

# **Proceedings of Student National Seminar 2017**



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**About St. Francis de Sales College**

St. Francis de Sales College is managed by the Missionaries of St. Francis de Sales (MSFS) of the South West India Province, who firmly believe that 'the education of the heart is the heart of education' as propounded by its founder, Fr. Peter Marie Mermier. The College is named after St. Francis de Sales, the patron of the MSFS. At present, the College offers BSc (PCM: Phy-Chem-Maths, MEC: Maths-Elec-Comp, CJP: Comp-Journ-Psy), BA (JPE: Journ-Psy-Opt Eng, SEP: Soc-Eco-Psy, HEP: His-Eco-Pol Sc, HES: His-Eco-Soc), BCom (FA, Voc-Travel), BBA, BCA, MCOM (Reg, FA), MSc (Psy, Maths), MA (Eng, Eco) and PG Diploma (HR, Counselling).

The College also runs an Evening College to cater to the working youth and to educate them. The College has obtained the 2(f) and 12(b) recognition under the UGC Act of 1956. Now with all these new programmes introduced, the College stands ready to become an autonomous college in the near future.

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## **FOREWORD**

I am exceedingly pleased that St Francis de Sales College has taken up a major challenge in addressing the multidisciplinary nature of learning and study through the National Seminar for Students on various themes such as “Role of Entrepreneurs Towards the Growth of Indian Economy”, Digital Marketing and its Impact on the Society”, “GST- an Ornamental or Utilitarian for the Indian Economy”, “Coping Strategies to Prevent Job Insecurity”, “Importance of Skill Development in the Field of Finance”, “Influence of E-gadgets in Culture”, and, “Digital Connectivity”. These seminar topics are not only exciting but also important in many disciplines to the current scenario, as is evident from the variety of papers that students and research scholars have contributed.

Research is the fuel for progress and evolution. National Seminar for Students provides a platform for researchers and students to contribute and present their views, and to express them through their articles. I'm pleased with everything the seminar came out with. I want to congratulate the Vice-Principal, the HODs, the faculties and students, and the seminar coordinating committee. I am delighted to note that these papers are going to be published.

I hope that this volume that the College is going to publish will be of great academic value to scholars and common readers. I would like to take this opportunity to thank also the Editors for the efforts they have made to compile this volume. Thanks!

**Fr. Dr. Herold Christopher**

**Principal, St Francis de Sales College, Bangalore-100**

# **DEPARTMENT OF HUMANITIES**

**SAMVADA 2017**

**INFLUENCE OF E-GADGETS IN CULTURE**

### **About the Seminar – SAMVADA 2017**

The Department of Humanities St. Francis De Sales college organized a two days national Seminar on the topic “Influence of E-gadgets on Youth”. The seminar was proved to be a successful one as it enlightened the young minds about the impact of E-gadgets in their day today life. As we all know electronic gadgets have revolutionized the way we work, play, shop and communicate. This seminar was a platform to analyse the advantages and disadvantages of the same. The seminar comprised talks by many eminent personalities like Mr. Nachiketh B, Assistant Professor (Psychology) IIPR, Dr. Angela Ann Joseph, Assistant Professor (Psychology), Christ University, Dr. M. Srinivasan, Chairperson, Bangalore University, Dr. K. G. Uma, Assistant Professor (Sociology), National Degree College, Dr. Mathew P. M, Assistant Professor (Sociology), Christ University, Dr. R. Rajesh, Assistant Professor (Sociology), Bangalore University and Dr. Kalapana Purushothamam, Adjunct faculty (Psychology), IIPR.

### **About the Department of Humanities**

The Department of Humanities is one of the oldest departments in St. Francis De Sales College. The Department's essentially interdisciplinary nature is its distinguishing factor. This allows students to develop an appreciation for a very diverse set of fields including Psychology, Journalism, Economics, Sociology, History, Political Sciences and other languages. Coupled with its multidisciplinary background the Department has a diverse and experienced faculty. The Humanities department has a keen interest at improving the humanistic values of the students and to develop the interpersonal skills for the societal wellbeing. The Department of Humanities is functioning as a full fledged department for the past 15 years. It has an excellent student-teacher ratio providing opportunities for academically intense learning. The department of humanities has a single minded focus on exposing the students to current relevant critical issues in the national and international level. BA offers different combinations which include various subjects like JPE, SEP, HES, HEP and CJP

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## **TECHNICAL SESSION 1 : E- GADGETS AND ITS PSYCHOLOGICAL EFFECTS**

### **EFFECT OF E-GADGETS ON SELF ESTEEM AND DEPRESSION LEVEL OF ADOLESCENTS**

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#### **ABSTRACT**

Because of the quick development and widespread use of E-Gadgets, and their vast psychological effects on adolescents, it is important to study possible negative health effects of E-gadgets exposure. The overall aim of this study was to investigate whether there are associations between the use of E-gadgets and the self esteem and depression level in adolescents.

The sample consisted of 30 adolescents in the age group of 18 to 23. The adolescents were administered Beck's Depression Inventory scale and Rosen Berg's self esteem test. The primary objective of the study is to find the effect of excessive use (who get 5 or more than 5 in e gadget addiction diagnostic questionnaire) of e-gadgets on self esteem and depression level of adolescents.

The results of the study have shown that the self esteem level of the excessive E-gadgets users is less. The depression level of the excessive E-gadgets users was high.

Over excessive use of E-gadget use leads to low self esteem and high depression level in adolescents.

**KEYWORDS** – Self esteem, depression, E-gadgets, psychological effects, adolescents.

#### **1. INTRODUCTION**



Electronics is branch of engineering which deals with the study of transport of information through the magnetic waves. Most of the electronic gadgets are built on the basis of this definition. As they work through or on magnetic waves.

Electronic gadgets are the instruments which can perform many activities at a time with vast speed & makes the hard work efficient but when someone seems glued to electronic gadgets, their inability to control the use of E gadgets, leading to negative consequences in daily life is termed as addiction.

E gadgets addiction in adolescents leads to adverse mental and physical health. Few symptoms of e gadget addiction are, a person feels preoccupied with electronic gadgets, the think about their previous online activities or anticipate their next session. They feel the need to use electronic gadgets with increasing amount of time in order to achieve satisfaction. They may also be making repeated unsuccessful efforts to control, cut down or stop the use of electronic gadgets. They might even feel restless, moody, depressed or irritable when attempting to cut down or stop the use of electronic gadgets. They might also be been staying with gadgets longer than originally intended. E gadget addicts may also have jeopardised or risked the loss of significant relationship, job or educational or carrier opportunity because of the excessive use of electronic gadgets. They may even lie to family members, therapists, or others to conceal the extent of involvement with the electronic gadgets. Electronic gadgets addicts may also use electronic gadgets as a way of escaping from problems or of relieving a dysphonic mood for example, feeling of helplessness, guilt, anxiety, depression.

## **2 OBJECTIVE**

- To identify the self-esteem level of E gadget addict.
- To identify depression level of non addict.
- To identify the self esteem level of non addict.
- To identify the depression level of E gadget addict.
- To determine the self esteem level of E gadget addict.
- To determine the depression level of E gadget addict.
- To compare the self-esteem level of E gadget addict with non addict.
- To compare the depression level of E gadget addict with non addict.

## **3. HYPOTHESIS:**

- “The self esteem level of the E gadget addicts is less than that of the non addict”

- “The depression levels of the E gadget addict is higher than that of non addicts.”1 x

#### **4. RESEARCH DESIGNS:**

The comparative study was conducted during the month of August 2017 at Garden City University, Bangalore. The subjects were chosen at random and filtered based on their response to e gadget addiction diagnostic questionnaire.

#### **5. SAMPLE SIZE AND SAMPLING:**

A total of 30 adolescents were used as subjects for the study of the age group between 18 to 23, both male and female. Out of which, the two questionnaires, Beck’s depression inventory and Rosenberg self esteem scale were given to 15 adolescents who got below 5 in e gadget addiction diagnostic questionnaire and 15 to the e gadget users who got 5 or more in the e gadget addiction diagnostic questionnaire.

#### **6. MEASURES USED:**

- Consent form which ensured the confidentiality of the information provided by the subject and also demanding assurance from the subject that the answers were authentic to be used for research work.
- Demographic sheet which had subject number in place of the name for the subjects were free whether or not to reveal their identity.
- Self esteem scale invented by Rosen Berg.
- Depression scale invented by Beck.
- Structured questionnaire for E gadget addiction diagnosis

#### **7. DATA ANALYSIS**

E gadget addiction diagnostic questionnaire comprised of 8 questions. If the answer to 5 or more than 5 questions were yes, it indicated that there was a problem and the person is an electronic gadget addict.

Beck’s depression inventory had total of 21 questions, each of them with four options marked from 0 to 4. The score was added from each of 24 questions by counting the numbers to the right of each questions marked. The highest possible score for the test is 63. Meaning that the numbers circled for all the 21 questions were 3. Since the lowest possible score is 0 the lowest possible score the test is 0. The sum of the scores of each question gives the level of depression. Scores between 0-10 is considered normal; 1-16 indicated that the person has mild mood; 17-20

is the borderline of clinical disturbance; 21-30 indicates moderate depression; 32-40 severe depression and scores above 40 are for the result of extremity of depression.

Rosenberg self esteem model contains 10 questions out of which, question number 2, 5, 6, 8 and 9 are reversed scored. “strongly disagree” is given 1 point, “disagree” 2 points “agree” 3 points and “strongly agree” 4 points. The scored are summed up for all the 10 items which gives the level of self esteem.

### 8. RESULT ANALYSIS

The scores obtained by the subjects under both self esteem and depression are compared after Beck’s depression and Rosenberg’s self esteem questionnaire. The results of the analysis are interpreted in the following section. (Table 1).

**Table 1: The table shows the mean scores and Standard deviation scores obtained by**

	E Gadget addict	Non addict	T - test	Significance
Mean	13.73	5.33	6.88	0.00**
SD	2.46	4.02		

**the subjects in the Beck’s depression questionnaire who are E gadget addict and those that are non addict.**

Table 1 indicates the mean and standard deviation scores in Beck’s depression obtained by both the groups. The mean and SD obtained by group 1 is 13.73 and 2.46 respectively and the mean and SD obtained by group 2 is 5.33 and 4.02 respectively. The test of significance (  $t = 6.88$ ,  $p = 0.00^{**}$ , significant at 0.01 level ) shows that there is significant difference in the self esteem scores of both the groups, i.e. E gadget addicts and non addict. (Table 2)

**Table 2** indicates mean and standard deviation score in Rosenberg’s self esteem test. The data shows that the self esteem of the e gadget addicts are less than that of the non addicts. The mean and the standard deviation for the addict is 13.60 and 3.52 respectively and the mean and the standard deviation for the non addict is 21.26 and 3.49 respectively.

	E Gadget addict	Non addict	T test	Significance
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Mean	13.60	21.26	5.986	.001**
SD	3.52	3.49		

**Table 2: The table shows the mean scores and Standard deviation scores obtained by the subjects in the Rosenberg’s self esteem questionnaire who are addict and those that are non addict.**

## 9. DISCUSSION

The result of the study clearly shows that both self esteem and depression are related taking into consideration the adolescent between the age of 18 to 23, the way we perceive.

Higher the self esteem, lower is the depression level which is true in case of non addicts whereas in case of addicts the depression level is high and the self esteem level is low.

Based on the above study, self esteem is affected by excessive use of electronic gadgets. The E Gadget addicts are found to have low self esteem and high depression level when compared to non-addicts.

## 10. LIMITATIONS

- The data of has been collected only from one university.
- The study is limited to the age group of 18 to 23.

## 11. CLINICAL IMPLICATIONS

- It can be used by the students to keep a check on their use of E gadgets.
- It can be used by teachers to keep a track on students
- It can be used to prevent suicide related to e gadget use

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## **STUDY ON THE CORELATION BETWEEN FACEBOOK USAGE AND SELF-ESTEEM AMONGST YOUNG ADULTS**

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### **ABSTRACT**

Social media has captured the attention of global population. The dependency of people on these services has reached at such level that, without these, they can't think a step forward in the direction of their growth. Youth is the most vulnerable group among the population also increased to be addicted to technology. Facebook is the most popular social network worldwide, with a global usage penetration of 22.9 percent. According to the statistics by 2017, India claimed the first place with 241 million users, ahead of second-ranked United States with 240 million Facebook users. This study focuses on the impact of services such as Facebook usage on the self-esteem of young adults. The sample comprised of 50 young adults pursuing Under-graduation, in the age range of 18-26 years. The data was collected using non experimental design under which purposive sampling method was used. The scales used were Facebook Intensity Scale by Nicole Ellison and Rosenberg Self-Esteem scale. The data was analysed using Pearson Correlation. We predicted that as the intensity of Facebook usage increases, self-esteem among young adults decreases.

**KEYWORDS** - Facebook, Self Esteem, Dependency, Impact, Social Media, Young Adults

### **1. INTRODUCTION**

The nature of technology itself has undergone a transformation, it is no longer just a 'device', leaving us all as consumers with a sense of breathlessness and expectation. Children can utter their first words, kids' brains are tripling in size, a lot of learning happens before the age of five. Researchers at the University of Washington reveal that modern gadgets are not necessary in child development, children can thrive on being talked to and read to. In fact, children need one-on-one time with their parents, not gadgets. Additionally, overexposure to gadgets has been linked to attention deficit, cognitive delays and impaired learning. Use of interactive screen time below three years of age could also impair a child's development of the skills needed for maths and science,

they found, although they also said some studies suggested benefits to toddlers' use of mobile devices including in early literacy skills, or better academic engagement in students with autism.

