	Percentage	Rank
1	Yes	20	20%	2
2	No	80	80%	1
Total		100	100	

Access to PHCs with Distance

The beneficiaries or the respondents were asked to answer the questions based upon multiple choice, Alternative answer questions and open-ended questions. With regard to the multiple-choice questions three options were given and the opinion is recorded giving ranking to the alternative answers.

With regard to the access, the distance between the respondent's house and PHCs, 60% of them travel less than three kilometers to reach PHCs, 30% of them between one to five kilometers and 10% of them have to travel more than eight kilometers to access the primary health services.

About Service on Government Holidays

On certain occasions when there is government holiday, when the doctors are on leave, and after the working hours of PHCs if need arises patients will go to private clinics, but such numbers are not much, only in emergencies they go to private clinics for small ailments. As mentioned in the table given below only 30 % of the beneficiaries avail the services from private clinics when the services are not available in the PHC. 70 % of them will not go to private clinics because of poor economic condition they wait for the PHCs to open the door. Their opinion is recorded in table- 1.2

Table -1.2: Showing availing Service in private hospital during Holidays

Sl.No.	Opinion	No. of Respondents	Percentage
1	Yes	30	30 %
2	No	70	70 %
Total		100	100

There is shortage of medical and para-medical staff for the proper implementation of healthcare services. The PHCs just refer the cases to the general hospitals and district hospitals, as there is no facility for healthcare. This has given scope for private practitioners in rural areas. It is also found that there is no proper network for communication between PHCs, CHCs, and general hospitals.

NEED OF DIGITAL HEALTH SYSTEM IN INDIA

Digital health technologies come in many different forms and extend into various parts of healthcare. As new technologies develop, digital health, as a field, respectively transforms. The three most popular domains of digital health technologies include telemedicine, wearable technologies, and augmented and virtual reality. Telemedicine is how physicians treat patients remotely and the different technologies needed to make



the process more efficient and faster. The other main side of digital health is data collection and how to provide on-demand medical information for patients, which gave rise to wearables. Wearable technologies hold the promise of bringing personalized data and health-related tracking to all users. In terms of digitized treatment, augmented and virtual reality can create personalized regimens for patients that can be repeated and tailored to treat many conditions.

There is no disputing the premise that capturing data relating to patients and its digitizing could help patients, the doctors who attend to them and the health-care facilities where they seek treatment. In fact, many States have already achieved some breakthroughs in these areas with the National Rural Health Mission (NRHM) and, subsequently, National Health Mission through the IT network connected to most public health centers even in tribal areas. Personal health data are generated by name till the primary health center -level but not transmitted to higher levels except aggregated numerical data. Some patients get referred to standalone specialists or tertiary hospitals or diagnostic facilities and then they go back to their original practitioner or health center. They carry back with them hard copies of the reports or soft copies on their smartphones. Most practitioners, especially specialists without data entry staff, often extract only the relevant notes and return the hard copies. All larger health facilities generate and store computerized patient data also for planning treatment, procurement of medicines and consumables.

Prof Rajendra Pratap Gupta from Digital Health India, said: "Given that India is setting up 150,000 health and wellness

centers by converting its rural health centers, and these have an element of tele-medicine as its offering, it is the right time to frame legal and regulatory frameworks/standards for digital health, data privacy and protection act."

Meanwhile, in a recent interview for QUARZ India, Dr Shetty was quoted saying: "The disruption caused by Airbnb and Uber is nothing compared to how technology will disrupt the healthcare industry. People talk about the use of data analytics and artificial intelligence (AI). But all these technologies need data. Now, how do you get the data when 95% of the hospitals in India don't have EMRs. If you don't have EMR, you are looking at manually typing in the data, which will not be 100% accurate. So, the big game of data analytics making a big difference in healthcare will only happen if every hospital is using EMR, and every patient has his own personal health record in a digital format."

According to Dr Devi Shetty, who is the Chairman, of Narayana Hospitals: "In future, the world's largest healthcare provider will not be a hospital. It will be a software." indiahealth-exhibition.com 8

Vibrant start-up ecosystem Digital health start-ups in India provide a vast backdrop for solutions. The start-up landscape within the Indian healthcare ecosystem goes well beyond a specific disease, therapeutic area, geography, type of product and service or business model. According to Inc42's The State of Startup Ecosystem Report 2018, there are a total of 4,892 startups in the Indian health-tech space. 2018 saw an increase of 45.06% in the total investments in health-tech startups. Overall, health-tech startups in India raised a total of US\$ 504 million between 2014-2018. Digital



health start-ups are bringing novel technologies such as wearable tech, telemedicine, genomics and artificial intelligence to the Indian healthcare system.

Research & Markets predicts that the applications of AI in the healthcare space in India will be worth US\$ 6 billion (INR ~431.97 Bn) by 2021, expanding at a rate of 40%. The National Association of Software and Services Companies (NASSCOM) has pegged the Indian Healthcare Information and Communications Technology (ICT) market at US\$ 1 billion in 2014. The industry is expected to grow 1.5 times by 2020, according to the 2015 report. A significant portion of the projected growth is expected to be driven by digital health start-ups. According to the Future Health Index (FHI) 2019 report, India is leading in the adoption of digital health technology with 76% of healthcare professionals in the country already using digital health records (DHRs) in their practice.

Topline digital health stats for India

- Digital intervention in healthcare is expected to drive the industry at a CAGR of 23% by 2020
- Telemedicine market in India is expected to rise at a CAGR of 20% during 2016-2020, reaching US\$ 32 million by 2020
- The implementation of telemedicine technology could save India US\$ 4-5 billion every year • The

applications of AI in the healthcare space in India will be worth US\$ 6 billion (INR ~431.97 bn) by 2021

- 76% of healthcare professionals in India already use digital health records (DHRs) in their practice
- There are 4,892 start-ups in the Indian health-tech space
- Health-tech startups in India raised a total of US\$ 504 million between 2014-201

CONCLUSION

Rapidly increasing need and demand for healthcare services puts immense pressure on various stakeholders to efficiently manage the scarce human resources and inadequate infrastructure while controlling the increasing cost burden on consumers and simultaneously providing better quality care and increased accessibility. Telemedicine is a fast-emerging sector in India and the telemedicine market in India is expected to rise at a CAGR of 20% during 2016-2020, reaching US\$ 32 million by 2020. Meanwhile, digital intervention in healthcare is expected to drive the industry at a CAGR of 23% by 2020. The adoption of AI is reshaping the Indian healthcare market significantly.

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A Case Study on online Teaching-Learning Process: A Student Perspective

-Chandrakala.A

Asst., Professor of Commerce
Government First Grade College, Magadi

-Shivashankari.V.R

Asst., Professor of Commerce
Government First Grade College, Bidadi

Abstract:

The rapid growth in technology has led to the introduction of online degree in higher education. Also, Covid-19 has forced the education sector to embrace online education. Online teaching was the only option left to impart education to the students and hence all the Colleges including the Government colleges followed online teaching. This study is an exploratory study to know the effectiveness of online teaching learning process and to find the students satisfaction levels about this process in Government First Grade Colleges particularly in Ramanagara District. Results indicate that fifty percent of the respondents preferred only traditional classes i.e., offline teaching, thirty two percent opted for blended method and the rest eighteen percent wanted only online teaching. Though learning at own pace, materials available all the time, no transportation costs were few of the benefits identified as highest, but because of network issues, strain full to eyes, distractions etc., the students felt traditional classes better. **Key Words:** Online Learning, Higher Education, Offline education

Introduction:

Online learning also called as E-Learning and can be defined as any curriculum delivered to a student separated by time or space from an instructor. In simple words, its delivery of content through internet. (Mehdi Sagheb Tehrani Feb, 2009). Traditional education that is face to face education has experienced a tremendous change in the last 10 years. Though, traditional classroom teaching is considered the norm, higher education has witnessed the acceptance of Online degrees. There has been a steep rise in the enrollment of students to online programs in college and universities in U.S (Kims and bonk, 2006). In India online higher education is at an early stage of development and has private

universities offering online degrees. Its very popular in management & engineering colleges (Amar findal, Dr. Chahal, 2018). One of the main reasons for the phenomenal growth in online education is MOOCs (Massive Open Online Courses), and also the demand for short-term diploma courses as a second degree. (KPMG, 2017). The government of India is supporting online education by supporting a programme called SWAYAM and for the first time it has allowed universities to offer fully online degrees (Lindsay, 2020). Though, online higher education is dominated by MBA/MCA courses and private universities, Covid-19 has inevitably forced all the universities to embrace online teaching during this pandemic. (Online education in India 2021). Both,



government and private colleges have and are conducting classes and exams through online teaching. This paper makes an attempt to study the effectiveness and satisfaction levels of the students towards online teaching particularly in Rural Karnataka i.e., Ramanagara Dist, Govt Colleges.

Objectives

- To study about the online teaching-learning process
- To study the effectiveness of online teaching amongst the students
- To study the satisfaction levels of teaching – learning process
- To give relevant suggestion based on the feedback

Research Methodology

It is an exploratory study and Research Methodology used in this paper is based on primary data collected from the students of few government colleges of Ramanagara District. An Online questionnaire was designed based on the review of literature.

A questionnaire consisted of 14 questions. Most of the questions were designed as close – ended and few questions were designed on likert scale. The questionnaire also had one open ended question at the end.

Population: All the Government First Grade Colleges in Ramanagara District is considered as population for this study.

Sample: Two colleges i.e., Government First Grade College, Magadi and Government First Grade College, Bidadi were considered for collection of data.

Statistical Tools: The Statistical tools used for analyzing the data is percentages and average method

Limitations of the Study: The study is restricted to Governemnt First Grade Colleges only and particularly to Ramanagara District. Two colleges were selected and the data and analysis is restricted to the them only.

Data Collection & Analysis: The data was collected from two government colleges of Ramanagara District, during this Covid-19 period where online teaching was only resort to teach the students.

A total of 176 students from both the colleges replied to the questionnaire through whatsapp. The collected data was analysed using the basic percentages and Average methods.

Results

Demography of the Respondents

The students who responded to the study were from various under graduate degree courses and post graduate courses of 2nd, 4th and 6th semesters. Majority of the responses were given by B.com students as their strength is more when compared to any other courses, which was followed by M.com students. Girls are more than boys in both the colleges, hence, majority (80 percent) of the respondents were female.

Technology and teaching details

The analysis shows around 93 percent of the students used smart phones for attending the online classes and around 2.5percent of the respondent shared their friend'ssmart phones as they did not own any. But, majority of them felt that they



were good in handling and using mobile and laptop.

Teaching and learning process

The analysis showed that the teachers conducted classes regularly till the syllabus was completed and they were clear and audible when explaining the concepts. Also, majority of the students felt the timings fixed by them was convenient.

Students felt that theory classes were easier to understand than the practical subjects. They also felt they were more self-regulated in online courses than in an on-campus. Majority of the students had attended online practical classes than online theory subjects.

The online assignments given were helpful was felt by 57 percent of the students and 54 percent of the students agreed to have completed the assignment online. Also, the online material shared to them was helpful. Students also agreed that they could concentrate the whole session and also majority of the students were able to interact and clear their doubts. The analysis shows that most of the teachers welcomed and encouraged questions and comments and majority of them felt that teachers stimulated learning. Also, many students agreed that they could recall what they were taught online.

Students' satisfaction

The major benefits ranked by the students on online teaching and learning process are as follows:

- 1) learning at own pace
- 2) self-motivated
- 3) no transportation costs

- 4) flexible timings
- 5) self-planned and self-regulatory
- 6) enhances access to many students

But they also ranked the problems as follows

- 1) Technical issues
- 2) strainful to eyes
- 3) requires internet access
- 4) more distraction
- 5) difficult to ask or get answers
- 6) less social interaction
- 7) harder to be motivated, pay attention and retain information

Apart from the above-mentioned problems faced by the students in online teaching, Most of the students were not able to attend the online classes because of the following reasons

- 86 percent of them gave network issues as reasons
- 33 percent students had to attend to the household chores
- 16 percent students did not attend due to lack of devices, financial problem, no attendance is taken by the teachers and also because no exam is conducted.

Finally, 57 percent students felt that traditional classes were better off than online classes, but still 31 percent of them were ready to accept the blended method and 12 percent of them wanted online teaching only.

The questionnaire had an open-ended question about their experience on online learning for which few of their responded as follows:

It enhances the self learning and thinking capacity and reducing the dependence of teachers for everythings.



Difficult to understand the online class...interaction and communication problem with lecturers

In the covid 19 issue the online classes wer very useful to us bt the network issue will be a great barrier to online classes... Otherwise the online classes are very good.... Some time agree, some time disagree no transportation cost,but did not understand the practical problems , theory class easily understand

Campus classes are better than Online Teaching bcoz where will be the physical presence there will be presence of mind but in online when classes are going on calls messages notifications Were disturbing us .. if once calls were answred joining the classes begins with description .. But our lecturers took all the subjected classes till syllabus got complete . Online assignments notes are very helpful .. but onething is that in zoom app there will be 39 to 40 minutes schedule ..most time passes for everyone's joining in remaining time 25 to 30 minutes what should we have to listen, React I Preffer campus classes than online classes

Conclusion

Higher education is facing a revolutionary change which was expected but at a fast pace now because of Covid-19. Earlier only Private universities and few management courses offered online classes but now all the government colleges are forced to embrace online classes. In this study, an effort was made to know the efficiency with which the classes were conducted and the satisfaction levels of the students. From the analysis, we can conclude that though it's the first time that the teachers and students are using this online platform,

teachers tried to meet the expectation levels of the students and also the students have been cooperative to the teachers in this process. But, majority of the students felt that it is the traditional method i.e., face to face teaching that is very effective and particularly for Practical subjects where problems when worked on board gives more clarity offline than on online. Another major obstacle for online learning identified by them is the home environment which is not feasible for online learning. However, online learning is the technology which we have to embrace as it is the only means through which teaching is imparted during this pandemic situation. And so all efforts must be taken to make it very effective. Also, Many students are open for blended method, so, one can experiment the blended method in Government Colleges permanently.

