VISION

To develop competencies of people to meet the challenges of business, industry and service sector. Empower them with requisite skills to be globally acceptable Business Leaders. Provide world-class professional management education to the people at a reasonable cost, spread Indian ethos, spirituality to sustain, survive and succeed in business and industry.

MISSION

To bring professionalism in all spheres of life. Enrich the quality of life by creating and sustaining the urge to continuous learning for life. Encourage competitive spirit for organizational excellence by leveraging intellectual human capital. In still entrepreneurial quality of life of individual by encouraging to believe in personal integrity, hard work and honesty in public life. Develop leadership, entrepreneurship quality among the people with patriotism, modern outlook and positive attitude towards life. Develop self confidence to lead motivate people through case study, practical training and exposure to global business and industry.

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SDM Post Graduate Centre for Management Studies and Research started its MBA program in the year 2007. It is recognized by AICTE (New Delhi) approved by Government of Karnataka and affiliated to Mangalore University. The PG centre is housed in a magnificent building situated at Kodialbail, Mangaluru and offers most modern facilities. Group Discussion, Soft skills, Presentations, Role Plays Case Analysis, Corporate etiquette and Assignments are part of the curriculum in the centre. In addition to this Digitalization, Dual Specialization, MBA Plus Plus, IFRS Program are also offered. SDM PG Centre (MBA Program) a Premier Management Institute has an academic fraternity of individual dedicated to the motto of excellence and service. The centre is known for its quality management education. 'Shresta' national level management fest at post graduate level is conducted by the centre every year in order to train students in communication and organizing skills. The flagship event of the institute is the national conference organized every year in the relevant topic of Management/Business Administration.

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Post Graduate Centre for Management Studies and Research
Mangaluru - 3
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CONTENT

FLIPPED CLASSROOM LEARNING- AN EFFECTIVE LEARNING MECHANISM COMPARED TO TRADITIONAL LEARNING

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ABSTRACT

The classroom environment has evolved significantly in recent years, and teachers must adjust their teaching strategies to best suit the requirements of their students. Today, new technologies are being introduced in the classroom to improve the effectiveness and appeal of teaching and learning. In the traditional classroom instruction approach, the instructor is often the focal point of a lesson and the main information communicator during the class session Students turn to the teacher for advice and comments as the teacher replies to questions. On the other hand, flipped classrooms purposefully change the way that instruction is delivered to a learner-centered model where class time is used to explore subjects in greater depth and to create meaningful learning opportunities, while educational technologies like online videos are used to deliver content outside of the classroom. Content delivery in a flipped classroom can take many different forms. Although online collaborative discussions, digital research, and text readings may be employed, video courses created by the teacher or outside parties are frequently used to impart curriculum. In order to help students, learn more effectively, this study examines and contrasts traditional and flipped learning methods while also recommending an inclusive learning approach.

Keywords
Flipped Learning, Traditional Learning, Content delivery, Learning Mechanism, Collaborative Learning.

Introduction

The needs of the students have changed significantly in recent years, and teachers must adjust their teaching strategies to match these needs. Modern classrooms are incorporating modern technologies to enhance teaching and learning. Academic success is highly influenced by the teacher's pedagogical approach, which also has a big influence on how a student perceives a subject and even education. Flipped Classroom has grown in popularity among professors and administrators at universities all around the world in recent years. The flipped classroom approach has gained popularity in a variety of courses in higher education institutions. Information technology has become a crucial component of the teaching and learning process in academic courses at higher education institutions, paving the way for the birth of several pedagogical models including e-Learning, Blended Learning, and the Flipped Classroom.

The flipped classroom is one of the most innovative developments in contemporary education. It is predicated on the notion that giving individual and small group instruction during class will help pupils learn more efficiently. Then,

with an emphasis on active learning, teachers give their students lectures and presentations to view at home or outside of class.

The teacher is the barrier to knowledge in the conventional approach.When they arrive for class, students have little to no prior knowledge of the topic.All the knowledge, which frequently consists of the fundamental information about a subject, is imparted to them in class. Homework is the more in-depth study that students are required to complete at home. Thought processes are often assessed following the completion of an exam.

Less "sit and listen" equals more "do and learn," and the flipped paradigm is making class time more pleasurable, fruitful, and engaging for teachers and students alike.

– The Flipped Institute. Since they are already familiar with the subject matter when class begins, students can use this time to work individually or in small groups with their teacher and classmates to further their comprehension of the subject.

Less "sit and listen" equals more "do and learn," and the flipped classroom model is improving how much fun, how much learning gets done, and how much teachers and students are engaged in the material. In flip teaching, direct instruction is moved from the group learning space to the individual learning space. The resulting group learning space is then transformed into a dynamic, interactive learning environment where the educator guides students as they apply concepts and engage creatively in the subject matter. (Talbert, 2014).

The flip teaching method is a reversal of conventional instruction in which students are first exposed to new material outside of class through lecture videos, and then class time is used to complete the more difficult task of integrating the knowledge through techniques like problem-solving, discussion, or debates.It is a method that enables educators to use one or more approaches in their classrooms. (Brame, 2013).

Flipped learning is all about providing opportunities for active interaction, according to Kari M. Arfstrom, cofounder of the Flipped Learning Network. A flipped classroom is a teaching method and form of blended learning that tries to boost student engagement and learning by having students read at home and work on real-world problems in the classroom.

Students in flipped classrooms learn by doing and by asking questions. The process of students helping one another benefits both more advanced and less advanced students. The distribution of instructor time is altered through flipping. Traditionally, teachers interact with the students who ask questions, but it's usually the students who don't ask that need the greatest help. By flipping the classroom, a teacher can focus on students who most need assistance rather than those who are most self-assured. Flipping shifts teachers' roles from "sage on the stage" to "guide on the side," enabling them to work with certain students or groups of students at various times throughout the lesson. Other names for this include the Thayer Method, inverted classroom, backward classroom, and reverse instruction. (Lage, Platt & Treglia, 2000).

By making the teaching and learning process more student-centered rather than heavily teacher-dominated, flipping the classroom can empower both teachers and students. This will increase learning gains for students by giving them more opportunities to use their creativity, problem-solving skills, informational reasoning, communication, and other higher-order thinking skills. (Topp, 2011).

Since they are so important in carrying out the curriculum, teachers have a responsibility to ensure sure every student in their class succeeds in achieving the goals.

The students anticipate that the teaching materials and delivery method will be easy for them to understand. The teacher's responsibility is to provide the required materials and experiences in order to promote learning and meet the

expectations of the student. (Thomas & Israel, 2014).

Pillars of Flip Teaching

Each letter of FLIP in flip teaching represents its four pillars.

Flexible environment - The flexible learning environments that educators have established allow students to choose when and where to learn. (Lynch, 2015).

Numerous techniques of learning and assessment are available for students to employ.

In addition to the scheduling, maintaining the physical atmosphere in the classroom aids in fostering discussion and contemplation. The best action that can be taken for children to promote flexibility and diversity in both learning and exhibiting mastery is ongoing observation and adaptation taking place in a suitable setting. (Moore, 2016).

Learning culture - Class time is set aside for in-depth discussion of various subjects in order to foster a rich learning environment. So that they can engage in and evaluate their learning in a way that is personally meaningful, students are actively involved in knowledge production (Sams et al., 2014).Meaningful student-centered activities as opposed to teacher-centered lectures, scaffolding support that enables student access with differentiation and feedback (i.e., the learning component is what they needed is through feedback, interaction and engagement which best deliver at the best moment), (Moore, 2016).

Intentional content - Essentially, this entails putting content in the most appropriate context, providing direct instruction that is independently accessible prior to class for all students, and making accessible relevant content that the teacher has created or gathered for the students. It also entails differentiating content for teaching to the level of the students in order to meet their needs at the appropriate time.Depending on the grade level and subject, teachers employ purposeful content to optimise the amount of time students spend using active learning techniques. (Sams et al., 2016).

Professional educator - Compared to a regular classroom, a flipped classroom places a greater emphasis on the role of the professional educator.In order for flip teaching to be successful, instructors must keep an eye on the students during class and provide them feedback and evaluations right away. (Lynch, 2015) Being a reflective, approachable teacher who collaborates and reflects with other educators, takes ownership of improving one's craft as one's students advance and one's level advances, and who is helpful to all students by providing individual, small-group, and class feedback in real-time as required (Moore, 2016).

Through in-class discussions and enrichment activities, flip teaching helps to move subject delivery outside of the classroom, giving students the chance to develop critical thinking, creativity, communication, and teamwork skills. When lectures are given outside of class, students are better able to interact with their classmates during in-class activities like group discussions and problem-solving. Students can enhance their learning and classroom engagement with this strategy. (Aaronson & Intern, 2013).

According to Restad (2013), Higher-order thinking, problem-solving creativity, and critical thinking are all enhanced by flip teaching. Students are more engaged, motivated, and inclined to participate. Additionally, it enhances peer interaction, differentiated learning, and students' team-based skills.

Objectives

- To investigate the differences between traditional and flipped classroom learning.

- To make a suggestion for a powerful student-centered learning mechanism

Traditional vs Flipped Classroom learning
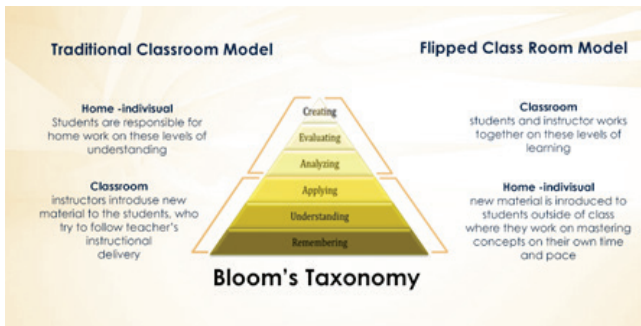
In a Flipped Classroom method, instructors play a significant role as facilitators, guiding their students to deeper levels of thinking and learning. A Flipped Classroom is a teaching-learning method that focuses on the student. Flipping the classroom allows instructors to improve the teaching experience in the following ways.:

- Dive deeper into subject – The learning material can be explored in further depth once students have a fundamental understanding of a particular subject. As a result, teachers may provide students who want to explore a subject in greater depth with more comprehensive learning materials.

- Faculty can work more closely with students inside the classroom – The teachers can devote more time to working closely with students in the classroom, monitoring their progress by responding to specific questions and assisting them in understanding themes covered in the readings or videos.

- Students can share their understanding of the concepts with peers – There is frequently little to no peer interaction in the typical classroom model because students come to class for lectures but do their homework at home. The "flipped classroom" allows students to learn the material at home and then work on projects with their classmates in the classroom. The ability to collaborate and understand peers is also improved. The students work together and put course material to use while being supervised by the teacher. The more interaction there is, the easier it is to create a learning environment where students are encouraged to share their

knowledge both inside and outside of the classroom.

- Students actively participate in learning – By giving them opportunity to practice and apply using the disciplinary knowledge's intellectual tools, students' roles change from passive recipients of knowledge to active creators of it.

- Constructive feedback – More opportunities for students to utilize their information and show that they can use it lead to gaps in their understanding becoming apparent to both themselves and the faculty.

Thinking of Bloom's Taxonomy

Level of learning	Traditional classroom tools	Flipped classroom tools
Remembering	Face-to-face lecture	Pre-recorded lecture, reading material, and watching video lectures independently
Understanding	Question and Answer	Reflection, peer-to-peer discussion and collaboration
Analyzing	Homework	Classroom activities such as a group discussion
Applying, Evaluating, Creating	Homework or nothing	Student projects, presentations, peer-evaluation and instructor-evaluation.

Recommendations

The standard educational structure is reversed by the flipped classroom, a sort of blended learning, which delivers instructional content—often online—outside of the usual classroom setting. Activities that could have previously been regarded as homework are moved into the classroom. In the traditional model, student interaction may be confined to tasks that require students to work alone or in small groups to complete an application task created by the teacher. In class debates, the teacher usually takes Centre stage and steers the conversation. This kind of instruction frequently includes assigning students reading assignments from textbooks or homework assignments that require them to apply a concept.

The typical classroom learning method, known as the "flipped classroom," has the students listen to lectures in class and then complete assignments or practice exercises at home. In a flipped classroom, the study materials are handed to the students to read at home. The students then return to the

classroom to enhance their grasp of the content by discussing it with the teacher and other students. As a result, the flipped classroom method uses classroom time to discuss the subject and engage in additional learning activities that help students comprehend the subject matter better. The students continue to absorb the lessons after the lecture through further online discussions, experiments, or practical applications.

In this educational strategy, we employ both electronic media and customary instructor-led face-to-face instructional techniques as part of a blended learning approach. Students are offered online digital content in the form of online lectures and videos prior to the start of class. Students engage in peer-to-peer learning discussions or complete additional learning tasks while asking the teacher questions and receiving feedback in the classroom.

The instructor controls the learning environment in a traditional classroom setting by delivering the prepared lecture in class and assigning assignments for practice. The flipped classroom approach, on the other hand, has the students study the material independently and engage in additional learning tasks with their peers, such as group discussions, role-playing, experiments, real-world applications, etc. The teacher provides guidance as needed. In contrast to the typical classroom, where learning is linear, the learning in a flipped classroom is non-linear. The one-way, linear learning process is mostly guided by the instructor. Lesson plans and the order outlined in the learning programme are followed by the students. The learners do not adhere to a predetermined learning order in the non-linear learning programme. They can select their learning milestones to complete the learning programme based on their preferred learning styles and newly acquired knowledge. The lesson plan or programme structure are less important in the flipped classroom method because the students are under more control.

Conclusion

The attention spans of today's pupils are shorter than ever before, making it difficult for teachers to convey information in a way that immediately holds their attention. Teachers must recognize that today's kids are products of the most technologically stimulated period in history. A Flipped Classroom There are statistically substantial improvements in engagement, test scores, and general long-term learning when topics are reviewed beforehand and lectures are turned into interactive working sessions.

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LEARNING MANAGEMENT SYSTEM TO ENHANCE THE QUALITY EDUCATION IN UG COLLEGES

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ABSTRACT

The learning process is strengthened by Learning Management Systems (LMS) through virtual classroom settings. With intervening mechanisms that encourage online collaborative-groupings, professional training, discussions, and communication among other LMS users, a typical LMS promotes an inclusive learning environment for academic development. The use of modern LMS resources, active learning, and certified curricular standards should all be balanced by the instructor. An LMS enables instructors to create online activities, guide and model dialogues, establish learning objectives, provide learners options, and support problem-solving through decision-making procedures. Teachers and students have access to an online classroom using learning management systems (LMS), which promotes learning procedures. Teachers and students have access to an online classroom using learning management systems (LMS), which promotes learning procedures. Learning Management Systems (LMS) support teachers and students in the learning process in virtual classroom settings.

Keywords: resources, collaborative, inclusive

INTRODUCTION

The Karnataka LMS Scheme is a digital introduction programme plan that the state government of Karnataka has just started implementing. Lessons are available on digital platforms in a number of languages. According to the state of Karnataka's administration, more opportunities for e-learning will be made available at educational institutions, including schools and colleges, as a result of this digital project. LMS offers a framework for a delivery techniques including emails, discussion groups, audio discussion presentations, and newspapers (Alzahrani, 2019). Students can speak with one another using delivery methods without being distracted by their physical location or by the passage of time (Alzahrani, 2019). Learning can be done in with other obligations and responsibilities thanks to settings (Alzahrani, 2019). Additionally, in arrangements, students must use an LMS to investigate the course contents, communicate effectively with others, and control the technological aspects of the curriculum. Utilizing an LMS gives online students reliable feedback on their performance(Downes & Bishop, 2015). LMS use enables independent learning for online students. The choice between an LMS with a proprietary system and an open-source system must be made by college groups (Kimmons, Hunsaker, Jones, & Stauffer, 2019). The choice is mostly influenced by the resources available and the amount of competence or understanding of

LMS users within college organisations (Turnbull, Chugh, & Luck, 2019). College groups must pay a fee to access and use the LMS features through a proprietary system that uses an exclusive code (Kimmons et al., 2019). In order to create online learning environments that make use of a variety of media and communication tools and promote learners' choice in the selection and usage of online learning resources, educational entrepreneurs are supporting open-source solutions. These open-source technologies are still developing to account for the possibility that they might only be used in web-based environments (Turnbull et al., 2019). Organizations in schools can employ open source software to fit their needs. Students at colleges and universities are among of the most frequent consumers of open source software. Most collegiate settings have access to IT skills to facilitate the use of open-source solutions.

OBJECTIVES FOR THE STUDY

1. To enhances the performance of the students.

2. To access the videos, materials related to the concerned subject.

3. To track the performance level of the students.

METHODOLOGY APPLIED

A. **Primary Data:** The research is developed through observation and collection of data through questionnaires. The sample size is determined as 60 student's response from in and around Dakshina Kannada District, Hassan District and Udupi District.