The researchers said that though the adverse effects of television and video on very small children was well understood, society's understanding of the impact of mobile devices on the pre-school brain has been outpaced by how much children are already using them. The researchers warned that using a tablet or smartphone to divert a child's attention could be detrimental to "their social-emotional development".

New researcher Dr. Rosen (2011) a psychology professor at California State University, has made a 25-year career out of studying the influences technology has on people. His latest research, which examines teens and Facebook, was conducted using 1,000 teen surveys and observation of 300 teens actively studying. It concluded that multiple negative psychological effects could result from spending too much time on Facebook and other social media sites. According to different opinions, Facebook addiction means spending an excessive amount of time on Facebook. Normally, excessive Facebook use interferes with important activities of a person's life. Facebook has a great influence on our daily lives; we can observe that people from every age group are using Facebook.

- **What is Facebook?**

Facebook is a popular free social networking website that allows registered users to create profiles, upload photos and video, send messages and keep in touch with friends, family and colleagues. The site, which is available in 37 different languages, includes public features such as:

- **Marketplace**- allows members to post, read and respond to classified ads.
- **Groups** - allows members who have common interests to find each other and interact.
- **Events** - allows members to publicize an event, invite guests and track who plans to attend.
- **Pages** - allows members to create and promote a public page built around a specific topic.
- **Presence technology** - allows members to see which contacts are online and chat.

Facebook, created by Mark Zuckerberg along with Edward Saverin, first began in 2004, February, as a school based social networking service at Harvard University. It expanded beyond Harvard University, by October 2015 it expanded in places like UK, Australia and New Zealand.

According to a recent study by UK disability charity Scope, of 1500 Facebook and Twitter users surveyed, 62 percent reported feeling inadequate and 60 percent reported feelings of jealousy from comparing themselves to other users. Most frequently, people are struggling with depression have low mood or not feeling good about yourself, having pictures of happy couples and smiling babies pop up on your screen on a consistent basis may make you feel worse. Internet uses especially Facebook has shown positively correlated with depression, loneliness, and stress, public opinion about the Internet has been decidedly negative. Thus it makes negative outlook on life.

Some negative effects includes:

- Teens who use Facebook frequently may become narcissistic which means "inordinate fascination with oneself; excessive self-love; vanity." Most likely these are not the character traits you desire for your child.
- Teens who have a strong Facebook presence may display psychological disorders, such as anti-social behaviours, and mania & aggressive tendencies. An anti-social child often does not consider the effects their actions have on others. This can be quite dangerous, especially during the already-volatile teen years. Perhaps this should be termed the anti-social media effect.
- The Facebook effect is real, but teens who "overdose" on technology daily, and this includes video games, have higher absenteeism from school and are more likely to get stomach aches, have sleep issues, and feel more anxious and depressed.

The use of Facebook has been increasing in the last decade, with tens of millions of new users joining it on a quarterly basis worldwide (Internet World Stats, 2012). Each of these users spends, on average, around 14 min every day on Facebook, which represents 16.6% of the overall time spent online (Comscore1, 2011). This increased use, however, could be a double-edged sword as social networking sites provide their members with utilitarian, social and self-enhancing benefits, but at the same time, can produce negative well-being, work-life balance, and work performance consequences. Primarily, Facebook provides its members with the opportunity to interact with many different people, called "Facebook friends." Through these interactions users, especially those with low self-esteem and low life satisfaction can improve their psychological well-being, (Ellison et al., 2007). However, these rewarding interactions can lead to excessive use of such sites, up to the level of addiction (Turel and Serenko, 2012; Turel et al., 2014), especially for

individuals with low self-esteem, low self-efficacy and other “problematic” characteristics (Brand et al., 2014), and those with strong need for escapism.

## 2 METHODOLOGY

- **Objective:** To study the Correlation between Facebook usage and Self-Esteem amongst Young Adults.
- **Hypothesis:** There is a significant negative relationship between intensity of Facebook usage and self-esteem among young adults
- **Variables: Independent Variable** - Intensity of Facebook usage
- **Dependent Variable** - Self-esteem
- **Tools for Data Collection:-** Informed Consent Form
- **Socio Demographic:** The socio-demographic sheet included Name, Age, Qualification, and Place of living, Marital Status, and Occupation, Number of members in family.
- **Intensity of Facebook Usage:** Intensity of Facebook usage refers to the sum of activities per taken by any individual who has at least one or more valid Facebook account and has been a daily user of Facebook. The Facebook Intensity Scale measures Facebook usage beyond simple measures of frequency and duration, incorporating emotional connectedness to the site and its integration into individual’s daily activities. (Ellison, Steinfield, & Lampe, 2007)
- **Self-esteem:** Rosenberg defines “self-esteem can be viewed as an attitude toward an object, even though the holder of the attitude and the object toward which the attitude is held the self are the same” (Rosenberg, 1979).
- **Methods:-**
- **Research Design:For the current study Non-Experimental Correlation Research was used.**
- **Non-Experimental Correlation Research Design:** A non-experimental correlational research design was used in this study to understand the effect of Facebook usage on the self-esteem among young adults.
- **Purposive Sampling:** A purposive sampling is also known as judgemental sampling, the researcher purposely choose persons who in his judgement about some appropriate characteristic required of the sample members, are thought to be relevant to the researcher topic and are easily available to him.



- **Sample Description:** The sample for the present study constituted of young adults pursuing under graduation in autonomous and state universities in Bangalore. The sample comprise of 50 young adults (25= male, 25= female) in the age range of 18-26 years (Hurlock, B.E, 2006).
- **Quantitative Study:**Quantitative methods emphasize objective measurements and the statistical, mathematical, or numerical analysis of data collected through polls, questionnaires, and surveys, or by manipulating pre-existing statistical data using computational techniques.
- **Procedure for data collection:** The data was collected from 50 young adults (male and female) falling under the age range of 18-26. Selected participants were approached and informed consent was taken from them after explaining to them the purpose of the study. The participants were also asked to tick the only one response for every question. One completion of clarification, the informed consent was signed after which the Facebook intensity scale, Rosenberg Self-esteem scale was administered.
- **Data Analysis:** The data was analysed by using SPSS Version 20.0 which was used to run descriptive statistics and Pearson product correlation.

### 3 FINDINGS AND DISCUSSION

The analysis of data followed by a discussion of the research findings followed by according to the order of objectives.

Data were analysed to find the correlation between intensity of Facebook usage and self-esteem amongst young adults. These questionnaires were administered on college students. The research study was conducted on 50 young adults (25 male and 25 female) within the age range of 18-26 years, student, residing in the urban area of Bangalore. Data were obtained using Facebook intensity scale (Ellison, Steinfield,& Lampe, 2007) and Rosenberg self-esteem scale(Rosenberg,1965). The researcher analysed the data using the Statistical Package for Social Science (SPSS) 20.0 version.

For the present study the Independent Variable was Facebook Intensity and Dependent Variable was Self-esteem.

Objective of the study: To studyCorrelation between Facebook usage and Self-Esteem amongst Young Adults.

Hypothesis of the study: There is a significant negative relationship between intensity of Facebook usage and self-esteem among young adults.

**Table 1.1**

Descriptive statistic- intensity of Facebook usage and self-esteem among college students (n=50)

	Mean	Std. Deviation	N
Intensity of Facebook Usage	24.60	5.606	50
Self Esteem	21.96	5.260	50

**Table 1.2**

Pearson Product Moment Correlation Test- Facebook intensity and Self-esteem

	Self Esteem
Intensity of Facebook Usage	
Pearson Correlation	.347**
Sig. (1-tailed)	.007
N	50

Table 1.1 shows the descriptive statistics of intensity of Facebook usage and self-esteem among young adults. For the total number of respondents, (N=50) which consisted of 50 college undergraduate students. Table 1.2 shows the scores of Facebook Intensity (M=24.60 and SD=5.606) and Self-esteem (M=21.96 and SD=5.260) of the sample which is correlated and correlation strength is low or very slightly related,  $r=0.347$ ,  $p=0.007$  and is significant at 0.01. Therefore,  $p<0.01$ , hence hypothesis is rejected. Therefore there is significant positive relationship between intensity of Facebook usage and self-esteem among young adults' which means the intensity of Facebook usage increases, self-esteem among young adults' decreases.

Researchers have found that there is an individual differences in group discussion with low self-esteem could have benefited from the social opportunities provided by Facebook without the society of interacting face to face (Ellison, Steinfield & Lampe 2007). Also people with high self-esteem places less importance to Facebook interactions (Tazghini & Seidlecki 2013).

Thus from the above mentioned reviews it could be inferred that technology is so advanced that it allows individuals to optimize the way one presents themselves on social media (Facebook). This could contribute to minimizing the self-esteem level on social media than on everyday face to face interactions with others where people know them personally.

#### **4 CONCLUSION**

Facebook is a social network best used to connect with friends and family. Facebook has become a global phenomenon offering continual and direct communication with friends and family. As well as people who you haven't spoken to for a couple years or even decades. The problem isn't Facebook every time a mother is fed up with her child engulfed in his/her phone the first thing she says is how he/she has been stuck to the phone and in "FACEBOOK". Facebook according to our mothers is the root cause of the evil. But the problem is our way of thinking. Impulsively checking Facebook and getting lost in envy is the cause of our issues and blame. Perception plays a role.

Research into how social media websites define us socially, and the influence that social media has on our personal welfare, suggests that a lack of social participation on Facebook leads to people feeling less meaningful. The researchers concluded that active participation on Facebook on a daily basis was key in producing a sense of belonging among social media users. The consequences that social media & technological devices and their overuse can lead to negative impact on people.

#### **5 IMPLICATIONS OF THE STUDY**

The results of the study could help create understanding how self-esteem decreases with daily usage of Facebook. But an individual can also gain contentment by being able to compare, or receive feedback and acceptance from others by using social media. This can also help an individual to understand the interaction of social media better and the satisfaction from receiving and gaining acceptance from others can also enhance individual's self-esteem. The current data obtained can be used for further studies in the similar areas. It is also to be explored what other variables that influence Facebook, self-esteem.

#### **6 LIMITATIONS OF THE STUDY**

- Limitation of the present study is the geographical which was restricted to only Bangalore union territory.

- The restriction to a particular age group, which were young adults.
- Central Tendency
- Socially Acceptable Answer

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## **E-GADGETS AND THEIR PSYCHOLOGICAL EFFECTS ON ADOLESCENTS**

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### **ABSTRACT**

A gadget is a small mechanical or electronic device or tool meant to aid human beings. Today, gadgets have become such an important part of our everyday lives that our dependency on them has grown exponentially. With this rise of gadgets, the psychological effect it has on us has been forgotten. To further understand the effects of gadgets a study was conducted on 25 girls and 25 boys. The study was designed to test the effects gadgets have on the reasoning ability and emotional maturity of an individual, depending on the time spent on gadgets. The study was conducted on the students of age 17 and 18. The scales used were Gadget Use Scale, David's Battery Of Differential Aptitude: Reasoning ability and Emotional intelligence inventory. The findings of the study showed that gadgets had a positive effect on boys, with increased reasoning ability and it has shown no effects on girls. This also proves that girls are affected the least by gadgets. Usage of gadgets have shown no changes in the interpersonal management in both boys and girls.

**KEYWORDS :** Gadgets, Emotional Maturity, Reasoning Ability

### **1. INTRODUCTION**

“These days we have Smartphones, Smartcars,  
Smartboards, Smarteverything, but consider this: if  
technology is getting smarter, does that mean  
humans are getting dumber?”-Rebecca McNutt

There was a time when gadgets were alien to people but now gadgets play a superior role in our day to day lives. From television to the tablets, from smartphones to smart watches, from portable Bluetooth speakers to wireless home audio systems the list goes on. While these gadgets have brought in convenience to our lives, there is something else that they have brought in which is especially dangerous to adolescents. Adolescents have taken to messaging through the various messaging apps like WhatsApp, Instagram effortlessly. This has led them to their being an expert at communicating through a text message, but deficient when it comes to communication skills with someone face to face. The recent risk that the adolescents have been exposed to is the

BLUEWHALE game due to which a number of adolescents have lost their lives in the recent months. It is a deadly game in which the player is asked to perform a number of tasks with its main purpose being to isolate the player, inducing self-harm and in the end taking up one's own life.

- **Some Facts about the Tech-gadgets and Services Used by the Present Generation**
- **Mobile/cell phone**

Mobile phone or cell phone is a device that can make and receive telephone calls over a radio link while moving around a wide geographical area. Besides telephony it can also provide a variety of other services like text messaging, playing music, e-mail, internet access, infrared, Bluetooth, business applications, gaming and photography etc. It was first introduced in 1973 and in 1983 the first mobile phone was commercially available (Heeks, 2008). From 1990 to 2011, the number of world-wide mobile phone users grew from 12.4 million to over 6 billion, covering about 87% of the global population (Saylor, 2012).

- **Computer/laptop**

Computer is a general purpose device that can be programmed to carry out a finite set of arithmetic and logical operations. Computer can solve more than one kind of problem at a particular time as a sequence of operations can be readily changed. A laptop is a type of computer that can be folded and easily carried out due to its' small size and battery support for energy, required to run it. The first laptop was invented in 1979 by British Designer Bill Maggridge. For the laptop producers the year 1989 was quite successful. Now the laptops are generally used for making programs, storing data, entertainment (music, videos), accessing net etc. Currently the number of computer users in the world is 900 million to 1 billion i.e. around 80% of the world population are using or having computers (Woyke, 2012).