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Technology Enabled Vocational English Training

Harshita U Urs

Asst., Professor, Dept., of English
Sivananda Sarma Memorial RV College
Jayanagar, Bangalore-560041

Vocational English is a course designed to cater the needs of learners aspiring to join particular profession. English, by and large, is understood as an agency to gain knowledge in the first place and the other learnings like etiquettes, body language, etc act as subsidiary component of language learning. For David Crystal, "English being used in almost all major transactions these days, English language teaching (ELT) enterprise has gained currency and is now a promising lucrative venture. To have sustainable job skills is the aim of curriculum designed. Thus, how exactly is a learner made in to a market ready commodity? India being the largest exporter of human resource, it becomes very import that India produces capable, efficient and vocationally trained individuals. It is important that we understand English for Specific Purposes, English for Academic Purposes, English for

Statisticians/Nurses/Translators/Radio Artists, etc. ESP is a branch of study under English Language Teaching, where we are interested to develop methods and materials required for English for non-native learners.

Evolution

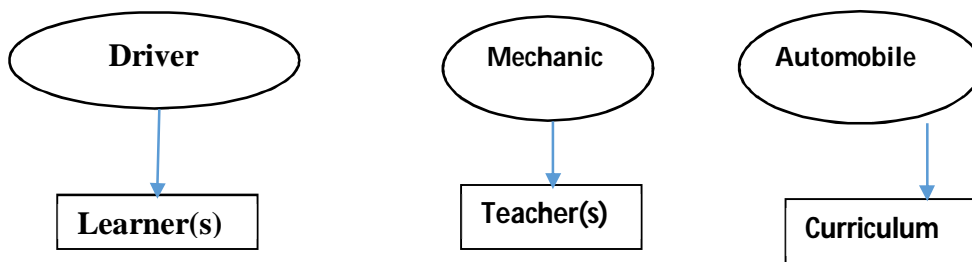
Aftermath of Second World War witnessed transition in the scientific world. There was newer technologies and tremendous growth in research. Information technology paved way for communication to the remotest corners of

the world. Computers used English script for programming, like C, C++, Python, and Java. It is also the most preferred language on the internet. Research and scientific literature was translated and made accessible to wider audience. English is the lingua franca. The development in Information Technology gave birth to vocations like BPO and Call centers. The Vocations that emerged out of this period required skills like answering the queries, responding to problems, attracting new clients, gathering funds for investments, etc. In order to meet these needs Vocational English training became important.

Tourist guides, workers in aviation industry, hotel and hospitality industry, etc. are taught English in such a fashion, that they can carry out mundane activities smoothly. The requirement of English or expected outcome is just to carry out daily transactions. But when one questions the kind of English being taught, one might feel we are stunting the growth of the learner and limiting the learner to meet specific demands only. Halliday states "a tripartite description of the role of language in education: learning language, learning about language and learning through language." Language acquisition encourages an integrated approach to language instruction. Language instructions involves task, topic and text and focuses on the development of cognitive academic language skills.



The curriculum prescribed for vocational English relies on the objective of teaching nuances of



The driver of a car, is expected to drive safely, steadily and confidently. The driver should not commit any accident, dent or scratch on the car. The mechanic must have good understanding of the components of a car, its repair and maintenance. While the automobile engineer is expected to design a car, estimate fuel efficiency, develop compatible engine, etc. Similarly, a language learner is expected to perform well in the vocation. Say, a tourist guide, is expected to explain the historical importance, the socio-cultural relevance, etc. That means the driver, the learner is expected to manage, converse and transact amicably in a workplace. The automobile engineer is the curriculum designer. The task the curriculum designer undertakes is to set the objectives of learning vocational skills, enhance performances and decide the best practices for learning language skills. The automobile engineer need not know how to drive a car and the driver need not know how to design a car or what it takes in the making of a car. That is to say the curriculum designer need not know what is the ability of a learner and the learner need not know the objectives and motives of a curriculum. But the gap between the two has to be bridged by the mechanic or the teacher.

The teacher's role is important because the mechanic should know how to test drive, repair and also some knowledge about various components involved in the making of car. Similarly, a teacher has to devise different techniques that would suit the best for the learners in order to impart the objectives of the curriculum. The teacher must prepare instructional system, perform a needs analysis and undertake learner profiling. Innovative methods and materials has to be developed for effective teaching-learning.

Functional English Learning

The question is, does language learning devoid of literature, disable learners? Would it stunt the growth of a learner? Is learning language for vocation narrowing the approach and prospectus of language? The answer to these one must look at the previous example, once the driver learns to drive safely and steadily, does it stop him from learning about the components used in the making and how to regulate the engine efficiency? No, it is left to the competence of an individual. Similarly, it is in the learner's hands to develop and enhance oneself in their particular vocation. Experience too matters in this context. Experience is directly proportional to performance and competence according to Torde (1976).



Self-evaluation is an essential skill that comes through experience. The pre-historic man ate raw meat, after fire was discovered, man cooked and roasted the meat. Now, whether raw meat tastes better or the roasted one is left to one's discretion.

How to impart technology enabled vocational English training?

Listening, reading, speaking and writing (LSRW) are essential skills for carrying out mundane activities with ease. For Listening, teacher can play a video and ask the students to fill the blanks given in a conversation. The teacher can ask students to listen to an audio of the new reader and then imitate or role play a reporter or new correspondent. The students must be taught the accent and stress in a word and should be able to differentiate the verb and noun forms of a word, say for example, produce as a noun means a making or product of something, however, produce as a verb, conveys the meaning creation, manufacture, etc.

Speaking can be developed using observation. A speech has to be memorized and presented in the class. A learner must pick chit and speak spontaneously. Knowing language and the ability to speak are two different abilities. First of all, one must have the ability to organize the content. There are different techniques to organize the content. One can rehearse in front of a mirror or create a voice recording, pay attention to the voice modulation, tone, accent and content while listening to their own voice. This method will help learners focus on their content and thereby deliver effectively. The speaker here has an additional responsibility. The

speaker should understand how well the audience are able to focus and comprehend the content delivered. Hence, public speaking is a skill that can be effectively presented only when the speaker has authentic, accurate and precise data. There is an online portal called *SpeechPeek*, which allows learners to create interactive speaking and listening exercises. This a portal that is extremely useful for improving and assessing learners' speaking and listening skills. Apart from these there are vodcasts, podcasts to listen and speak. *Colingo* is a web platform that offers live, online, teacher-led conversation classes, personalized training and attention for learners. Slam poetry sessions are useful for language learners. Here students get to learn recitation skills, also how to pause, where to pause etc.

Reading can be taught through newspaper headlines, solving crossword puzzles or business letter. Business letters can be used as hands on experience for transaction. Prepositions in the letter can be omitted and the learners can be asked to fill the blanks. Or the learners can be asked to read the letter and answer the questions based on their comprehension. The learners can use social media to read blogs, chats and posts. Aloud reading sessions on YouTube, Audible has to be followed, in order to understand, practice and imitate the reading style. Black out poetry can be assigned for students to read, enjoy and create. Project Gutenberg, Open Library, BookBoon, ManyBooks.net. or Google eBookstore are some of the online library for accessing e-books. Another best way of earning language skills, is through watching movies with subtitles, listening to songs with lyrics, reading hoardings, banners and posters, etc.



Writing enhancing activities include duplication of a written document. Writing is largely dependent on reading, the more one reads the better does a person expresses oneself. Padlet is a platform for collaboration where people publish and share content. Google Docs, iBrainstorm, Lucidchart, Miro, Trello, Propplet, etc are used to share notes, analyze and review content, collaborate and visualize data, etc. Web-based materials can interlinked by hyperlinks, or integrated through different media. Digital writing is a trend now as blog writing has gained momentum. There are different formats and styles of writing to engage learners write, discuss and augment various topics.

Digital Literacy is an essential ability as teachers are expected to compose and evaluate writing skills of the students on via digital platforms. Typing skills, ability to produce text, images, audio/video files, use referencing tools are a pre-requisite for a teacher. Referencing is an important skills for those in the field of research and academics. The American Library Association (ALA) defines digital literacy as "the ability to use information and communication technologies to find, evaluate, create, and communicate information, requiring both cognitive and technical skills."⁵ Latex is a software for documentation and is widely used in academia for scientific communication and publication purposes.

Conclusion

Technology enabled learning helps accelerating Vocational English Training, because language should never become an impediment in one`s career. Digital literature on the other hand is easily accessible and communication happens

quickly. Assessment of vocationally trained individuals can be undertaken during their casual conversation with peers, while make a presentation or the interviews. Language deficiency can be demoralising and a reason for disturbed or disputed interpersonal relationship. Most colleges have language labs facility, here the students get to learn different nuances of communicative English. One does not worry about the intricacies of language, rather focus on the banal usage of language. Just like babies learn to imitate, trainers are encouraged to copy accent, content and other skills from users of English. In most professions, there are a set of registers. A registers are commonly used words or phrases that are usually attached with that particular field of occupation and research. The learners are introduced to such terminologies, taught how and where it is used so as to transact without embarrassment or any other difficulty. Say for example, lawyers or policemen use the term warrant, the steno or typist who has a vocational English training, should be in a position to understand warrant as a document issued by a legally to make an arrest, search premises, carry out some other action relating to administration of justice. The steno or typist should not understand this to be a promissory note attached with electronic gadgets, usually called as a warranty card. Therefore, the conceptual understanding of different registers used in a particular vocation is a pre-requisite. Vocational English training encompasses these requirements and produces individuals who are rational.

Hence, vocational English training aims at producing sensible and smart professionals who can contribute immensely in the chosen vocation.



Language acts as an agency for professional growth and development. NEP 2020 also recommends Vocational Education and once implemented there will be huge opportunities for Vocational English trainers and Vocational English trained individuals.

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Role of digital media in telecasting media trial- issues and challenges

-Niranjana S R

Faculty, Dept., of Law
University Law College & Dept., of Studies in Law

Abstract:

Media has become one of the most essential elements for the people of this generation to live in. Media has given certain rights and restrictions that it has to be adhered to. It is not confined to one medium or unit. Its rapid growth in digital media has made everything accessible. Media intervention in under trial cases has become very normal affairs in the society. Media has become the final verdict especially in High profile case. It is now being considered as the fourth pillar of democracy along with the judiciary, executive and legislative. Apart from the tremendous assistance by media in the society, it has also brought in lot of chaos by involving judicial proceedings. Court held that media trial amounted to contempt of court and urged the press not to cross the Lakshman Rekha. But most of the time the freedom of expression is engrossed the controversy by Article 19(2) of the Constitution of India. But according to the demand of current situation, media significantly involves when justice is totally denied or delayed. Though media helps in social, political changes but sometimes it is also seen frequently that media involves into the money-making business. This paper is a humble effort to analyse the need of media involvement and playing a crucial role in establishing the justice in the society.

Key words: Indian Media, Public Court, Indian Judiciary, Media Ethics, Media Trial.

Introduction

Media is a kind of communication, which includes publishing, broadcasting and the internet. The other ways through which the communication can be transmitted to the society are radio, television, newspaper, etc. But in this contemporary world media has developed over time and made the dissemination of information easy. Media imparts a very vital role in Indian democracy and hence it is called the 'fourth pillar' of the democracy. It generates awareness regarding the other three pillars namely Executive, Legislature and Judiciary. It even keeps the people informed about all the social,

political and economic activities prevailing in our country. It is expected from the media to provide impartial and unbiased news as it plays a vital role in shaping the opinions of the society and is competent in changing the whole viewpoint through which people perceive various events. Therefore, it is the primary duty of media to simply put out every minute detail rather than reaching any conclusion about any matter on their own.

Media Trial

Media trial means the pre-trial and in-trial reporting of case, whether civil or criminal, which is likely to prejudice the fair trial of every accused. A



trial by press, electronic media or public agitation is the very antithesis of rule of law.

The main component of media trials is portrayal of all the events that have to be kept as secret and then act as a helping hand in shaping the opinion in the mind of the viewers. The media acts as a watchdog and provides us with a common platform where the people can know about all the things happening in the society. Thus, this only leads the whole world towards being biased against one community or a single person. In many cases Media trials give an unfair portrayal of the accused and destroy the career of many people, merely by the fact that they were accused, even though they have not yet been proven guilty by the court of law.

Media and its Evolution

Indian Constitution recognizes as well as protects the freedom of media under Art. 19(1)(a) which is Right to freedom of speech. Indian media, from being completely operated by the State to setting up by corporate who are largely seen as professionals, is generally neutral in its coverage of the events and has passed through many phases.

The proficiency of media has improved to a great extent after liberalization. In the late 90's many international news agencies such as CNN, Bloomberg, TV 18 network and BBC came in Indian media market and increased the competitiveness in the segment which was earlier covered only by Doordarshan. This was decided by the apex court in the case of Secretary, Ministry of I & B Vs. Cricket Association of Bengal (CAB) that government has no monopoly on electronic media and a citizen, under Art. 19(1)(a) has full right to telecast and broadcast to the viewers or the listener through electronic media

television and radio any significant happening or event taking place across the globe.

If the government wants to impose any restriction it can be only levied on the grounds specified in Clause 2 of Article 19. It was observed in Indian Express Newspaper case by the Supreme Court that - The expression "freedom of the press" has not been used in Article 19 but is comprehended in Article 19(1)(a).

Consequence of Media Trial

As a result of media trial, there are certain consequences such as violation of the right to fair trial which includes destruction of the presumption of innocence of the victim of media trial, violation of the right to privacy and so on.

Violation of Right to Fair Trial

Right to fair trial is a fundamental right guaranteed under Article 21 of the Indian Constitution. Means a trial in which bias or prejudice for or against the accused, the witness, or the cause in which is being tried is eliminated. An accused has the right to get fair trial at every stage of trial. Freedom of press under 19 (1)(a) should not infringe upon the right to fair trial guaranteed under Art 21 of Indian constitution. It is much explicitly evident that greatest contribution of the democratic institution guaranteed through Article 19(1)(a).

The law on contempt is well settled, when litigation is pending before a court, no one shall comment on it in such a way there is a real and substantial danger of prejudice to the trial of the action. The media is directed by the Press



Council of India neither to give excessive publicity to accused, victims and witnesses nor to disclose any confidential proceedings/ information that may hamper or prejudice investigation. The press to be a true servant of democracy should avoid true sensationalism, prejudicial publications, fact broadcasts too early without verification and vilification of individuals. The Freedom under Article 19 (1)(a) is correlative with the duty not to violate any law. The law commission in its 200th report has recommended a law to debar the media from reporting anything prejudicial to the right of the accused in criminal cases, from the time to arrest to investigation and trial.