B. **Secondary Data :** Theory is developed on the basis of referring secondary data like books, journals and magazines.

C. **Statistical tool:** To analyze the data Chi square technique is used and arrived conclusion from this analysis.

LMS ENHANCES THE LEARNING FOR STUDENTS

A classroom response system is a technology resource used by an LMS to support online conversation. According to Barth-Cohen et al. (2016), students can use clickers as a response system during online classroom sessions. They gathered information for their study from students completing an online course for schoolers. The teacher set up online discussion forums for the students to participate in and gave them clicker questions to respond individually (Bernard et al. ,2004), i. Online teachers who gave their students access to the educational technology discovered that their students started asking inquiries of other students. The usage of clickers promoted online discussion among students. Colleges today provide every student with a laptop so they may access the LMS technologies that are constantly being used to support online instruction (Turnbull et al., 2019).

A learning management should have the following characteristics for the students:

1. Structure

It should have a proper structure with centralization and organization of all learning-related functions into one system which would enable navigation easy and effective.

2. Security

The learning management system should be able to protect from unauthorized access to courses, student records, and administrative functions.

3. Registration

It should help in finding and selecting or assigning courses, curricula, etc. by learners and their supervisors, which would also include instructor-led training classes.

4. Delivery

It should be able to provide smooth delivery of content, on-demand delivery of learning content and experiences to learners.

5. Interaction

It should facilitate learner interaction not only with the content and communication between learners, instructors, course administrators, but also between communicative content and the LMS.

6. Assessment

It should enable administering assessments and the collection, tracking, and storing of assessment data, with further actions taken based on the results of assessment. Many LMSs include the ability to create assessments as well.

7. Tracking

It should be able to track learner data including progress on a predefined set of training goals and requirements, and tracking of courses for usage, especially in relation to required deployment of mandated training.

8. Reporting

It should enable extraction and presentation of information by administrators and stakeholders about learners and courses, including the information that is tracked as described above.

9. Record keeping

It should also have provision for storage and maintenance of data about learners. This includes both demographical information profiling

10. Personalization

It should enable configuration of LMS functions, interfaces ,and features by learners and administrators to match personal preferences, organizational needs, etc.

11. Integration

Exchange of data with external systems to facilitate enterprise-widetracking of learner performance and transfer of user data and to exploit externalcontent and learning resources should be a characteristic of a LMS.

12. Administration

Above all, it should be able to centrally manage all of the functions which are listed above.

EMPIRICAL APPROACH

Note: SA- Strongly Agree, A- Agree, N- Neutral, DA- Disagree, SD-Strongly Disagree.

M = Male, F = Female.

Table No 1. Learning management system enhances the performance of the students

SL No	Statements	Gender	SA	A	N	DA	SD	X2	Accept/ Reject
1	It provides videos, materials related to the concerned subject.	M	9	7	11	3	0	0.24	Accept
		F	11	11	7	1	0		
2	It tracks the performance level of the students.	M	17	13	0	0	0	.28	Accept
		F	15	14	1	0	0		
3	Contents are accessible at any time to refer and study for the students.	M	9	14	7	0	0	.70	Accept
		F	18	12	0	0	0		
4	Assignments are submitted through LMS	M	15	14	1	0	0	.06	Accept
		F	16	13	1	0	0		
5	It enables students to easily understand the concepts of their subjects	M	11	19	0	0	0	0.27	Accept
		F	13	17	0	0	0		
6	It encourages e learning among the students.	M	14	15	1	0	0	.60	Accept
		F	16	13	1	0	0		
7	It develops skill and competency level of the students.	M	17	13	0	0	0	0.66	Accept
		F	15	13	2	0	0		

Source: Primary Data

Note: Degrees of Freedom: 4. Value = 9.488 at 5% of level of significance.

FINDINGS

1. It provides videos, materials related to the concerned subject..

2. It tracks the performance level of the students..

3. Contents are accessible at any time to refer and study for the students. .

4. Assignments are submitted through LMS.

5. It encourages e learning among the students

SUGGESTIONS

1. Provide more importance for a good content development and management system.

2. Updating of information is required to catch the attention of the students.

3. Encourage the students to use LMS.

CONCLUSION

In online classroom environments, LMS reinforces teachers and students in the learning process. A standard LMS supports an inclusive learning environment for academic progress with interceding structures that promote online collaborative-groupings, professional training, discussions, and communication among other LMS. Studies on how LMS resources support student achievement are emerging steadily. Continual LMS technology resource changes and refinement can impact the implementation of pedagogical changes to assist students in online settings. Educational leaders can support the initiative by working with school instructional teams who support the effort. Instructors should balance active learning with the use of LMS technological resources and using guidelines from the qualified curriculum.

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TRANSFER OF LEARNING AND ITS IMPACT ON EMPLOYEES' JOB PERFORMANCE IN IT AND ITeS SECTOR

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ABSTRACT

Employees are the major assets of any organization. Every organizations needs well trained employees to perform the activities effectively and efficiently. It is the continuous process of the organizations that helps to develop skills, knowledge and abilities. Transfer of learning from management development programmes has been described as the effective and continuing application back at work of the knowledge and skills gained on those programmes. It is a very important issue for organizations today, given the large amounts of investment in these programmes and the small amounts of that investment that actually translates into an improved individual and organizational performance. The purpose of the study is to find out the transfer of learning and its impact on employees' job performance in IT and ITeS sector in Mangaluru city.. The study found out that employees are aware about training; employees are motivated through training; and 64 percent believed training has positive impact employees' performance. The study suggested that training facilitators should be dynamically followed and made required and the employer should give compulsory training programs for all employees in order to improve performance. The study decided that there is need for continuous training and learning transfer is a major impact on employees' job performances.

Keywords:

Training, Development, Transfer of Learning, Job Satisfaction, Employee Performance.

INTRODUCTION

We are living in a global village. The world is becoming smaller and our business is becoming larger as the result of globalization. In this regard the companies must be competitive to face the challenges of the globalization. The competitive advantages of the firm depend on the knowledge and skills possessed by the employees (Drucker, 1999).Training and development have become one of the necessary functions in most organizations, because they lead to high performance in the same field and are important part of human resource department, it has a significant effect on the success of an organization through improving employee performance (Mozael, 2015).There is significant positive relationship exists between employee training and development and the employee performance (Naveed, 2014).

Current organizations are facing extensive competition, continuously changing technological and business environment. Globalization and ever changing customer needs have added up more challenges on business organizations. In order to meet these challenges, the industries are seeking to reach its targeted profit level by ensuring proper training and development of employees. Employees are most precious asset for any company as they can build up or destroy reputation of company and they can effect profitability (Elnaga and Imran, 2013).Training is more present-day oriented that focus on individuals current jobs, specific skills and abilities to immediately perform their jobs while development enhances behaviors, attitudes and improves employee performance in an organization. It is the process of increasing the knowledge and skills of an employee, for doing a particular job. Training is of much significance in achieving the objectives of the organization by keeping in view the interest of employees and organization (Stone, 2002). Development is a long term education

process utilizing a systematic and organized procedure by which managerial personnel learn conceptual and theoretical knowledge for general purpose. Training and development proves to be a parameter for enhancing the ability of the workforce for achieving the organizational objectives. Training is seen as a useful means of coping with changes fostered by technological innovation; market competition, organizational structuring and most importantly it plays a key role to enhance employee performance. Thus the objective of this study is to show the impact of training and development on employees performance. Training and development have become one of the necessary functions in most organizations, because they lead to high performance in the same field and are important part of human resource department, it has a significant effect on the success of an organization through improving employee performance (Mozael, 2015).

The existing organizations should deal with training necessitates linked up with altering and growing internationalization of industry, diverse national point of view and a varied workforce (Abdus, 2011). Training is of much significance in achieving the objectives of the organization by keeping in view the interest of employees and organization (Stone, 2002). Training includes but not limited to software training, management training whereas development focuses primarily on the activities that improve employee skills for future endeavors. Firms are now facing new changes due to the rapid pace of technological and global development. Technological advancements have brought about the need of competencies and capabilities needed to perform a specific task. In order to manage these challenges, more enhanced and efficient training programs are needed by all corporations.

Organisations main aim is to continuously focusing on employees' performance as well as new strategies to improve their performance by giving useful training tools. The main aim of the organisation is to transfer the learnt knowledge in their workplace soon after back from training place. In simple way transfer may be defined as "the partial or total application or carryover of knowledge, skills, habits, attitudes from one situation to another situation". From elementary to secondary school, technical and industrial training, and higher education, the aim of all education is to apply what we learn in various contexts and to understand and expand the learning to entirely new circumstances. This is referred to as transfer of learning (Haskell, R. E. 2000). When learning something new, we take what we've learned before and apply it to both familiar and unfamiliar situations. Transfer of learning, on the other hand, is at the heart of learning, reasoning, and problem-solving. Learning transfer is closely related to learning retention. The application of what was learned to the job environment is referred to as learning transfer as a phenomenon of workplace learning and further training in organisations. Individuals and organisational units or organisations are also learners (Schneider, K 2014). When our prior experience, abilities, and skills have an effect on the learning or success of new activities, we call this transfer (General Literacy Secretariat, Canada).

The method of applying information or skills learned in one context to a new or different context is known as transition. Learning transfer happens as learning in one sense improves (positive transfer) or degrades (negative transfer) a similar output in another (Perkins, 1999).

LITERATURE REVIEW

Training and development is essential for all organizations to achieve their objectives. Many researchers have been done in this area for understanding the importance of training and development.

According to Abbas Q. and Yaqoob (2009) this fact is of no question that the most domineering apprehension for organizations is performance. The study found that training and development had positively correlated and claimed statistically significant relationship with employee performance and effectiveness.

There have been many studies conducted on this subject. HRM activities are considered as a gift in the eyes of employees and training is one

of them (Mahbuba, 2013). According to Iftikhar and Sirajud (2009) training and development is an important activity to increase the performance of the employees.

Without the training the organization cannot achieve the organizations strategic goals, mission, and effectiveness. On the other hand, Miller and Osinski (2002); Rajasekar and Khan (2013) focused and analyzed that employee training & development is one of the essential parts of human resources management with the identification of organizational need, technique and procedure at different industrial perspectives.

Regardless how the transfers of training elements have been described, there has been general agreement amongst researchers that transfer of training is a critical issue in HRD. For instance, Baldwin and Ford (1988), in their early model of the transfer process provided HRD researchers and practitioners of organisational training with an understanding of the range of factors affecting transfer of training include a range of trainee characteristics, the training course design and the type of work environment.

Further, many researchers in this area have emphasised that any effort taken to evaluate training effectiveness must look for these elements of transfer of training (Broad & Newstrom 1992; Kirkpatrick 1994; Noe 2005; Noe et al. 2004). According to Bates (2003), training can do little to increase individual or organisational performance unless what is learned as a result of training is transferred to the job.

Many researchers have acknowledged that transfer of training will occur only when trainees have the motivation or desire to use the learned knowledge and skills on the job (Baldwin & Ford 1988; Noe 1986; Noe & Schmitt 1986; Wexley & Latham 1991). Perhaps, without motivation to transfer, even the most systematic training program will struggle to be effective. However, little is known about the specific factors that impact on a trainee's motivation to transfer training to the job (Seyler et. al. 1998; Tannenbaum & Yulk 1992).

Employee Training : Training is the learning process that is the indispensable part of human resource development. According to Abbas Z. (2014) training as an essential element to an employee for the development of the companies because some of the employees have lack of knowledge skills and competencies and failed to accomplish task on timely basis. Besides, Training is a learning activity directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. The focus of training is the job or task for example, the need to have efficiency and safety in the operation of particular machines or equipment, or the need for an effective sales force to mention but a few (Cole, 2002).

According to Saleem et al. (2011) training is an organized increase from the know-how skills and sensations needed for staff members to execute efficiently in the offered process, as well as, to operate in underling situation. Furthermore, training also increases the abilities of employee's very effective way by motivating them and converting them in to well organize and well-mannered, that ultimately affects the performance of organization.

However, Laing (2009) training is defined as an indicator to enhance superior skills, knowledge, capabilities and outlook of the employees that results in effective performance of the workers. Moreover, he adds one more thing, that is, training extends the production of the organization. In line with this is the belief that training is important mean to improve the employees' productivity which ultimately affects the organization performance and effectiveness (Singh and Mohanty, 2012).

According to Nunvi (2006), training programs are directed towards maintaining and improving current job performance while development seeks to improve skills for future jobs. Besides Armstrong (1996), emphasized that training should be developed and practiced within the organization by appreciating learning of theories and approaches, if training is to be well understood. Training is a type of activity which is planned, systematic and it results in enhanced level of skill, knowledge and competency that are necessary to perform work effectively Gordon (1992). On the other hand, development is a broad ongoing multi-faceted set of activities (training activities among them)

aimed at bringing someone or an organization up to another threshold of performance, often to perform some job or a new role in the future (McNamara, 2008). While Singh and Mohanty (2012) explained in their research that training is an important tool for the purpose of enhancing the workforce performance and it'll ultimately increase the worth of an organization but organization ought to be balance amongst training worth and training disbursement.

Besides, Chris (2011) employee training is essential for the organization to develop the performance of the employees and the organization should evaluate the training program as per the objectives and missions.

In the same way training enhancement of skills pertaining to a particular job while development has its scope stretched across the growth and personal development of the employees Obisi (2011). Moreover, Cambell (1971) has given his views as training improves the skill level of technical staff during a short period of time for a specific objective while development allows the managers to learn and grow during a long term learning period having wide-ranging objective. Also, Armstrong M. (2009) has differentiated training from development by putting his concept into words that development is meant to acquire new knowledge and skills that help to progress into some future job requirements while training helps in gaining those competencies that enable the employees to better perform in their present jobs.

Further researchers added that technological developments, atomization, mechanization, changing environment and organizational change have gradually led some employers to the realization that success relies on the skills and abilities of their employees, and this means considerable and continuous investment in training and development Khan et al. (2011).Training the act of increasing the knowledge, skills, abilities of an employee for doing a specific job .It an is an organized increase from the know-how skills and sensations needed for staff members to execute efficiently in the offered process, as well as, to operate in underling situation Saleem et al. (2011).

Moreover, Laing (2009) assumed that training as an indicator to enhance superior skills, knowledge, capabilities and outlook of the employees that results in effective performance of the workers.

However, Singh and Mohanty (2012) believe that training is important mean to improve the employees' productivity which ultimately affects the organization performance and effectiveness. On the other hand Training must be talked in such a way that it covers the employees' performance-development needs and is in accordance with their job descriptions. In addition to the previous arguments, McConnell (2004) supports a partnership approach between the employees and their companies in determining training needs, as well as the involvement of the employees in setting up training goals. Besides Mehrdad et al. (2009) also said that training techniques are classified into behavioral or On-the-job (orientations, job instruction training, apprenticeships, internships and assistantships, job rotation and coaching) and cognitive or off-the-job (Lectures, computer-based training, games and simulations etc.

According to Mahbuba (2013) assumed that trainers role is shifting from a simple role of providing skills to active communicator, who makes an effort in achieving training as well as organizational objectives. The main objective of the training is to improve the knowledge and skills, change attitude and behavior of the employees so that they can easily adapt the new technology in the organization for production. As result the turnover and absenteeism rate will be less. Well trained employees show both quantity and quality performance. There is less wastage of time, money and resources if employees are properly trained James et al. (2014).

2.2 Transfer of learning/ training

Government and organizations spend billions of dollars every year on formal training and development programs, and vastly increasing investment in education and training of health workers has been reported globally. There is concern that the bulk of training expenditures do not transfer to the job. Estimates suggest that employees transfer less than 10% of training and

development expenditures back to their workplace. It is reported in industry and health care settings as well that only a small amount of what learned in training are applied on the job. These findings confirm a serious transfer problem for organizations and indicate the glaring gap between training efforts and organizational outcomes. If organizations are to benefit from their training investments, it is crucial to improve the effectiveness of training and get the best use of training funds. It is suggested that the effectiveness of training depends on training transfer or transfer of learning, which is defined as the extent to which knowledge, skills and attitudes learned in work-related training are applied on the job and subsequent maintenance of them over a certain period of time.

Transfer of learning needs to be considered as a multidimensional construct because different authors view transfer of training differently, attributing a variety of features to its definition. For example, Wexley and Latham (1991) suggest that transfer can be measured as a positive, negative or a zero. Positive transfer occurs when learning in the training situation results in better performance on the job. This reflects the general assumption behind most definitions of transfer of training. Negative transfer occurs when learning in the training situation results in poorer performance on the job. Zero transfer, not surprisingly, occurs when learning in the training situation has no effect on the job performance.

OBJECTIVES OF THE STUDY

The study investigated the impact of training and development on employee performance. This research work looks at training and development as an HRM practices and its effect on employee performance in the organization. Definitely, the aim of the study is to find out:

- Effect of transfer of learning on employees' performance

- The impact of training transfer on organizational productivity

- The impact of training on employee satisfaction.

- The need of employee training in organization.