Smart Phone

A smartphone, or smart phone, is a type of mobile phone built on a mobile operating system with more advanced computing capability and connectivity than a feature phone. In early 2013 worldwide sales of smart phones exceeded those of feature phones. As of July 18, 2013, 90 percent of global handset sales are attributed to the purchase of I-Phone and Android smart phones (The Gurdian, 22 Dec, 2013).

- **Services: Internet**

The internet is a huge network that links computers together all over the world using a range of wires and wireless technologies. The World Wide Web is the collection of linked pages those are accessed using the internet and a web browser. The purposes of using internet are online shopping, social networking, games, news, travel information, business, advertising and much more. One of the best common ways of finding information on the web is through the search engines like Google, Bing. Currently the most popular search engine is Google which is receiving hundreds of millions of search queries in a day. In the years 2005, 2010, 2013 the percentage of the world population using internet is 16%, 30% & 39% respectively. In the developing world it is 8%, 21% & 31% and in the developed world it is 51%, 67% & 77% (ITU, 2013).

A social networking service is a platform to build social networks or social relations among people who, for example, share interests, activities, backgrounds, or real-life connections. Social networking sites allow users to share ideas, pictures, posts, activities, events, and interests with people in their network (Boyd & Nicole, 2008). Some of the popular social networking sites used currently is such as Face book, Google+, Twitter etc. Facebook was founded by Mark Zuckerberg in February 2004 (Carlson, 2010). As of September 2012, Facebook has over one billion active users, of which. May 2011 Consumer Reports survey reveals that, there are 7.5 million children under 13 with accounts and 5 million under 10, violating the site's terms of service (Thompson, 2012). Twitter was created in March 2006 by Jack Dorsey and by July, the social networking site was launched. The service rapidly gained worldwide popularity, with over 500 million registered users as of 2012. It is generating over 340 million tweets daily and handling over 1.6 billion search queries per day. Twitter has become one of the ten most visited websites on the Internet after its launch (Twitter.com, march21, 2012).

- **EMOTIONAL MATURITY**

Emotion is any conscious experience characterized by intense mental activity and high degree of pleasure or displeasure. According to some theories, they are states of feeling that result in physical and psychological changes that influence our behaviour. The physiology of emotion is closely linked to arousal of the nervous system with various states and strengths of arousal relating

apparently to particular emotions. Emotional maturity referred to the ability to understand and manage one's emotions. According to Walter.D.Smitheon (1974) , Emotional Maturity is a process in which the personality is continuously striving for greater sense of emotional health, both intra-psychically and intra-personally.

- **REASONING ABILITY**

Reasoning is the capacity for consciously making sense of things, applying logic, establishing and verifying facts, and changing or justifying practices, beliefs based on new or existing information. Reasoning is associated with thinking, cognition and intellect. Reasoning Ability is the ability to take inputs from five sensory organs, process the data and give the relative solutions. Psychologists and cognitive scientists have attempted to study and explain how people reason, example; which cognitive and neural processes are engaged and how cultural factors affect the inferences that people draw. The field of automated reasoning, studies how reasoning may or may not be modelled computationally.

## **2 METHODOLOGY**

- **NEED FOR STUDY**

Today, gadgets have become such an important part of our everyday lives, that our dependency on them has grown exponentially. With this rise of gadgets, the psychological effects it has on us has been forgotten. The study was designed to test the effects gadgets have on the reasoning ability and emotional maturity (interpersonal management) of the individual, depending on the time spent on gadgets.

## **3. OBJECTIVES OF THE STUDY**

The study puts forward two objectives:

To understand the relationship between between emotional maturity and gadget use.

To understand the relationship between reasoning ability and gadget use among the adolescents

## **4. HYPOTHESIS**

From the study, the following hypothesis were formulated.

Use of Gadget increases reasoning ability.

Use of Gadget reduces emotional intelligence.



## **5. SAMPLE**

A sample of fifty students ( twenty five boys and twenty five girls), between the age group of sixteen and seventeen, were randomly selected for the study.

## **6. INSTRUMENTS**

- 1) **GADGET USE SCALE-** The gadget use scale is a questionnaire that consists of ten questions, with six sections each and is scored on the basis of a six point scale; Strongly disagree = 1 ; Disagree = 2 ; Weakly Disagree = 3 ; Weakly Agree = 4 ; Agree = 5 ; Strongly Agree = 6. Higher the score, greater the impact of gadgets .
- 2) **EMOTIONAL INTELLIGENCE INVENTORY-** The Emotional Intelligence Inventory ( part IV) is a questionnaire that consists of twenty five questions, to which the subject will mark a yes or a no. This will be scored with correspondence to a scoring key. All the correct responses will be given a score of one and the total score is obtained by adding all the correct responses. This test is administered to assess how gadget use affects interpersonal management.
- 3) **DAVID'S BATTERY OF DIFFERENTIAL APTITUDE: REASONING ABILITY-** The scale consists of twelve rows of letters. Each row has five sets of letters. Four out of the five sets follow a certain pattern, and one does not. The subject is required to identify the letter that does not follow the pattern. This scale has a time limit of five minutes. This test is administered to assess how reasoning ability is affected by the use of gadgets.

## **7. DATA COLLECTION**

The above mentioned three instruments were administered on a group of fifty students (twenty five boys and twenty five girls) , between the age groups of seventeen to eighteen . The experimenter explained the motive of the study and instructed the sample properly.

## **8. SCORING**

Each instrument was hand scored with correspondence to the respective manuals (Scoring key)

- **GADGET USE SCALE-** The scale consists of ten questions, with six sections each and is scored on the basis of a six point scale ; Strongly Disagree = 1 ; Disagree = 2 ; Weakly Disagree = 3 ; Weakly Agree = 4 ; Agree = 5 ; Strongly Agree = 6. Higher the scores, higher greater the impact.
- **EMOTIONAL INTELLIGENCE INVENTORY-** The questionnaire consists of twenty five questions, to which the subject will mark a yes or no. This will be scored with

correspondence to a scoring key. All correct responses will be given a score of one and the total score is obtained by adding all the correct responses.

- DAVID'S BATTERY OF DIFFERENTIAL APTITUDE: REASONING ABILITY- The scale consists of twelve rows of letters. Each row has five sets letters. Four out of the five letters follow a certain pattern. The subject is required to identify the letter that does not follow the pattern. A score of one is given to every correct response.

## 9. RESULT AND INTERPRETATION

**Table 1:** shows the scores of the boys, which determines the relationship between gadget use, emotional maturity and reasoning ability.

Male	Emotional intelligence (Interpersonal management)	DBDA (Reasoning ability)	Gadgets use scale
1	12	7	42
2	10	8	36
3	19	10	36
4	10	11	45
5	19	11	49
6	16	9	32
7	15	8	35
8	14	7	37
9	18	6	26
10	16	8	27
11	18	5	28
12	12	8	20
13	16	9	36
14	16	7	26
15	17	6	35
16	12	6	36
17	13	9	32
18	20	11	50
19	14	10	37
20	19	11	21
21	16	5	40

22	20	11	31
23	17	10	27
24	12	3	41
25	15	6	38
Total	386	201	863
Average	15.44	8.04	34.52

**Table1:** shows the scores obtained by the boys under the categories Emotional Maturity ( interpersonal management), Reasoning Ability and Gadget use. From the above table , we can see that that boys have obtained a total score of 386, 201 and 863 in the categories; emotional maturity, reasoning ability and gadget use respectively. The mean score being, 15.44, 8.04 and 34.5 respectively. By looking at the table , we can conclude that , with average use of gadgets, the boys have high reasoning ability and average level of interpersonal management.

**Table2:** shows the scores of the girls which determines the relationship between gadget use, emotional maturity and reasoning ability.

Female	Emotional intelligence (Interpersonal Managment)	DBDA (Reasoning Ability)	Gadgets use scale
1	15	7	28
2	16	4	32
3	21	3	40
4	19	4	18
5	15	8	48
6	12	3	24
7	16	6	32
8	16	3	33
9	12	11	38
10	10	10	33
11	19	7	19
12	18	3	43
13	19	0	35
14	17	2	35

15	18	3	31
16	17	4	20
17	10	2	31
18	17	4	50
19	20	4	32
20	17	2	36
21	17	3	23
22	18	4	33
23	15	10	35
24	15	4	46
25	20	6	20
Total	409	117	815
Average	16.36	4.6	32.6

Table 2: shows the scores of the girls under the different categories. From the above table, we can see that the girls have obtained a total of 409, 117 and 815 under the categories, emotional maturity, Reasoning ability and Gadget use respectively. The mean being, 16.36, 4.6 and 32.6 respectively. By looking at the above scores, we can conclude that, with average use of gadgets, the girls show average level of reasoning ability and average level of interpersonal management.

## 10 . CONCLUSION

The study led to the following conclusions:

Average gadget use results in high reasoning ability and average emotional maturity among the boys.

Average gadget use results in average reasoning ability and average emotional maturity among the girls.

This also goes against the hypothesis and earlier studies conducted in India which all show negative outcomes from using gadgets.

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## TECHNICAL SESSION 2 : E- GADGETS AND ITS EFFECTS ON MEDIA

### E-GADGETS' EFFECT ON MASS MEDIA IN KARNATAKA

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#### ABSTRACT

Karnataka has pioneered several initiatives which have got national acclaim and have been followed by other states. In the past people used technology as a tool for making survival an easier endeavor. Nowadays we are witnessing a shift in the role technology is playing in our society and may continue to play for generations to come. A gadget is a small tool such as a machine that has a particular function, but is often thought of as a novelty. Gadgets are sometimes referred to as *gizmos*. The dependency of people on these technological gadgets and services provided by these has reached at such level that, without these, they can't think a step forward in the direction of their growth. The degree of dependency is leading to addiction of the tech-devices and services. Youth is the most vulnerable group among the population to be addicted to technology. In the present era the introduction of modern technological gadgets has captured the attention of global population. The dependency of people on these technological gadgets and services provided by these has reached at such a level that, without these, they are unable to think a step forward in the direction of their growth. The degree of dependency is leading to addiction of the tech-devices and services. According to the 2011 census of India, the total population of Karnataka was 61,095,297.

**KEYWORDS** : E-Gadget, Mass media, Effect, Karnataka

#### 1. INTRODUCTION

The term technology comes from the Greek word "techne", which means the art or skill used in order to solve a problem, improve a pre-existing solution to a problem, achieve a goal, handle an applied input/ output relation or perform a specific function; technology is the making, modification, usage and knowledge of tools, machines, techniques and method of organization (Liddel, Scott, Jones & McKenzie, 1940). That means, it can refer to the collection of tools, including machinery, modification, arrangements and procedures. Technology is the energy that

acts as the driving force to drive or to run our lives. It is nothing but the results of the innovations and creativity of human beings. It converts the natural resources into consumer goods which are used by the society and human beings. It has brought the automation level to such a height that human effort and his time has been saved to a great extent. Due to this, access to information has now become easier and the distant locations are getting closer. IT and communication system has provided such facilities that the world is now feeling like a small globe virtually. However not all technology has been used for peaceful purposes. The development of weapons of mass destruction has created serious threat to society throughout history.

## **2. OBJECTIVE OF THE STUDY**

To examine effect of E-Gadgets on mass media and other fields in Karnataka

## **3. RESEARCH METHODOLOGY**

The data used in it is purely from secondary sources according to the need of this study.

### **Some Facts about the Tech-gadgets and Services Used by the Present Generation**

#### **Mobile/cell phone**

Mobile phone or cell phone is a device that can make and receive telephone calls over a radio link while moving around a wide geographical area. Besides telephony it can also provide a variety of other services like text messaging, playing music, e-mail, internet access, infrared, Bluetooth, business applications, gaming and photography etc. It was first introduced in 1973 and in 1983 the first mobile phone was commercially available (Heeks, 2008). From 1990 to 2011, the number of world-wide mobile phone users grew from 12.4 million to over 6 billion, covering about 87% of the global population (Saylor, 2012).

- **Computer/laptop**

Computer is a general purpose device that can be programmed to carry out a finite set of erythematic and logical operations. Computer can solve more than one kind of problem at a particular time as a sequence of operations can be readily changed. A laptop is a type of computer that can be folded and easily carried out due to its' small size and battery support for energy, required to run it. The first laptop was invented in 1979 by British Designer Bill Maggridge. For the laptop producers the year 1989 was quite successful. Now the laptops are generally used for making programs, storing data, entertainment (music, videos), accessing net etc. Currently the number of computer users in the world is 900 million to 1 billion i.e. around 80% of the world population are using or having computers (Woyke, 2012).

- **Smart Phone**

A Smartphone, or smart phone, is a type of mobile phone built on a mobile operating system with more advanced computing capability and connectivity than a feature phone. In early 2013 worldwide sales of smart phones exceeded those of feature phones. As of July 18, 2013, 69 percent of global handset sales are attributed to the purchase of I-Phone and Android smart phones (The Gurdian, 22 Dec, 2013).

- **Services: Internet**

The internet is a huge network that links computers together all over the world using a range of wires and wireless technologies. The World Wide Web is the collection of linked pages those are accessed using the internet and a web browser. The purposes of using internet are online shopping, social networking, games, news, travel information, business, advertising and much more. One of the best common ways of finding information on the web is through the search engines like Google, Bing. Currently the most popular search engine is Google which is receiving hundreds of millions of search queries in a day

- **Usage of Electronic Gadgets and ICT**

ICT can positively affect students' learning when teachers are well adept to incorporate it into educational modules. Schools often use ICT tools to communicate, teach, and manage information. In some context, ICT has replaced chalkboards with digital whiteboards, using students' own Smartphone's or other devices such as tablet PCs for learning purposes during class time. ICT is heavily involved in children's development and also in the use of technology to encourage them in their education. They will get to experience this in some stage as they come across new technology every day.