Is Media Trial a Contempt of Court?

The media trial falls within the ambit of the contempt of court and needs to be punished. The right to a fair trial should not be influenced and affected by any sort of publications whether in news headlines, in the newspaper or aired on the radio. But it happens mostly that the leading and popular news channels decide to go against the ethical code. Under such circumstances the career of the accused is destroyed even before his guilt is proven in the court of law. The news channels portray the accused as an evil person during the prime time when all the viewers are generally geared in front of their television. It is therefore very important to note that the idea of democracy is fair play and to display everything without any ambiguity otherwise the essence of democracy is put at stake. So, if any attempt is made to sabotage any pillars of democracy, by one it must be held as contempt.

Privacy and Media trial

Privacy is the right that determines the non-intervention of secret surveillance and the protection of an individual's information. The right to privacy is a fundamental right. It is the right which protects the inner sphere of the individual from interference from both states and non-state actors and allows the individual to make autonomous life choices. The right to privacy is attached to the person is the essential facet of the dignity of the human being. 'No one shall be subjected to arbitrary interference with his privacy, family, home or correspondence or to attacks upon his honour and reputation. Everyone has the right to the protection of the law against such interference or attacks'.

In **Jessica Lal murder case**, the media acted as a great facilitator of justice. In this case, the media whipped up public opinion antagonistic towards the accused and had held him guilty even though the trial court had acquitted the accused. The media took the responsibility of administering justice and ensuring the guilty are punished.

The Supreme Court while confirming the death of the lone Pakistani terrorist **Ajmal Kasab** many references were made in Media and visuals on the television screen. The terrorist attack in Mumbai was shown live in TV by the media which helped in catching the collaborators even if it affected the freedom of speech.

In **K M Nanavati case** the role of journalist Erich Billmoria manipulated the jury by creating Positive public figure for Rustom (movie played by actor Akshaykumar) this proves that media portrays the accused as innocent or guilty



to form a public opinion even during the trial to influence the judges.

Conclusion

The media and judiciary are the two vital pillars of democracy where one compliments another towards the goal of a successful democracy. The judiciary has certain duties to perform in the democracy, so as the media. The democracy will be successful if these two pillars perform their duties concurrently, but not together. The judiciary should neither be influenced by the media nor be given a chance to get influenced. Let the pillar of judiciary stand erect without the support of the other pillar i.e., the media

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A Practical Perspective of Knowledge Creation dimensions in Management Education

-Shivashankari. V.R

Assistant Professor in Commerce Govt. First Grade College, Bidadi.

-Chandrakala .A

Assistant Professor in Commerce Govt., First Grade College, Magadi **Abstract**

Abstract: Knowledge Management (KM) is the process of capturing and making use of an organization's collective expertise anywhere in the business. It can be on paper, in document, in databases or in people's heads. Knowledge management plays a significant role in the holistic development of a business school or management education. In the key realms of Knowledge management, knowledge creation is one of the contributors to the holistic development of knowledge management is being studied. This is empirical paper which aims at studying the impact of Knowledge creation dimensions such as Research culture and student research, Pedagogy and Curriculum which are independent variable on Knowledge creation which is dependent variable. Primary data was collected from 251 faculty members of management institution across Bangalore city. The finding of the study shows that the dimension such as Research culture, Pedagogy and curriculum have a positive impact on the knowledge creation aspect of a management institution.

Keywords: Knowledge Management, Knowledge Creation, Research culture, Pedagogy,

Introduction

The Knowledge Management (KM) focuses on the characteristics and processes through which it enables B-Schools to create, share and use the knowledge. The Knowledge Management (KM) offers broad-based programs, communications, and resources that enable participants to expand their competencies in implementing Knowledge Management (KM) in B-Schools. There is tremendous significance of Quality Management-Schools in today's world. With increasing business and communication due to globalization, liberalization and privatization, more and more companies sought after world class equipped knowledgeable managers that have full hands on experience before they

enter an organization. This is purely because companies do not want to waste their time training individuals. They want managers who can contribute to the organization directly from day one. Hence a Management-school needs to be dynamic and cater to the corporate need.

Significance of Knowledge Management (KM)

- Knowledge helps to share and communicate with peers
- It helps to respond to customers creating new market, new products and dominating emergent technologies.
- It leads to decentralized decision making.
- Building better sensitivity to "brain drain".



- Identify competencies and ensure success with stake holders
- Organising to capture and preserve the knowledge of senior colleagues can make the younger employees to run business with more skill and efficiency.

Key Elements of Knowledge management application in the context of Business-schools

Parlby (1997)¹ delineates it as the discipline of capturing knowledge-based competencies, storing and disseminating them for the benefit of the organization as a whole. Key element of Knowledge management in Business-school context

Pillania, R. K. (2007)²The Author of this paper identifies key of element of Knowledge Management in Indian Business Schools. They are as follows: -

1. Generation of new Knowledge.
2. Dissemination of the Knowledge.
3. Application of the knowledge.

The Author identifies the problems and solution for each of the variable. For this article only one element that is Knowledge creation is studied and analyzed in depth. Following are the problems and solution identified by the Pillania R.K (2007).

¹ {International journal of information management Volume 24, Issue 3, June 2004, Pages 201-220}

²Pillania, R. K. (2007). Knowledge management for Indian business schools. *Journal of Services Research*, 7(2), 183.

Knowledge Management Problems

Knowledge Generation in B-Schools: The major problems in research for generating in Indian B-Schools are Lack of strategy for research, Lack of top management/institutional support (Dayal Committee, 2001, Pillania, 2007), Lack of research culture (Pillania 2007), Lack of credibility and quality in research (Bhattacharyya, 2004), Lack of resources-faculty/research staff (AICTE, 2003), Lack of industrial support, Lack of globalization in research endeavour (Pillania, 2005), Lack of research on new economy, Lack of research on MBA curriculum (Pillania, 2005).

The review has shown the solution for generating new knowledge, there are six ways namely creation, adaptation, networking, collaboration, rental/leased, acquisition. Some of the other forms by which Knowledge generating can be improved are as follows: - Top Management Involvement and Commitment (Pillania 2006), Research Strategy and Focus on Niche Areas (Bhattacharyya, 2004), Create Research Culture (Pillania 2007), Involve Students in Research through serious summer training and Research projects etc., Focus on the Quality and Credibility of Research, Focus on Action Research & not on research for the sake of research, Collaborate for Research (Pillania 2005), Globalization of Research (Pillania 2005)³.

Pedagogy

³ Pillania, R. K. (2005) 'Knowledge Creation in B-Schools', paper presented at National Conference on Management Education Ahead, 11-12 March, New Delhi.



This paper contends for the need to move away from efficiency-oriented instructional design to innovation-oriented instructional design if learning as knowledge creation is to be pursued as an important instructional goal. The rationale in support of this argument is discussed from four different theoretical perspectives and an idea-centered, principle-based design approach as an example is proposed for discussion (Hong, H. Y., & Sullivan, F. R. 2009)⁴. This article aims to make a limited contribution to critical pedagogy by focusing on an empirically based evaluation of the difficulties surrounding its potential realization. It discusses the student response to different pedagogical approaches and the institutional context in which pedagogies are implemented. We examine whether it is possible for management teachers to implement a critical pedagogy to a greater extent and potential barriers (and facilitators) to this. We focus on the process, rather than content, of a critical approach. More particularly, the concern is with the possibility of attaining a critical dialogue in MBA teaching towards which both management teachers and students can contribute (Currie, G., & Knights, D. (2003)⁵.

⁴Hong, H. Y., & Sullivan, F. R. (2009). Towards an idea-centered, principle-based design approach to support learning as knowledge creation. *Educational Technology Research and Development*, 57(5), 613.

⁵ (Currie, G., & Knights, D. (2003). Reflecting on a critical pedagogy in MBA education. *Management Learning*, 34(1), 27-49)

Business schools are told to be great knowledge intensive organisation and ideal for empirical studies on Knowledge Management (KM). There is an increasing consciousness of the importance of information and knowledge in B-schools. In this context, an initiative has been taken to evaluate current practices followed by knowledge workers in B-school in the current scenario. A questionnaire-based survey method was adopted for data collection, from the city of Bangalore the IT hub of India. A probability random sampling would be adopted to choose the target population. A sample size of half of the management schools would be selected taking the number to be around 25 (i.e., 75% of total).

In this article one of the key elements of knowledge management in the Indian Business context, which is Knowledge creation, is taken for the study. Further this article analysis, how the various dimension in Knowledge creation are related to each other. The study is limited to the city of Bangalore which is one of the quickest developing urban areas in India having a more extensive base for the management education with numerous Indian and Foreign administration schools guaranteeing great career openings and growth.

Methodology and Data Collection

1. Type of study: Exploratory Research and Descriptive

The research is a combination of both exploratory and descriptive. It is Exploratory because perception of faculty towards Knowledge Management are analysed. It is Descriptive as the sample taken for study is education service or



university. This research is designed to generate basis knowledge, clarify relevant issues, uncover variables associated with a problem, uncover information need and or define alternatives for addressing research objectives. It helps in deeper understanding of the problem. The research design is more dynamic and flexible compared to other methods of research.

2. Objectives of the Study

- ❖ To Study the different types of KM Practices prevailing in Management Schools
- ❖ To study what are different Knowledge Creating practices in Management Institution.
- ❖ To analyse whether there is a significant relationship between various dimensions of Knowledge variables across Knowledge creation.

3. Population of the study

The population taken up for the present study consist of the faculty members of Management institutions in Bangalore who are aware about the knowledge management practices. The perceptions of such faculty member about the various knowledge management practices in their institutions are measured using a well-structured questionnaire. Such faculty members were completely aware about the phenomena being investigated and they wilfully cooperated in filling up the questionnaire. For purposes of the existing research, data was collected from Management institution/B-school who were assessed and graded by NAAC committee under UGC. which were Government, Government aided, Autonomous, University Departments, Deemed University Private institution and Cluster University in nature.

Questionnaire was answered by faculty members from the above-mentioned institutions. Such Staff members included Assistant professor, Associate professor and Professors and very few Adjunct Professors.

4. Sampling

According to PLS Standard. There are 42 variables and NKS standards, $42 \times 6 = 252$ variables. Sample size selected for this research includes 300 faculty members from all over Bangalore city were selected for the study and questionnaire were administered to them using personally and using google form through emails. Out of 300 sample 279 faculty members who were assistant professor, associate professor and professor responded but around 28 faculty members did not fill the questionnaire completely. Therefore, the finally the completed questionnaire was 251. For the research purpose Stratified random sampling method was used. Here the homogenous group is faculty member from Management institution and the strata includes Government and aided colleges, Private colleges, University department, Autonomous Colleges.

5. Data Sources

This research has made use of both primary and secondary data. First hand information's for the research purpose were obtained through structured questionnaire for this research purpose a well formatted Google form of the questionnaire was designed and it was sent to the respective email id's and few of the respondents were directly contacted for getting the questionnaire filled and secondary sources were Business Publication {latest} magazines, journals, periodicals, business newspaper. Websites (Google scholar, Shodganga), Published previous



research works, Also, in-house publications of different Management – Schools.

6. Techniques of Analysis

The questionnaire was constructed, based on the two main sections. The first section of the questionnaire contained questions relating to Core data. The second section of the questionnaire included the name of the Management Institution, Gender, Years of experience, Education qualification, Ownership, Reason for joining the institute.

Data Analysis for the research is analysed in the following sequence where various test and tools of statistics were used

- Reliability Test details
- Sample Adequacy test: Kaiser-Meyer-Olkin (KMO) Test
- Descriptive Statistics

7. Limitations of the study

1. It is a qualitative study so it would be subjected to changes at different situations.
2. The study is limited to management schools in Bangalore city.
3. The Primary response would be obtained human factor which also change from time to time.

Demographic profile

- It can be analysed that Majority of the respondents are having 5-10 years and 10-20 years of experience and few respondents have more than 20years of experience.

- It can be inferred from the above graph that Majority of the respondent have completed their M.Phil. degree followed by Ph.D. and few are Master degree holders.
- The respondent say that position and location are the main reason for selecting the current institution, next reason was others which included healthy work environment, career growth, brand and student quality, Role and responsibilities given, diversity in work place etc., and very few felt remuneration was the reason to join current institution of work.
- It can be inferred that Majority of the respondent belong to Private university and few belonged to Government and aided institution and Autonomous Institution and very few were university department and others.

Core Data Analysis and Interpretation

- **Knowledge Creation**
Test of Adequacy of Sample

The Kaiser-Meyer-Olkin is the measure of sampling adequacy, which varies between 0 and 1. The values closer to 1 are better and the value of 0.6 is the suggested minimum. The Bartlett's Test of Sphericity is the test for null hypothesis that the correlation matrix has an identity matrix. Taking this into consideration, these tests provide the minimum standard to proceed for Factor Analysis.



TABLE NO: 1.1 Test of Adequacy of Sample - KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Adequacy.	Measure of Sampling	.833
Bartlett's Test of Sphericity	Approx. Chi-Square	3876.452
	Df	820
	Sig.	.000

Interpretation

The Kaiser-Meyer Olkin (KMO) and Bartlett's Test measure of sampling adequacy was used to examine the appropriateness of Factor Analysis. The approximate of Chi-square is 3876.452 with 820 degrees of freedom, which is significant at 0.05 Level of significance. The KMO statistic of 0.833 is also large (greater than 0.50). Hence, Sample Adequacy measure has been considered as an appropriate technique for further analysis of the data.

TABLE NO: 1.2 Showing Reliability Test relating to various dimensions of Knowledge Creation

Dimensions	Cronbach's Alpha Values	No of items
Research	.823	9
Pedagogy	.753	5

Interpretation

The Kaiser-Meyer Olkin (KMO) and Bartlett's Test measure of sampling adequacy was used to examine the appropriateness of Factor Analysis. The approximate of Chi-square is 3876.452 with 820 degrees of freedom, which is significant at 0.05 Level of significance. The KMO statistic of 0.833 is also large (greater than 0.50). Hence, Sample Adequacy measure has been considered as an appropriate technique for further analysis of the data.