METHODOLOGY OF THE STUDY

Sample and Data Collection

100 questionnaires were distributed among the different employees in IT and ITeS sector in Mangaluru city. The response rate was agreeable. Convenience sampling technique was used for this study. The data was gathered by using self-administered questionnaire and the participation was voluntary.

Measures and Scale

Two variables were used in this study i.e. transfer of training, employee performance and job satisfaction. Equally 100 questions of transfer of training and its impact on employee performance were used. Job satisfaction had 2 questions which were adopted from the study of (Cook and Heptworth, 1981). All variables were measured using a 5-point Likert scale in which 5 represented strongly agree to 1 which is strongly disagreeing.

ANALYSIS AND RESULTS

The main purpose of this study is to evaluate the learning transfer and its impact on employee performance in the organization. Here data have been gathered on the sampled respondents on the influence of training and development on employees' performance, motivation, job satisfaction of the organization.

The findings of this research study and the subsequent evaluation carried out on the responses reflect the key areas of transfer of learning/ training and development and its challenges on employee performance, motivation, retention and morale. Findings from Employees a total number of thirty (100) employees were selected to provide answers to the structured questionnaire .Analysis of survey data is given bellow

Training program is compulsory for the employees for better performance and productivity:

From the analysis, 64 percent of the employees believed that training program is compulsory for better performance and 36 percent employees are not agree with this statement. It is understood that, training program is compulsory for the employees for better performance and productivity.

Transfer of Learning has positive influence on job performance:

From the analysis, 60 percent employees are strongly agreed with this statement. 27 percent are disagreed but 13 percent are not expressing their opinion. So with this we can understand that, majority of the respondents agreed transfer of learning has positive influence on job performance.

Training has high influential impact on employee performance:

It is clear that 66 percent of the respondents strongly agreed with the statement while 24 percent respondents are not agreeing with this. On the other hand 10 percent respondents' are remaining neutral. So it can be said that training has high influential impact on employee performance.

Training content:

62 percent employees are opined that, training content was good to apply new knowledge, 23 percent felt that training content was not good and remaining 15 percent employees were neutral with training content. Though majority is supporting the content, here the organization should change the training content in such ways where employees feel interest to attend the training for better performance.

Type of training received from the organization that is directly effect on performance:

The data depicts that 66.67 percent employees expressed that on-the-job training directly effect on performance. On the other hand 33.33% employees believed that off-the-job training directly effect on performance. So we can say that the on-the-training has direct effect on employees' performance.

Receiving training from the organization to improve performance and productivity

From the data, we can say that among 30 employees 60 percent employees believed that quarterly training programme improve the performance and 26 percent employees are expressed that twice in year training improve performance. On the other hand 14 percent once in year training can improve performance and productivity. Here majority percent are believed

quarterly training programme will improve performance and their productivity.

Training has positive impact on employees' performance:

It shows that 64 percent believed training has positive impact employees' performance, on the other hand 26 percent employees are not believed with this statement and also 10 percent employees did not express anything. So it is observed and believed that, structured and systematic training has positive impact on employees' job performance.

Training program helps to create job satisfaction in quality of work life:

From the data, it is observed that among 30 respondents 64 percent respondents believed training program helps to create job satisfaction and 36 percent respondents' do not believe this statement. Majority percent respondents agreed training programme helps to create job satisfaction in quality of work life.

DISCUSSION AND FINDINGS OF THE STUDY

Training is one of the most potential motivators which can lead to many possible benefits for both individuals and the organization that helps to achieve objectives of the organization. This study examined the impact of transfer of learning on employees' performance in IT and ITeS sector. To achieve these objectives a sample of 30 respondents were selected. The study revealed some findings like average employee strongly belief that training improves skills, knowledge, and abilities and it helps to create their job satisfaction of employees. This statement is similar with the view of Ewuim and Ubochi (2007). Basically better productivity depends on proper training to the employees.

RECOMMENDATION

Many organizations have come to the realization of the importance of the role of training and development programs as it increases the organizations staff efficiency, skills and productivity in order to achieve the benefits of training initiative. The research shows that there is strong impact of training and development on employee performance. All Employees of the organizations

find their training and development beneficial for their performance. Employers should be provided with more training programs in order to reduce the cost of recruiting and training new staff members. On the other hand the provision of feedback to employees after training is recommended in order for employees to become aware of areas where they can improve their performance.

CONCLUSION

Training and Development is an important aspect of human resource management. It is important for organization to get skilled and capable employees for better performance, and employees will be competent when they have the knowledge and skill of doing the task. Training and Development would provide opportunities to the employees to make a better career life and get better position in organization.

Therefore, the purpose of this study is to analyze the impact of learning transfer on employee performance. HR Department is continuously hiring skilled people from wide market and thus provides trainings to cope with global challenges. Through various HR activities and training programs as well as motivating employees to apply the new learnt skills and knowledge, they retain talents in the organization, ensure career path for performers to perform more efficiently and effectively to contribute more and more.

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A STUDY OF PERCEPTION OF SELF-EMPLOYED PERCEPTIONS TOWARDS DIGITAL BANKING INITIATIVES AT BELTHANGADY (D.K)

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ABSTRACT

Today our society is undergoing a series of change, every customer expects better & better services from the organizations. Banking is also one such industry today which is not exempted from this. Service industry has to still transform a lot in the amidst of changing trends. Taking care of esteemed customers, managing the competition, understanding the present client requirements requires lot of out of box thinking. Banking practices have been changed from traditional banking to core banking; services have been turned to be completely customized. The biggest challenge before the bankers is it has to take strong initiative taking into consideration the completely changing physical environment, depleting natural resources & on the other hand meeting the expectations of the customers. Today we are witnessing climatic change, increasing use of papers & also emission of carbon footprint. A time has come where bankers have to educate & encourage their customers to go paperless & use technological based products. This will foster convenience in transactions, save a lot of time & also reduce operational costs, moreover it will help in preserving our planet earth even for forthcoming generations. This study focuses on understanding the perception of self-employed professionals at Belthangady in Dakshina Kannada district.

Keywords

Exempted, Transform, Requirements, Esteemed, Customized & Professionals.

Introduction:

Presently sudden changes taking place in physical climatic conditions is not a good sign for the country as well as her people. This will increase heat in the atmosphere, spread epidemic diseases & will continuously have a negative impact on human health. A study conducted by a leading research firm in the world have clearly reported that the rapid cause for this abrupt climatic change is due to the destruction in our natural resources, tampering our natural ecosystems, increasing fast urbanization by cutting & clearing more than required trees (reducing greenery & increasing pollution), using more air coolers (AC) etc. The impact of this will be directly witnessed on human

beings & this will lead to reduced life span of human lives, becoming victims to strong deadly epidemic diseases & also the threat to our younger generations too. Government of India on the other side has directed the firms to take up corporate social responsibility. Coming to the part of the banks, they have a better role to play here. On one side their staffs must motivate their customers to take up paperless banking (Mobile, Internet, POS swiping & UPI payments).

Impact of covid-19 on regular business transactions of self-employed professionals:

In the initial stages when whole country was affected by pandemic covid-19, whole markets shaked as it was very difficult to accept the reality

and come out with newer methods of making payments & also business transactions. The share of enterprises accepting only traditional methods of making & accepting the payment drastically came down. This made the professionals to go with the modern methods of banking & also accept all major digital methods of payments so that both self-employed as well as customers were benefitted. Most of the documents were also turned paperless. On the other side, following the protocols of pandemic such as maintaining social distancing, washing hands frequently etc. promoted digital transactions only, because accepting physical currencies there was a fear that pandemic will spread faster. Government was also reporting that certain areas were hotspots for faster spread of covid-19.

The transactions undertaken through paperless banking & digital payments post covid-19 has the following advantages to the customers & also the self-employed professionals. These benefits were as follows:

- This will completely reduce transaction time & the costs associated with the same.
- Reduce consumption of paper resource (Paperless) & saves our trees.
- Reduce standing in a queue in a bank waiting for your turn to get the service.
- Reduced bank visits during business hours
- Anytime, anywhere banking.
- Better technological education (Use of Apps).
- Increased efficiency of transactions.
- Instant payments
- Proper maintenance of payment records
- No risks of carrying cash
- Immediate confirmation of payments received.

Here we find that this will also help in reducing customer travel time & also consumption of additional fuel. Customers can have easy access to their transactions on time freely without hassles of paperwork. Today banks are forced to carry out research from time to time to improve their

products & services, also to bring all their products in their sites. Digital banking products & services are very recent in the industry but have made vast remarkable strides in the recent years. Customers find more easy & convenient to carry out their transactions by sitting in a particular place itself. Younger generations who are very much tech savvy have a taste for digital banking products of the bank. Presently the following products & services are available in the banks for the convenience of their customers & these are as follows:

1) Green savings & current accounts.
2) Green Mortgages.
3) Green Loans.
4) Green credit cards.
5) Green Insurance
6) Green NRI accounts & deposits.
7) Green Demat accounts & other subsidiary products.

Digital banking services presently offered by the banks to its customers are as follows:

1) E –Statements
2) E- cheque books
3) Mobile banking
4) Phone banking.
5) Miss call facility
6) Dedicated Relationship Managers.
7) Call centers for enquiry
8) Toll free numbers.
9) Bill payment services.
10) Mobile & DTH (Cable) recharges
11) Fund transfers
12) RTGS (Real time gross settlements)
13) UPI payments

He above services are directly offered by the banks to their customers. Presently a study conducted has witnessed that the users of these services are found more in urban areas & in the rural areas most of the customers are not even

aware of these services. The common reasons for this is that

1) Customer's freedom of privacy in carrying out their financial transactions may be lost as they have to depend on some one.
2) Fear of technical problems& transactional failures.
3) Theft & loss of funds.
4) Lack of technological awareness.
5) Resistance to change as they are comfortable with old age banking.

Self-employed professionals are busy in their regular business schedules on normal working days carrying out their normal business & business transactions. Once they are completely tied up at their place of operations, they have very less time to keep moving to the banks, carry out their normal transactions, and honor their financial commitments. When banks have taken paperless transaction initiatives it has been widely appreciated by the self-employed professionals. Most of them have even encouraged their fellow mates as well as their customers to use the same. In other words this has also lead to the advent of cashless transactions which will set them free from holding & carrying physical cash & giving room for unexpected risks. Banks can also reduce their printing costs. Most of the self-employed professionals at the study area (Belthangady) have installed POS (Point of Sale) machines & also downloaded mobile banking apps of their respective banks. This will benefit their business too by encouraging customers to go for additional purchases.

Objectives of the study:

1) To study digital banking & its benefits Post Covid-19
2) To understand the awareness level of self-employed professionals on digital banking initiatives of their banks.
3) To study the perception & satisfaction of respondents towards digital banking post covid-19.
4) To give findings based on analysis carried out in the study.

Methodology

Covid-19 has bought lot of changes in making payments & carrying out business transactions. Whole country was left out with only option of accepting digital payments. It was difficult for self employed to proceed with the earlier traditional payments. Therefore, they couldn't resist the rapid change that had taken place in finance industry & were forced to implement the same at the earliest. This study, conducted in a small geographical area tries to find solution about what self-employed professionals perceive about digital banking practices.

Data for this study is taken from both primary & secondary sources. Primary data is collected from questionnaire given to the respondents & also by oral interview. Secondary data is taken from Banking journals, Annual reports of the banks, Books, newspapers & related websites. The collected data is then tabulated & analyzed using Non parametric test.

Size of the sample for this study is restricted to 50 respondents at belthangady town of DK district which is considered as the study area. Method of sampling used in this study is convenient sampling. Respondents chosen are self-employed professionals running their own business. Specifically the targeted audience is 10 kirana store owners, 8 footwear dealers, 6 vegetable & fruit vendors, 12 hardware shop owners in the town, 4 bakeries & 10 mobile & electronic shop owners.

Scope of the study:

As the numbers of customers are increasing day to day & are swiftly getting aware about digital banking initiatives & technology based products also, its concern for saving future resources it is very much useful to them in one or the other ways or in one or the other situations. Still it is very necessary to disseminate knowledge for all major customers especially those who are staying in the rural remote areas where technology is still beyond their reach but are experiencing negative impact of climatic change. One of the major hurdle that need to be crossed here as early as possible is power cuts, signal & network problems etc. This is the prime

reason why rural population still are comfortable with traditional banking systems & are very much reluctant to accept the changes in modern banking trends. Banks should still put lot of efforts to educate them & if possible, help them to undertake technology-based transactions, also post covid-19 it became inevitable for all self-employed running different businesses to acclimatize with the changes faster. It is possible to carry out higher research by taking salaried class or a common man to understand about usage of digital banking services post covid-19. This can be done by taking larger samples & wider study area.

Limitations of the study:

1) Only fifty respondents are taken for this study, as the number of entrepreneurs is lesser.

2) Smaller geographical area is selected due to the paucity of time.

3) Data is collected from the self-employed in their deep busy schedule & a few of them after their business hours as everything has to match perfectly.

4) Only public sector banks are more in the study area & hence they are taken, private sector banks are not taken in this study.

5) Since self-employed entrepreneurs were reluctant to respond to the financial matters, questions pertaining to their business turn overs are not asked.

Data analysis

Data is analyzed from the responses given by the respondents. These responses are obtained through data collections from the questionnaires given to respondents

Table 1: Age of the respondents

Age	Number of respondents	Percentage (%)
21 – 30	22	44
31 – 40	16	32
Above 41	12	24
Total	50	100

Source: Primary Data

Table 2: Gender of the respondents

Gender	Number of respondents	Percentage (%)
Male	44	88
Female	06	12
Total	50	100

Source: Primary Data

Table 3: Nature of business of respondents

Nature of business	Number of respondents	Percentage (%)
Dealer	12	24
Distributor	14	28
Trader	24	48
Total	50	100

Source: Primary Data

Table 4: Present Bank of respondents

Bank	Number of respondents	Percentage (%)
Union Bank of India	16	32
SBI	08	16
Canara	24	48
Bank of Baroda	02	04
Total	50	100

Source: Primary Data

Table 5: Banking experience of respondents

Banking experience (in years)	Number of respondents	Percentage (%)
Less than 3	16	32
3 – 5	20	40
Above 5	14	28
Total	50	100

Source: Primary Data

Table 6: Awareness of respondents on digital banking

Awareness level	Number of respondents	Percentage (%)
Highly aware	30	60
Aware	20	40
Total	50	100

Source: Primary Data

Table 7: Respondents purpose of digital banking post covid-19

Purpose	Number of respondents	Percentage (%)
Convenience	20	40
Environmental concern	12	24
Time and cost saving	18	36
Total	50	100

Source: Primary Data

Table 8: Type of digital banking transactions carried by respondents post covid-19

Type	Number of respondents	Percentage (%)
Mobile, internet banking &UPI	35	70
POS machine	15	30
Total	50	100

Source: Primary Data.

Table 9: Perception rating of digital banking by respondents post covid-19

Perception rating	Number of respondents	Percentage (%)
Excellent	10	20
Good	14	28
Average	18	36
Satisfactory	08	16
Total	50	100

Source: Primary Data

Table 10: Satisfaction level of respondents on digital banking

Satisfaction level	Number of respondents	Percentage (%)
Highly satisfied	14	28
Satisfied	24	48
Not satisfied	12	24
Total	50	100

Source: Primary Data

Chi square test

Chi square test is used in this study to test the association of two attributes. It is given by

Chi square = $\sum (0 - E)2 / E$

Where '0" is the observed frequencies and 'E' is the expected frequency and degree of freedom is (r − 1) (c − 1). If chi square calculated is greater than chi square tabulated, null hypothesis is rejected and if chi square calculated is lesser than chi square tabulated then null hypothesis is accepted.

1) H0: Awareness level and its purpose of usage is independent of each other

Awareness level	Purpose of using digital banking			Total
	Convenience	Environmental concern	Time saving	
Highly aware	14	07	09	30
Aware	06	05	09	20
Total	20	12	18	50

Chi square calculated is 0.8963 and the table value of Chi square at degrees of freedom (r - 1) (c - 1) '2' is 5.991. Hence table value of Chi square is higher than calculated value. Null hypothesis is accepted.

2) H0: Usage of digital banking services and satisfaction level of respondents are independent of each another

Digital banking services	Satisfaction level			Total
	Highly satisfied	Satisfied	Not satisfied	
Mobile and E-Banking & UPI Payments	09	19	07	35
POS machine	05	05	05	15
Total	14	24	12	50

Chi square calculated is 1.954 and the table value of Chi square at degrees of freedom (2 - 1) (3 - 1) = 2 is 5.991. Hence table value of Chi square is higher than calculated value. Null hypothesis is accepted.

Major findings

1) Most of the respondents are males in gender.

2) Respondents with banking experience of 3 – 5 years are higher in number.

3) 60% of the respondents are highly aware about digital banking transaction.

4) 40% of the respondents use digital banking for their convenient transactions.