- **E-Gadgets effect on media**

Media, a chief form of human communication process plays a significant role in the modern world, moreover as a catalyst in the process of development. Development indices point to development in major segment of a nation's economy that contributes to GDP. Television is a major electronic media for information dissemination, education, economic development, entertainment and empowerment in the knowledge society. For that matter, the role of any media anywhere in the world assumes greater importance combined with entertainment [E&M], a chief mode to address human emotions.

In view of the preponderance of published research on the effects of the communication media, it is astounding, if not disconcerting, how little attention has been given to the systematic examination of the duration of these effects, and, as a result, how little is known about their duration. Such apparent neglect does not necessarily reflect lack of interest, however, but derives from principal and practical challenges associated with the assessment of the duration of media



effects. Among the principal difficulties are, first, the time discrepancy between cause and effect, and, second, extrinsic influences during the time course of the effect.

- **Impact of E-Gadgets on Education**

As per the survey of previous research, 90% of college students use social networks. Technology has shown a rapid development by introducing small communication devices and we can use these small communication devices for accessing social networks any time anywhere, as these gadgets include pocket computers, laptops, iPads and even simple mobile phones.

- **Impact of E-Gadgets on Business**

E-Gadgets is the new buzz area in marketing that includes business, organizations and brands which helps to create news, make friends, make connections and make followers. Business use social media to enhance an organization's performance in various ways such as to accomplish business objectives, increasing annual sales of the organization.

- **Impact of E-Gadgets on Society**

As we all are aware of social media that has an enormous impact on our society. Many of the social media sites are most popular on the web. Some social media sites have transformed the way where people communicate and socialize on the web.

- **Impact of E-Gadgets on Youngsters**

Nowadays E-Gadgets has become a new set of cool tools for involving young peoples. Many young people's day to day life is woven by the E-Gadgets. Youngsters are in conversation and communication with their friends and groups by using different media and devices every day

#### **4 CONCLUSIONS**

As the technology is growing the E-Gadget has become the routine for each and every person, peoples are seen addicted with these technology every day. With different fields its impact is different on people. Business uses E-Gadgets to enhance an organization's performance in various ways such as to accomplish business objectives, increasing annual sales of the organization. Youngsters are seen in contact with these media daily. An economically sound person is assumed to possess more than one technological device. Generally the gadgets (mobiles, laptops, smart phone etc) are of higher cost rather than other consumer goods in the market. After the possession of the number of gadgets the next important information is the time spent by the respondents to use them. Even to claim that somebody is addicted to certain thing the time factor is very important for analysis. The user can be claimed as an addict here, as having the knowledge of the consequences of the excess use of the services they are using up to such extent. Needless to say that, this section of the society is the highly educated mass. The more prominent service provided

by the gadgets in current generation is the internet. All most all the people using tech-devices are accessing the service. E-Gadget has various merits but it also has some demerits which affect people negatively. Besides social norms could play an even more important role in consumer adoption of technology. Influences can come from several different sources such as neighbors, relatives, family members, and friends as well as inspirational figures in the mass media.

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## TECHNICAL SESSION 3 - E – GADGETS AND SOCIAL IMPACT

### PERCEPTION OF TEACHERS ON THE IMPACT OF USING E-GADGETS AMONG STUDENTS- A STUDY

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#### ABSTRACT

E-gadgets are nowadays making progress in a rapid way. It has entered in all the fields like educational fields, science, military and in many fields. The e-gadgets have positive and negative impact exclusively in educational field hence this paper of mine and my friend help in showing the impact of e-gadgets. This is a primary data conducted among the teaching faculty in the teaching profession. Hence we are here to show you the better use of gadgets.

**KEYWORDS:** e-gadgets, education, impacts

#### 1.INTRODUCTION

“E-gadgets mean electronic gadgets. These gadgets are technologically advanced in all the required manner. This is called as e-gadgets.” “a gadget is a small tool such as a machine that has a particular function, but is often thought of as a novelty. Gadgets are sometimes referred to as gizmos. Gizmos in particular are a bit different than gadgets.” Gadgets are sometimes referred to as *gizmos*. The dependency of people on these technological gadgets and services provided by these has reached at such level that, without these, they can’t think a step forward in the direction of their growth. The degree of dependency is leading to addiction of the tech-devices and services. Youth is the most vulnerable group among the population to be addicted to technology. In the present era the introduction of modern technological gadgets has captured the attention of global population.

#### 2. OBJECTIVE

- To know it is good or not
- To know how to use
- To know how to avoid addictions

These gadgets are both useful and harmful for the students who are pursuing the education. There are few ways to overcome the negative impact and still more ways to improve the positive impact. Let’s see what the impacts of e gadgets on students are.

## POSITIVE IMPACT

- Kinder garden knows to use
- Analysis skills
- Innovative thinking and creative potential of kids
- Know how to use different gadgets
- Fun, stress free
- Good eye and hand co-ordination besides mental co-ordination
- Games helps in increasing thinking capacity
- Kindle learn differently
- Easy understanding for the students
- Complete project from any where

## NEGATIVE IMPACT

- Excessive usage
- Distraction from studies
- Eye sight problem
- Bullied (nerd, noob)
- Effect on physical and mental health
- It damage personality behaviour
- Cyber criminal activities
- Pornography
- Addiction

**Is it possible to overcome addiction? Yes!**

**But how? From following ways**

1. Think about which aspects of your e-gadgets uses you need to change
2. Brainstorm what the addiction is doing to your life
3. Decide on your limits
4. Write down your rules if desired
5. Follow your plan
6. Find alternative activities to fill your time
7. Don't be too hard on your self

**These are some questions for which teachers answered**

1} Do your students use E-gadgets?

Options	Frequency	%
Yes	25	100%
No	0	0%

2} If yes, in general what gadgets they use

Options	frequency	%
Computer and internet	7	28%
Laptops and internet	3	12%
Mobile and internet	15	60%

3) According to you for what purpose students use the gadgets

Options	frequency	%
For education	2	8%
For information	10	40%
For entertainment	10	40%
For time pass	3	12%

4) According to you what is the impact of E-gadgets on student's academics

Options	frequency	%
Very good	3	12%
Good	12	48%
No opinion	5	20%
Bad	3	12%
Very bad	2	8%

5) According to you what is the impact of E-gadgets on student's health

Options	frequency	%
Very good	1	4%
Good	3	12%
No opinion	5	20%
Bad	14	56%
Very bad	2	8%

6) According to you what is the impact of E-gadgets on student's behavior

Options	frequency	%
Very good	0	0%
Good	5	20%
No opinion	10	40%
Bad	10	40%
Very bad	0	0%

7) Current generation students are addicted to this E-gadgets

Options	frequency	%
Strongly agree	17	68%
Agree	7	28%
No opinion	0	0%

Disagree	0	0%
Strongly disagree	1	4%

8) E-gadgets distracts the concentration of students from routine activities

Options	frequency	%
Strongly agree	8	32%
Agree	16	64%
No opinion	0	0%
Disagree	1	4%
Strongly disagree	0	0%

9) Because of E-gadgets students indulge in cyber crime activities

Options	frequency	%
Strongly agree	2	8%
Agree	12	48%
No opinion	8	32%
Disagree	1	4%
Strongly disagree	2	8%

10) E-gadgets help students to develop positive personality

Options	Frequency	%
Strongly agree	1	4%
Agree	8	32%
No opinion	6	24%
Disagree	9	36%
Strongly disagree	1	4%

11) E-gadgets make students to adapt to technology which growing in faster manner

Options	frequency	%
Strongly agree	10	40%
Agree	12	48%
No opinion	2	8%
Disagree	1	4%
Strongly disagree	0	0%

Opinion of teachers on current generation students using E-gadgets

- Students are good of knowing or learning something new. But students are getting addicted to it instead of learning.
- Many are addicted by these E-gadgets. Education, affection, feeling, time spending with family members everything are affected by using E-gadgets.

- Everything in moderation is beneficial. Students need to be made aware about the positive and negative impact of E-gadgets.
- If they are using it with care E-gadgets are beneficial to the young generation .
- The pros and cons of using the various E-gadgets depends on the uses and his/her purpose of using it. It has its own positive and negative again based on the uses, his attitude, his ability, to make the right judgment.

### **3. Conclusion**

Facebook is a social network best used to connect with friends and family. Facebook has become a global phenomenon offering continual and direct communication with friends and family. As well as people who you haven't spoken to for a couple years or even decades. The problem isn't Facebook every time a mother is fed up with her child engulfed in his/her phone the first thing she says is how he/she has been stuck to the phone and in "FACEBOOK". Facebook according to our mothers is the root cause of the evil. But the problem is our way of thinking. Impulsively checking Facebook and getting lost in envy is the cause of our issues and blame. Perception plays a role. As our study suggests that there are both impacts from e gadgets. We can say that students are blessed to have the e gadgets and also we should know how it should be used in a beneficial way. So it is in our hand to bring a change for our country.

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**TYCOON 2017**

**PEDAGOGY IN MANAGEMENT**

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## **A STUDY ON THE GROWTH OF INTERNET MARKETING IN STUDENT SCENARIO**

**Prem Kumar S, Thomas Antony, Vishnu CS, & Anju Joseph**

St. Francis de Sales College, Bangalore-100

### **Abstract**

Internet marketing, or online marketing, refers to advertising and marketing efforts that use the Web and email to drive direct sales via electronic commerce, in addition to sales leads from websites or emails. Internet marketing and online advertising efforts are typically used in conjunction with traditional types of advertising such as radio, television, newspapers and magazines.

Keywords: Internet marketing, Advertising etc.

### **I. Introduction**

Internet marketing means using digital technologies to help sell your goods or services. These technologies are a valuable complement to traditional marketing methods whatever the size of your company or your business model.

### **II. Objectives**

1. To study the impact of youth on the role of internet marketing
2. To study the recent trends in the field of internet marketing.
3. To identify various reasons and schemes that affecting the growth of internet marketing.
4. To know Scope of internet marketing in student prospective

### **III. Data collection Consumers**

The sample size of 100 with different age group of 17-20 was taken. Of the total sample of 100 commerce students, there were 74% male and 26% female, 100% of responses were face to face i.e. by contacting them personally.

### **Consumer outlook towards marketing**

The literature review has helped to find following parameters which are of interest for consumers pursuing internet marketing namely:

- Consumer privacy
- Consumers decision making process in buying a product or using a service
- Consumer interaction and role of personalization in internet marketing
- How consumers evaluate companies in the field of internet

- Factors preventing consumers from indulging in internet marketing
- Effects of consumer gender differences on internet purchase

### **Company lookout towards Internet marketing**

Companies have to take into consideration many parameters during their presence in the field of internet marketing. The following parameters would be of the interest for companies pursuing internet marketing.

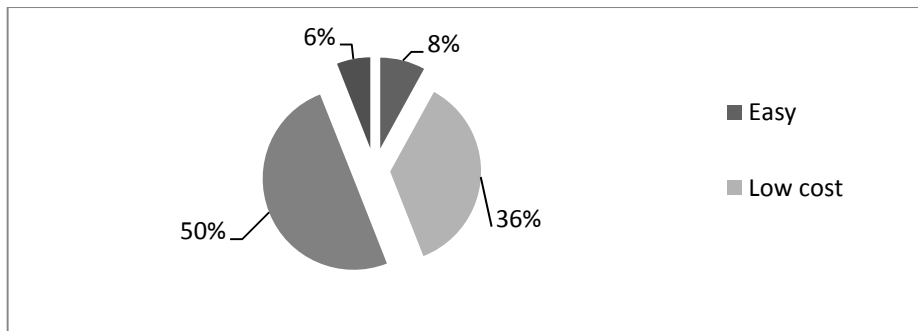
- Drivers for internet marketing
- Marketing channel preference
- Importance of web mavens
- How to be successful in internet marketing
- Effects on environment
- Use of internet marketing in service provision
- Catering to consumer interest
- Focus on gender

### **IV. Findings and Suggestions**

- Almost all the respondents agree that the increase in use of internet and mobile has resulted for the increase in the growth of Internet Marketing. Hence with the increase in use of internet it is largely observed nowadays that the consumer's inclination to have access towards Internet Marketing is increasing significantly.
- Were dependents as these respondents were found to pursue their studies and hence study could also incorporate the views of student community regarding the recent trends in Internet Marketing.
- It is true that the purchase made by female consumers in India is especially based on physically handling of the products.
- All the respondents were found to agree that awareness of Internet is mandatory for the growth of Internet Marketing.
- The success of internet marketing is directly related to the increase in the usage and awareness of internet. As the usage and awareness of internet is rapidly increasing. It was also found that more respondents Strongly Agree that the growth in Internet Marketing would be significant in near future.
- With regard to the presence of flexibility aspect in either Traditional or Internet Marketing, there happens to be contrast opinions. On one hand it is found respondents Agree that Internet Marketing is more flexible than Traditional Marketing.

- While comparing the Traditional and Internet Marketing it was found that large Consumers have strong opinion that in near future the Internet marketing will fully takeover traditional marketing.
- It is found that 50% of consumers use it because of Time Saving in our busy way of life, 36% for Low Cost when compared with Traditional Marketing given by online markets. Few find it Easy to Use and other reasons.