Interpretation

The above table shows the descriptive statistics of Research culture and student research with its (9) nine items. It is observed that the dimension " Research helps in teaching mgt education from practical perspective" with a mean score of 4.50 and standard deviation of .750 shows the highest importance to Research culture and student research followed by dimension " B-schools should concentrate more on research activities" with a mean score of 4.27 and standard deviation of 0.846; next variable being "Management institution should give importance to globalization of research activities" with a mean value of 4.19 and standard deviation of 0.843 next highest comes "Management encourages faculty for research, consultancy and publication of research papers in reputed journals" with mean score of 4.06 and standard deviation of 1. Next variable being "Our Institution arranges for



conferences and seminars sufficiently” with mean scoring of 3.94 and standard deviation of 1.018. Followed by variable “Management institute motivates and support research environment.” with a mean scoring of 3.92 and a standard deviation of .930. The next one being “Management institute motivates and support research environment” with a mean score of 3.85 and Sd of .956. the next variable being “We get enough time after classes to carry out research activities” with a mean score of 3.55 and standard deviation of 1.135. Last variable being “We have well established research cell in our institution” with a mean scoring of 3.50 and standard deviation of 1.197. which depicts that most of the management institution do not have a well-established research cell. It can be concluded that high mean value with lesser standard deviation value is significant variable for research culture and student research. The mean value ranging from 3.50 to 4.50 show most of respondent agree that Research culture and student research is an important factor for knowledge creation.

Table no: 1.3: Showing descriptive statistics of research culture and students’ research

Descriptive Statistics								
A. Research culture and Student Research	N	Range	Minimum	Maximum	Mean		Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic
1. Research helps in teaching mgt education from practical perspective.	251	4	1	5	4.50	.047	.750	.563
2. We have well established research cell in our institution.	250	4	1	5	3.50	.076	1.197	1.432
3. Management encourages faculty for research, consultancy and publication of research papers in reputed journals.	249	4	1	5	4.06	.063	1.000	1.000
4. Our Institution arranges for conferences and seminars sufficiently	251	4	1	5	3.94	.064	1.018	1.036
5. B-schools should concentrate more on research activities.	251	4	1	5	4.27	.053	.846	.716
6. We get enough time after classes to carry out research activities.	251	4	1	5	3.55	.072	1.135	1.289
7. Management institute motivates and support research environment.	251	4	1	5	3.85	.060	.956	.913
8. Our institution supports working paper involving both students and faculties.	250	4	1	5	3.92	.059	.930	.864
9. Management institution should give importance to globalization of research activities.	249	4	1	5	4.19	.053	.843	.710
Valid N (list wise)	246							



TABLE NO: 1.4
SHOWING DESCRIPTIVE STATISTICS OF PEDAGOGY

Descriptive Statistics								
B. PEDAGOGY	N	Range	Minimum	Maximum	Mean		Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic
1. Interactive method of teaching is effective in students' learning.	251	3	2	5	4.61	.035	.550	.303
2. Audio-visual and PPTs help in effective teaching and learning process.	251	2	3	5	4.49	.037	.589	.347
3. Seminars and presentation help in personal grooming of the students.	251	4	1	5	4.35	.045	.714	.510
4. Use of technology help in better teaching learning process.	251	4	1	5	4.36	.042	.669	.447
5. Pedagogy which we use makes our student more confident to deal with managerial problem.	251	4	1	5	4.32	.044	.701	.491
Valid N (listwise)	251							

Interpretation

The above table shows the descriptive statistics of Pedagogy with its various dimensions and it shows that most of the respondents have opted for 4 and 3 in the scale where maximum being 5 and minimum being 1. When we observe the table closely it is evident that dimension "Interactive method of teaching is effective in students' learning" is most important factor with mean value of 4.61 and standard deviation of 0.55 followed by sub variable "Audio-visual and PPTs help in effective teaching and learning process." With a mean score of 4.49 and standard deviation of .589 next variable being "Use of technology help in better teaching learning process". With a mean value of 4.36 with standard deviation of .669. Succeeding variable being "Seminars and presentation help in personal grooming of the students" with a mean score of 4.35 and standard deviation value of 0.714. Lastly the variable ". Pedagogy which we use makes our student more confident to

deal with managerial problem" with a mean value of 4.32 standard deviation of 0.701. It can be concluded that pedagogy as a sub variable has good mean value and lesser standard deviation value. The mean value ranging from 4.32 to 4.61 which states that most of respondent strongly agree that Pedagogy is an important variable for knowledge creation.

Interpretation

As per the above table, the correlations of Research culture and student research with two are analysed dimensions Pedagogy, Curriculum, and knowledge creation with value .256** .244** are positive and significant at 1% level. It shows that the relationship between research culture and student research with other four variables is moderate.

Next correlation of Pedagogy with Research culture, and knowledge creation with value .256** .272** respectively are positive and significant



at 1% level. It shows that the relationship between Pedagogy with other seven variables is moderate.

Lastly from the above table correlation of Knowledge creation with

Research culture, Pedagogy, with values .244** .272** respectively are positive and significant at 1% level.

TABLE: 1.5 CORRELATION BETWEEN KNOWLEDGE VARIABLES ACROSS KNOWLEDGE CREATION

		Research culture and Student Research	PEDAGOGY	Knowledge Creation
Research culture and Student Research	Pearson Correlation	1	.256**	.244**
	Sig. (2-tailed)		.000	.000
	N	251	251	251
PEDAGOGY	Pearson Correlation	.256**	1	.272**
	Sig. (2-tailed)	.000		.000
	N	251	251	251
Knowledge Creation	Pearson Correlation	.244**	.272**	1
	Sig. (2-tailed)	.000	.000	
	N	251	251	251

It shows that the relationship between Knowledge creation with other two variables is moderate. Overall the above table shows that there exists a moderate positive correlation between each other.

Discussions and Conclusion

The Core idea of this paper was taken from Pillian (2007). This was tested using various statistical tools. The primary data was collected using questionnaire. KMO and Bartlett's Sample Adequacy test was performed to know the adequacy of the sample which gave a positive result, further the data collected using questionnaire, google form was tested by

using various statistical tools such descriptive statistics and correlation analysis,

The Kaiser-Meyer Olkin (KMO) and Bartlett's Test measure of sampling adequacy showed that the sample taken for the study was adequate. The above Cronbach's Alpha value indicates that the measures have acceptable value ranging from 0.716 to 0.821 and has internal consistency. The study shows that the relationship between Knowledge creation with other two variables is moderate Most of the respondent agree that Research culture and student research is



an important factor for knowledge creation, the result of the study agree with the previous research (Pillania 2007),(Pillania 2005). With reference to the Pedagogy which is another dimension of knowledge creation, here in the study most of respondent strongly agree that Pedagogy is an important variable for knowledge creation and these results are consistent with the previous research findings(Hong, H. Y., & Sullivan, F. R. 2009, (Currie, G., & Knights, D. (2003)). From the overall analysis of the study it can be concluded that Knowledge management in the context of Indian management education has three key elements such Knowledge creation, Knowledge dissemination and Knowledge Application. The study shows that the factors like Research culture and student research, Pedagogy, have a positive impact on Knowledge creation. There can be other factor which create to knowledge creation which shows a research gap and be researched.

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Employees' Perception towards Soft Skill Training Programme in BPM Industry - Bangalore

-Dr. Jyothi Shivakumar N.M

Asst., Professor, Dept., of Commerce & Management,
LBS Govt., First Grade College, Bengaluru

ABSTRACT

The present study is about Employees' perception about Soft skill training in BPM Industry with reference to Bangalore. This paper is an empirical study. It focus on the particular aspects of the problem selected, i.e., the perception of employees' towards soft skill training in their organization, to find any gap between the soft skill training given in the organization and what is expected from them and also to understand the impact of such training on their performance. Random Sampling method was adapted for this study. One hundred and twenty employees were randomly selected. Data collected through Questionnaire, interaction with employees and observation. Simple statistical tools like mean and percentage were used to analyse the collected data. Finally survey findings and suggestions were given. The results are used to develop a framework for future studies in this area.

INTRODUCTION:

BPM (Earlier BPO Business Process Outsourcing) is the practice of outsourcing various business processes that occur along various parts of the value chain of business enterprise. Indian BPO firms currently provide a variety of ITes (Information Technology Enabled Services) including customer care, payment services, finance, administration, HRM, Content development in sectors such as banking, financial services, insurance, manufacturing, retail, utilities, transportation and health care. (NASSCOM 2005)

In addition to technical skills, BPO employees need to possess Soft skills also. Soft skills have been defined as "The cluster of personality traits, social graces, language skills, friendliness, and optimism that mark each of us in varying degrees" (Career Opportunities News,

2012). Further, Soft Skills are the behavioral competencies also known as Interpersonal Skills or people skills where by the employees are able to deal with people more effectively.

SIGNIFICANCE OF SOFT SKILLS:

Soft skills are especially important since the BPO employees will be interacting with the clients, customers of all the corners of the world.

- The degree might get you to the interview, but having good soft skills will get you the job" The Courier Mail quoted him as saying.
- Soft skill Training becomes all the more relevant in a country like India where the Education system does not delve into personality development.(By President, FKCCI)
- Studies conducted by Stanford Research & Camegic Mellon Foundation among Fortune 500 CEOs found that 75% of long term job success depends on



people skills, and only 25% on technical skills

- According to a recent study, lack of soft skills as one of the key reasons for the raising stress, dissatisfaction, and attrition rate among the IT/ITeS sector
- A Constantly changing work environment due to technical advancement, customer driven market, globalization, etc. that are influencing on the work place and in turn leads to an increasing demand for soft skills.

Research Objectives:

The objectives of this study are as follows:

- To understand the perception about soft skill training
- To find the gap between the soft skill training given and expected from the employees in the organization
- To know its impact on employees' performance.

Research Methodology: This study is focused on the particular aspect of the problem selected.

Sample: The Random Sampling method was used for selecting the study sample. A structured Questionnaire was developed to elicit information from 180 employees. However, responses were received from 120 employees. These employees were randomly selected across the companies located in different parts of Bangalore.

Collection of Data: The data was collected by administering Questionnaire. Questionnaire was validated through pilot testing before it was administered on the sample size of 120 employees working in different BPO companies. In BPO Companies, respondents were selected randomly.

Field work was carried out to collect the primary data from the respondents. The field work was mainly carried on in the evening. Data collected through

questionnaire, interaction with employees. Sometimes due to non availability of employees, some were contacted through mail, mobile.

Analysis of Data: The collected data were tabulated, analyzed and interpreted. To analyze the data, percentage and arithmetic mean were used.

Scope of the study: The study covers the BPO industry of Bangalore irrespective of line of business, i.e., insurance, banking, technical support, financial service, retail etc. Survey was conducted only to the employees at executive level. For the purpose of confidentiality, name of company and name of employees have not been disclosed. It is limited only to the soft skill training programme in BPO industry. Further, only non-voice process related soft skill training is covered. The reason being soft skills training for voice and non-voice process are different.

Review of Literature:

Soft-skills are very important for the success of BPO firms, yet there is not much in the literature that addresses soft-skills training of BPO workers. However, A few articles from journals and newspapers were collected and reviewed. The summary is as follows.

"The degree might get you to the interview but having good soft skills will get you the job," The Courier Mail quoted him as saying. A survey respondent' judged communication skills and interpersonal skills (i.e., soft skills) as the most important contributor to achieving career success. A majority of the learning and growth of an individual in their career happens at the workplace. It results from the experiences at work and exposure to other people and diverse leadership styles.

India is of utmost strategic importance for the service desk industry, with the majority of world's IT and Business



Process outsourcing organizations located here. It is very important for India's service desk industry to gain expertise in soft skills. Soft skills are needed to deal with the external world and to collaborate with colleagues.

Studies conducted by Stanford Research Institute and Carnegie Mellon Foundation among Fortune 500 CEOs found that 75% of long-term job success depended on people skills, and only 25% on technical skills. A person without soft skills will find himself in a hard landing in his professional and personal life.

Limitations of the study:

- The sample size is limited to 120 respondents and hence the findings are restricted and may not be generalized.
- Besides, the responses are biased and findings may not be generalized.
- This study has been made for academic interest.

ANALYSIS AND INTERPRETATION:

Current Staffing-This part of research study aims at analyzing the data collected from the sample survey through Questionnaire. The primary data was collected in order to have first hand information about the soft skill training provided in the organization, different soft skill training being expected from employees and to know whether any gap is there between what is actually provided and what is expected from

employees. Further, to understand the impact of this training on employees' performance.

1. The survey was conducted for employees at the executive level. But the designation is known differently in different organization. Designations being given to executives are customer service executive, process associate/executive, content analyst, compliance specialist, customer support, executive (junior, senior), financial associate and so on.

2. The survey was conducted only for executive of non-voice process. Basically, there are two broad categories of processes that are outsourced in BPO industry. They are voice-based process and non-voice based process. Voice based process are those business process in which the executive jobs are done by calls, it is nothing but call centre jobs. Non voice based processes are those business processes which does not require the executives to make calls to process the work. But their work is processed by using required application software, internet to send and receive mail, instant messaging system etc.

Age group of employees: Responses indicated that executives who are working in BPO industry are youngsters. By this, it is very clear that BPO industry is dominated by youngsters.

Table1. Showing the age group of respondents:

Age Group	N (no. of respondents)	Percentage
< 18 yrs	Nil	0%
18-25	86	72%
26-35	34	28%
>36	Nil	0%
Total	120	100%

Source: Field work



Marital Status: It is observed that married population is less when compared to unmarried population in the industry.

Table2. Showing the marital status of employees:

Marital status	N (no. of respondents)	Percentage
Married	19	16%
Unmarried	101	84%
Total	120	100%

Source: Field work

Education Background: Further, it is inferred that majority of employees are graduates with 76%, less no. of employees have education above degree (24%) and below degree 0%.

Table3. Showing the education qualification of employees:

Education Qualification	N (no. of respondents)	Percentage
< Degree	0	0%
Degree	91	76%
> Degree	29	24%
Total	120	100%

Source: Field work

Job Experience: It was found that more percentage of employees has less than 2 yrs of experience (52%) which indicates that the employees of BPO industry at the entry level are fresher's.