5) 70% of the respondents use mobile banking and E-banking and the rest 30% transact through POS machine.

6) 36% of the respondents perceive digital banking as average.

7) 48% of the respondents are satisfied with digital banking services.

8) Purpose of taking up digital banking and the respondents awareness level on the same are independent of one another (Chi square test).

9) Usage of digital banking services and the satisfaction level of respondents are independent of one another. (Chi square).

The following suggestions are given by the respondents which are worth considering:

1) Educating rural women folk and senior citizens on how to use digital banking.

2) Awareness campaign has to be made from time to time to educate and encourage customers to opt for digital banking.

3) Time to time incentives and rebates should be provided for any transactions carried out through digital banking. This will not only motivate them but also influence other customers to go for the same.

Conclusion

Digital banking initiatives are taken to save our resources as well as our forth coming generations. This will not only help the customers in carrying out their transactions with speed, efficiency and convenience but also help the bankers in increasing their customer size and volume of their business. Digital banking will be the future of our Indian banking, as preferably our younger generations wants the same. They prefer to carryout banking transactions without visiting bank branches. Post Covid -19, it has become inevitable for any entrepreneur to accept the change because financial transactions were carried out through digital means like usage of cards (POS) & UPI payments where QR scanners were used which captures relevant financial data through which it was possible to make payments. Now it's the time to accept the reality that is moving digital & providing options for digital payments. This can get major portion of customers for retail vendors. Earlier this was restricted only to urban locations only, but now these options are open even in the rural & semi urban areas too. Since connectivity issues are slowly going to be addressed, in the future days digital banking (Digital banking through digital payments) will surely find a prominent place especially when business transactions are carried out.

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GREEN MARKETING AS AN OBJECTIVE OF CORPORATE SOCIAL RESPONSIBILITY

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ABSTRACT

Green marketing is the marketing of products that are presumed to be environmentally safe. Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising. Yet defining green marketing is not a simple task where several meanings intersect and contradict each other; example of this will be the existence of varying social, environmental and retail definitions attached to this term. Other similar terms used are Environmental Marketing and Ecological Marketing. Green marketing refers to the process of selling products and/or services based on their environmental benefits. Such a product or service may be environmentally friendly in it or produced and/or packaged in an environmentally friendly way.

This article focuses on what is Green Marketing? Along with the Green initiatives taken by some companies in India   and Corporate Social Responsibility towards Green marketing

INTRODUCTION:

Green marketing satisfies human needs with minimal detrimental impact on the natural environment. Green marketing not only includes consumer goods and industrial goods, but also the service sector. In the process of distribution of goods and services, both the manufacturing and the service sector contribute towards the ecological imbalance and loss of ozone layer. However, the role of the manufacturing sector in this regard is more significant. The process of manufacturing and selling goods and services with the least threat to the environment is a big issue before the business houses. A number of forces are driving companies to practice a higher level of corporate social responsibility. Some of the forces are rising customer expectations, evolving employee goals and ambitions, tighter government legislation and pressure, develop investor interest in social criteria, relentless media scrutiny, and changing business procurement practices.

Green marketing is the marketing of products that are presumed to be environmentally safe. Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising. Yet defining green marketing is not a simple task where several meanings intersect and contradict each other; example of this will be the existence of varying social, environmental and retail definitions attached to this term. Other similar terms used are Environmental Marketing and Ecological Marketing. Green marketing refers to the process of selling products and/or services based on their environmental benefits. Such a product or service may be environmentally friendly in it or produced and/or packaged in an environmentally friendly way. The term Green Marketing came into prominence in the late 1980s and early 1990s. The American Marketing Association (AMA) held the first workshop on "Ecological Marketing" in 1975.

WHAT IS GREEN MARKETING?

The terms like 'green marketing', 'Ecological marketing', and' Environmental marketing' are getting popular in modern days.

Green marketing is defined as: "Green or Environmental marketing consists of all activities designed to generate and facilitate any exchanges intended to satisfy human needs or wants, such that

the satisfaction of these needs and wants occurs, with minimal detrimental impact on the natural environment".

Green marketing is marketing of products and services which have essentially low impact on the environment. This has become a new trend with more and more companies opting for making products which are environment friendly, however, they have to be made more affordable to achieve wider marketing acceptance. It includes specific development, pricing, promotion, and distribution of products that do not harm the natural environment. Many products have been certified as green by environmental organizations such as green seal and carry a special logo identifying them as such. Green marketing requires awareness from the consumers and manufacturers of such goods.

It is a fact that natural environment is the basis of all activity. Natural environment and eco system services provide us with food, water and material for living. Since the economic activities directly depend upon the natural resources and the environment, the protection of the natural environment is the duty of all stakeholders. We should take utmost care to protect both the renewable and non- renewable energy sources. If we fail to manage the ecosystem and environmental resources in a proper way, the future generations will face severe imbalances in climate and availability of water, food, good air, etc. It is needless to say that major reason behind the imbalance in the eco-system is the improper management of resources and population explosion. Hence, the process of selling goods and services in an eco –friendly way is a big issue before business houses across the globe. Moreover, keeping eco-friendly goods in the hands of the ultimate users is the corporate social responsibility of the manufacturer as the role of wealth creators has been more in damaging the eco-system rather than preserving it.

Green marketing accepts a wide range of back and front end activities in marketing of goods and services. Thus, green marketing is the consideration of ecological issues in modifications of a product, changes in production, processes, packaging, advertising, transportation and in selling of goods and services.

Companies prefer not to break even, but sustain themselves with a higher margin of safety. Similarly we can see human beings sustain them for many many years to come. Unfortunately, we are not leading ourselves towards that path. The declining state of our environment has become a global epidemic, centered on consumer- focused countries like United States of America. It is essential that –as educated and responsible citizens- take action now in order to save the sacred place which we thrive upon.

The most important thing is to draw the attention of corporate stake holders who may be able and motivated to identify ways of reducing or avoiding those costs while, at the same time, improving environmental quality. As companies are striving to meet the demands of the growing population across the globe, no nation is free from pollution and ecological imbalance. The firms are putting their efforts in producing greener products and services for the consumers.

Both manufacturing and services sector also needs to maintain the "Green" concept in marketing of their products. For example, disposal of waste management is a big issue before the medical care. Similarly, adoption of eco-friendly policies is a challenging job in case of marketing of tourism products like eco-tourism, adventure tourism, wilderness tourism, hospitality and catering, etc.

GREEN INITIATIVES TAKEN BY SOME COMPANIES IN INDIA

There are many companies who are now become more conscious about to be environmentally safe and eco friendly with respect to their products and products utility (in case of technically sound products) and the reason for going to be green of the industries are, by doing this they are helping to make the world more Greener and safer for future and up to some extent they are delivering their CSR (Corporate Social Responsibility) by producing Green products for welfare of the environment and the for the customers as a whole. The best example of green marketing issues that helping to make environment safe and eco friendly can be drawn from "PRINTING MACHINES INDUSTRIES" that are trying to be more Greener

by reducing emissions of VOCs (Volatile Organic Compounds), handling of contaminated water and toxic waste as well as tracking of inks, solvents and other chemicals.

Listed below are examples of some which have taken a green initiative in India. This shows the commitment of Indian companies, either as a part of their corporate social responsibility or otherwise, to do something worthwhile in this direction.

Today more and more of the global corporations issue corporate responsibility reports, and the public expects visible CSR initiatives from businesses of all sizes. Many companies use CSR as a way to burnish their image, generate brand equity, increase employee loyalty, promote wide-ranging policies, and labor rights.

➢ Suzlon Energy manufactures and market wind turbines, which provide an alternative source of energy based on wind power. This green initiative taken by the company is extremely important for reducing the carbon footprint.

➢ Tamil Nadu Newsprint and Papers Limited (TNPL) was awarded the Green Business Leadership Award in the pulp and paper sector for the year 2009-10, based on the EVI Green Business Survey conducted by the Financial Express and Emergent Ventures India. This was given in recognition of two clean development mechanism projects implemented by the company generating biogas from bagasse wash water, and using the same as a substitute for furnace oil.

➢ Tata Metaliks Ltd (TML) has initiated the use of only sunlight during daytime in its offices.

➢ ITC has introduced Papercraft, a premium range of eco-friendly business paper. The company's social and form forestry initiative has greened over 80,000 hectares of arid land.

➢ Wipro's computers division has launched energy star compliant products in the market.

➢ HCL Technologies is moving towards phasing out hazardous vinyl plastic and brominated flame retardants from its products.

➢ Apple has adopted the philosophy that going green translates into alternative revenue streams. It recycles e-waste and also generates revenue therefrom.

➢ IBM is selling green solutions to corporate data centers where energy constraints and costs are limiting their ability to grow, with the promise that the energy cost would be reduced by half.

➢ Oil and Natural Gas Corporation Ltd (ONGC), India's largest oil company, has introduced energy-efficient Mokshada Green Crematorium, which saves 60 to 70% of wood and a fourth of the burning time per cremation.

➢ Induslnd Bank installed the country's first solar-powered ATM and thus brought about an eco-savvy change in the Indian banking sector (Exhibit 1)

➢ Idea Cellular implemented its national campaign 'Use Mobile Save Paper'. The company organized Green Pledge campaigns to save paper and trees. Idea decorated bus shelters with potted plants and tendril climbers to communicate the green message.

➢ Samsung, in fact, offers a host of eco-friendly mobile handsets (made of renewable materials) – W510 and F268 – in India (Exhibit 2).

➢ Nokia's Policy is to reduce the environmental impact of its products. It has taken the initiative to take back, recover useful materials and dispose of waste in a manner that causes least harm to the environment.

➢ Hero Honda Motor's philosophy of continuous innovation in green products and solutions has enabled it to strike a balance between business, consumers and nature.

➢ Honda India introduced its Civic Hybrid Car. However, initially it was unable to sell the same due to the high price. The price was reduced by Rs.8 lakh, and within a day, 98 Civic Hybrid were sold, which was more than what Honda had been able to sell during the previous five months since its launch.

CORPORATE SOCIAL RESPONSIBILITY TOWARDS GREEN MARKETING

Many companies today have at least a basic approach to corporate responsibility and sustainability. However, it typically lives in a separate world from investor relations. But as corporate leaders are showing, discussing their approaches to major environmental, social and governance (ESG) issues as part of the IR information flow can be an opportunity to differentiate their investment story, management quality, innovative solutions and prospects for sustainable growth and value creation. The megatrends shaping today's business landscape are increasingly driven by ESG-related risks and opportunities. This includes environmental, energy and water issues; obesity and health care trends; urbanization and infrastructure issues; labor and supply chain risks; safety and privacy concerns; and of course, ethical business conduct. In fact, a 2011 survey by Institutional Shareholder Services (ISS) found that 83% of investors believe ESG factors have a significant impact on long-term shareholder value. More companies are viewing corporate responsibility and sustainability as critical to the "three Rs"—risk, returns and reputation with stakeholders—and tackling material ESG impacts in their strategies in ways that ought to resonate with investors.

These days' consumers become more aware about to make their surroundings more safer and healthier to live in. So they become more conscious about their purchasing in respect with all the products that they are use in their day to day life. That is why they prefer that type of products that are eco friendly and not harmful for global environment any way

Conclusion:

As the tendency of healthy living is becoming more expressed when consumers start to treat environmental consideration as the consideration for oneself, coordination of environmental, economic, and social community goals with company goals becomes relevant for business enterprises. Current theoretical as well as practical scientific researches confirm the topicality of

The development of the corporate social responsibility concept and the importance of its integration into various areas of company activities. From the point of view of marketing such changes determine the need for the application and development of the theory of the new, so called green marketing. The concept of Corporate Social Responsibility (CSR) allows companies to position their brands stronger, to strengthen their image, increase market share and increase their ability to attract and retain employees.

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EVALUATION ON PRACTICES OF HRM THAT ENHANCE A COMPANY'S SUCCESS

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Abstract

Background/Objectives: In this study, is defined the basic development process in the implication of different aspects in the improvement of the HRM practices for the company's growth as much as possible.

Material and methods: Survey analysis is properly determined in the primary qualitative methods with the 73 responses.

Significance of the study: The significance of the study on the evolution on the growth of a better data in the fundamental aspects on maintains organizational improvement.

Findings: The result findings symbolize the various knowledge of the HRM in the improvement of the financial sector.

Conclusion: There is the improvement process in the HRM in the financial industries as much as possible. All of the impact is determined in the growth of this paper.

Keywords:

Organizational aspects, HRM, logical growth, improvement

Introduction

The impact of different working aspects is defined as the logical approach where the basic practices of HRM policy are absolutely determined appropriately for the growth of the company's success. Hence, this study also proved some basic knowledge for the improvement of the company's success criteria appropriately. This research is defined the logical approach to the improvement of HRM practices where are the company's success is majorly determined as much as possible. There is a basic development purpose where the basic circumstance of a different approach is properly defined (Allevi et al. 2019).

In the improvement of the company's working culture, there are important to analyze the HRM policy for the improvement of organizational behavior. There are different types of criteria that are required for the improvement of HRM practices which are fundamentally evaluate in this research project. In order to evaluate some basic development in HRM policy is defined the logical approach for the growth of the company's working culture as much as possible. There is basic development in the growth of various circumstances in the growth of the working aspect of an organization. Hence, there are organizational behavior is defined as the informative assumption which is more effective to determine the HRM practices in an organization.
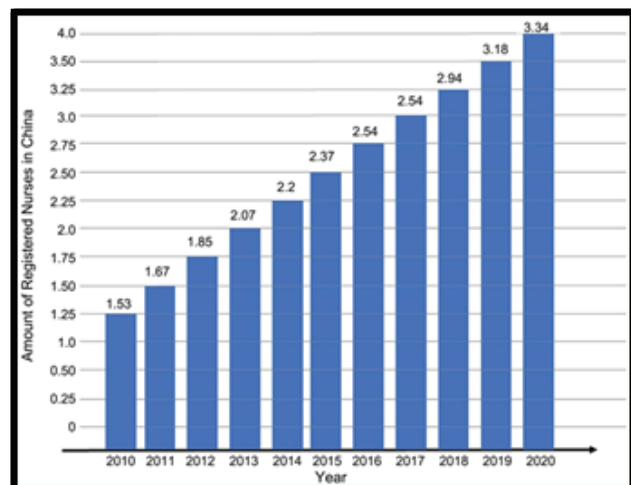

Figure 2.1: Evaluation of the HRM practice for the growth of organizational aspect
(Source: Influenced by Statista, 2023)

In order to evaluate the HRM practices is determined the growth of organizational perspective is appropriate which is shown in the above figure. There is an informative observation which is particularly determined the growth of various respective matters on the evaluation of the HRM policy (Ainia & Lutfi, 2019). All of the major implication for the growth of organizational aspect is defined as the logical growth in an organization. Although higher levels of engagement workers feel they are employing their critical abilities at work, this is not the primary source of overall involvement. As stated by Xiao et al. (2019), engagement is also influenced by a great teamwork experience at work and the belief that senior management and the CEO are open, transparent, and reliable in keeping their promises.

Research aims and objectives

In this study, the major aim is defined as the impact of HRM evaluation on the improvement of the company's success as well as the working management criteria.

RO1: To evaluate better idea for approved the HRM factors in the improvement of the company's success

RO2: To analyze some authentic applications for the defined as the impact of HRM practices

RO3: To improve the basic development criteria for the growth of the company's working policies appropriately

RO4: To utilize some basic culture to determine the impact of HRM practices in an organization

In this research there are some basic research questions are raised based on the objectives which are mentioned below:

RQ1: What is the main purpose of the improvement of better-working aspects based on the HRM practices?

RQ2: How are the main responsible criteria which provide better organizational viewpoint provided by the HRM policy?

RQ3: What is the major impact of evaluating a better approach in the growth of the organization perspective as much as possible?

RQ4: How the HRM practices impact evaluating better-working aspects for the growth of an organization?

Literature review

Impact of HRM is influenced the working management in an organization

In an organization, there is the basic impact of HRM is defined as the actual modification relate to the development of the working management. As stated by Xiao et al. (2019), the growth of various organizational aspects is more logical to implement some authentic development in the growth of companies' success rate. In order to evalute authentic criteria is more logical to get a better working approach in an organization based on HRM practices. All of the basic impacts of HRM are more logical to get better growth for a company.
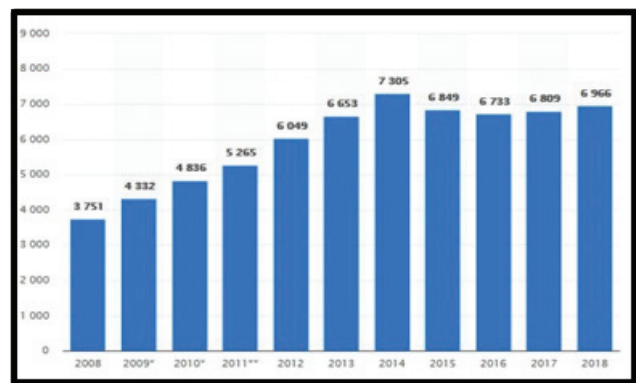
Figure 5.1: HRM impact on the working enchantment in an organization
(Source: Statista, 2023)

There is basic improvement in working management is defined as the impact of HRM year by year which is shown in the above figure. On the other hand, as per the critical analysis of Mirza et al. (2019), the basic impact has always been visualized on the development of various working management growth from an organizational point of view. There is a basic application for getting better results in working improvement.