**Table 1 : Traditional Marketing given by online markets.**

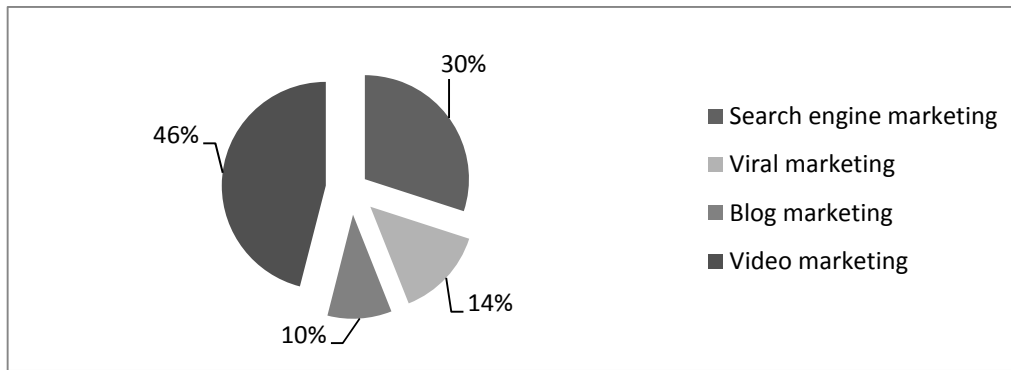


- About 80% students' respondents Strongly Agree that more number of players would enter in the field of Internet Marketing to the growing number and needs of consumers.
- The usual existing of regular channel network prevailing in Traditional Marketing is not Agreed in the context of Internet Marketing Hence there were more respondents with the opinion that there would be no long term impact of channel network in Internet Marketing.
- Though Internet Marketing happens to be one of the factors for increasing the revenue generation, however the presence of junk traffic results for negative impact on the growth of internet marketing. This negativity was judged by more than 70% of all the respondents. Hence consumer respondents have opinion that Company or 3rd Party Agency must avoid or at least minimize junk traffic and if junk traffic is not controlled then it may certainly restrict the growth of Internet Marketing.
- For providing better services in the field of Internet Marketing the service providers should have strong support of online services. The need of support of online services was necessary according to the large number of respondents wherein 60% or more respondents Strongly Agree to have online support services.
- With regard to various reasons for the use of Internet Marketing by the company it was found that the prominent reason to adopt Internet Marketing by them was to gain Wider Reach to their product / services. According to the respondents the important reason to use of Internet Marketing by the producer could be to generate more revenue.



- In today's internet era, the market doors are wide open to large number of players. However the reliability of the country forms to be an integral part for the success as well as for the growth of Internet Marketing.
- In comparison to the revenue generation in Traditional Marketing than in Internet Marketing it was found that 86% Strongly Agree that the revenue generated through Internet Marketing will be more than Traditional Marketing. However 14% of respondents Disagree regarding generation of more revenue in Internet Marketing than in Traditional Marketing.
- Though branding of product through internet marketing is the new trend, 64% of the consumer respondents fully Agree with this concept of branding.
- The incidences of frauds, more than 80% of the respondents feel that the incidences of click fraud would certainly affect and hamper the growth of Internet Marketing.
- Now- a- day the news of misuse of internet is common which may further lead to have negative impact on the growth of Internet Marketing. However it was striking to find that nearly 20% consumers Agree that the growth of internet marketing will have no negative impact
- With the increase in use of internet and thereby the growth of the Internet Marketing it was found that many companies would spend more towards the promotion of their products. According to Business Standard report dated 14th April 2011 the internet advertising revenue increased by 15% and thus the total revenue spending accounted to 26 Billion dollars. About 90% of the respondents Agree that the spending by company in Internet Marketing for promotion of the products would increase in near future.
- Regarding the trend in the field of internet marketing most of the respondents were found to Agree that in near future the virtual world of advertising will increase and will thus bring a new trend in the field of Internet Marketing. Based on the Business Standard report (14th April 2011) presently the most popular form of advertising was digital video advertising.
- There are various schemes i.e. marketing techniques in Internet Marketing. The Video marketing scheme was found to be one of most successful marketing technique followed by schemes like search engine Marketing, viral Marketing, Blog Marketing and so on.

**Table 2: Marketing techniques**



- According to our data the use of internet in Asian countries has increased manifold. It is true that there exists a relationship between the use of internet and the growth of Internet Marketing.

## V. Conclusion

Finally to conclude the finding of this research work it can be noted that the growth of internet marketing is certainly a phenomena experienced by almost all the respondents. The growth of internet marketing is directly related to the increase in the use of internet. Hence the effect of internet era is experienced in marketing sector. The only variation found between traditional marketing and internet marketing is that there is no compulsion of channel network in internet marketing. Most of the respondents have judged the importance of internet marketing and hence have commented that in near future the potential of internet marketing is bound to increase and also this will generate more revenue for companies. Most of the respondents agree that internet marketing will be successful in coming days.

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## **IMPACT OF GST ON SMALL SCALE INDUSTRIES**

**Ramya B V, Aniya Shajan, & Shivaraj M B**

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### **Abstract**

The purpose of this research is to identify the impact of GST on small scale industries. Firstly 'Goods and Service Tax' is an indirect tax applicable throughout India, which replaces multiple cascading taxes levied by the Central and State government. The small scale industry is mainly specialized in the production of consumer commodities. SSI generates huge employment due to the unitization and utilization of labour power for the production of goods. We next go to the impact of GST on SSIs, exemption under excise law. Under GST regime, the exemption limit is only up to INR 20 lacs. Our main objective is to know whether this GST is a benefit or a burden to these small-scale industries and also to give some suggestions based on our research.

**Keywords:** GST, small scale industries etc.

### **II. Introduction**

Firstly speaking about GST, the Goods and Service Tax, it was introduced on July 1<sup>st</sup> of this year yet was under discussion since long. This idea was introduced by the government of India with the motto of ONE NATION – ONE RATE. This made each and every business unit hold a unique GST number and many of the units which were not holding this number were shut down throughout the country. So now let's see the impact of this GST on small scale industries.

### **GST**

"Goods and service tax (GST) is an indirect tax applicable throughout India which replaces multiple cascading taxes levied by the central and state government. Under GST goods and services are taxed at the following rates, 0%, 5%, 12%, 18%, and 28%."

### **SMALL SCALE INDUSTRIES**

Small scale industry plays significant role in the overall growth of an economy. This industry is mainly specialized in the production of consumer commodities. SSIs generates huge employment due to the unitization of labour power for the production of goods. In a developing country like India where unemployment is a major problem these industries pave the way for employment of skilled and unskilled persons. The implementation of GST is certainly going to affect this sector and the employees associated with it.

### **III. Impact On Small Scale Industry**

-Exemption under excise law, the benefits of normal SSI exemption up to INR 150 lac, provided, turnover in previous does not exceed INR 400 lac. Now under GST regime the exemption limit is only up to INR 20 lac and for some state it is 10 lac so now registration will be mandatory and

will have to be maintained in the books of accounts in proper way for return and other compliances.

- SMEs have to develop inventory management so that burden on cash flow can be minimized.
- SMEs need to work out liability based on advance and block your fund for tax payment which is again a matter of financial management else you will end up in paying interest.
- All branches of place where goods and services are supplied outside state will be registered as separate entity. Return will be uploaded for each registration separately.

#### **IV. Interpretation**

According to first 5 questions the entrepreneurs sure about what GST is and accept it 50-50 and their business is surely affected by GST, and also the payments of GST is a compulsion on them and majority of them say that their sales have gone down or decreased and their profit levels have either gone down or is same as before but not increased at all.

According to next 5 questions the analysis is that the imports and exports are effected by GST and also their manufacturing cost has increased, the profit levels remain almost same as before, only few of the GST percentage set are just according to them.

According to last 5 questions the SME holders used to give bills to their customer only when needed before GST was introduced and the response from their customers to pay GST is a mixed opinion, and also they feel that VAT was "IDEAL" and it was better than GST, and their final opinion about GST is that "IT IS A BURDEN"

#### **V. Recommendations**

Based on the questionnaire and our research we would like to conclude our paper by these points. Proper information and education is to be given to the MSMEs holders based on GST.

More and more seminars and webinars based on GST are to be held.

The MSME holders should get at least some support from their customers in sharing the burden of paying GST

The owners and the customers should make use of the facilities given by the government in regard of the payment of GST.

If in some fields the GST set is just, yet the owners are not happy with the percentage of GST set for some of the products.

Also the SME holders can get a tax exemption if their turnover is less than 20 lac.

At last, though their opinion is that, GST is a burden over their business, but actually in true sense GST is a benefit as ONE NATION – ONE RATE.

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## **JOB INSECURITY IN MULTINATIONAL COMPANIES**

**Kalaiyarasi, Shivani & Harish**

3<sup>rd</sup> Semester BBA, St. Francis de Sales College, Bangalore-100

### **Abstract**

The purpose of this research is to identify the coping strategies of job insecurity, to minimise feel of job insecurity .the first phase consists of the reduction of employees due to financial savings, mergers and acquisition, reconstruction, changing work practices and outsourcing positions frequently occur. As organisations seek to remain competitive. Consequently, job insecurity is a major work-related stressor, which affects a growing number of workers exposure to job insecurity. Job insecurity is regarded as the overall concern about the continued existence of the job in the future. They all have common ground in that job insecurity is a subjective perception, objectives, issues falling under job insecurity. The second phase includes analysis on research paper which is done by primary data and secondary data. Finally, by interpreting the data a conclusion is drawn which includes suggestions.

**Keywords: Job Insecurity, Multinational companies etc.**

### **I. Introduction**

Job Insecurity is regarded as the overall concern about the continued existence of the job in the future, such as compare changes or poor financial performances affects differently. Some might not see this as a threat even though they might end up losing their jobs which others might feel that their jobs are vulnerable when this is not the case

The subjectivity stems from the insecurity surrounding for future as insecure employees do not know if they will remain in their position or lose it, and hence might struggle between having to plan for a future within in their current company or preparing to seek employment elsewhere.

We will be keeping an eye on the topic of job security as we move towards 2017 and beyond. There's not much need to worry about automation right now. In fact, the job market is looking very strong for HR professionals. But automations is at the very least something to be aware of.

It is not surprising that HR managers ranked low on the automations susceptibility scale, because they provide a very human service to companies that would be difficult to replicate via computer programming or robotics.

In the long -term, the best chance to avoid being replaced by automations is gaining experience as well as developing a specialization. All of the areas listed above, culture diversity, employee's engagement. Employee wellness, candidate experience, learning management, employer branding, and benefits management and there are many more are already providing additional job security to some professionals who have specialize.

### **II. Significance**

Job insecurity or 'the threat of unemployment' is defined in various ways in the literature, effects of job insecurity and the availability of coping resources on psychological health and withdrawal

were examined longitudinally by means of self-report questionnaires. Results indicate that job insecurity is associated with a deterioration of psychological health as well as job and organisational withdrawal. Contrary to expectations, however, neither support from colleagues nor management nor unions seemed to protect job incumbents from the negative effects of job insecurity. Apparently, these three sources of potential support do not have a stress-buffering effect. It was concluded that in order to combat the adverse effects of job insecurity on psychological health and morale, the job stressor itself has to be dealt with, instead of trying to render it less harmful by providing more social support.

### **III. Objectives of The Study**

To understand the job insecurity of the employees in the multinational companies.

### **IV. Limitation of Study**

Our research study as some limitation. To analysis the job insecurity of the employees, with the help of questionnaire we found the percentage of job insecurity faced by employees in MNC of the two countries, only help of questionnaire we found the problems faced by employees in the MNC.

The research is to find whether the employees are secure and satisfied in their respective job.

According to our survey, we have framed 25 questions for this research with 4 options.

The questionnaire have circulated to the employees of WIPRO and TCS and also circulated the questionnaire in DUBAI companies GERAB NATIONAL ENTERPRISES and SAMANAT, the results also were interpreted from questionnaire received from them.

### **V. Suggestions**

Greenhalgh and Rosenblatt define job insecurity as “the perceived powerlessness to maintain the desired continuity in a threatened job situation”. “perception of a potential threat to the continuity of the current job”. This definition is closely related to the common denominator of most definitions in this field: the concern regarding the future continuity of the current job. Most authors also agree on a number of additional aspects. First of all, job insecurity is a subjective perception. The same objective situation. a decline in company orders may be interpreted in various ways by different workers. It may provoke feelings of insecurity for some, whereas their job continuity is not at stake. Others, on the contrary, may feel particularly secure about their jobs, even though they will be dismissed soon afterwards. Subsequently, what typifies this subjective conceptualisation of job insecurity is that it concerns insecurity about the future: Insecure employees are uncertain about whether they will retain or lose their current job. They are ‘groping in the dark’ as far as their future within the organisation or company is concerned. This perception contrasts to the certainty of dismissal. The information that one has been given notice enables the employee to take concrete action in order to cope with the situation. Employees who feel uncertain cannot adequately prepare themselves for the future, since it is unclear to them whether actions should be undertaken or not. Many definitions also refer to the involuntary nature of job insecurity. Research on job insecurity does not focus on employees who deliberately choose an uncertain job status.

## **VI. Conclusion**

Dubai – 71% of employees are satisfied in their respective job.

Bangalore – 45% of employees are satisfied in their respective job.

Here, we can able to understand the difference between these two countries, how the employees face the impact of insecurity in them. A number of an employees are satisfied in Dubai than Bangalore.

According to questions one among of question was whether they are secured in their job. The analysis we did is that the employees in Bangalore are less satisfied than employees of Dubai. When asked the performance of employees considered individually the Bangalore is satisfied, then the rewards from their supervisors about involvement in job is asked, then Dubai is satisfied. When asked whether job insecurity affects your potentials to go ahead in organisation the analysis was Dubai is satisfied. The reasons is increase in pay, they feeling secured in their respective job and their life style are also changes accordingly.