Table4. Showing the experience of employees in years:

Job experience (in yrs.)	N(no. of respondents)	Percentage
< 2 yrs.	62	52%
2-5 yrs.	48	40%
>5 yrs.	10	8%
Total	120	100%

Source: Field work

Income: Most of employees are drawing all most same range of salary (from 10,000 - 15,000 Rs.) at the entry level. At the next level of experience, that is senior process associates, salary per month ranges from 15,000 – 25,000 or even more than 25,000 in a few cases.

Table5. Showing the Income of employees:

Income (in Rs.)	N(no. of respondents)	Percentage
< 15,000	82	68%
15,000-25,000	33	28%
> 25,000	5	4%
Total	120	100%

Source: Field work



T-6: Type of Soft skill Training given in the organization:

Type of soft skill	N	Mean	Type of soft skill	n	Mean
Communication skill	120	4.3	Street smartness	120	3.7
Right attitude	120	3.9	Common sense	120	3.7
Presentation skill	120	3.9	Personal hygiene	120	3.5
Team Spirit	120	3.9	Presence of mind	120	3.5
Etiquette	120	3.8	Flexibility	120	3.4
Time Management	120	3.8	Listening skills	120	3.2
Work ethics	120	3.8	Grooming	120	3.0
Interpersonal skill	120	3.8			

Source: field work

Type of soft skills training given in the organization on priority basis are:

Communication skill, Right attitude, Presentation skill, Team spirit, Etiquette, Time management, Work ethics, and Interpersonal skill. The other skills had a mean score below 3.8, on the 5 point scale. The mean scores give an indication of what industry provides the training in general, but their usefulness depend on the company structure and process requirements. While conducting survey, one more information is been collected, i.e., 'Confidence building' one more type of soft skill training given in the organization. However, Expectation about Soft skill training from employees are slightly higher than what is actually been provided. Further, it is also observed that even though employees show interest to learn more types of soft skills, organizations neglect some of them.

Online training for soft skills: 68% of respondents said that online training for soft skill is available in their organization. 32% of respondents said that no such online training facility is available.

It is inferred that online training helps to learn faster than class room training. Employees can take up the training any time when they are free. It is more flexible, time saving. Further, respondents expressed that online training is available for some of the aspects like code of conduct (tail gating, data protection) risk management and so on. This makes the employees to learn and also to understand how important the customers' data is and maintaining the confidentiality of their data, project secret, how to avoid tail gating, pass word sharing, etc. In case, any of these code of conduct is violated, how it is impacting on their job security.

Time that an employee would be allowed to take soft skill training:

It is expressed by employees that soft skill training could be divided into two varieties. First, soft skill training given on a continuous basis like 1 or 2 days or half a day for one particular training course and the second variety is breakup of soft skill training like 1 hour per day for 10 days depending on business requirements.



Table -7. Table shows Time that an employee would be allowed to take soft skill training:

Time allowed	N(no. of respondents)	Percentage
Would not allow	5	4%
Half of a day	48	40%
1 day	38	32%
2-3 day	19	16%
1 week	10	8%
>week	0	0%
Total	120	100%

Source: Field work

Enrolement of employees for pvt. Soft skill training: Other than soft skill training given in the organization, employees are asked whether they have enrolled themselves for any such soft skill training course in any training centre. 80% of respondent have not enrolled for any such private arrangements. 4% of respondents have enrolled, 12% of respondents are not aware of this. They expressed that as the company is already spending on such training, there is no need of additional training.

Appropriate Training method: Respondents were asked to evaluate the appropriate training method. The highest mean score of 4.0 shows that it is the most preferred and convenient arrangement since the employees are not

required to be away from their work floor.

Training manuals is considered to be the next best option with a mean score of 3.6 and it is also observed that training manual is process related/specific. Responses say that onsite and offsite training is also preferred. Onsite training depends on the process, if a new process or sub-process is going to be outsourced, at that time, only one or a few employees would be sending abroad to take up such process specific soft skill training. Telephone calls are also known as virtual training. It depends on the new requirement of the team/new project. Full control of the system is taken by clients and training for 2-3 employees are given.

Table 8. Table showing the appropriate Training method:

Training method	N(no. of respondents)	Percentage
In house training	120	4.0
Training manual	120	3.6
Onsite training	120	3.5
Offsite training	120	3.3
Telephone calls	120	3.3
Short course	120	3.2
Magazine article	120	3.0
Video transfer	120	2.9

Source: Field work

Appropriate entity conducting soft skill training: Respondents indicated that corporate training institute is known by the name "L&D" Learning and Development in the organization is the most preferred with a mean score of 3.9, second ranked is the HR



department with a mean score of 3.6 followed by external consultant which is least preferred for training at executive level.

Table 9. Table showing an appropriate entity conducting soft skill training:

Entity	Mean
Corporate training institute	3.9
HR dept. in the organization	3.6
External consultants	3.2

Source: Field work

Preamble of survey findings:

From this research study, it is very much clear about what type of soft skill training is given in the organization and what is expected from employees. However, there is a gap between the actual training given and expected. More than online training, class room training is preferred by most of the companies. Employees at executive level are youngsters, who are freshers to the job field. In some of the organization, soft skill training is not compulsory. They think only in terms of production, target, meeting SLA (service level agreement), month end or quarter end busy schedule, achieving organizational goals, etc. However, there is a need to concentrate more on training part, how this training helps to increase productivity, quality of work, more than customer satisfaction-customer delight, not only achieving company goals but also looking towards employees' career goals, and overall efficiency of an employee. Based on the above survey findings, following suggestion and recommendations are given.

Suggestions and Recommendation:

- Organization stress more on only some of the soft skill training. However, there is scope for providing soft skill training on other aspects of this training as well.
- They cover training on routine soft skills such as communication, presentation,

team building etc. whereas employees working in Bpo industry aspire for training which will reduce their stress. Bpo jobs create more stress as they have to work against, with more accuracy. Hence they require periodical training on stress management.

- There is a gap of what the organization is actually providing and what the employees are expecting. Organization need to fill this gap. By way of providing more training on flexibility, listening skills, grooming, personal hygiene, and so on.
- It should be made compulsory to attend the training so as to improve the efficiency of employees.
- Online training is available to a limited extent, hence, there is a need to provide online training facility more often.
- Implementing part of training is most important as it is difficult to say that attending soft skill training does improve the efficiency level of an employee. Further, how fast and how far an employee is practically implementing those training concept in his day to day work is more important.

Conclusion: The BPO industry is a service driven industry. A constantly



changing work environment - due to technology, customer-driven markets, an information-based economy and globalization that are currently impacting on the structure of the workplace and leading to an increased demand for soft skills. Every BPO firm's employee is thus a resource for the firm. Thus the success of the BPO firm requires to focus on the acquisition and development of skilled human resources who are not only good in technical skills but also in soft skills. We would like to conclude saying that providing soft skill training is not enough. Of course, employees should be willing to commit themselves for their career goals and organizational goals. Further, employees should practice.... practice and practice.

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The Impact of COVID on the E-Commerce Sector

-Aafia Quraishi, -Aathira M , - Abhinav Sood, -Abinash Mishra, Abinaya R A
Students Of PGDM Term II, Xavier Institute of Management & Entrepreneurship,
Bangalore-560100

Abstract: For almost a year now, the world has been witnessing how a virus whose size is in a few nanometers is controlling the entire globe, touching every nook and corner of the world, and affecting every part and parcel of our lives. E-Commerce is the activity of electronic buying and selling of goods as well as services. The current paper based on secondary data captures the prominent players in the E-commerce space, compare their performance in the pre-Covid and Covid scenarios and looks at what lies ahead for these players. It may be concluded that the E-commerce sector witnessed a major boost during the pandemic and the it is recommended that the players need to come up with suitable strategies to sustain the momentum.

Key words: Covid, E-commerce sector, online grocery buying, e-health and e-shopping,

The E-Commerce Industry

E-Commerce is the activity of electronic buying and selling of goods as well as services. This industry is backed by technologies like electronic fund transfers, digital marketing, mobile commerce, supply chain management, and much more. There are 6 main models of E-Commerce and they are - Business to Consumer (B2C), Business to Business (B2B), Consumer to Consumer (C2C), Consumer to Business (C2B), Business to Administration (B2A) and Consumer to Administration (C2A). There are plenty of horizontals under each of these models and in today's world, we have numerous examples for almost all of them.

The coronavirus outbreak initially reported from Wuhan, China brought about a pandemic situation across the globe. Almost all countries were affected in one way or another by what ensued. When the situation started getting out of hands and the number of infected people and morbidity rates went on a rise, most of the countries decided to go for a lockdown - either a localized one

or a nationwide one based on the severity of the pandemic there to contain the spread. Even a developing country like India was forced to resort to this option as a precautionary measure. Since this was an unexpected activity, it took the entire world by surprise and brought it to a standstill. The pandemic affected almost all sectors and industries across all verticals. The world witnessed a lot of rises and falls in the period post the strike of the pandemic.

In this assignment, we are trying to analyze the impact of the coronavirus pandemic on the ECommerce sector from a global and national perspective. We will also be taking a closer look at some of the giants from the various horizontals of the sector - namely, the E-health segment (in general), the E-grocers segment (Grofers and Big Basket) , and the E-shopping segment (Amazon and Flipkart) to explain the situation better.

A brief introduction about the companies and segments:



Grofers and Big Basket: The Top E-Grocers

Grofers is a powerful and young presence in the Indian e-commerce market these days. They are one of the pioneers in the online grocery delivery service systems in India. Big Basket is an Indian online grocery delivery service. The company is oriented around delivering grocery goods found in convenience stores, home essentials, and food supplies to its customers.

Flipkart and Amazon: The Front Runners in the E-Shopping Arena

Flipkart is India's one-stop E-Commerce solution. The company initially focused on book sales, before expanding into other product categories such as consumer electronics, fashion, home essentials & groceries, and lifestyle products. Amazon is an American multinational technology company focused mainly on e-commerce, cloud computing, artificial intelligence, and digital streaming. Initially, they started with the online sale of books but later they diversified their business into almost every Good which sold and purchased in the market. Amazon later also got into download and online streaming of video and music through its Prime video subsidiary. Today Amazon is the world's largest E-commerce company.

The E-Health Segment

E-Health is a term that is spreading rapidly across the world where health care services are being provided electronically through the Internet. The

term "telehealth" is also associated with the same - where the electronic information and telecommunications technologies are used to support long-distance clinical health care, patient and professional health-related education, and also public health administration.

E-Commerce: The Pre-Covid Scenario

E-Commerce was one of the major industries that were witnessing exponential growth since its inception and especially so with the advent of technology. It has been successful in bringing customers and businesses together on various digital platforms to exchange goods and services.

Before the pandemic, there was a steady increase in the number of internet users and users awakening to the idea of the e-commerce market. To better understand the Pre-COVID situation in the E-Commerce industry with help of a few examples - by examining the companies and sub-sectors listed in the introduction.

Grofers

Grofers was one of the forefront runners in the online delivery service system for groceries in India. The Online Grocery Market in India (2018-2023) report had talked about how the grocery delivery market is expected to expand at a high Compound Annual Growth Rate (CAGR) of around 68.66% during 2018-2023, to reach a value of almost INR 1,034.13 Bn by 2023.

In terms of value, Grofers was facing a loss of INR 448 Crore in the financial year 2019. Also, Grofers saw its

total income grow by over 56 % to Rs 83.62 crore in 2018-19 from Rs 53.47 crore in the previous financial year.

Given below is the Standalone Revenue, Expenses, and Loss trends of Grofers India for the Financial Year 2018-19.



Source: Internet

This was where Grofers stood before the pandemic caught up with the world.

Big Basket

Online grocery start-up BigBasket was witnessing a surge in its revenues before the pandemic as it burnt high amounts of cash during FY19 to maintain growth in a segment that was being eyed by several e-commerce players.

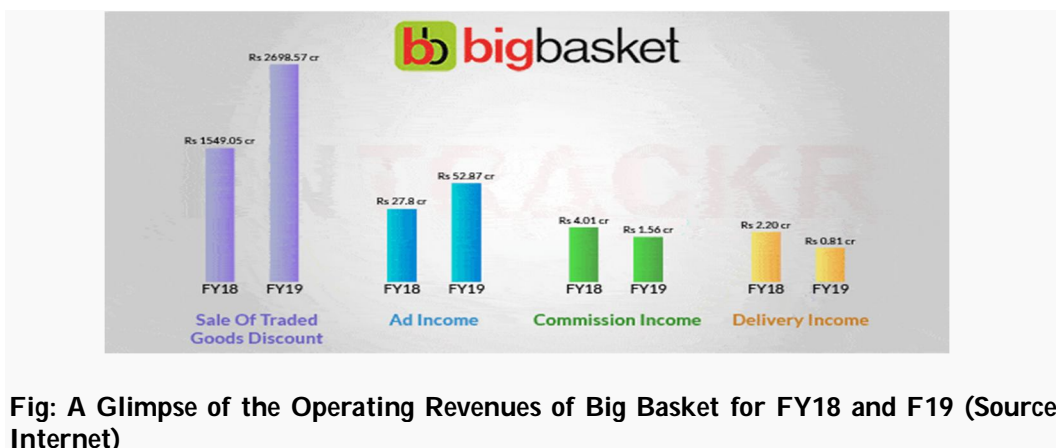


Fig: A Glimpse of the Operating Revenues of Big Basket for FY18 and F19 (Source: Internet)

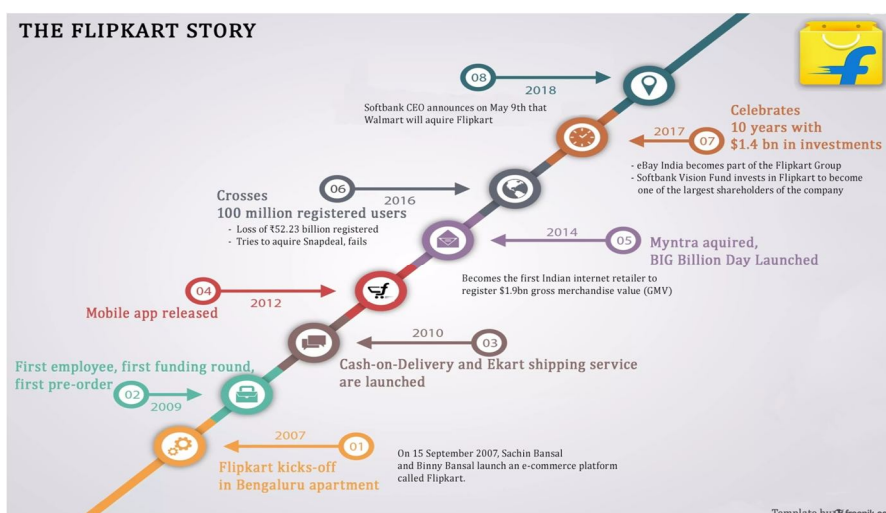
This was basically how Big Basket was doing before COVID'19.