Evaluate HRM policy for the improvement of a better organizational perspective

Improvement of the organizational perspective is defined as the better result to get more improvement

in an organization. As stated by Naqvi et al. (2020), the impact of different modules is defined as the growth of HRM practices in an organization. All of the various objects are determined as the basic development of various criteria in an organization.

Figure 5.2: HRM evaluation for getting a healthy working aspect
(Source: Statista, 2023)

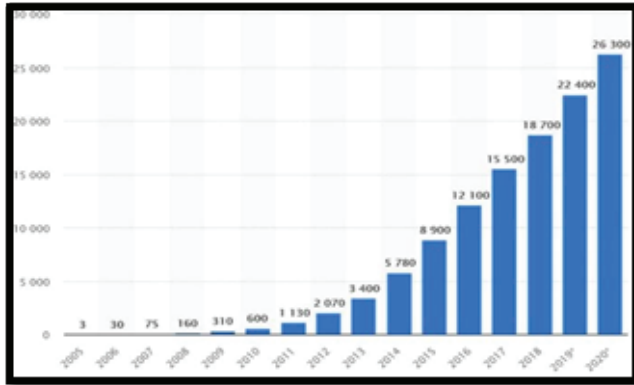There is the evaluation of the HRM policies has more adjustable on the influences of different objectives as much as possible in the above figure. On the other hand, as per the critical examined by Raghunandan et al. (2019), maintaining better working management is required in the growth of different modules assuming the basic impact on maintaining better HRM practices. All of the various objects of HRM practices are more adjustable on influencing of better working perspective as much as possible for the growth of the company's working management.

Literature Gap

In this study, there are the use of articles as well as journals are does not provide the basic data based on the HRM practices related which is a problem. There are some basic gaps related to the data collection basis in the growth of HRM policies where the impact of different obstacles is determined as per the implication of HRM appropriately (Ma, 2019). All of the basic activities are related as the obstacle in this research has been visualized appropriately. Therefore, the basic criteria are referred to as the impact of various objectives which are more adjustable as per the impact of HRM policies for the improvement of companies' workflow.

Theory

Guest and Warwick models

This model has appropriately defined the basic knowledge as per the growth of companies based on the implication of HRM policies. There are some authentic criteria that are defined by the logical perspective to get a better application of the HRM practices.

Figure 5.4: Guest and Warwick models
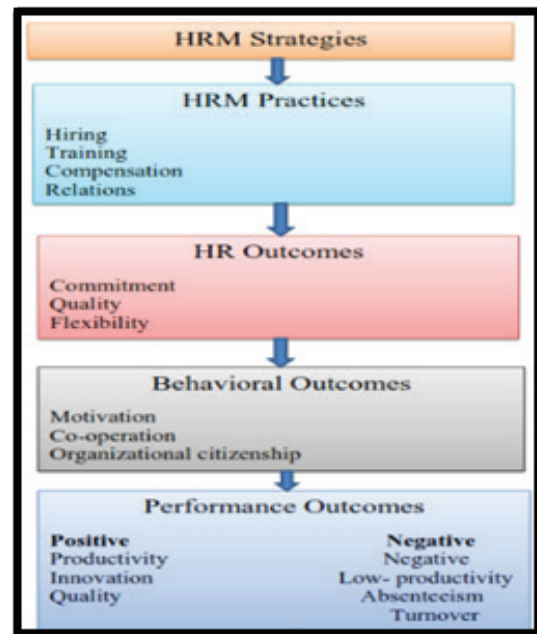(Source: Influenced by Anadu et al. 2020)

There is some basic development process that is more logical for the improvement of basic applications where are the growths of the company's aspects as much as possible (Anadu et al. 2020). Hence, the organizational aspects are variously determined by the growth of the working environment in an organization.
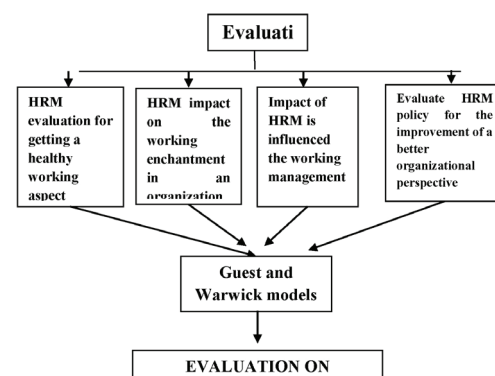
Conceptual Framework

Figure 5.5: Conceptual Framework
(Source: Influenced by Schäfer, 2020)

Hypothesis

H1: There is a positive relationship as defined in the company's success and practice of HRM policies

H0: There is no relationship has been developed between the company's success and the practice of HRM policies

H2: A strong connection between a different measure of the HRM practices and the company's working environment

H0: No link has been defined between different measures of the HRM practices and the company's working environment

Research Methodology

Data collection method

In this research, there are fundamentals, of the primary qualitative survey method used for the improvement of this study (Ben-David, 2019). With the 73 participants are allowed to impact on the developed their own perception of the HRM practices for the growth of a company. All of the various aspects are more adjustable as per the evaluation on maintaining a better working perspective as much as possible.

Data analysis method

For all of the 73 participants whose are accumulated their own circumstances as per the growth of this study, there is also an SPSS analysis appropriately. The basic impact is determined by the logical approach for getting better results stating the crucial approach appropriately (Döttling, 2022). There are various objectives which are more implacable for the growth of company's aspects as much as possible.

Results and finding

Demographic data

Gender

What is your gender?

	Freque ncy	Percent	Valid Percent	Cumula tive Percent
Female	26	35.6	35.6	35.6
Male	33	45.2	45.2	80.8
Valid Prefer not to say	14	19.2	19.2	100.0
Total	73	100.0	100.0	

Table 8.1: Gender (Source: SPSS)

There is 45.2 valid percent of males who responded to this survey which is defined as the cumulative 80.8% in this analysis. On the other side, 35.6% of the valid responses who are accumulated as per the female responded in this survey (Kou et al. 2020). 19.2% of other gender people also accumulated their own viewpoints about this survey analysis.
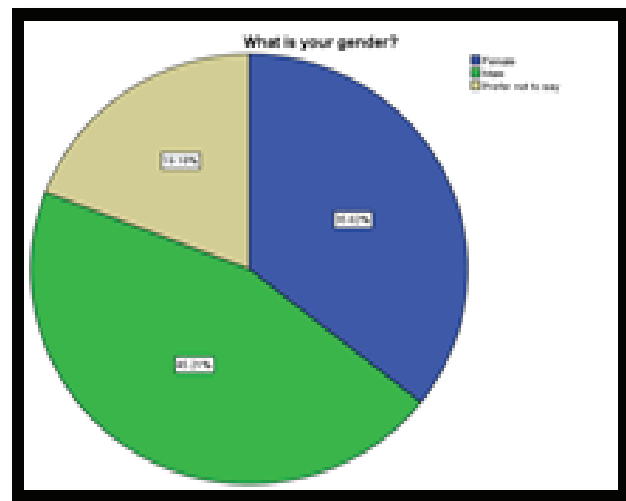

Figure 8.1: Gender
(Source: SPSS)

45.21% of male category people responded to their own perception in this survey (Ji et al. 2019). There are 35.62% of female responses defined their logic in this analysis and 19.18% of people are other categories who are responses in this survey.

Age group

What is your age?

	Frequency	Percent	Valid Percent	Cumulative Percent
Between 20 to 25 years	6	8.2	8.2	8.2
Between 25 to 30 years	21	28.8	28.8	37.0
Valid Between 35 to 40 years	40	54.8	54.8	91.8
Between 40 to 50 years	6	8.2	8.2	100.0
Total	73	100.0	100.0	

Table 8.2: Age group
(Source: SPSS)

54.8% as the impact of the 35 to 40 age category of people is defined by their logic in this survey paper. On the other side, 28.8% of people responded as the 25 to 30 years age category of people.
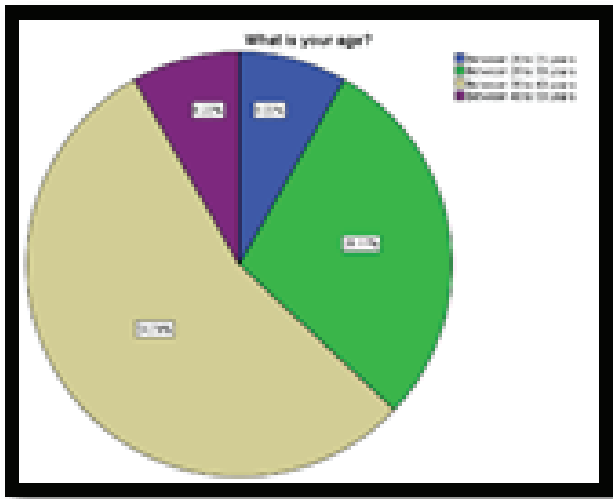
Figure 8.2: Age group (Source: SPSS)

54.70% of people are coming from 35 to 40 years are responded to this survey (Hilorme, 2019). Also, 28.77% of people from 25 to 30 have defined their own perception is this analysis.

Income level

What is your monthly income range?

	Frequency	Percent	Valid Percent	Cumulative Percent
Above Rs. 60000	14	19.2	19.2	19.2
Below Rs. 25000	6	8.2	8.2	27.4
Between Rs. 25000 toRs. 35000	8	11.0	11.0	38.4
Valid Between Rs. 35000 to Rs. 45000	25	34.2	34.2	72.6
Between Rs. 45000 to Rs. 60000	20	27.4	27.4	100.0
Total	73	100.0	100.0	

Table 8.3: Income level (Source: SPSS)

25 out of 73 participants responded with their own perception about this survey who are came from 35000 to 45000 income categories. Also, those people are coming from below 25000 income range there is less number of responses which are collected as much as possible.

Figure 8.3: Income level (Source: SPSS)

34.25% of people came from the 35000 to 45000 income range who are more suspicious about this survey (Griffith, 2019). There are also 27.40% of

people who came from 45000 to 60000 income category are defined their logic in this survey.

Descriptive data analysis

Descriptive Statistics

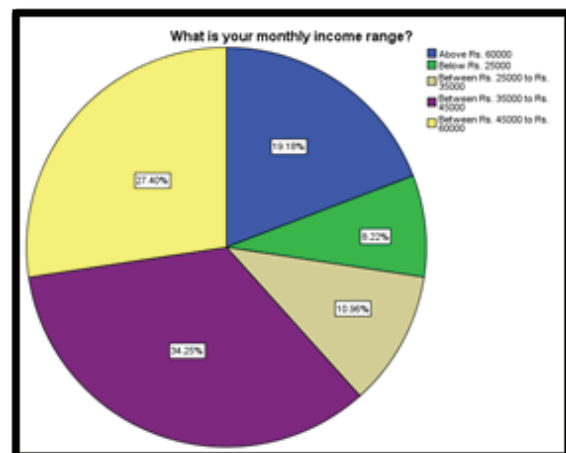|	N	Range	Minimum	Maximum	Sum	Mean	Std. Deviation	Variance	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
IV	73	40.00	10.00	50.00	1074.00	19.5273	8.77677	77.032	1.529	.322	2.278	.634
DV	73	8.00	2.00	10.00	216.00	3.9273	2.08037	4.328	1.586	.322	1.664	.634
Valid N (listwise)	73											

Table 8.4: Descriptive data analysis (Source: SPSS)

There is the IV value in the statistical approach is defined as 19.5273 as per the mean observation. Also, there are the DV is defined as per the mean statistic is 3.9273 with the 73 participant analysis as the descriptively.

Multiple regressions

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics						Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change		
1	.013ª	.000	-.014	1.56423	.000	.012	1	71	.913		1.733

Table 8.5: Multiple regressions (Source: SPSS)

In the above table, there are shows the impact of the R square value is defined as .014 where the estimated value is defined as 1.56423. The Durbin-Watson calculation is also suggested as 1.733 in this analysis.

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	.030	1	.030	.012	.913b
	Residual	173.724	71	2.447		
	Total	173.753	72			

Table 8.6: ANOVA (Source: SPSS)

The regression of the mean square analysis is defined as .030 and the residual value is defined as 2.447 as per the above analysis.

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.045	.357		-.125	.901
IV	.203	.017	.858	12.168	.000

Table 8.7: Coefficient (Source: SPSS)

This analysis is defined according to the major impact in the IV calculation where is the Std. error is defined as .017 (Galagedera, 2019). The Beta value is also justified as .858 which is the standardized coefficient analysis.

Reliability Test

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.023	.026	2

Table 8.8: Reliability Test (Source: SPSS)

There are Cronbach's alpha value is defined as .023 with the 2 numbers of items. Hence, there are also .026 is defined as the reliability test.

8.9 Validity Test

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.500	
Bartlett's Test of Sphericity	Approx. Chi-Square	70.000
	df	1
	Sig.	.000

Table 8.9: Validity Test (Source: SPSS)

In the validity test, there is the Chi-square value is defined as 1.606 which is properly defined in the above analysis (Kim, 2022). There .205 is defined as per the KMO and Bartlett's test.

Correlation Test

Correlations

		IV	DV
	Pearson Correlation	1	.858**
IV	Sig. (2-tailed)		.000
	N	73	73
	Pearson Correlation	.858**	1
DV	Sig. (2-tailed)	.000	
	N	73	73

Table 8.10: Correlation Test (Source: SPSS)

In the above calculation, there is the IV and DV as per the correlation basis is determined as the value of .858. There are the total number of participants is 73 in this analysis.

Discussion

This study is determined as per the impact of HRM practices where the different module is determined as the growth of the company's working culture. There is the basic development in the HRM practices which provide the basic application on finding some ethical circumstances about the discussed growth of company's aspect (Krakow, 2020). In order to evaluate some basic development in an organization is properly defined as the basic application of maintaining better activity as per the growth of various aspects of HRM practices. All of the various objectives are determined as the growth of different objects in an appropriate way.

Conclusion

Thus, it can be concluded that the basic growth of HRM practices is properly defined the logical approach which is more authentic in the growth of companies working culture. There are the basic activities that are more suitable for maintaining better working perspective for the enhancement of working culture based on the HRM practices.

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GENDER INEQUALITY & HEALTHCARE DURING THE PANDEMIC - NEED FOR A RADICAL SHIFT

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ABSTRACT

The COVID-19 pandemic has had a significant impact on women's lives by aggravating gender disparities that already existed. The necessity for unpaid household duties has grown as a result of the closure of offices and educational institutions, the emergence of work from home and online learning, as well as the unavailability of domestic worker services. In addition, the demands of sanitization and social isolation have generated new unpaid tasks. The burden of unpaid work rests disproportionately on women because of the gendered roles and societal conventions associated with doing household and family-care duties as well as the sexual division of labour. In this context, the paper's goal is to investigate how COVID-19 has affected the amount of time spent engaging in unpaid employment as well as the underlying gender disparities and other problems faced by women.

KEYWORDS: Gender disparities, COVID-19, Unpaid tasks, Social isolation.

INTRODUCTION:

The burden of unpaid work is disproportionately carried by women due to gendered roles, social conventions and the need to fulfil domestic and family-caring duties in a household. Such jobs take a lot of time, are physically taxing and put women in a time-poor situation, leaving them with little to no time to engage in constructive activities like education, employment or leisure. The patriarchal doctrine permeates every aspect of life in India. Males in Indian families are referred to as annadata (the provider of food), which symbolises the practise of man-worship and male dominance (Bhattacharya, 2004). According to the National Crime Records Bureau's 2018 report, "Cruelty by Husband or His Relatives" in the domestic setting accounts for 31.9% of all reported occurrences of "cruelty against women" overall.

In India, the dowry system is also one of the most significant indicators of domestic violence (Menon, 2020; Srinivasan & Bedi, 2007); in 2018, there were 7,166 reported cases of dowry fatalities. Domestic abuse has so long been one of the main gender-based ills in Indian society. The aspect of unpaid work by women at home that was previously present in most households has been made worse by the pandemic. With offices closing, work-from-home employment became more common and closure of educational institutions meant the whole family would now function from the comforts of their homes. This only increased the burden of unpaid work on women, as it was their responsibility to care for the family.

LITERATURE REVIEW

It is a known fact that women in India have always been considered lower in stature in comparison to men. The work of women was always considered to be pertaining to child birth, cooking and caring for the family. This work however was always taken as a gender based one and hence not fit for the male population. The same fact is now corroborated by research findings that have proved that slowly and steadily it is now becoming a burden for most women. With the unique joint family

system, women in India have always managed the household. In such households, incase a woman was sick or incapable of completing her work, it would be immediately taken over by other women members. However, nuclear households do not have this luxury of support from other members of the family. This called for domestic help and was well appreciated by women both in urban and rural sectors. But this glory was short-lived.