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## DIGITAL MARKETING – A TOOL TO RENOVATE SOCIETY

Priyam Chirania & Shivprasad Joshi

RV Institute of Management

### I. Introduction

Digital marketing is a term for marketing the products and services using digital technologies, majorly utilizing the internet and also includes smart phones, computers and any other digital medium. It has evolved since the 1990's and significantly changed the entire marketing area of any business. It has become a popular yet powerful technology of marketing and creates opportunities and avenues for advertising and marketing. This being fueled by the proliferation of devices to access digital media, has led to exponential growth of digital advertising. It is often referred to as "Online marketing", "Web marketing" or "Internet marketing".

The various techniques available in digital marketing such as social media marketing, search engine optimization, E-commerce, e-mail marketing, gaming etc., have become very popular these days and almost every other organization opts for one such marketing technique. By 2017, this industry is estimated to be US \$10 billion and still keep growing.

Market size: In the advertising industry print contributes 41.2% of the total revenue, TV contributes 38.2% of the revenue and digital contributes 11% of the total revenue. The digital Ads in India are expected to grow at a Compound Annual Growth Rate (CAGR) of 33.5 % and would cross the mark of US \$3.8 billion by 2020. By the year 2018, the internet share advertising is estimated to grow at a twofold from 8 per cent in 2013 to 16 per cent. Also the online advertising is expected to grow at CAGR of 28 per cent and by 2018 it is estimated at US \$1.5 billion.

Recent Developments:

- The Indian railway is working on installing 100,000 digital screens at 2,175 stations across the country, which would generate US \$1.76 billion.
- Google is all set to help the Digital India initiative by PM Narendra Modi and the government too has a well set plan to execute. Digital India is a government initiative worth Rs 1.3 trillion that seeks to transform India in terms of job opportunities, attract investments and support trade.

Some of the best Digital Marketing Campaigns in 2016 included:

- Britannia Good Day: #SmileMoreForAGoodDay.
- Nanhi kali and Nestle India: #EducateTheGirlChild.
- Tata Salt: #NamakKeWaastey.
- Godrej kala HIT: 101 ways to kill a mosquito.

### II. Objectives

The paper aims at attaining the following objectives:

- To know the importance of digital marketing in present scenario.

- To understand the impact of digital marketing on society
- To understand how digital marketing can help in the growth of the individuals as well as the country.

### III. Methodology

- I. **RESEARCH DESIGN:** Empirical research was carried out for this study to know how much aware are people out there about digital media and marketing. The study was conducted using the descriptive survey design. The research design was preferred for the study since it provided a quick, efficient and accurate means of accessing information about the population and it is more appropriate to reach out more people to get their inputs.
- II. **POPULATION:** All educated class of people inclusive of teenagers, employees and students form the population of this study.
- III. **SAMPLING UNIT:** In and around Bangalore and also some parts of Karnataka like Bangalore, Gulbarga and Bellary.
- IV. **SAMPLING TECHNIQUE:** Convenience sampling method.
- V. **SAMPLE:** The researchers used convenience sampling method proportionate to the population to select 100 samples from various parts of Karnataka and different age groups.
- VI. **DATA SOURCES AND RESEARCH INSTRUMENTS:**
  - Primary Data:** In undertaking this study, primary data sources will be used. The primary data sources were predominantly utilized to generate the requisite data for the research. The instruments that were used in the study are Questionnaires, surveys and interviews. Questionnaire consisted of 24 questions including both open ended and closed ended questions.
  - Secondary Data:** Secondary data is collected through sources of Case studies, articles, Newspapers, Journals and Govt. reports.

### IV. Finding & Suggestions

**Findings:** The following are the major findings through the research done on digital marketing and its impact on society from 100 respondents belonging to different age groups and occupation:

- Almost every respondent today has an access to the internet and use it regularly on a daily basis for various reasons like Email, chat, E-commerce and entertainment. Among them 95% of them use internet to search for information.
- Every respondent from the survey owns one or the other digital media like mobile phones, laptop etc.,
- The majority of the respondents i.e. 31% use internet to search for product/service information daily via their digital media.
- The majority of respondents i.e. 99% of them own a social media account on Facebook, Whatsapp, LinkedIn etc.,

- When it comes to advertising, 38% of them feel that the most trusted form of advertising is personal recommendation and 24% of them trust on internet ads.
- The most viewed ads by the respondents on the internet are the social media ads and 49% of them were of this opinion and 21% of them for video ads.
- Online marketing ads influences one to purchase and 75% of the respondents agreed with this statement.
- The majority of the respondents, i.e. 62% of them were of the opinion that online marketing increases the trust in a brand and only 7% disagreed.
- From the survey, 73% of the respondents agreed that digital media improves their social life.
- The majority of respondents i.e. 52% of them agreed that digital media creates problem for the youth.
- From the survey, 87% of them agreed with the statement that digital marketing helps them to find jobs.
- Also, 67% of the respondents felt that digital marketing creates a positive impact on their lives and only 1% disagreed with this.
- Digital marketing helps to learn and develop professionally, 82% of the respondents agreed with this and only 3% of them disagreed.
- From the survey, 87% of the respondents agreed that digital marketing affects different age groups.
- Online marketing benefits: Saves time, detailed information, latest trend, cost efficient, product comparison and wide coverage products and information.
- Dislikes about online marketing: Security, at times fake information and ads, huge content to search, time consuming to earn customer trust, quality and privacy.

## **V. Suggestions**

- For digital marketing to have a positive impact on the business, a complete description about the product/service should be provided.
- Create awareness about digital marketing among the people in the society and target the right customers.
- Digital marketing can be further enhanced to provide job opportunities to people and help them in getting employed.
- Digital marketing at the workplace can be used as a tool to learn and develop professionally and improve productivity.
- Be careful in what and how much information reaches the society via digital marketing and influence their decisions.
- Digital media and marketing should be taken as an opportunity by the individual to learn and progress both in studies as well as at work.
- Use of such media and marketing with in a boundary such that it does not affect the mental and physical health of the individual.

## **VI. Conclusion**

Digital marketing has become a crucial part of marketing approach of many organisations. It is clear from the survey that digital marketing has laid its foundation in the society and the people are influenced by it to a greater extent. It can be further taken in such a way that it supports the company as well as be beneficial to the society. It can focus on societal needs and development to achieve more by providing opportunities for the individuals to be employed. Digital media and marketing, proportionate blend of these concepts can renovate the society to improve in terms of social connectivity, education, professional development and thus create positive impact on the society.

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## DIGITAL MARKETING AND ITS IMPACT ON SOCIETY

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### Abstract

Digital marketing is often referred to as 'online marketing', 'internet marketing' or 'web marketing'. The term digital marketing has grown in popularity over time, particularly in certain countries. Digital marketing is extensively passed-down to support product and services and to communicate with customers using digital network. Digital marketing has been considered a new form of marketing and provided new opportunities for companies to do businesses.

**Keywords:** Digital marketing, internet marketing etc.

### I. Introduction

Marketing activities conducted via digital channels enable advertisers to directly communicate with potential customers in a rapid velocity and regardless the geographical location. Digital marketing has been recently referred as one of the best means to cut through the mess and interact directly with the consumer. Digital marketing encompasses ahead of internet marketing together with channels those do not need the use of the Internet. Using the internet, social media, mobile apps, and other digital communication technologies has become part of billions of people's daily lives. For instance, the current rate of internet use among adults is about 87% and is closer to 100% for demographic groups such as college-educated and higher-income adults.

### II. Objectives of the study:

- To analyse the influence of digital marketing in purchase decision.
- To know about the kind of products bought by utilizing digital channels.
- To study the impact of digital marketing on consumers purchase.

### III. Methodology applied:

- **Primary Data:** The research is done through observation and collection of data through questionnaires.
- **Secondary Data:** Secondary data is collected from journals, books and magazines to develop the theory.

### IV. Data Analysis:

**Table 1: Awareness of Online Shoppers**

Particulars	Number of Respondents	Percentage of Respondents
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Having knowledge about online shopping	50	100%
Not having knowledge about online shopping	-	-
Total	50	100%

**Table 2: Availability of Online Information about Product**

Particulars	Number of Respondents	Percentage of Respondents
Excellent	28	56%
Good	19	38%
Average	3	6%
Poor	-	-
Total	50	100%

**Table 3 : Reasons for Choosing Online Shopping**

Particulars	Number of Respondents	Percentage of Respondents
Wide variety of Products	12	24%
Easy buying Procedures	19	38%
Lower Prices	9	18%
Various Modes of Payments	7	14%
Others	3	6%
Total	50	100%

**Table 4: Frequency of Online Purchasing**

Particulars	Number of Respondents	Percentage of Respondents
Once in a year	6	12%
2-5 times a year	23	46%
6-10 times a year	13	26%
11 or more annually	8	16%
Total	50	100%

**Table 5: Mode of payment**

Particulars	Number of Respondents	Percentage of Respondents
Cash on delivery	30	60%
Credit/Debit card payment	15	30%
Net Banking	5	10%
Total	50	100%

**V. Outcome of the data:**

- Consumers are satisfied through purchasing digital marketing.
- People find it safe mode of online purchase.
- Digital marketing have a greater future in the present market.
- Awareness about online shopping is 100% among the respondents
- Most numbers of respondents that is 38% feels that online shopping have simple buying procedures; others feel that they can have a broad variety of products, products with lower price, a variety mode of payments etc.
- 56% of respondents feel that availability of online information about Product & Services is outstanding.
- 46% of the respondents purchase the products 2 to 5 times annually.
- 60% of the respondents prefer cash on delivery mode for payment.

**VII. Suggestions:**

- Creating awareness among the people about digital marketing.
- Complete description need to provide about the product to the online shoppers.
- Improve technical advancement in promotion of digital marketing.
- Provide a transparent and good service to the consumer before and after purchase.
- Collect and implement the feedback provided by the consumer in the right way.

**VIII. Conclusion:**

The study is made in a particular geographical region the results of the study reveals that people aware of the digital channels In spite of their educational qualification, customers use to prefer digital channels to buy any sought of products, no much role of monthly income of people plays a role choosing a kind product buy through digital channels. Mostly people prefer shopping and electronic goods to buy through digital channels and its came to known from the study that there is a rise in purchase of convenience goods through digital channels among people. Effective reach of advertisements for convenience goods will increase the sales of those goods through digital channels. Company can utilize any devices such as tablets, smart phones, TV, laptops, media,

social media, email and lot other to support company and its products and services. Digital marketing may achieve something more if it considers consumer desires as a peak priority.

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## **A STUDY ON IMPACT OF DIGITAL MARKETING ON CONSUMER AND SOCIETY**

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### **Abstract**

Today's Era of internet has opened the gate of vast variety of opportunities for business. Using social network one cannot only share a private picture of one's birthday, but also earn customers for one business and reach them conveniently. Digital marketing is the way of promoting product and services via one or more forms of electronic media. For example: Advertising medium such as digital ads, webpages, and social media images and so on. It has become a companion of a common man.

Keywords: Internet, Digital marketing etc.

### **I. Introduction**

The word Digital Marketing has made a tremendous impact on the society. The term Digital Marketing was first used in 1990's, but it had its roots in mid-1980's. Digital Marketing became more sophisticated in the 2000's and 2010's. When the utilization of devices capability to access digital media at almost any given time, led to the great growth of Digital Marketing. According to a survey done in the year 2012 and 2013 statisticians concluded that digital marketing is still a growing field and it still continues to influence its consumer.

### **II. Objectives of the study**

- ❖ To analyze the importance of Digital Marketing
- ❖ To study the impact of Digital Marketing on society

### **III. Research methodology**

The research is based on secondary data which is collected from journals, website and magazines.

### **IV. Impacts of digital marketing on society**

- ❖ The most important factor here is E-commerce sites have made direct marketing a possibility. Society and people living under it can now understand product and services of a company in a better way.
- ❖ Electronic buying and selling of goods and services have made society and nation a modern one.

- ❖ Digital Marketing sites build trust and a sense of responsibility. These sites create a Brand image that people can easily recognize.
- ❖ Birth of multiple sales channels for buying or selling any products or service effectively. Now consumers can directly see the product they want to buy or sell and save their valuable time and money by comparing products and services offered through different channels.
- ❖ Improved customer service allows customers to share their credentials without any hassle. This information can later be used at the time of promoting upcoming offers or sending gifts on occasions.

**Amazon, Flip kart, Myntra** are some of the leading digital marketing sites which provides various products and services to the society. They have made a huge impact on the lives of people, From grocery to furniture everything is available on these e-commerce websites. These digital marketing sites are playing a vital role in this society. These e commerce sites use many other mediums such as social networking websites, pop up ads and so on for the sole purpose attracting their audiences.

In spite of all these positive impacts, there are few negative impacts as well which are stated as follows:

- ❖ It is easy to collect a lot of personal information from a consumer using an e-commerce website, sometimes too easy. Since all online transactions are recorded, it's relatively easy to create an online profile of the buyer, and use that to send targeted advertisements. However, many will agree that this is an intrusion on a consumer's right to privacy, and it's something that is heavily regulated on many countries.
- ❖ Another negative effect of e-commerce is its effect on consumers' security. Online transactions are inherently more insecure than those conducted in person because there's no way to guarantee that the person making the payment is the actual owner of the credit card used. At the same time, when the customer inputs the payment information they risk a third party intercepting it if the website doesn't comply with the adequate security measures, giving rise to credit card fraud and identity theft. Merchants need to be aware of the risks electronic transactions carry, and work towards securing the systems to the highest standards.
- ❖ If there is a product malfunction then the customer is going to want a replacement or refund giving that it was not their fault, if it arrived damaged for example. With a business that is solely based online it can be a lot of hassle for the customer to sort out a return or a refund as they can't simply walk into their nearest corresponding store. This can also create a bad experience for the customer and it is likely they will not be coming back to your shop again.