The E-Health Segment

The status of Telehealth till 2019 (Pre-COVID) was increasing along with the technology enhancements. The telemedicine usage in India was only seen in the middle class and upper-middle-class of people which is constrained to 36% of Internet penetration in India. The E-Commerce tech giants like Amazon (Globally) and Flipkart (in India) started mass selling of pharmaceutical gadgets like blood sugar checkers, oxygen level checkers, and so on promoting the domain of eHealth. This attempt increased the accessibility of telemedicine and broke the stereotype behavior of making frequent doctor consultations for regular minor checkups. The McKinsey Global Institute (MGI) provided an inference in 2019 based on analyzing the rate of growth of owning a smartphone and the spread of broadband connectivity will result in grabbing a large market in telemedicine.

Flipkart

The below image will give a summary of the company's Pre-COVID standing :



Source: Internet

Amazon

Coming to the case of Amazon, they had invested more than \$6 billion in India's growing internet market and had just invested a little more in the recent past as it moved to expand its presence in the country's brick and mortar space that drives much of the sales in the nation. The U.S. E-commerce giant had also acquired a 49% stake in Future Coupons,

a group entity owned by India's second-largest retail chain, Future Retail. They were also in the process of rolling out many other expansion plans as the pandemic hit and they had to suddenly make massive changes in plans to inculcate the demands of the hour.

Almost all the horizontals of the E-commerce industry had similar plans for FY20 and beyond but all that had to



be modified to adapt to the sudden change in the market conditions that ensued after the pandemic situation prevailed.

Onset of Covid And Its Impact on The E-Commerce Industry

It all began in December 2019. The first case of COVID was reported from Wuhan, China in December 2019. Then, we all were witnesses to how it took over China and then found its way across the globe.

The first case of Coronavirus in India was reported from Kerala around 31st January 2020. The infected people were less than 10 and all from the same source and hence were easily treated to full recovery. Later on, in almost 40-41 days since, multiple cases were reported from almost 12 different states. Then, the scenario started changing and it was a scary picture in almost all the countries. The number of infected people as well as morbidity rates went on a rise. This led even a developing nation like India to decide to go for a complete lockdown that started in March, as a preventive measure to contain the spread.

Almost all industries were largely hit by these sudden decisions and most were even lost without a proper backup plan. Coming to the case of the E-commerce industry, even though the declaration of lockdowns took them by surprise, they were given a new opportunity - to cater to many more needs, necessities of the hour to a much wider range of customers. Let us understand how the immediate responses of each of the companies being studied were.

Grofers

COVID has indeed turned the tables for many sectors in the industry and the online grocery delivery service is one of them. This particular sector saw a huge rise in demand in a very short period which initially led to a few operational hiccups and capacity constraints which they are striving to overcome.

Quoting Mr.Albinder Dhindsa, CEO of Grofers,

“In the first week, preventing hoarding, managing uptime of our systems, and scaling supply to accept more orders were the primary challenges even while implementing rigorous safety measures like stopping warehouses every three hours for cleaning. By the second week, resuming on-the-ground supplies became key, as the lockdown halted all movement of people and goods. The recovery of stalled systems has been slower as employees are either scared or unable to get back to work, even though we are an essential service.”

Grofers was then seeing around 1.2-1.3 million DAUs (Daily Active Users) on its app despite no/crammed delivery slots. The company also took to giving their on-ground employees a fair share of essential goods at the end of each day along with their regular salaries to boost their morale and as an incentive to come to work.

They also took to actively collaborating with some other platforms and services to get their staff and delivery fleet on board. With whatever resources they could gather, they started operating



with around 60% of their warehouse staff and were looking to hire around 2000 temporary employees across the nation.

Gradually, they were able to cater to the needs of their customers by delivering goods within 2-4 working days.



Big Basket

Team Big Basket stated that the Janata Curfew, a one-day lockdown in India which was announced on March 22 had created chaos among their workforce and it went on with the series of lockdowns that followed. Most of the migrant workers left for their hometowns and the operational capacity of the company was brought down to only 50%. They suffered from a severe shortage of employees. Amongst all these issues, they were forced to switch their business to essentials and the Stock Keeping Units (SKUs) on their platform was brought down to just 3500 SKUs.

Also, during this period, BigBasket witnessed a server crash due to the huge number of orders placed during the lockdown period, as per media reports. According to the company, BigBasket faced an unprecedented surge in orders and traffic during this period, which had put a demanding load on their tech systems. As a result, BigBasket's website and app had intermittently failed

to load for some customers. After the crash, the company decided to limit access to services to only existing customers. This went on until the initiation of the series of unlocks was announced.

The online supermarket also started a campaign through ImpactGuru.com to raise funds for providing nutritious meals to families affected by the Covid-19 lockdown. Through the campaign, BigBasket is looking at raising ₹30 lakh to feed the families affected.

The E-Health Segment

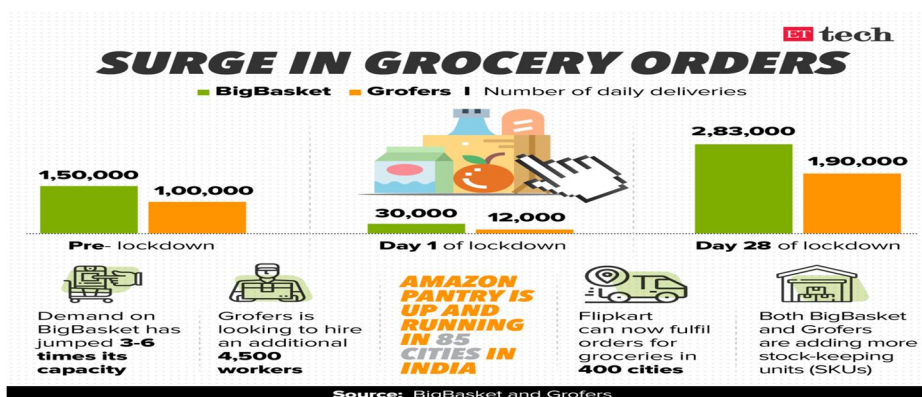
As COVID stressed on social distancing and avoided in-person meetings, the doctor consultations took a toll as the patients were worried about visiting doctors in hospitals where the possibility of acquiring COVID was maximum. This situation has forced an aggressive growth rate of eHealth globally.



Australia's and New Zealand's FluTracking platform is a good example for a crowdsourced disease monitoring system - a very helpful measure for tracking sources and clusters during virus outbreaks and pandemics. FluTracking is a simple and fast online survey, which runs based on the submissions of a large number of volunteers, known as "FluTrackers". The system got adjusted recently for COVID-19 to complement traditional flu monitoring while providing early

outbreak warnings and contributing to research. Similar efforts, targeted to COVID-19 are being introduced with the aim of providing a better picture of disease spread, as well as early warnings of future waves.

The influence of health technology in the dispute against this pandemic is expected to be important. However, many of these solutions, such as telemedicine and crowdsourced disease monitoring, need enhancements to fulfill the immediate needs of the victims.



Source: Economic Times

Even before the country went into complete lockdown, Flipkart had started trying to focus more on prioritizing the health of the employees, sellers, and customers. As an additional precautionary measure, employees at Myntra and Flipkart were asked to work from home to check the preparedness for working remotely using digital tools before the lockdown. The company's facilities were sanitized and deep-cleaned

frequently as per standard norms issued by the Ministry of Health and Family Welfare, Government of India. Awareness sessions were also organized by them across facilities on how partners and employees can minimize their exposure to the virus by following simple precautionary measures. They even provided their delivery agents with sanitizers and regular temperature checks.



Comparative analysis among telemedicine companies in India			
Company Name	Country Ranking	Total Visitors	Services
Practo	255	47.48 Million	<ul style="list-style-type: none"> - Medical delivery - Wellness and fitness centres - Diagnostic centres
1 mg	466	26.18 Million	<ul style="list-style-type: none"> - E-pharmacy - Online consultation - Lab tests
Lybrate	534	25.18 Million	<ul style="list-style-type: none"> - Health communication delivery platform - Health wiki
Medlife	1,174	2.54 Million	<ul style="list-style-type: none"> - Online consultation - E- health records & E prescription - Health products - E-pharmacy
Portea Medica	7076	7.3 Million	<ul style="list-style-type: none"> - Healing at home - Medical equipment - Counselling - Lab tests

Fig: The status of the telemedicine companies in India during the pandem

Flipkart

During the lockdown, Flipkart partnered with Uber and Meru cabs to offer people across Mumbai, Bengaluru, and Delhi access to essential commodities, amidst the ongoing national lockdown. This partnership helped them keep vital supply chains running and will also address the growing needs of Flipkart customers to receive essential goods at their doorsteps every day safely.

Flipkart's SmartBuy brand launched its hand sanitizers, surgical mask, and similar products to support the efforts to control the COVID-19 outbreak. It was priced according to the Government's directive. They also partnered with local neighborhood Kirana stores and also with retail store chain Vishal Mega Mart for home delivery of essentials through a safe

supply chain in 26 cities and later all other stores chains of Vishal Mega Mart were also included. They also announced new insurance protection and incentive policy for supply chain partners, including Kirana and freelance delivery executives, to safeguard them against the impact of COVID-19.

Flipkart along with Walmart Foundation committed ₹460 million to contribute personal protective equipment (PPE) for healthcare workers and financial support for organizations providing essential relief materials to farmers and small businesses. Also, Flipkart tried to raise funds for COVID hit families where they tied up with Give India and also with various other NGOs to raise funds via their website. These are just a few examples of how Flipkart contributed to the Society during these difficult times.



Amazon

The US E-Commerce giant that has a strong presence in the country was facing a tough time due to the national lockdown that had temporarily contracted its business to just necessities. The virus outbreak had also impacted the delivery fleet of Amazon and other online marketplaces in the country.

In 85 days between February 29th and May 24th, the share of positive reviews on Amazon worldwide marketplaces dropped from 92.5% to 88.7%. It then took nearly as long - until August 11th - to recover. While only a change of 400 basis points, this more than five-months-long swing represented hundreds of thousands of additional negative reviews.

In May, Amazon customers left record one million negative seller reviews. Nearly three times more than in March, and almost double the previous record. Failed delivery promises were the most common cause. 49% of comments mentioned keywords like "never," "received," "tracking," "package," "late," or "delivery."

Negative comments started to increase starting March, according to Marketplace Pulse analysis of millions of recent seller reviews. In the U.S., 87% of seller reviews were positive around June, compared to 95% a year ago. In mid-March, it was still 93%. While a small percentage change, the number of negative comments rose from 150,000 to 420,000. Half of those were for sellers based in China, with the U.S.-based sellers accounting for 25%.

The inventory stored in Fulfillment by Amazon (FBA) was sold out by sellers due to increased negative experiences shoppers had that were caused by Amazon's fulfillment struggles and thus reduced Prime-enabled assortment.

Some market share was lost by Amazon, as measured by online traffic, to the next ten biggest online retail rivals: 52% in January to 47% in June. Despite the demand surge and adoption of e-commerce, the top players remained the same.

Some have feared that during the pandemic, Amazon due to its unmatched fulfillment capacity will be winner-take-all in the e-commerce market. The opposite happened - Amazon had to delay non-essential items' delivery because of the breakdown of that same fulfillment. The company resumed two-day delivery for most items by mid-May, however, that created an opening for its competitors to step in (none of which did the essentials prioritization).

From the above cases, we saw that:

- Lockdown 1.0 witnessed a panic buying scenario across the country with a higher surge for goods that was unmatched with the equivalent supply of such goods posing a strain on the demand-supply chain measures were taken by the Government clarified that delivery of only essential goods, including food, and pharmaceuticals will be permissible through the e-commerce platforms.
- Lockdown 2.0 stated that the means of transportation used by e-commerce

will be allowed to ply with necessary permissions. In light of the ambiguity, the government clarified that e-commerce companies shall not be permitted to sell non-essential goods and shall be restricted for essential goods sale and delivery.

- Lockdown 3.0 is where the Government segregated the country

into three (3) zones namely, red zone, orange zone, and green zone depending on areas most affected by Covid-19 to the least affected areas where they permitted operations to deliver non-essential commodities along with essential commodities whereas red zones were restricted to only essential commodities.



Source: Economic Times

We can now definitely vouch for the fact that social distancing becoming the new normal and increased hygiene consciousness will also have an impact on the way consumers will shop in the near future. This would also result in an increased shift in consumers buying from traditional shopping methods to shopping digitally.

What Next: The Post Covid Era

The pandemic has created an opportunity for the e-commerce industry amidst all the chaos and each of the verticals of the segment is going out of their way to swiftly adapt to changing times and provide the best customer experience despite all. Providing insights about how the sectors and companies under the area of discussion are planning their future.

The E-Health Segment

The eHealth sector of India, which was known for substantial growth before the Covid-19 crisis, is now growing at a faster rate due to the pandemic situation.

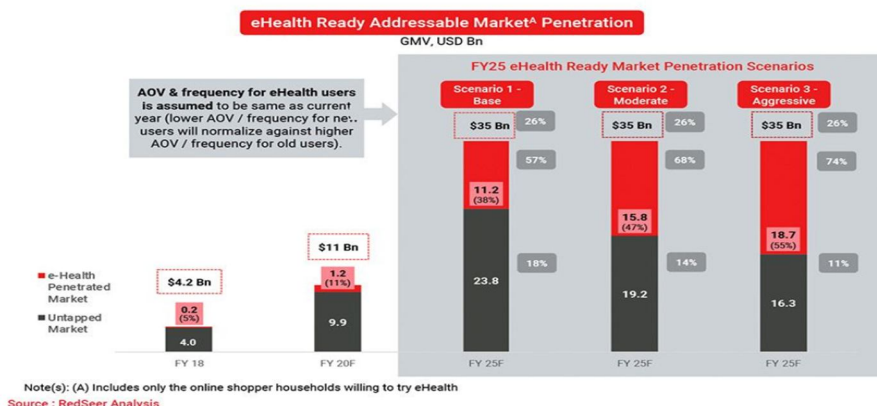


The spread of the virus has been a wakeup call for many countries, exposing gaps in their healthcare systems which paves the way for technology. This is true for India as well, where the healthcare sector was already in a transition period prior to the emergence of a global, potentially life-threatening, pandemic.