Indeed, this being the scenario prior to COVID-19, it only worsened afterwards. Various researchers have brought to light the state of deteriorating state of women during COVID-19. COVID-19 pandemic has affected women more profoundly than men in several areas, both at workplace and at home-with increased workload due to lockdown and quarantine measures. (Goyal K., Chauhan P., 2020) COVID-19 pandemic brought with it a lot of issues including the absence of domestic help, loss of productivity due to extra house work, burden of caring for all at home etc. (McKinsey Report, 2020) Since the burden of unpaid work is relatively greater on women as compared to men, it raises various concerns for them. The chores that fall into the category of unpaid labour are physically exerting and time consuming. As such, the unpaid work of women takes away most of their time and subjects' women to a lot of stress, leaving little or no time for them to engage in productive activities like education and paid employment. (McGinnity, F., & Russell, H., 2008).

Various research showed that regardless of geography or occupation, women in India consistently reported an increase in domestic workload since the start of the pandemic; this was just a reflection of various research outcomes of the past. Even prior to the pandemic, it was accepted that lack of domestic and emotional support has caused serious adverse effects on both physical and mental health of women. The risk of anxiety and depression is also higher in women. (Jalnapurkar, 2018). The uncertainty accompanying the efficacy of COVID-19 vaccines, widespread media coverage of confirmed cases and deaths, lack of sufficient necessities and pressure of working from home are some of the drivers of increased mental and psychological issues. (Lai J. et. al. 2020)

Objectives of the study:

1. To examine the impact of COVID-19 on women in India.

2. To assess the ways in which social and cultural norms in India have shaped the experiences of women during the Covid-19 pandemic, including through gender-based violence and other forms of discrimination.

3. To make recommendations on how to address the challenges faced by women in India during the covid-19 pandemic.

Methodology & Data Collection:

This paper is drafted solely with the use of secondary data like research articles published in reputed journals, magazines and newspaper articles. The results of this study will contribute to a better understanding of the specific challenges faced by women during the pandemic and inform efforts to mitigate their negative effects.

Scope of the study

Several studies have been conducted to uncover the psychological effects of COVID-19. Most of these studies have focused on the general public and healthcare workers. Although women and children are the most vulnerable populations at times of emergencies, studies investigating their particular experience are scarce This study aims to explore the ways in which the pandemic has affected women across various domains, including but not limited to these questions:

1. Employment: How have job losses and economic downturns due to the pandemic disproportionately affected women?

2. Mental health: How has the stress and uncertainty of the pandemic affected women's mental health?

3. Domestic violence: Has the pandemic led to an increase in domestic violence against women?

4. Healthcare: How have women's healthcare needs been impacted by the pandemic, including access to reproductive healthcare and maternal care?

Limitations:

The present study is limited to highlight the impact of pandemic on women and analyse the challenges, issues related to women in India. It is limited to the information gathered through personal interview with several women in Mangalore city only.

RESEARCH FRAMEWORK:

1. Economic Impact

Recent data on COVID-19's effects indicate that women's productive and economical lives will be affected unequally and in a different way than men. Women throughout the world have lower incomes, lower savings rates, less secure jobs and a higher likelihood of working in the unorganised sector. In underdeveloped countries, 70% of women labour are in the unorganised sector, where they have little protection from retaliation or access to paid sick leave. Quarantines can drastically limit women's economic and livelihood activities, raising poverty rates and escalating food insecurity, as the Ebola virus demonstrated. Millions of migrant women in India are now jobless and food insecure due to the government's state wide lockdown, inflicting a significant financial strain on these women who make contributions to society.

2. Health Impact

Restrictive social norms, gender stereotypes, home quarantining and diversion of resources to respond to the COVID-19 pandemic can limit women's ability to access health services as well as make them more susceptible to health risks. Global lockdowns have led to several women being stuck at home with their perpetrators and incidents of violence against women has been on a rise globally. Women's access to sexual and reproductive health services has also been severely impacted due to the COVID-19 emergency response and global lockdowns. Multiple responsibilities have also put severe strain on their mental health.

3. Violence against women and girls

The WHO claims that violence against women continues to pose a serious concern to both the health of women and the general public worldwide.

Reports from China, the United Kingdom, the United States and other nations indicate an increase in domestic violence cases since the COVID-19 pandemic started (despite the lack of authentic data). The number of recorded incidences of violence in India has also increased, according to the National Commission of Women. The risk of violence for women can be increased by stress, the disruption of social and protective networks, and limited access to assistance.

The likelihood of intimate partner violence is probably going to rise when distancing measures are implemented and people are urged to stay at home. One in four females in India get married by the time they are 18 years of age. In India, there are 899 females for every 1,000 boys at birth. According to the UNFPA's State of the World Population (SWOP) report, COVID 19 may make the already alarming statistics around early marriage, violence, and sex birth ratio at birth even worse. According to current forecasts from UNFPA, there would likely be 31 million more incidences of gender-based violence.

Violence against women and their children, especially violence committed by intimate partners or in the home, has serious negative effects on their health. Injuries and major issues with one's physical, mental, sexual and reproductive health, such as STDs, HIV and unintended pregnancies, may occur from this. Violence has an adverse effect not only on women but also on their families, the community and the country as a whole. It has significant consequences, including increased health care and legal fees as well as productivity losses, which have an effect on national budgets and global development.

4. Mental health

While there have been reports suggesting that men, the elderly and persons with compromised immune systems may be at be greatest risk of fatality from COVID-19, the greater caregiving role that women and girls are expected to perform may compromise their mental health and well-being. Results from a recent Population Foundation of India (2020) study to assess the knowledge and impact of COVID-19 on young people in three

Indian states of Uttar Pradesh (UP), Bihar and Rajasthan show that 51% female adolescents experienced an increase in workload during the nationwide lockdown, as compared to 23% male adolescents. In UP 96% females experienced an increase in workload, with 67% being below 18 years of age.14 Specific population groups are showing high degrees of COVID-19-related psychological distress. Frontline healthcare workers are facing backlash from communities leading to stress.

In the wake of the lockdown, people across all strata and age groups are finding it increasingly difficult to deal with social isolation and stress at home, with some facing increased abuse, disrupted education and uncertainty about their futures. In addition to the caregiving burden, social norms in some contexts dictate that women and girls are the last to receive medical attention when they become ill, which could hinder their ability to receive timely care for COVID-19. Furthermore, myths, misconceptions and stigma surrounding COVID-19 can further drive people, particularly vulnerable sections like women and children particularly vulnerable sections like women and children to hide their illness to avoid discrimination.

This would prevent people from seeking health care immediately as well as discourage them from adopting healthy behaviours. The caregiving responsibilities of women extend beyond their homes. In India, there are 1 million ASHAs (Accredited Social Health Activists), 0.9 million ANMs (Auxiliary Nurse Midwives) and 1.4 million nutrition workers called Anganwadi workers. During the ongoing crisis, these frontline health workers were leading the health system's response to COVID-19. In Italy 66% of the total health workers infected with COVID-19 were women while in Spain 72% of the total infected health workers were female. Given the increase in cases during the COVID-19 outbreak, frontline health workers, women and girls with caregiving burdens and community members fearful of becoming infected or infecting others have all experienced stress and trauma relating to the outbreak.

5. Access to Sexual and Reproductive Health Services

Evidence suggests that during past public health emergencies, resources have been diverted from routine health care services toward containing and responding to the pandemic. These re- allocations constrain already limited access to sexual and reproductive health (SRH) services, such as clean and safe deliveries, contraceptives and pre- and post-natal health care.

Various studies conducted on the impact of such diversion of funds have conclusive evidence that it has affected women adversely. As a result, women have faced unwanted pregnancies, serious difficulties with pregnancy-related care and newborn health care, unsafe abortions performed in local clinics due to lockdown and restrictions on free movement etc.

SUGGESTIONS TO OVERCOME THE HURDLES

- Ensuring women's equal representation in all COVID-19 response planning and decision making.

- Health systems strengthening and adequate/ increased health budget allocation.

- Greater health awareness through behaviour changes communication campaigns- stepping up advocacy and awareness campaigns, including targeting men at home.

- Partnerships between government and civil society organizations to ensure uninterrupted supply of sexual and reproductive health services.

- Capacity building of community level health workers to ensure continued access to family planning services, improved quality of care and counseling services to women.

- ASHAs and other community level health workers need to be supported to ensure continued access to family planning services.

- Strengthening counseling services though helplines, telemedicine services, community radios, and mobile services.

- Integrating prevention efforts and services to respond to violence against women into COVID-19 response plans.

- Developing a public health response to end violence by providing preventive, curative and systematic support to the survivors of violence and early detection

CONCLUSION

COVID-19 pandemic has forced the world to embrace a new normal, with self-isolation and physical distancing being the accepted way of life globally. While such preventive measures are critical, we also need to bear in mind the specific needs of vulnerable population, especially women and children. What is good for gender equality is good for the economy and society as well. The COVID-19 pandemic puts this truth into stark relief and raises critically important choices. As India attempts to move towards creating a more gender-inclusive economic system and distribute the care burden, pivotal questions arise: How deep are the gendered divisions of unpaid work in India? What are the causes and consequences of this unpaid care work being taken up mostly by women? Most importantly, how can key stakeholders work together to create an inclusive and efficient economy that aims to recognise, reduce, and redistribute women's care work responsibilities? and other related questions such as what about the mental and physical health of women? Who will contribute to their loss of economic power? Whether women only are responsible for caring? Etc. Only time will tell.

Several studies have been conducted to uncover the psychological effects of COVID-19. Most of these studies have focused on the general public and healthcare workers. Although women and children are the most vulnerable populations at times of emergencies, studies investigating their particular experience are scarce. After conducting a thorough review of secondary resources on the topic of the impact of COVID-19 on women, it can be concluded that the pandemic has had a significant and disproportionate impact on women across a variety of areas. This includes economic impacts, such as job loss and wage stagnation, as well as increased caregiving responsibilities and a disproportionate burden of unpaid labour v r. The pandemic has also highlighted and exacerbated existing inequalities and discrimination faced by women, particularly for women in marginalized communities. It is crucial for policy makers and stakeholders to address these issues in order to mitigate the negative impact of COVID-19 on women and promote gender equality.

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WOMEN ENTREPRENEURSHIP IN INDIA – ISSUES & CHALLENGES

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ABSTRACT

Women empowerment is a concept of changing the ideology of male domination and women's subordinations along with enabling women to gain equal rights and access over the resources. Women's equal access and control over economic and financial resources is critical for the achievement of gender equality and empowerment of women as well as equitable and sustainable economic growth and development. In today's world, women are growing in entrepreneurial sector at an increasing pace. In spite of the rapid growth of associations, institutions and the schemes from the government end, women have not been able to be enterprising and dynamic in making more out of these resources. Though, the same entrepreneurial process is followed for both men and women there are many challenges the women entrepreneurs in India face.

KEYWORDS:

Women Empowerment, Obstacles faced by Women Entrepreneurs, Government schemes for Women Entrepreneurs

INRODUCTION

The term "women empowerment" was first used at the 1985 International Women's Conference in Nairobi, which described it as the redistribution of social power and resource control in favour of women. Women's empowerment is the idea of challenging the ideology of male dominance and women's subordination in order to give women access to resources and equal rights. Five factors make up the empowering process: cognitive, psychological, economic, political, and physical (Mamta, 2014). Women can be educated and given access to facilities for proper nutrition and health, which will empower them.

Women empowerment is a broad term that encompasses all aspects, including enhancing womens' self-worth and confidence, eliminating discrimination and violence against women, strengthening ties with civil society, particularly women's organisations, enforcing constitutional and legal provisions to protect women's rights, encouraging women in society and recognising their contributions to society, and fostering women's critical thinking skills.

The number of start-ups and new enterprises in India has increased in tandem with the country's economy over the past ten years. Men are more likely than women to find these. Despite having entrepreneurial aspirations, Indian women frequently have more difficulty succeeding. India is one of the nations where women entrepreneurs face fewer favourable circumstances, overt cultural biases, and a lack of business resources like funding, capital, training, and development. Women in Indian society are unable to reach their full potential, and as a result, they miss out on tremendous opportunities for creativity, economic progress, and job creation.

The Indian Constitution's Preamble, Fundamental Rights, Fundamental Duties, and Directive Principles all explicitly mention gender equality. The Constitution not only guarantees women's equality but also gives the State the

authority to take action in their favour. Our laws, development strategies, plans, and programmes have all been created within the context of a democratic polity with the goal of advancing women in a variety of fields. The focus on women's issues began to noticeably change from welfare to development starting with the Fifth Five Year Plan (1974–1988), and from the Eighth Five Year Plan on, the emphasis switched from development to empowerment (Mamta, 2014).

The empowerment of women has been recognised as the central issue in determining the status of women. The Government of India declared 2001 as the Year of Women's Empowerment (Swashakti). The National Policy for the Empowerment of Women was passed in 2001. Gender Budgeting has been adopted by the Government as a tool for ensuring that adequate budgetary commitments are made for women. The National Mission for Empowerment of Women (NMEW) was launched by the Government of India on International Women's Day in 2010 with the aim to strengthen overall processes that promote all-round development of women.

The Ministry of Women and Child Development, Government of India on February 27, 2012 approved the setting up of a High-Level Committee on the status of women to undertake another comprehensive study to understand the status of women as well as to evolve appropriate policy interventions based on a contemporary assessment of women's needs. Researchers agree that there is no dearth of women empowerment but still we have miles to go on this path of empowerment. Women are an integral part of a society. They play an important role in determining the destiny of a nation.

Objectives:

1. To understand women empowerment

2. To examine the challenges faced by women entrepreneurs

3. To study the government initiatives to boost women entrepreneurship

Scope of the Study

The goal of this study is to investigate the difficulties that female company owners encounter when starting and operating their enterprises. The study will look at the obstacles that women business owners encounter when trying to access resources like cash, networks, mentorship, and funding. The study will also look into how gender affects the workplace and how male entrepreneurs are less likely to have access to knowledge, tools and assistance. The study will also look at social and cultural conventions that can prevent women entrepreneurs from succeeding. The paper discusses several government programmes for supporting female entrepreneurs. Finally, the study will consider possible answers to the problems faced by female entrepreneurs.

Data Collection

The present study is descriptive and analytical in nature. The data used for the study is secondary in nature and has been collected from annual reports of Ministry of Micro, Small and Medium Enterprises, All India census survey's report, various journals, newspapers, magazines etc.

DISCUSSION ON THE STUDY

When women are able to design and exercise control over their own life and the lives of other women, both their economic standing and social position are improved. These days, business is not just for men. Women today realise that in order to aid the survival of their families and their own potential, they must collaborate with men when faced with diverse challenges (K.Bharathi, 2021). For women in India, entrepreneurship is a broad sector. Owning a business is seen as the definition of women's entrepreneurship. Many times, a single woman or a group of women handle the entire business. She develops and puts into action plans. Although she may accept help from others, she still has complete control over the situation. She takes the risk while acknowledging the uncertainty. She likes to take calculated chances since she wants to be a successful business.

Women's participation in entrepreneurship is expanding rapidly in the modern world. They now

play a significant role in the world of commerce. This makes it important to define a woman entrepreneur. A woman or group of women who establish, plan, and manage a business enterprise are referred to as women entrepreneurs. Women entrepreneurs are those who own and control a business with a minimum financial interest of 51% of the capital and who employ at least 51% women. This definition was established by the Government of India. The increasing industrialization and urbanisation that has occurred in India since the turn of the century have had an impact on women's status. (Tulika,2019)

Over time, more and more women have enrolled in technical, professional, and higher education programmes, and their percentage in the labour market has also increased. With the growth of knowledge and awareness, women have moved from domestic work, handicrafts, and traditional cottage industries to higher-level pursuits, SMBs, and small businesses (Sadhna et. al. 2017) Even the government has placed a strong focus on the necessity of running specialised entrepreneurship training programmes for women in order to provide them the ability to launch their own businesses. Banks and financial institutions have also recently established specialised cells to help women entrepreneurs in the business world.

Women are becoming more aware of their abilities, rights, and workplace problems as a result of the media's introduction. The women can be seen pursuing their interests in every industry, from pickles to telecoms. The development of women entrepreneurs and their increased participation in entrepreneurial activities require the right efforts in all sectors.

Reasons that encourage women to become women entrepreneurs

The main reasons why women choose entrepreneurship are self-esteem, recognition, self-determination, and career goals. Women pick these professions to demonstrate their potential. In India, women are starting businesses as an extension of their everyday domestic tasks. However, as education increased and the years went by, women began to switch from working in the kitchen or at home to starting their own businesses. (Subbarayudu & Srinivasa, 2021) For women to succeed in commercial enterprises, skill, knowledge, and adaptability are crucial. Women entrepreneurs are those who take on difficult roles in order to fulfil their own wants and achieve financial independence. Entrepreneurial women possess a strong desire to make a difference and are capable of adding values to both family and social life. Women are more aware of their own characteristics, rights, and workplace problems because to the development of the media.