## V. Findings

- ❖ Automation in marketing will emerge more effectively and will be predominant in future
- ❖ There will be a high return on investment through online marketing.
- ❖ Anybody will be able to start E-commerce with small amount.
- ❖ Advertisement of products will be easier, faster and low budgeted.
  
- ❖ It is capable of attracting more audience or consumers. As of now 40% of the population is opting for e-commerce. But in future there will at least 75% of the population will engage themselves in E-Commerce.
- ❖ It will be a great platform to build a Career.

## VI. Conclusion

Digital marketing is a new dimension in advertising field. It has a best career opportunity for almost all the people, even if you are a budding entrepreneur. The research and practice of digital marketing is improving with the advancement of technology. Marketers make use of digital portfolio as a platform to promote their brands. Digital marketing allows enough provisions for finding right people through their search engines and connections. As web usage increases, so will digital marketing. Business will continue to take advantage of the opportunity to promote their products and services online through any of the channels listed above. In spite of all the negative impacts, it is playing vital role in the lives of people and it continues to grasp people towards with its services.

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## DIGITAL MARKETING AND ITS IMPACT ON SOCIETY

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### Abstract

Digital marketing the promotion of products or brands via one or more forms of electronic media, different from traditional marketing in that it uses channels and methods that enable an organization to analyse marketing campaigns and understand what is working and what isn't typically in real time. Using the internet, social media, mobile apps, and other digital communication technologies has become part of billions of people's daily lives.

[1] Younger people-the next generation of mass consumers-have similarly high level

[2] People also spend increasing time online.

[3] Social media has fuelled part of this growth; worldwide there are more than 2 billion actives using social media. Clearly, people are exposing themselves to more and more digital and social media. This is for many purposes, including in their roles as consumers as they search for information about products. Purchase and consumes them, and communication with others about their experiences.

Keywords: Digital marketing,Electronic media etc.

### I. Introduction:

Digital marketing monitor things like what is being viewed, how often and for how long, sales conversions, what content works and doesn't work etc. The channels most closely associated with digital marketing, other includes wireless text messaging, mobiles instant messaging, mobiles apps, podcast, electronic billboards, digital television and radio channels etc.

### II. Objectives of The Study

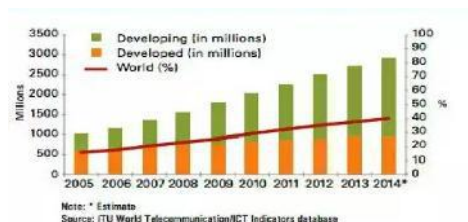
[1] To promote and show holistic advertising strategy.

[2] To enhance client engagement and developing relationship with prospects.

[3] To know the strategies to increase offline sales and online sales

### III. Analysis:

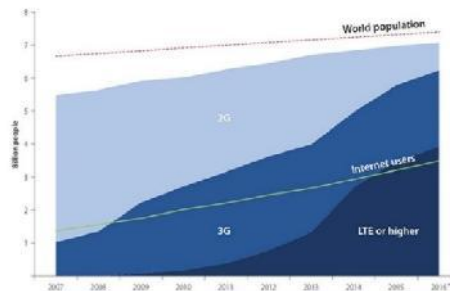
Figure 1:INDIVIDUAL USING INTERNET, TOTAL AND PERCENTAGE, 2005- 2014



By the end 2014, the number of internet users globally have reached almost 3 billion. Two-third of the world's internet users are from the developing world.

In developing countries, the number of the internet users will have doubled in 5 years, from 974 million in 2009 to 1.9 billion in 2014

**Figure 2: GLOBAL AND COUNTRY INTERNET USAGE BREAKDOWN-INTERNATIONAL TELECOMMS UNION**



ITU is the global and by country sources with the biggest sample size for the big pictures sample size for the big pictures of digital device usage and trends by continent and use of fixed and mobile broadband access by country per 100 people. This is their latest release from the end of 2016 showing the growth opportunity for internet access and higher- speed smartphones use across the world.

**IV. Summary:**

The information and communication technologies effects on the marketing theoretical models, strategies and practices have created educational needs upon the new knowledge emerging in the topic of digital marketing. The scientific research has illustrated the opportunities and capabilities of applying and extending the existing marketing knowledge in the context of new conditions, requirements and particular characteristics of the digital environment mainly since the emergence of the web. Indicatively, the diffusion of alternatives communication and shopping channels usage, the introduction of electronic application with increased customization and personalization capabilities and the penetration of advanced application for data collection, processing and exploitation have created new research areas and relevant theoretical and practical issue.

Indicatively, the diffusion of alternative communication and shopping channels usage, the introduction of electronic application with increase customization and personalization capabilities and the penetration of advanced application for data collection, processing and exploitation have been created new research areas and relevant theoretical and practical issue. It doesn't focus on "technical" issues and, thus it, it does not require advanced information technology skills from student.

**V. Recommendations:** Here are my some of the recommendations on where to take our digital marketing.

- INTEGRATE DIGITAL WITH YOUR MARKETING CAMPAIGN:

Say goodbye to the days when a digital campaign was considered a tactic, a test, or came from a different budget.

All of the research is out there. You don't really need for me to quote stats do you? Transform your organizations entire thinking. Digital marketing should serve as a centralized, integrated component to your entire marketing message and plan.

- **LEVERAGE SOCIAL MEDIA LISTENING & DIGITAL REPORTING TO LISTEN RESPOND AND PERSONALIZE:**

Big data, right? Every blog is about data. It's all helpful and if you have lot of data, then use it. **LISTEN TO YOUR CUSTOMERS.** It's one of the oldest and most battle tested business strategies. Current digital campaign should net you plenty of data on what your customers are thinking, buying and wanting.

Once you learn what your customers want, evolve your messaging, product offerings and then personalize and dial in on what your customers are asking for. Then watch as these personalization efforts lead to greater loyalty, increased retention, and more revenue for the organizations.

- **SMASH THE DIGITAL & SOCIAL SILOS**

The digital transformation is not coming. It's already here. Similar to recommendation #1 above, stop "soiling" your digital efforts and your social efforts.

Your digital footprints should walk and work together. Your customers are going to find you, shop you and make decision based on what they learn from your website your social content. Social content allow for expanded brand storytelling and secondary and tertiary messaging, but bring these 2 worlds together as it's all digital now.

- **GO VIDEO:-**

The next big trend in digital and social is augmented reality. But we are a few years from this technology being affordable or the bean counting bosses from even understanding it.

So now we could take this recommendation as so last year and you'd be right. But there are companies and organization who still aren't on this bandwagon. Videos have the most engagement, click- through and conversion when looking at digital & social.

- **KILL THE CPM MODEL**

If your digital strategy is still based primarily on a cost per thousand then you need to move into 2014. This is truth, google and the digital world has grown a great deal in tracking and reporting which enables us to measure digital on a cost per acquisition (cpa). After all, we're in marketing where the A-1 question is.... "What's the expected ROI and how are you going to measure it. We are not at 100% tractability, but we're pretty close in the digital world. So kill CPM model and start focusing on how much you have to spend to acquire a new customers or sale.

## **VI. Findings**

1. Using the internet social media, mobile apps and other digital communications technologies has become part of billion people's daily life.
2. Digital marketing monitor things like what is being viewed, how often and for how long, sales conversion, what content work and doesn't work etc.
3. By the end of 2014, the number of internet users globally have reached almost 3billion

4. In developing countries, the number of the internet users will have doubled in 5yrs, from 974 million in 2009 to 1.9 billion in 2014.
5. Google and digital world has grown a great deal in tracking and reporting which enables us to measure digital on a cost per acquisition (cpa)
6. We are not at 100% trackability, but we are pretty close in the digital world.
7. It has been found that in case of digital marketing the most important aspects is to connect with the users.

## **VII. Conclusion**

The study started with the aim to analyze the different issues related to the digital marketing. Based on the discussion it has been found that in case of the digital marketing the most important aspects is to connect with the users. The ladder of engagement has shown the approaches to attach with customers. The study has also revealed that in order to utilize the digital marketing in an effective way, the companies are required to design an effective platform. With the example of interest the effectiveness of a social media platform has been discussed. The current trends in the digital marketing have also been discussed in the study. It has shown that in the current context, it has become important to integrate all the system with that in the current context, it has become important to integrate all the system with that of the digital platform. The transition of newspaper from the printed version to the online version has been exemplified the current trends of the digitalization.

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## **DRIVERS OF ONLINE GROCERY BUSINESS IN INDIA**

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### **Abstract**

The Indian retail industry is divided into organised and unorganised sectors. Organised retailing refers to trading activities undertaken by licensed retailers, that is, those who are registered for sales tax, income tax, etc. These include the corporate-backed hypermarkets and retail chains, and also the privately owned large retail businesses. Unorganised retailing, on the other hand, refers to the traditional formats of low-cost retailing, for example, the local kirana shops, owner manned general stores, pan/beedi shops, convenience stores, hand cart and pavement vendors, etc.

**Keywords: Retail industry, Corporate etc.**

### **I. Introduction –Overview of Indian Retail Industry**

The Indian retail sector is highly fragmented with 97 per cent of its business being run by the unorganized retailers like the traditional family run stores and corner stores. The organized retail however is at a very nascent stage though attempts are being made to increase its proportion to 9-10 per cent by the year 2010 bringing in a huge opportunity for prospective new players. The sector is the largest source of employment after agriculture, and has deep penetration into rural India generating more than 10 per cent of India's GDP.

Retailing thus, may be understood as the final step in the distribution of merchandise, for consumption by the end consumers. Put simply, any firm that sells products to the final consumer is performing the function of retailing. It thus consists of all activities involved in the marketing of goods and services directly to the consumers, for their personal, family or 15/9/2012 NILESH ARORA 11 household use. In an age where customer is the king and marketers are focusing on customer delight, retail may be redefined as the first point of customer contact. The distribution of finished products begins with the producer and ends at the ultimate consumer. Between two of them there is a middleman – the retailer. Retailing is the set of business activities that adds value to the product and services sold to the consumers for their personal or family use. Often retailing is being thought of as the sale of products in the stores, but retailing also involves the sales of services: overnight lodging in a hotel, a haircut, a car rental, or home delivery of Pizza. Retailing encompasses selling through the mail, the internet, and door-to-door visits – any channel that could be used to approach the consumer. Retailing is responsible for matching individual demands of consumer with supplies of all the manufacturers. Retailing has become such an intrinsic part of our everyday lives that it is often taken for granted. The nations that have enjoyed the greatest economic and social progress have been those with a strong retail sector. The world over retail business is dominated by small family run chains and regionally targeted stores. Gradually more and more markets in the Western world are being taken over by billion-dollar multinational conglomerates, such as Wal-Mart, McDonald's, Marks and Spencer's, etc. The larger retailers have set up huge supply/distribution chains, inventory management systems, financing pacts, and wide scale marketing plans which have allowed them to provide better services at competitive prices by achieving economies of scale. Retail Concept the retailing concept is essentially a customer oriented, company-wide approach to developing and implementing a marketing

strategy. It provides guidelines which must be followed by all retailers irrespective of their size, channel design, and medium of selling. The retailing concept covers the following four broad areas:

1. Customer orientation- The retailer makes a careful study of the needs of the customer and attempts to satisfy those needs.

2. Goal orientation - The retailer has clear cut goals and devises strategies to achieve those goals.

3. Value driven approach- The retailer offers good value to the customer with merchandise keeping the price and quality appropriate for the target market.

4. Coordinated effort - Every activity of the firm is aligned to the goal and is designed to maximize its efficiency and deliver value to the customer.

Characteristics of Retailing - Retailing can be distinguished in various ways from other business activities.

It has following characteristics:

- There is a direct end-user interaction in retailing.
- It is the only point in the value chain to provide platform for promotions.
- Sales at the retail level are generally in small unit sizes.
- Location is a critical factor in retail business.
- In most retail business, services are as important as core products.
- There are a larger number of retail units compared to other members of the value chain. This occurs primarily to meet the requirements of geographical coverage and population density.

A retailer is a person, agent, agency, company, or organization, which is instrumental in reaching the goods, merchandise, or services to the ultimate consumer. They are the final business in a distribution channel that links manufacturer to consumers. Retailers perform specific activities such as anticipating consumers' wants, developing assortments of products, acquiring market information, and financing.

A retailer performs certain value creating functions as:

1. providing an assortment of products and services- All retailers offer assortment of products, but they specialize in the assortments they offer. Supermarkets provide assortments of food, health and beauty care, and household products, while Abercrombie & Fitch provides assortments of clothing and accessories. Supermarkets typically carry 20,000 to 30,000 different items made by over 500 companies. Offering an assortment enables their customers choose from a wide selection of brands, designs, sizes, colors, and prices at one location.

2. **Breaking Bulk** - Breaking bulk means physical repackaging of the products by retailers in small unit sizes according to customers' convenience and stocking requirements. Normally retailers receive large quantities of sacks and cases of merchandise from suppliers to reduce their transportation costs. In order to meet customer requirements retailers have to break or arrange the bulk into convenient units. The entire function adds value to the offerings not only for the end consumers but also for the suppliers in the value chain.

3. **Holding Inventory** - To ensure the regular availability of their offerings, retailers maintain appropriate levels of inventory. Consumers normally depend on the retailers directly to replenish their stock at home. Therefore, retailers on periodic basis, maintain the required level of inventory to meet the regular or seasonal fluctuations in demand. They need to maintain equilibrium between the range or variety carried and sales which it gives rise to.