“We are seeing an interesting convergence in technology, medicine, social issues, and human progress” -John Nosta (Digital Health Philosopher)

And this convergence has led to the rapid growth of the telemedicine sector globally.

Source: Redseer Analysis



Big Basket and Grofers

Both the e-grocer giants are planning to go by the guiding principles of minimizing disruption in business, conserving cash, and focusing on the present. They also are putting more care into keeping their frontline staff healthy and trying to reach as many customers as possible.

Grofers have commented that if they can do the above and come out with a decent balance sheet, it would be a relief in these difficult times.

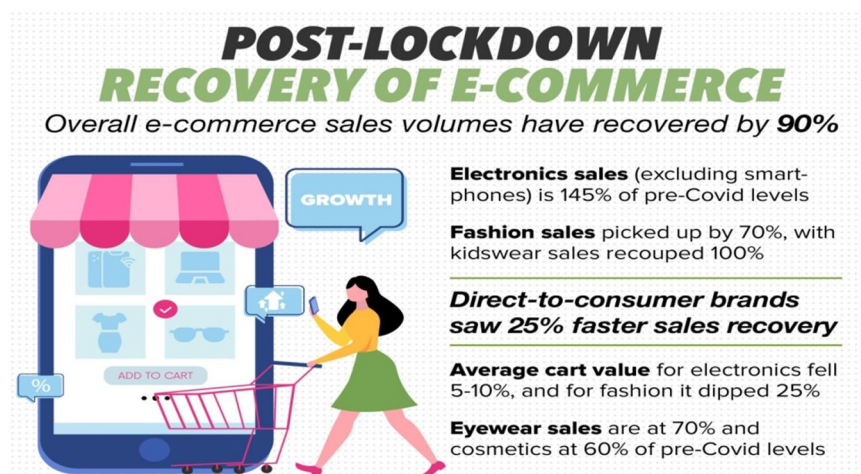
Amazon and Flipkart

Amazon has recovered to customer satisfaction levels seen before the pandemic started, after experiencing all-time high negative seller reviews in May. Supplier reviews are the best indicator of Amazon shopper sentiment since they capture as much as ten million opinions a month.

The first time in Amazon’s history, in the second quarter, Amazon’s fastest-growing business segment was the marketplace. Revenue from transaction and fulfillment fees was up by an all-time-high 53% in the quarter, indicating strong sales by the marketplace sellers.

Since Lockdown 3.0 was announced, the government decided to make some relaxations for the green and orange zones. Flipkart then received many orders from green and orange zones. It has also crunched all of the data and found out that there is a huge surge(demand) in searches for consumer electronics, which include smartphones, personal grooming equipment, and laptops among others.

Despite the hardships faced, the E-Commerce giants seem optimistic about the future and are taking different measures to better reach out to, onboard and cater to the customers across the nation, and for some of them, across the globe.



Source: Unicommerce

Conclusion

The recent lifestyle of staying at home is turning the attention of people towards online buying and selling and virtual shopping that has become a leading and expanding trend in the pandemic of COVID-19 thereby adding more importance and success to the E-commerce business industry. The pandemic has been kind to the E-Commerce sector by offering them great business opportunities and growth.

India's e-commerce sector has recovered about 90% of its order volumes since constraints on the shipping of non-essential products were relaxed in early May, according to the industry, the sales

volume increased in recent was led by the significant growth in sales of electronics, according to Unicommerce, This includes items such as phone and trimmers, computer accessories, and routers, which grew 145% compared to sales before the lockdown.

Flipkart, Snapdeal, and Amazon have earlier said that work-from-home (WFH) essentials, fashion products, and personal care devices are selling fast after lockdown restrictions were removed. Panic buying and hoarding have made matters worse, and it led to a surge in demand and things going out of stock. The change COVID brought will also increase in digital payments with 49% of respondents in the country saying that



they prefer to use less cash in the coming months.

There have been some major ups and downs throughout the sector during various phases of the pandemic - it is still happening but the industries are finding innovative ways to keep up with the changing times and put their best foot forward and being an example to the businesses in the other sectors, helping them boost their morale.

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Digitalization –As a learner’s and teacher’s new tool kit

-Mamathadevi.A.B

Dept., of Chemistry, KSOU, Mysore, Karnataka, India
Asst., professor, Dept., of Chemistry,
Govt., college for women(Autonomous), Mandya-571401, Karnataka, India

Abstract:

Digitalization, a boon to present covid-19 pandemic situation enables vast changes in teaching learning methodology which involves systematic study of many principles, theory, rules and concepts. When nature challenges us in many ways like earthquakes or Tsunami or flood or pandemic, we find a new way of life. Likewise, in this Covid-19 situation, a digital technology is in association with teaching learning fraternity to support them in gaining or transferring knowledge and developing scientific attitude. Digitalization now becomes a internal part of our life system. In the era of science development of technology influences latest methodologies and software to sharing of knowledge and makes everyone self-confident.

Digitalization in past:

The knowledge acquired by creativity is useful to society. In order to understand the development of our country, we need to acquire a knowledge to develop latest technologies. Scientific attitude is one of the result of continuous and comprehensive education. In class room teaching, transferring of knowledge is done from teachers to students directly. Sometimes, knowledge is also gained by asking questions, or conducting discussions or debates or visits to industry or museum or planetarium etc. In all these types, the role of teacher was crucial. Thus formal and Classical class room teaching was bounded by teacher and student. Students were believed teacher as gods and trust in “Guru brahma, guru Vishnu guru devo, maheshwaraha”. There was an unseen emotional interconnectivity between teacher and student. Teacher were not only just teaches, but became a

role model to society. In those days, use of computers were not known very well. Communication technology was not established or rarely used by office bearers. Students were gaining the information’s either by teachers or by library only. Technological perspectives was unknown. Many new inventions, discoveries and researches increases observation capacity, experimental skill and scientific attitude. These researches many times produces harmful virus or bacteria which is fatal to us. During such dangerous or critical situation, digital platforms provide alternate way of transferring knowledge ie, Digitalization.

Digitalization:

Digitalization is the application of digital technologies to change a data or phenomenon of conversion of matter or information into a resourceful digital coding pattern, in which the useful information is organized into digital



binary codes in the form of "bits". So, Simply digitalization refers to the conversion of particular products such as a records, documents or photos from the data analog to the digital format.

Digitalization in present:

As we know, covid-19 pandemic emergency on the planet driving the current status of health issues, economic growth, industry, education system, organized and non-organized groups of all sectors of society. Due to this, most of us have disturbed from our regular routine works and social lives. Many businessmen and workers are suffering from the effects of this pandemic. Many industries have been locked off and many businessmen have been bankrupt. So we are in a hurry to follow inevitable measures and regulations to be adopted in our world and so experienced a self-quarantine or quarantined by the government authorities to reduce the effect of spreading a covid-19 by obeying polices of maintaining social distance, wearing the mask continuously and washing the hands regularly with sanitizer. All these steps definitely reducing the % of affectants. But drastically hampered our life styles and daily mind set. So, as a result ,we have to adopt a new behaviour and should change our current status. The whole world is looking forward to adopt new mind set and life style .Our society is making modern polices to increase our economic growth and health. Many companies are trying to develop vaccines to protect us from pandemic effects, but not yet succeeded. However, many doctors are insisting us a varieties of ways to protect us from corona. One among them is spreading precautions that should be taken to stay away from covid.

Most affected sectors due to corona are industry, health and education. Students are not able to attend classes in a college. So Virtual mode of class becoming popular during these period ie, through digitalization using digital display. So, education can be availed sitting at home. Mobile, laptop or computers are used to gain knowledge. Our activities such as teaching through online, meeting by video conference, conducting tests or assignment submission through online are becoming more popular than we experienced it before and we will look forward to change our policy or behaviour permanently to avoid pain in future. The government is also encouraging the emergence of "work from home" perspective and creating new opportunities to solve the present problems. So we have to look forward to tremendous extending of digital platform in education, health, conferences, economy, pharmaceuticals etc. Many organizations which is a part of digital communication is already more crucial than ever before. They are making education to be accessible easily to all the student of different ages. Teachers are striving hard to cope up with this new technology based teaching and making themselves as "tech savvy". Many soft wares are available to teach students as well as teachers to provide resourceful information.

Digitalization in education:

Digitalization in education refers to the use of desktop computers, mobile devices, the Internet, software applications, and other types of digital technology to teach students of all ages. Digitalization in education refers to the use of digital technology to teach students. It also refers to use of gaining



of knowledge through computers, internet etc. In the difficult situation of Covid-19, the technology extends its hands in transferring knowledge to students in all stages. As a result, education has changed dramatically, with the distinctive rise of e-learning, whereby teaching is undertaken remotely and on digital platforms. With this sudden drift from the classroom learning to digital learning across the globe, the whole world is wondering whether the adoption of online learning will continue to persist post-pandemic, and how such a transformation would affect the worldwide education project. During pandemic, the major sectors which are affected maximum is health, education and industry. In earlier education, using of computers done only by administrators and too less by teachers. But now we accepted that modern polices which must requires digitalization to achieve its academic objectives. Ample of softwares are available in the internet. Many colleges and universities purchased these software's to provide e-learning experiences to the student. Digitalization makes the content of the subject more enriched and elaborate. The teaching materials easily accessible can be followed easily by the students.

In response to significant demand for online teaching, many online learning platforms are freely available and accessible to serve the students of all ages. It includes the platforms like YouTube, Swayam, Khan's academy, BYJU'S class etc which resulted in the largest online movement in the history of education. As a result, Class rooms are turned into virtual class rooms, Parents are playing the role of educational assistant to virtual class and finally homes are converted into classrooms.

Mobiles, computers etc are converted into tools instead of pen, books, bags etc. This also acts as a one stop shop for teachers as well as students. Many companies are collaborating with other institutions. While some believe that the unplanned and rapid move to online learning – with no training, insufficient bandwidth, and little preparation – will result in a poor user experience that is uncondusive to sustained growth, others believe that a new hybrid model of education will emerge, with significant benefits.

Digital applications in education:

Digital platforms makes the teachers to reach the students in all the way to execute their duties and responsibilities like giving assignment writing or conducting quiz, seminars or conferences, referring e-books, using online university services are some examples of digitalization in education through Google meet or zoom or teach mint or jio meet etc which makes the students to aware of technology which indirectly makes himself confident and self learner.

Digitalization ..a need of 21st century where digital education has no boundaries. This makes a frequent development in each and every corner of society. During this covid-19 phase, education system has transferring its form from formal methodology to technological methodology. As students coming from various regions, they find a new ways to develop an integrated remedy to meet the educational needs of all students. Also there is a rapid increase in the student population in recent times, pedagogy is being predominated because of this, online technologies are being



developed with the assistance of internet .The technology innovation uses it in educational system brings about a robust change in learning perspectives. In the previous years, digitalization of education field covers only computer labs and office. Most of the teachers and students don't prefer this spontaneous change as it deprives the classroom environment. So, there is a urgent need of developing user friendly software's to train the teachers and the students to adjust themselves in this technology world, but we cannot expect a sudden dramatic change in our education al system as we are not well acquainted with software based education sources.

Now the present generation is not confined themselves into a limits of simple learning, their curiosity is motivated and could not be restricted with former educational systems. If our children are kept on teaching the way as we did yesterday, we would deprive them from their future learning methodology and as a result, students lacks a chance to stand in a fast moving present century. Many soft wares are in healthy competitions to make information's accessible to everyone easily. More and more information's are searched by many students within a finger touch. Many national and international developments, conferences, innovations and researches provide a varieties of chances to participate, observe and involvement in academic issues. Virtual mode of teaching offers students living in remote areas to attend classes easily which would cause less time consuming and avoids the danger caused by travelling. But in addition to this, excessive use of mobiles and laptops are causing health issues like mobile addiction diseases in children's. It might cause depression also. Parents

should take care to inspecting the activities watched in mobiles. Recent studies proved that long term watching of classes in mobile and laptops continuously affects mental health and cornea of eyes. So care should be taken to limit and fix the timings of a class.

Conclusion:

Digitalization, of course has improved our educational system, but it cannot diminished the value of our old-time classroom teaching. But this becomes the more reformed form or blend of classroom learning as well as online learning methods and makes our modern students, a support and strong bonding with each other. Digitalization , a need of present pandemic situation partially solved the problems of conducting classes by providing online mode of learning and enable our students to develop technological attitude and self confident. Today, digitalization becomes a huge platform to provide an alternative way for knowledge transferring and sharing. The way in which doctors are struggling to decrease the effects of corona, in the same way, teachers are also fighting to transfer knowledge to the students and succeeded in their task .

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An understanding of e-commerce – future trends and opportunities

-DEepak G

Asst., Professor of Commerce
Smt & Sri Y.E.R. Govt., First Grade College, Pavagada – 561202 Tumkur District,
Karnataka

-Bhaskara V

Asst., Professor of Commerce,
Govt., First Grade College, Magadi – 562120 Ramanagara District, Karnataka

ABSTRACT

E-Commerce is the electronic process by which individuals or organizations make a transaction. There are various advantages of E-Commerce to buyers and sellers such as cost reduction and more variety. E Commerce is the future of shopping. E commerce is also one of the business options that one will have to explore in future. E Commerce is growing with swift pace in our country. There are tremendous opportunities of growth in E Commerce in future also. But, the growth of e-commerce is dependent on factors like the financial literacy, standard of living, nature of habitation, payment system etc. More over, there are certain challenges which need to be addressed properly. In Short, Indian e-commerce has to face many difficulties in web marketing because of infrastructural difficulties and computer illiteracy. Government has to take steps to remove those hurdles in the growth of e commerce.