The opportunities and problems facing women in the digital age are expanding so quickly that job seekers are now also creating jobs. Many women launch a business as a result of a traumatic occurrence, such as a divorce, discrimination, or the corporate glass ceiling, a family member's health, or practical considerations like being laid off from a previous employment. But as more women choose to quit the corporate world and forge their own paths, a new talent pool of female entrepreneurs is emerging. As designers, interior decorators, exporters, publishers, and clothing manufacturers, they are expanding, and they continue to look into new opportunities for economic participation. Women with good financial backgrounds, on the other hand, often need to be pulled and pushed since they aren't always conscious of their own abilities (Sadhna et.al., 2017). Thus, the drive to try something new, the desire to uphold gender equality, the want to achieve social status and respect, and the desire to achieve financial independence are the main elements influencing women's desire to pursue entrepreneurship as a vocation.

An analysis of the All-India Report of Sixth Economic Census, reported in 2016, Total number of establishments owned by women entrepreneurs was 8.05 million (13.76%). These establishments provided employment to 13.45 million persons (10.24%), out of which 83.19% were without hired workers. About 88.8% of the workers were employed in the establishments hiring less than 10 workers. Total number of Self-Help Groups (SHGs) were 0.19 million out of which all women owned account establishments were 89%. Out of

establishments under women entrepreneurs, about 34.3% belonged to agricultural activities, with livestock dominating therein having a share of 31.6%. Among non-agricultural activities owned by women entrepreneurs, manufacturing and retail trade were the dominant ones with corresponding percentages being 29.8% and 17.8% respectively. Out of the total establishments under women entrepreneurs, percentage share of various social and religious groups was as follows: OBC: 40.60%, SC: 12.18%, ST: 6.97% and Others (40.25%); Hindus: 65.6%, Muslim: 12.84% and Christian: 5.2%. Among the states, the largest share in number of establishments under women entrepreneurship was held by Tamil Nadu (13.51%) followed by Kerala (11.35%), Andhra Pradesh (10.56%), West Bengal (10.33%) and Maharashtra (8.25%).

Average employment per establishment for women owned establishments was found to be 1.67.

As per the Annual Report 2021-22 published by Ministry of Micro, Small and Medium enterprises, Government of India, Percentage Distribution of Enterprises in Rural areas is in proportion of 77.76% Male to 22.24% Female and in Urban Areas is 84.58% Male to 18.42% Female. Percentage Distribution of Enterprises owned by Male: Female Entrepreneurs in Micro Enterprises is 79.56% Male to 20.44% Female, in Small Enterprises is 94.74% Male to 5.26% Female and in Medium Enterprises is 97.33% Male to 2.67% Female. This is symbolic of the place a given gets in the economic and financial matters. The vast divide is but a fact that shows the injustice meted to women in Indian society. Women, who are capable of running the household single handed are not considered good enough to run the business. Surprisingly the women in rural areas have faired better. However, we have a long way to go.

Obstacles faced by Women Entrepreneurs in India:

Various researchers have conducted extensive studies and surveys to find out the obstacles faced by women in India, to initiate, organise and conduct independent businesses. Most of them indicate the following as the prominent obstacles for women entrepreneurs:

- Gender stereotypes and biases: The main constraint to women entrepreneurs is that they are women. We live in a male-dominated society. There is a perception in the minds of women that they are incapable of running a business and so they do not support women grow.

- Lack of Self-Confidence: In India women have lack of self-confidence in their strength and ability. Majority of the cases, society does not support their organizational growth.

- Impact of Socio-Cultural norms: Women perform multiple roles. They are not provided with proper schooling and training. This affects in their overall career development. Society believes that having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business and so business is not suitable for women.

- Mobility Constraints: Women in India were restricted within four walls of kitchen. If was very difficult to change the mindset of people to let free a woman. Though there are changes brought in now yet free mobility of women is a matter of concern.

- Lack of access to proper business and technical training programs: Many women in developing nations lack the access to training programs hence their knowledge on new technologies remains unaware. Hence, they lack the confidence and skills necessary for business.

- Lack of Motivation: Motivation is a emotional support required by women at all times. Self-motivation is done by a successful women entrepreneur, but other factors such as family support, government policies, financial assistance from public and private institutions and also the environment suitable for women to establish business units must be given.

- Lack of financial capital and assistance: Financial institutions are mostly having a discriminatory attitude and hesitate to lend monetary benefits to women, judging on her ability to repay.

- Inability to take Market risks: tough competitions and lack of freedom given to women restrain themselves from good marketing. They are made to depend on men. Many business women find it difficult to capture the market and make their products popular.

- Weak knowledge in business administration: Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of management. This can facilitate women to excel in decision making process and develop a good business network.

- Unavailability of raw material: Lack of knowledge of availability of the raw materials and low-level negotiation and bargaining skills affects the women entrepreneur's business adventures.

- Managing Employees: Finding and retaining good employees is very important for the success of a business, but can be problematic for women entrepreneurs in India. Since women owned businesses tend to be smaller, they are often less likely to provide job security and retain good talent.

Schemes for Promotion and Development of Women Entrepreneurs:

With a vision to promote the sustainable development of women entrepreneurs for balanced growth in the country, Startup India is committed towards strengthening women entrepreneurship in India through initiatives, schemes, creation of enabling networks and communities and activating partnerships among diverse stakeholders in the startup ecosystem. The Government of India provides Many Schemes. Women entrepreneurs in India contribute significantly to employment generation, both directly and indirectly.

1. Rajiv Gandhi Mahila Vikas Pariyojna (RGMVP)
2. Udyogini Scheme
3. Mahila vikas Nidhi
4. Entrepreneurial Development (EDPS)
5. Micro and Small enterprises cluster development programmes.
6. Priyadarshini Projects

7. Trade-related entrepreneurship assistant anddevelopment (TREAD)
8. Working women's forum
9. Rashtriya Mahila Kosh
10. Women development corporation (WDC)

SUGGESTIONS

The growth of female entrepreneurs and their increased engagement in entrepreneurial activities require appropriate efforts in all sectors. The following initiatives can be considered for the successful development of female entrepreneurs.

1. All developmental programmes need to focus on women as their target audience.

2. Providing women with greater educational opportunities and programmes.

3. To offer the community of women an adequate management skills training programme.

4. Promote women's involvement in decision-making.

5. Women in the community need to be given access to vocational training that will help them grasp the production process and production management.

6. Women entrepreneurs need to receive training on leadership and professional competence.

7. Women entrepreneurs who are already in business as well as those who are just starting out could be given counselling by qualified NGOs, psychologists, management specialists, and technical staff, to address psychological issues like lack of confidence and success-related fears.

8. Women need to be trained in activities that emphasise their marketability and profitability.

9. Offering local women business owners access to microcredit and enterprise credit systems.

10. Gender sensitization programmes required to educate financiers on how to treat women with respect and dignity as equals.

11. State-run organisations could help provide the infrastructure, such as industrial plots and sheds, needed to establish industries.

12. Industrial estates may offer marketing venues for the promotion and resale of goods produced by women.

13. Women Entrepreneur's Guidance Cell may be established to address the issues faced by women entrepreneurs and businesses.

SUGGESTIONS FOR WOMEN WHO ARE ENTHUSIASTIC ABOUT ENTREPRENEURSHIP

1. Women need to comprehend and put into practise a new work-life balancing strategy.

2. Women need to sufficiently prepare themselves psychologically, to confront the hurdles before beginning a business.

4. Women could start their businesses on a small scale and let them expand over time.

5. Female business owners who are already successful in their professions could lend a helping hand. They could be consulted for guidance and support.

CONCLUSION

Without a doubt, female entrepreneurship increases the prosperity of the country in general and of the family in particular. In terms of their willingness to engage in activities that were once thought to be exclusively for men, women today have shown that they are unmatched in terms of their ability to contribute to the expansion of the economy. In order to adapt to changing trends, navigate the challenges of global marketplaces, and pursue excellence in the entrepreneurial sphere, women entrepreneurs must be appropriately moulded with entrepreneurial traits and talents. Additionally, it was determined that the current policies and actions made by the government to remove these barriers were insufficient. This essay tries to address a variety of themes and their elements written about by many authors over time. Promoting female entrepreneurship in India is undoubtedly a fast track to economic development and growth. Let's work to eliminate all forms of discrimination based on gender so that "women" can be just as successful entrepreneurs as men.

There are many difficulties for women-owned enterprises in India. Women entrepreneurs deal with a wide range of issues in the workplace, as well as in their personal and professional life. Businesses require a favourable environment for economic policy in order to compete in the modern global economy. India and other developing nations require government assistance for entrepreneurship. Today's government programmes aid both women and young people looking for work. The article ends on the remark that women must receive the recognition they deserve and that society as a whole must act to guarantee women's equality in all aspects of life. We only need to instil in our young children and teenagers an understanding of equality and entrepreneurship at this time.

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A CASE STUDY ON TRADITIONAL AND BLENDED LEARNING APPROACH IN HIGHER EDUCATION

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ABSTRACT

In this era of digital technology, learning is very foreign if it still uses single method methods, namely face-to-face. We firmly believe that combining traditional methods with technology must be applied to achieve outcomes, especially in postgraduate studies. Traditional learning approach refers to the traditional classroom model, where students attend classes in person and learn through lectures, discussions, and hands-on activities. This approach is based on the teacher-centered model of instruction and is typically associated with a lecture-based format. On the other hand, blended learning is an instructional approach that combines online and in-person learning. This approach allows students to learn at their own pace, and it provides more flexibility and autonomy. In blended learning, students can access online resources, participate in online discussions, and complete online assignments, in addition to attending traditional in-person classes. The effectiveness of these two approaches is a subject of interest for the researchers. Blended learning can lead to improved student engagement and satisfaction, as well as better academic performance compared to traditional methods. However, blended learning also has its own challenges, such as the need for proper training for teachers and the need for reliable technology. In conclusion, a blended learning approach is a viable alternative to traditional learning in higher education, and it can lead to better student outcomes. However, it is important for institutions to carefully consider the implementation of blended learning and to provide the necessary resources and support for its success

Keywords: Blended Learning, Traditional Learning, Education, Technology and Learning

Introduction

The use of technology in teaching and learning activities has sparked a lot of interest among higher education professionals. Higher education institutions have started to adopt and implement information and communication technology as a source for flexible teaching and learning processes either inside or outside the classroom. In a traditional classroom, the instructor had to present, engage in face-to-face conversation with students, and lead discussions and demonstrations. However, some instructors and students have found it challenging to meet the requirement of being in a classroom on the day and at the time specified in the class schedule. E-learning has grown in importance as a component of the teaching and learning process for both teachers and students. E-learning facilitates cross-border resource networking and information sharing for the educational communities. E-learning has its own drawbacks as well. It occasionally gets boring and calls for more restraint from the kids. Since there is little interaction between the teacher and the pupils, attendance may suffer.

Methodology

An overview of the local institutes who have a mix of blended learning which included traditional and new contemporary learning tools and methods like e-learning and ICT were considered as case study.

The Strengths and Weaknesses of Traditional Classroom Learning and Online Learning System

The disadvantages of online learning should be taken into account in order to improve the learning environment, even though it offers a new set of tools that complement traditional learning methods.

	Strengths	Weaknesses
Class room Learning	Face-to-face communication can persuade through speech, writing, body language, and facial expressions.	● The conversation can move along more and more. The conversation will be boring and passive.
	● Direct communication between the teacher and the students fosters a sense of community among both groups. Students and teachers are ready to offer assistance, share resources, and answer queries.	● The lesson the teacher is going to teach in the classroom is not sufficiently prepared. ● Limited access to the source of learning. ● Only students in the classroom are currently receiving information.
	● Complete involvement in the educational process, including group work ● Effective group discussion	● Lack of educational tools to facilitate the group discussion. ● The conversation must take place in the actual classroom.
	● Easy to monitor, assess and evaluate the learners	● The teacher needs to oversee the teaching and learning process with more care and responsibility.
Online Learning system	● Online Forum and Chat - Medium of synchronous and discussion	● The quality of discussion is poor and is used as a means to report. ● Lack of direct connection between the teacher and the student could cause the discussion to become too loose and drawn out. ● Active student participation and involvement in group discussions are difficult to achieve. ● Lack of spontaneity and improvisation.
	● Facilitates learning anytime, anywhere, anyplace	● support for resources and infrastructure - sluggish and limited Internet connection, requiring specialised gadgets to improve data transmission over the Internet; bandwidth requirement; information network equipment; shortage of IT skills.
	● Convenient and mobile - a fast and easy learning environment	● Lack of network support - the provider must make sure that the webpages are simply accessible whenever and wherever they are needed.
	● Assignments and notes are posted, making it quick and simple for the teacher and the student to share knowledge.	● Security and support for the website - learners may lose interest and patience.

Table 1.0: The Strengths and Weaknesses of Classroom and Online Learning system

Learning Approaches and Choices

It involves planned combination approaches like coaching by a supervisor, participation in an online class, breakfast with coworkers, competency descriptions, reading on the beach, referring to a manual, collegial relationships, and participation in seminars, workshops, and online communities. Blended learning is an integrated strategy for delivering on promises about learning and performance.

Physical Formats	● Classroom & Lectures ●Laboratory's & Workshops ●Field Trips/Workshops
Online Formats	● Online Meetings and Schedules ● Virtual Classrooms ●Web Seminars & Broadcasts ● Coaching ● Conference Calls
Self-Paced Formats	●Document & Web Pages ●Computer Based Training Modules ●Assessments/Tests & Surveys ● Simulations ●Job Aids and Electronic Perfor mance Support Systems (EPSS) ● Recorded Live Events ●Online Learning & Discussion Forums ● Mobile Learning

Discussion and Conclusion

Teaching and gaining knowledge is an evolutionary process, it by no means ends. It has advanced from a complete teacher/lecture room based level to a web environment. The emergence of computers and other technologies has made teaching and learning activity a very dynamic process.

Exploring educational theory and how it relates to technology is crucial. Additionally, in order to provide learners at all levels with an absolutely fantastic learning experience, the strength and potential of technology and the teaching abilities should be combined. A well blended learning approach is expected to be able to cater for the diverse needs of most learners.

Blended learning approach is a viable alternative to traditional learning in higher education, and it can lead to better student outcomes. However, it is important for institutions to carefully consider the implementation of blended learning and to provide the necessary resources and support for its success.

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A STUDY ON IMPORTANCE OF GENDER EQUALITY TOWARDS ACHIEVING THE GOAL OF WOMEN EMPOWERMENT

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ABSTRACT

The term gender refers to the economic, social and cultural attributes and opportunities associated with being male or female. In most societies, being a man or a woman is not simply a matter of different biological and physical characteristics. This paper deals with importance of gender equality towards achieving the goal of women empowerment. It outlines the gender inequality scenario in India and types of inequalities between men and women. This paper sheds light on importance of gender equality and role of gender equality in women empowerment, gender concern in development and gender mainstreaming in development.

INTRODUCTION

Gender equity is the process of being fair to women and men. To ensure fairness, strategies and measures must be made available in order to compensate for women's historical and social disadvantages. Equity leads to equality. Gender equality requires equal enjoyment by women and men of socially-valued goods, opportunities, resources and rewards. Where gender inequality exists, it is generally women who are excluded or disadvantaged in relation to decision-making and access to economic and social resources. Therefore, a critical aspect of promoting gender equality is the empowerment of women, with a focus on identifying and redressing power imbalances and giving women more autonomy to manage their own lives. Gender equality does not mean that men and women become the same it only means that, same access should be given to opportunities and changes which is neither dependent on, nor constrained by, their sex. Achieving gender equality requires women's empowerment to ensure that decision- making at private and public levels and access to resources are no longer weighted in men's favor, so that both women and men can fully participate as equal partners in productive and reproductive life.

REVIEW OF LITERATURE

Jayachandran, S. (2014), has presented the main cause of gender inequality in developing countries. This paper also discussed the several tools that helps in reducing the gap of women & men inequality. Chaudhary, & Sarkar, D. (2012), focused on the main factors that cause the inequality i.e., educational status, work participation, level of gender inequality and suggested some relevant strategies to overcome this gender inequality to promote the deprived women. Raju. (2014), has examined the gender perception in India on the basis of demographic, social, economic and political

context. The paper has broadly discussed the issue of gender inequality, women empowerment& reproductive health among women of India. Some measures under taken by the International and national organizations were also discussed in this paper. Rustagi, (2015), this paper focus that if the participation of women increases in different sector, then it would eliminate gender inequalities in income & wages. Sharma, R.E. (2015), this paper highlights the inequality among the different states of India in today's modern era. It has presented gender inequality with the help of some evidences & statistics and signifying the inequality practiced in India & its comparison with other Asian & Western countries.