Key words: E-commerce, Financial Literacy, Web marketing, Infrastructural difficulties

INTRODUCTION

E-Commerce stands for electronic commerce and caters to exchange of products, services and information via internet. Electronic commerce is more than just buying and selling products online. It includes the entire online process of developing, marketing, selling, delivering, serving and paying for products and services. It is doing business online. E-commerce is also known as electronic commerce or internet commerce. Online stores like Amazon, Flipkart, Shopify, Myntra, Ebay, Quikr, Olx are examples of E-commerce websites. E-Commerce plays an

important role in the economic growth and development of nation. Over the past several years, e-commerce has rapidly evolved to become a combination of online and offline retail that is vertically integrated. we can find numerous e-commerce companies selling various types of products and services. E-commerce has helped businesses establish a wider market presence by providing cheaper and more efficient distribution channels for their products or services.

Is e-commerce the same as e-business?

While some use e-commerce and e-business interchangeably, they are



distinct concepts. Some use the terms e-commerce and e-Business in an interchangeable manner, but these terms refer to different concepts. The concept where ICT is used in buying and selling of goods or services between organizations and in Business-to-Consumer (B2C) transactions is known as e-commerce. On the other hand, the concept where ICT is used to enhance the key business processes through the facilities available on the Internet is known as e-Business. It comprises of any process by which an organization conducts business over a computer network.

OBJECTIVES OF THE STUDY

- To study the E-Commerce Models of Business
- To identify the benefits of E-commerce
- To study the limitations to E-Commerce
- To study the present status of E-Commerce in India.
- To discuss the future of E-Commerce in India

RESEARCH METHODOLOGY

The paper has been written on the basis of secondary data. The secondary data were collected from published books, journals, research papers, magazines, daily newspaper, internet and official statistical documents. The study is qualitative in nature.

REVIEW OF LITERATURE

Dr. Naveen Kumar (2018), the article entitled, "E Commerce in India: An Analysis of Present Status, Challenges

and Opportunities". The study opined that, E commerce industry is one of the largest growing industries in India at present. The sale of e commerce industry is expected to grow by almost 4 times by 2021 than the sales of 2015. This unprecedented growth in E Commerce is due to increase in smart phones and internet users, 3G/4G internet services, awareness in public, government initiative of digitalisation, advanced shipping and payment options, entry of foreign e business players etc.

Rajneesh Shahjee (2016), the article entitled, "THE IMPACT OF ELECTRONIC COMMERCE ON BUSINESS ORGANIZATION". The article shows that Indian e-commerce has to face many difficulties in web marketing because of infrastructural difficulties and computer illiteracy. Online buying and selling of goods is limited to urban class having knowledge of computer internet. The people lived in rural areas do not have sufficient knowledge about computer and internet. If Indian marketers take into account essentials of good website they can definitely make success marketing in international markets.

Anjali Gupta (2014), the article entitled, "E-COMMERCE : ROLE OF E-COMMERCE IN TODAY'S BUSINESS". The study shows that , E-commerce has revolutionized business, changing the shape of competition with internet , the computer communication network creating a e-commerce market place for consumers and business India is showing tremendous growth in the Ecommerce. The low cost of computer, laptops, mobile phones and the growing use of the Internet is one of reasons for that. There is a growing awareness among the



business community in India about the opportunities offered by e-commerce.

Models of E – Commerce

1. Business to Consumer (B2C)

As the name suggests, the B2C e-commerce model represents a transaction between businesses and individuals. B2C e-commerce is the most common business model among both physical and online retailers. The Business-to-Consumer type of e-commerce is distinguished by the establishment of electronic business relationships between businesses and final consumers. It corresponds to the retail section of e-commerce, where traditional retail trade normally operates.

Nike, Macy's, IKEA, and Netflix are all examples of companies that engage in B2C e-commerce.

2. Business to Business (B2B)

In the B2B e-commerce model both parties involved are businesses. In this type of a transaction, one business provides the other with products and/or services. Business-to-Business (B2B) e-commerce encompasses all electronic transactions of goods or services conducted between companies. Producers and traditional commerce wholesalers typically operate with this type of electronic commerce

Slack, a platform for communication between remote businesses, and Xero, a cloud-based accounting software for businesses, are examples of B2B companies.

3. Consumer to Business (C2B)

The C2B business model represents a transaction in which individuals create value for businesses, unlike the traditional business-to-consumer model where companies are the ones that deliver value. Consumers provide companies with products and/or services, co-operate on projects, and ultimately help businesses increase their profits. In C2B there is a complete reversal of the traditional sense of exchanging goods. This type of e-commerce is very common in crowdsourcing based projects. A large number of individuals make their services or products available for purchase for companies seeking precisely these types of services or products

Freelancer, a freelance platform that connects remote workers and companies, is an example of a company that brings two parties to engage in C2B transactions

4. Consumer to consumer (C2C):

C2C e-commerce happens when the two parties involved are consumers that trade with one another. eBay and Craigslist are examples of online marketplaces where individuals buy and sell products to each other. Consumer-to-Consumer (C2C) type e-commerce encompasses all electronic transactions of goods or services conducted between consumers. Generally, these transactions are conducted through a third party, which provides the online platform where the transactions are actually carried out.

5. Peer to Peer

P2P E-commerce enables internet users to share files and computer resources directly without having to go through a central web server. P2P form



no intermediary is required. P2P networks make use of intermediary "Super Servers" to speed operations.

6. Government to Business (G2B)

The G2B ecommerce models happen when the government provides companies with goods and services. Government procurement, data centres, and e-learning are all examples of G2B ecommerce.

7. Business to Government (B2G)

The B2G model refers to companies and businesses that provide goods and services for the government. For example, OpenGov is a company that offers governments cloud-based platforms for communication, reporting, and budgeting.

8. Consumer to Government (C2G)

Every time consumers pay taxes, health insurance, electronic bills, or request information concerning the public sector, they're engaging in C2G.

Present Scenario of E Commerce in India:

E-commerce has transformed the way business is done in India. The Indian E-commerce market is expected to grow to US\$ 200 billion by 2026 from US\$ 38.5 billion as of 2017. Much of the growth for the industry has been triggered by an increase in internet and smartphone penetration. As of August 2020, the number of internet connections in India significantly increased to ~760 million, driven by the 'Digital India' programme. Out of the total internet connections, ~61% connections were in urban areas, of which 97% connections were wireless.

Propelled by rising smartphone penetration, launch of 4G network and increasing consumer wealth, the Indian E-commerce market is expected to grow to US\$ 200 billion by 2026 from US\$ 38.5 billion in 2017. Online retail sales in India is expected to grow 31% to touch US\$ 32.70 billion in 2018, led by Flipkart, Amazon India and Paytm Mall.

Smartphone shipments in India increased by ~8% y-o-y to reach 50.0 million units in the first quarter of 2020, driven by positive shipments of all smartphone vendors in the market. Samsung led the Indian smartphone market with 24% shipping share, followed by Xiaomi at 23%.

Future trends of E-commerce in India

The E-business industry has been direct influencing on micro, small and medium enterprises (MSME) in India by giving strategies for financing, technology and training and has a cascading effect on various ventures as well. Indian E-commerce industry has been moving in an upward advancement and is expected to surmount the US to transform into the second biggest E-commerce market in the world by 2034. Technology enabled innovations like digital payments, hyper-local logistics, analytics driven customer engagement and digital advertisements will likely support the growth in the sector. The growth in E-commerce sector will also boost employment, increase revenues from export, increase tax collection by ex-chequers, and provide better products and services to customers in the long-term. Rise in smartphone usage is expected to rise 84% to reach 859 million by 2022.



Benefits of E-Commerce

1. Increased sales

Secure real time processing increases sales on website by providing a means for immediate payment that provides closure of sales. Sales are enhanced by making it much faster and simpler for customers to evaluate their levels of need.

2. Impulse Buying

The customers need to go for E-commerce shopping is that it has potential for impulse buying, thereby making it easy for customers to buy merchants online when impulse strikes.

3. Improves net worth

Putting business on the internet can improve its net worth. It is evidenced as a phenomenal savings to gain and the equally phenomenal profits the company stands to make because of complete lack of physical barriers and collapsing of time frame. It permits to make tons of tons of profit.

4. Increase Market Size

E-Commerce is changing business environment in a great way. Small businesses are using it to reach wider section of consumers. It increases market size and has become electronically enabled. The commerce enabled website give access to credit card users across the country and around the world. Business people are taking advantage of selling, buying and paying on WWW. The physical market place become virtual market place and usinesses are increasing their market share.

5. Wide product variety

In the global marketplace that is the internet, consumers can buy electronics from China, books from England, clothes from Paris, and good old US products all from the comfort of home. The width and depth of products sold online are unbeatable.

6. Globally Acceptable

People all over the world are using E-commerce and transactions are growing fast. There are now truly global acceptance and the currency conversion standard these days that way that internationally commerce transaction will grow.

7. 24/7 Service

The customers can buy a thing from E-commerce store even at midnight! And E-commerce store never closes. A lot of people work hard all day and do not have a time to go to the shop. So in the evening or in the weekend, they like to shop online.

8. Improved Customer service

With the emergence of e-commerce, the supply chain is shortened. It improves services given to customers, increases productivity, efficiency, access to international markets and cost reduction. Doing business over internet enables companies to render improved services to their customers.

9. Security and Privacy

Today, secure encryption technology is available following episodes of cybercrime. For, instance, the secure socket layer and secure electronic



transactions offer security. The public key and private key mechanisms protect sensitive payment information. Protocol securities are now available that customers are assured that their personal sensitive financial data is protected by most sophisticated systems.

10. Future: There is a potentially secure future for e-commerce. The entire business world is getting reshaped and re-engineered. The major growth of information technology, quickly getting together and the emergence of ad hoc interest groups online promises to shift the balance of economic power business to business, business to consumers and consumers to consumers. virtual communities are already making their presence felt as they to a large extent erode the marketing and sales advertising of large companies.

Limitation of E-Commerce

1. Doubts about authenticity and security Many people have reservations regarding the requirement to disclose personal and private information for security concern. Some simply refuse to trust the authenticity of completely impersonal business transactions as in the case of E-commerce.

2. Products Shipping Time

The time required for delivering the physical product is also significant in E-commerce. Hence it's not suitable for perishable commodities like food items. A lot of phone calls and E-mails may be required to get your desired product. Returning the product and getting the refund can be troubled some time to consume which compels people to prefer shopping in a conventional way.

3. Common E-commerce Website problems

The biggest disadvantages of E-commerce is that no one can buy from the store if your business website crashes. That's why it's important to ensure the performance of your business website and platform.

4. Products Shipping Time The time required for delivering the physical product is also significant in E-commerce. Hence it's not suitable for perishable commodities like food items. A lot of phone calls and E-mails may be required to get your desired product. Returning the product and getting the refund can be troubled some time to consume which compels people to prefer shopping in a conventional way.

5. Lack of privacy

Many websites do not have high encryption for secure online transaction or to protect online identity. Some websites illegally collect statistics on consumers without their permission. Lack of privacy discourages people to use internet for conducting commercial transactions.

6. Legal issues The cyber laws that govern the e-commerce transactions are not very clear and vary from country to country. These legal issues prevent people from entering into electronic contracts.

7. Huge technological cost It is difficult to merge electronic business with traditional business. Technological infrastructure may be expensive and huge cost has to be incurred to keep pace with ever changing technology. It is necessary to allocate more funds for



technological advancement to remain competitive in the electronic world.

8. Product suitability

People have to rely on electronic images to purchase products. Sometimes, when the products are delivered, the product may not match with electronic images. Finally, it may not suit the needs of the buyers. The lack of 'touch and feel' prevent people from online shopping.

9. Cash on Delivery (COD): Cash on delivery is big problem for e-commerce companies. In the era of digital payments, cash on delivery is still the most favoured mode of payment used by the consumers. This mode is very expensive for e-commerce companies. Sometime courier companies take 30-40 days to return the cash collected from customers to dealers. If the customer return the product than it becomes very expensive for the company as the company pay two way courier charges

Opportunities of E-Commerce

1. Strategies for growth

The growth rate of e-commerce in India is mentionable and higher than other countries. In terms of e-commerce it places the third position in the world but due to lack of proper IT infrastructure, logistic support and financial infrastructure it faces challenges for its development.

2. Changing E-commerce landscape

The e-commerce has changed the business landscape by vertically integrated brands, online retail education, aggregation of niche products etc. Dale Traxler quoted "The web is

changing traditional distribution channels." Therefore e-commerce has given business a new dimension to revolutionize the world market

3. It minimizes stock cost

Web based business wander require not keep up enormous inventories or costly retail showrooms. Their showcasing and deals drive is a small amount of that of conventional mortar-based organizations. Online business can minimize stock expenses by receiving without a moment to spare (JIT) framework improving the association's capacity to conjecture request all the more precisely.

4. Better customer service: Consumer satisfaction is a resource for businessman to expand their business development. Online business is a best way to deal with give most extreme level client administrations as far as ease, quality items, and just in time. Best level consumer satisfaction can be given by online business. Both traders and customers get benefit from them. E-Commerce is giving an opportunity to provide customer service even after sales.

5. Quick marketing of products

Web based business is a stage to clarify all insights regarding the products to its customers. E-Commerce business is giving a total answer for buying the items from on the web and pay online by evading such countless sorts of issue and danger. It gives a chance to arrive product data to individuals of domestic nation as well as abroad within a short period.



6. Reducing distribution cost

E-commerce is an alternative system of traditional business which helps to reduce distribution cost and easily spread the business all over the country and sometimes out of the boundary of the country. Since e-commerce is based on virtual market i.e. internet, so it reduces distribution cost and time by providing just in-time (JIT) services. It helps to avoid all kinds of risk. It is a great opportunity for buyer and sellers to deal their business by sitting their own places.

CONCLUSION

The E-Commerce has made the shopping easy and simple. The E Commerce Industry in India is developing quickly despite many difficulties. Online business industry is one of the biggest developing ventures in India as of now. The E-commerce industry is expected to grow around 4 times by 2021 than the business of 2015. Yet, Indian online business needs to confront numerous challenges in web promoting as a result of infrastructural difficulties and lack of computer knowledge. Larger part of the customers live in rural zones don't have adequate information about computer and web. Some of the customers in metropolitan zones don't have credit facilities and along these lines e-commerce based purchasing and selling of products is restricted to metropolitan class knowing about computer and internet. If Indian advertisers consider basics of good website they can definitely make success marketing in international markets. Government should come forward and to take steps so that hurdles

in the growth of e commerce are reduced to minimum

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