GENDER INEQUALITY

Gender Inequality means consider women inferior as compared to men in different social, economic & political, cultural and legal disciplines. In simply terms this is consider as gender biasness, which in simple term means the gender stratification .

According to the United Nations Development Programs Human Development Report (2021), India ranks 122 out of 162 countries on the gender inequality index. The gaps between the genders in areas like life expectancy, education and incomes are considered to measure human development.

HISTORY OF GENDER INEQUALITY

In ancient India, an Indian woman was at position of honor and was marked by the term of maata (mother) or Devi (goddess) in the Vedas and Upanishads. Then in the medieval period, practice of bigamy declined the position of woman and in this period dowry system, and sati system came into existence. This has also led to a drop in the female ratio. As per Indian census Kerala state represents the highest sex ratio with 1086 females per 1000 males and Haryana states represents the lowest sex ratio with just 878 women per 1000 males. The main cause of female infanticide practices in few was dowry system.

Indian Society is male dominating; a woman still needs the anchor-person and a family. Their dominating nature has led women to walk with their head down. It was all practiced from the beginning and is followed till date. But to remove this disparities the woman's reservation in parliament, is one of the commendable step taken by Government of India. In many parts of India, women are viewed as an economic and financial liability despite contribution in several ways to our society and also to the economy. The crime against women is increasing day by day. Domestic Violence, Rape, Sexual harassment, molestation, eve teasing, forced prostitution, sexual-exploitation at work places are a common affair today. So, its an alarming issue for our country.

The major reasons for the gender inequality are identified as the need of a male heir for the family, huge dowry, continuous physical and financial support to girl child as expected by in-laws, poverty, domestic – violence and the caste system.

Gender Inequality Index (GII)

GII is a composite metric of gender inequality using three dimensions: reproductive health, empowerment and the labour market. A low GII value indicates low inequality between women and men, and vice-versa.

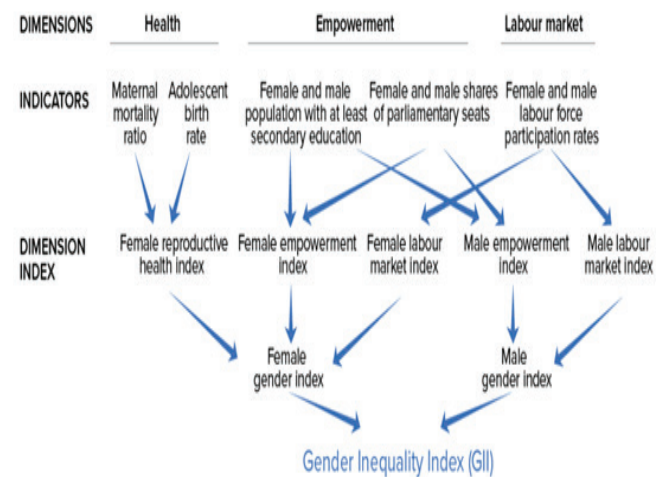Fig 1. Dimensions and indicators along with index
Source : https://databank.worldbank.org

According to Human Development Reports, there is reduction in GII value in the world and also India has shown improvement in gender equality from the year 1990 to 2020.

	1990			2021		
GII VALUE	0.710			0.490		
Maternal Mortality Ratio	599.0 death/ 100.00 live births			133.0 death/ 100.000 live births		
Adolescent Birth Rate	122.3 births/ 1000 women age 15-19			17.2 births/ 1000 women age 15-19		
	FEMALE	MALE	GENDER GAP	FEMALE	MALE	GENDER GAP
Shares of seats in parliament	7.3%	92.7%	-85.3%	13.4%	86.6%	-73.1%
Population with at least some secondary education(age 25 and older)	12.8%	27.1%	-14.3%	41.8%	53.8%	-12.0%
Labour force participation rate(age 15 and older)	30.4%	84.2%	-53.8%	19.2%	70.1%	-50.9%

Table 1 : Proportion of participation of women in various forces with GII value

Source: Source : https://databank.worldbank.org

The above table shows the improvement in women participation in various areas but the gender gap is very high . It speaks about gender inequality. However in India, the proportion seats held by women in the Parliament has increased which is show in the figure below.
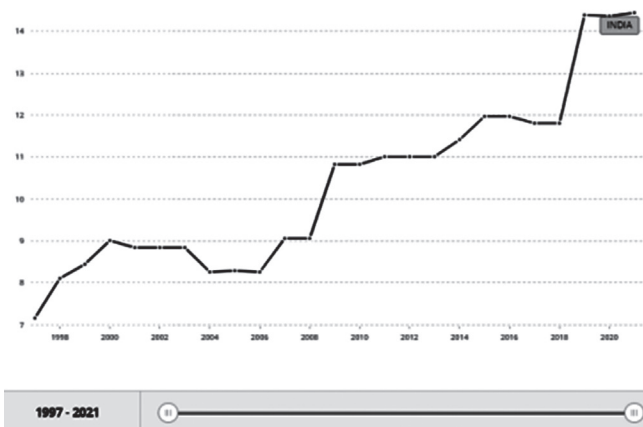

Fig 2. Proportion of seats held by women in Parliament in %

There is 14 percent increase in the seats occupied by women in the Parliament. This shows that India is moving towards gender equality.

IMPORTANCE OF GENDER EQUALITY

Gender equality is intrinsically linked to sustainable development and is vital to the realization of human rights for all. The gender equality is very essential to achieve the goal of women empowerment. The overall objective of gender equality is a society in which women and men enjoy the same opportunities, rights and obligations in all spheres of life. Equality between men and women exists when both sexes are able to share equally in the distribution of power and influence; have equal opportunities for financial independence through work or through setting up businesses; enjoy equal access to education and the opportunity to develop personal ambitions, interests and talents; share responsibility for the home and children and are completely free from coercion, intimidation and gender-based violence both at work and at home.

Within the context of population and development programmes, gender equality is critical because it will enable women and men to make decisions that impact more positively on their own sexual and reproductive health as well as that of their spouses and families. Decision-making with regard to such issues as age at marriage, timing of births, use of contraception and recourse to harmful practices female genital cutting stands to be improved with the achievement of gender equality.

However, it is important to acknowledge that where gender inequality exists, it is generally women who are excluded or disadvantaged in relation to decision-making and access to economic and social resources. Therefore, a critical aspect of promoting gender equality is the empowerment of women, with a focus on identifying and redressing power imbalances and giving women more autonomy to manage their own lives. This would enable them to make decisions and take actions to achieve and maintain their own reproductive and sexual health.

The achievement of gender equality implies changes for both men and women. More equitable relationships will need to be based on a redefinition of the rights and responsibilities of women and men in all spheres of life, including the family, the

workplace and the society at large. It is therefore crucial not to overlook gender as an aspect of men's social identity. This fact is, indeed, often overlooked, because the tendency is to consider male characteristics and attributes as the norm, and those of women as a variation of the norm.

Societal norms and practices about "masculinity" and expectations of men as leaders, husbands or sons create demands on men and shape their behaviour. Men are too often expected to concentrate on the material needs of their families, rather than on the nurturing and caring roles assigned to women. Socialization in the family and later in schools promotes risk-taking behaviour among young men, and this is often reinforced through peer pressure and media stereotypes. So the lifestyles of men often result in them being more exposed to greater risks of morbidity and mortality than women. These risks include accidents, violence and alcohol consumption. Men also have the right to assume a more nurturing role, and opportunities for them to   do so should be promoted.

Addressing these rights and responsibilities entails recognizing men's specific health problems, as well as their needs and the conditions that shape them. The adoption of a gender perspective is an important first step; it reveals that there are disadvantages and costs to men accruing from patterns of gender difference. It also underscores that gender equality is concerned not only with the roles, responsibilities and needs of women and men, but also with the interrelationships between them.

Empowering Women

Despite many international agreements affirming their human rights, women are still much more likely than men to be poor and illiterate. They usually have less access than men to medical care, property ownership, credit, training and employment. They are far less likely than men to be politically active and far more likely to be victims of domestic violence. The gender equality is need of the hour to prevent the violence against women.

The ability of women to control their own fertility is absolutely fundamental to women's empowerment and equality. When a woman can plan her family, she can plan the rest of her life. When she is healthy, she can be more productive. And when her reproductive rights—including the right to decide the number, timing and spacing of her children, and to make decisions regarding reproduction free of discrimination, coercion and violence—are promoted and protected, she has freedom to participate more fully and equally in society.

Gender Equality and Women's Empowerment

Gender equality implies a society in which women and men enjoy the same opportunities, outcomes, rights and obligations in all spheres of life. Equality between men and women exists when both sexes are able to share equally in the distribution of power and influence; have equal opportunities for financial independence through work or through setting up businesses; enjoy equal access to education and the opportunity to develop personal ambitions. A critical aspect of promoting gender equality is the empowerment of women, with a focus on identifying and redressing power imbalances and giving women more autonomy to manage their own lives. Women's empowerment is vital to sustainable development and the realization of human rights for all. Where women's status is low, family size tends to be large, which makes it more difficult for families to thrive. Population and development and reproductive health programmes are more effective when they address the educational opportunities, status and empowerment of women. When women are empowered, whole families benefit, and these benefits often have ripple effects to future generations. The roles that men and women play in society are not biologically determined they are socially determined, changing and changeable. Although they may be justified as being required by culture or religion, these roles vary widely by locality and change over time.

Key issues and linkages

Reproductive health: Women, for both physiological and social reasons, are more vulnerable than men to reproductive health problems. Reproductive health problems, including maternal mortality and morbidity, represent a

major – but preventable cause of death and disability for women in developing countries. Failure to provide information, services and conditions to help women protect their reproduction health therefore constitutes gender-based discrimination and a violation of women's rights to health and life.

Stewardship of Natural Resources

Women in India are usually in charge of securing water, food and fuel and of overseeing family health and diet. Therefore, they tend to put into immediate practice whatever they learn about nutrition and preserving the environment and natural resources.

Economic Empowerment

In India more women than men live in poverty. Economic disparities persist partly because much of the unpaid work within families and communities falls on the shoulders of women and because they face discrimination in the economic sphere.

Educational Empowerment

About two thirds of the illiterate adults in India are female. Higher levels of women's education are strongly associated with both lower infant mortality and lower fertility, as well as with higher levels of education and economic opportunity for their children.

Political Empowerment

Social and legal institutions still do not guarantee women equality in basic legal and human rights, in access to or control of land or other resources, in employment and earning, and social and political participation. Laws against domestic violence are often not enforced on behalf of women.

Gender Concern in Development

Taking gender concerns into account when designing and implementing population and development programmes therefore is important for two reasons. First, there are differences between the roles of men and women, differences that demand different approaches. Second, there is systemic inequality between men and women. Universally, there are clear patterns of women's inferior access to resources and opportunities. Moreover, women are systematically under-represented in decision-making processes that shape their societies and their own lives. This pattern of inequality is a constraint to the progress of any society because it limits the opportunities of one-half of its population. When women are constrained from reaching their full potential, that potential is lost to society as a whole. Programme design and implementation should endeavour to address either or both of these factors.

Gender Mainstreaming

Gender mainstreaming is a strategy for integrating gender concerns in the analysis, formulation and monitoring of policies, programmes and projects. It is therefore a means to an end, not an end in itself; a process, not a goal. The purpose of gender main steaming is to promote gender equality and the empowerment of women in population and development activities. This requires addressing both the condition, as well as the position, of women and men in society. Gender mainstreaming therefore aims to strengthen the legitimacy of gender equality values by addressing known gender disparities and gaps in such areas as the division of labour between men and women; access to and control over resources; access to services, information and opportunities; and distribution of power and decision-making.

Gender mainstreaming, as a strategy, does not preclude interventions that focus only on women or only on men. In some instances, the gender analysis that precedes programme design and development reveals severe inequalities that call for an initial strategy of sex-specific interventions. However, such sex-specific interventions should still aim to reduce identified gender disparities by focusing on equality or inequity as the objective rather than on men or women as a target group. In such a context, sex-specific interventions are still important aspects of a gender mainstreaming strategy. When implemented correctly, they should not contribute to a marginalization of men in such a critical area as access to reproductive and sexual health services. Nor should they contribute to the evaporation of gains or advances already secured

by women. Rather, they should consolidate such gains that are central building blocks towards gender equality.

Critical Appraisal

Despite major progress, gender inequality persists in many societies and violence against women and girls remains widespread. The lack of access to secondary education and to sexual and reproductive health services for girls and women is a key driver of gender inequality. In addition, discrimination against ethnic minority groups, indigenous peoples, people with disabilities, and geographically-isolated populations is widespread throughout the world. Gender inequality and other forms of discrimination violate the universal standards of justice enshrined in the Universal Declaration of Human Rights and other agreements. Societies that discriminate against women and social groups obstruct the economic potential of large shares of their populations, which lowers economic growth and limits poverty reduction. Pervasive discrimination and high levels of inequality are also associated with higher risks of conflict and violence.

In response, India has successfully instituted legal and administrative reforms to reduce inequality and realize the human rights of all members of society, with a specific view towards reducing disparities by gender and other status. In some cases, practices that are inconsistent with sustainable development and the realization of human rights, such as child marriage, child labor, and sexual violence, need to be tackled head on. Some countries have also actively promoted social support for children in poor households as a way to ensure that poverty is not "vertically transmitted" from poor parents to their children. Ensuring registration at birth has also proven successful in enhancing equal opportunities and legal rights.

Societies and political systems differ in their responses to inequality. Some resist it strongly through aggressive policies and transfers; others seem to tolerate very high levels of inequality. We call on all societies to ensure that all individuals and households are empowered to fully participate in political, economic, and social life. To ensure sustainable development, economic gains must not only be inclusive, but the quality of social interactions that are based on trust, honesty, voluntarism, and solidarity needs to be enhanced through the promotion of social ethics and the observance of human rights for all.

FINDINGS

Constraints to Women Empowerment

There are several constraints that check the process of women empowerment in India. Social norms and family structures in developing countries like India, manifests and perpetuate the subordinate status of women. One of such norms is the continuing preference for a son over the birth of a girl child, which is present in almost all societies and communities. The hold of this preference has strengthened rather than weakened and its most glaring evidence is in the falling sex ratio (Seth, 2001). The society is more biased in favor of male child in respect of education, nutrition and other opportunities. The root cause of this type of attitude lies in the belief that male child inherits the clan in India with an exception in Meghalaya. Women often internalize the traditional concept of their role as natural, thus inflicting an injustice upon them.

Poverty is the reality of life for the vast majority of women in India. It is another factor that poses challenge in realizing women's empowerment. In a poor family, girls are the main victims; they are malnourished and are denied the opportunity of better education and other facilities. But if they are financially independent or they have greater control over the resources then they exhibit greater autonomy both in the household and in public sphere and are no longer victims of poverty.

Lack of awareness about legal and constitutional provisions and failure in realizing it, is another factor that hinders the process of empowerment. Most of the women are not aware of their legal rights. Even women who are aware lack the courage to take the legal step. The legislation which affects women most is their situation in marriage and inheritance. As far as the rights of inheritance are concerned, women generally do not try to inherit land left by their parents if brothers are alive (Seth, 2001). The

traditional belief that land should not go outside the patriarchal family operates. The provision of Act like (1) Child Marriage Resistance Act, 1930, (2) The Suppression of Immoral Trafficking of Women Act, 1987 and (3) The Indecent Exposure of Women Act, have not led to the suppression of practice indicated in them.

Of these three, the first one is by and large successful in restraining child marriage. The legislation almost failed in case of immoral trafficking and indecent exposure to women. There are numerous incidence of indecent exposure of women in all forms of media with hardly any prosecution. Although the legal rights are in place to create an enabling atmosphere these have not been very successful in realizing women's empowerment.

SUGGESTIONS

- Expansion of women's participation in policy decision-making processes

- Reconsideration of social systems and practices and raise awareness from a gender equal perspective

- Promotion of understanding of the significance of gender equality among men

- Promotion of understanding of gender equality from childhood

- Securing equal opportunities and treatment between men and women in employment

- Promotion of equal and balanced treatment aimed at equal wage for work of equal value

- Promotion of gender equality aimed at bringing about vibrant agricultural, forestry, and fisheries communities

- Promotion of prevention of spousal violence and protection for victims

- Comprehensive policy development for women's lifelong health

- Health support that corresponds to gender difference

- Enhancement of education and learning to promote gender equality and facilitate diversity of choice

- Gender equality in science and technology and academic fields

- Promotion of gender equality in the area of regional development, disaster prevention, environment, and others

- Expansion of Women's Participation in Policy and Decision-making Processes in All Fields in Society

- Prohibition of gender discrimination during all stages of employment and management

- Promotion of Measures to Secure Equal Opportunities and Treatment between Men and Women in Employment

- Improvement of Women's Education and Learning Activities to Achieve Women's Empowerment

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