4. **Extending services** - Retailers provide multiple services to immediate customers and other members of value chain. They offer credit so customer can have a product now and pay for it later. They display products so consumers can see and test them before buying. Some retailers have sales people in the store or use their websites to answer questions and provide additional information about products.

## **II. E-Commerce Retailing In India**

The e-commerce retail market is among India's exciting and fastest growing markets. In terms of GMV (Gross Merchandise Value), the market is estimated to be worth USD12 billion in 2016. This industry has come a long way since its inception and is continuously gaining momentum and value. The Indian market is driven by factors such as increased penetration of internet and smartphones, focus on advertising, ease of shopping for customers, innovative payment options, deals and discounts and the rapidly changing lifestyle needs. The top three to four players in the market currently command over 80 per cent of the market share in the overall domestic e-commerce retailing space.

In the coming years, the e-commerce retailing industry is expected to witness the consolidation and emergence of few big players. Further, changes in the FDI regulations could also boost the penetration of major players and help them gain higher market share by FY20. Electronics is currently the largest segment in e-commerce retail, projected to grow at a CAGR of approximately 43 per cent till 2020.

The share of electronics in online retail is, however, expected to decline with higher growth in other segments such as apparel (CAGR approximately 50 per cent) and home furnishings (CAGR approximately 68 per cent) in the coming next four to five years.<sup>5</sup> At present, the e-commerce retailing industry is witnessing approximately 1 to 1.2 million transactions per day, led by categories including apparel (approximately 43 per cent), electronics (approximately 24 per cent), and books (approximately 22 per cent). The number of transactions may however fluctuate with seasonal variations, including holiday season and discounts.

## **III. India Online Grocery Market Outlook To 2019**

High Growth Prospects due to Increasing Internet Coverage and Smart Cities Emergence provides a comprehensive analysis of various aspects such as market size, segmentation and future projections of the online groceries market of Indonesia. This report also offers prevalent trends and developments in industry, government regulations, SWOT analysis, external environment analysis, Porter's five force analysis, and challenges in the industry. The report also covers the competitive landscape of the industry, in which the information related to the players operating in this industry has been comprehensively presented. This has been complemented with the major investment deals that have been finalized in the industry. It also includes information on the major macroeconomic indicators affecting the market. Moreover, the report also offers information regarding the supply chain models operating in the market and the domestic and international trends in the online groceries market.

The groceries segment holds a share of 60% out of the total market value of Indian retail market as food is the basic requirement of all the people irrespective of their class or society status. Online groceries market refers to the purchase and sale of groceries over the internet. Although, this process was initially implemented in the west, but this industry has been an emerging industry in India. The first firms that were founded in this segment of total retail were formed in 2011. Since then this industry has expanded at a commendable pace and has attracted huge investments by venture capitalists and angel investors alike.

The major players in the market that lead from the front are Big Basket, Aaramshop, Zopnow and Local Banya. These firms have been operational for about three years each and have grabbed a large market share in their respective cities of operations. The rise in the public's demand for convenience shopping as well as the penetration of internet among the population has led to the growth of this industry at a fast pace. The market also thrives as it has been able to offer steep discounts on the prices of the products offered and lure customers away from the brick and mortar shops to online grocery shopping.

#### **IV. Growth Drives For Online Grocery Market In India Demand**

Growing younger population

Growing internet usage

Rapid disposal income

Increasing affluence level

Quality organic products

Customer driven not investment driven

Growing e commerce market in India

#### **SUPPLY**

Multiple channel distribution

Flexible delivery option

Presence of major players

Convenience

Increased supply of packaged grains and food products

Multiple mode of payments

## **V. Conclusion**

It is clear that India has a very good online grocery business by 2020. Online grocery retailers can increase sales and new customers should provide various benefits like safety payment modes, introduce all the items and convenience

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## MARKETING AND CASHLESS ECONOMY

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### Abstract

A Cashless society describes an economic state whereby financial transactions are not conducted with money in the form of physical banknotes or coins, but rather through the transfer of digital information between the transacting parties. Cashless societies have existed, based on barter and other methods of exchange, and cashless transactions have also become possible using digital currencies such as bit coin. The trend towards use of non-cash transactions and settlement began in daily life during the 1990s, when electronic banking became popular. By the 2010s digital payment methods were widespread in many countries, with examples including intermediaries such as PayPal, digital wallet system operated by companies like apple, contactless and NFC payments by electronic card or smartphone, and electronic bills and banking, all in widespread use.

**Keywords:** Cashless society, Economy etc.

### I. Introduction:

By the 2010s cash had become actively disfavored in some kinds of transaction which would historically have been very ordinary to pay with physical tender, and larger cash amounts were in some situations treated with suspicion, due to its versatility and ease of use in money laundering and financing of terrorism, and actively prohibited by some suppliers and retailers, to the point of coining the expression of a "war on cash".

### II. Benefits of cashless economy:

#### Convenience

Discounts

Tracking spends

Lower risk

Small gains

### III. Problems in cash less economy:

Really Bad for Poor

Reduced Liquidity means Bad for Certain Sectors

Have to Trust Government or Third party

Security – Cyber Attack, Fraud and Power Outages

### IV. Swot analysis:

#### STRENGTHS OF INDIA GOING CASHLESS:

A. Planned Strategy Connecting the dots together, first SIT on black money, then JAN DHAN scheme targeting financial inclusion followed by track on foreign accounts and money hoarders, then the Income declaration scheme, opportunity to people to declare their wealth, and finally a blow by demonetizing the economy.

B. Financial Inclusion under the JAM (JAN DHAN, AADHAAR, and MOBILE) trinity, government is focusing on reaching to all the corners of the country and to every citizen. It was seen with the introduction of PRADHAN MANTRI JAN DHAN YOJNA there was surprisingly huge rise in the opening of bank accounts by the people around the country. Bank account is one of the basic requirement for any nation going cashless. India saw a rise in number of bank correspondents and bank branches in the non-reachable areas also. Thus this acts as strength for the economy to go cashless.

C. Measures by Government: Launch of BHIM app for smart phone users based on Unified Payments Interface has created easy and quick→ payments system for the digital-haves. Launch of Aadhaar Merchant Pay has targeted those not having access to mobile phones thus can make→ payments through Aadhaar linked bank accounts. DIRECT BENEFIT TRANSFER has also helped the people in achieving digital transaction awareness.

### **WEAKNESSES BEING FACED BY INDIA**

Cash as King: The currency in circulation in India is far higher than other nations around the world. The ratio of Cash to GDP ratio is around 12% which indicates large usage of cash in transactions. Cash is one of the biggest dominating factor of the Indian economy.

Electricity: To go cashless the entire India needs to have an access of electricity. The hassle free and smooth functioning of cashless economy needs supply of 24x7 electricity, but India is still facing huge load shedding in has yet not achieved 100% electrification in rural areas.

E-Illiteracy: Another hassle India suffers is Illiteracy. Still around 30% of the population needs to get educated enough to use the internet. Just mere knowledge of reading and ability to write is not enough for the person to work effectively over the internet. Most of the people having computer knowledge also don't know how to use the internet.

Lack of Infrastructure: Going cashless involves need for card swipe machines at the POS terminals. Either retailers are not able to afford the facility or the banks do not have the facility of providing such machines which disables the card payment mode adoption.

Smart Phone Market Still Untapped: The rising concept of e-wallets and making payments online is only feasible through the smart phones, but Indian population mostly middle income group or rural population lacks the affordability of smart phones due to shortage of funds and e-illiteracy even though smart phones are easily available.

Sluggish Economy: Indian economy is going through slow growth. Being in a sluggish phase has a negative effect on the labor as well as businesses. Furthermore this negative impact can be seen due to cash crunch due to money being withdrawn from the economy as a sudden step.

### **OPPORTUNITIES FOR INDIA ADOPTING CASHLESS CONCEPT:**

**Curbing Black Money:** Since cash economy carries with it parallel economy run by black money holders, with India going cashless can put an end to this parallel run economy and demonetization is one such step for India to attack the Black money.

**Tax Collection:** With digitization and adoption of cashless base the entire money will be operated through bank accounts thus TAX EVASION and TAX AVOIDANCE would not be seen creating good tax revenue base for the government.

**Reduction in Real Estate:** The most affected sector with cash transactions is real estate, so going cashless will make all real estate transactions white in turn bringing down the inflated prices due to black money.

**End of Corruption:** Going cashless will end the system of bribery to a very extent at all levels as bribe through bank accounts would be under proper check and will make people more alert in performing their duties well.

**Savings on Huge Expenditure:** RBI spends around billions of rupees on the activity of currency issuance and management, thus this huge amount of expenditure can be cut off once India goes cashless.

**Impact on GDP:** Cashless status of the country will not only lay down the growth prospect for economy but also it will boost the GDP of the country to higher levels.

**Higher Cost of Future Crimes:** With the cashless economy there will be an indirect and powerful impact on corrupt practices being carried on by cash.

**Balance:** Less cash economy will act as a strong balance between a check on malpractices and also financial operations.

### **THREATS IN GOING CASHLESS**

**Security:** The major and biggest threat economy faces going cashless in the threat of security of transactions: Threat of loss of data base.

Threat to the money in e-wallets.

Threat of data encryption.

Threat of malwares, viruses to software.

Threat of cybercrimes.

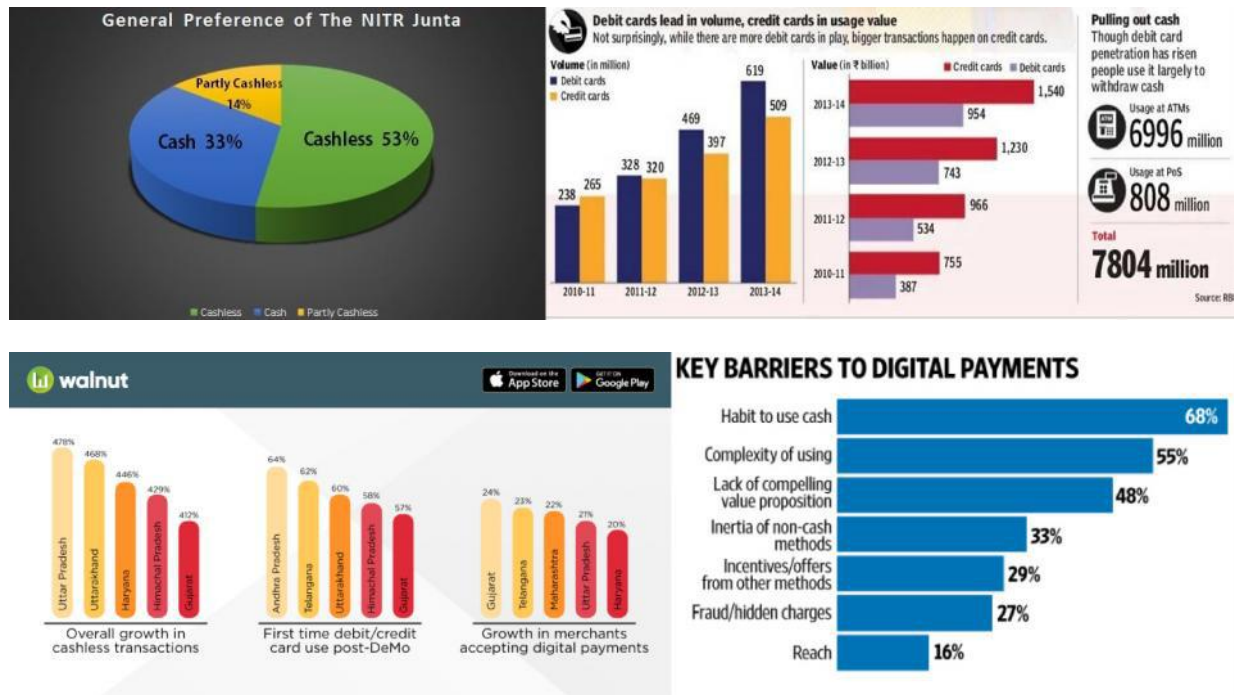
**Perception of Customers:** People at a large scale perceives cash to be the most convenient and fastest way of transacting, thus adopting the digital mode can face resistance from the society.

**Earning Faith and Trust:** Country like India which is still in its developing phase faces every day new ups and downs and thus earning trust and faith of people to adopt the cashless economy is a big hurdle in its growth.

### **IV. Analysis:**



**Fig 1 :Key preferences and barriers to Digital Payments**



**VI. Summary:**

Cashless economy is a mission launched by the government of India led by prime minister Narendra Modi to reduce dependency of Indian economy on cash and to bring hoards stashed black money lying unused into the banking system the country embarked upon this transition to a cashless economy when the government took the revolutionary step of demonetization of old currency notes of rs500 and rs1000 on November 8 2016. However the initial difficulties have subsided now and the people are beginning to realize the safe and convenient of digital payments. Moreover, to encourage the people to further go for cashless modes, the Narendra Modi government has provided a slew of incentives and measures. This system has benefits as well as problems to be faced by the economy and how modi has promoted digital cashless economy is very relevant and useful so that it becomes useful and easy for all the people to tale this cashless economy challenge.

**VII. Recommendations:**

Some of our recommendations are to provide rural subscribers with a reasonable amount of free data on monthly basic under a scheme fund.

Making cashless mandatory at jewelry shops by law, Enforce by law, a cash limit of INR 400 for sale of electronic items, Ban all cash donations to political parties, One person, teach five, Cashless payments to domestic helpers, Zero charges on cashless transfers, Zero surcharges on petrol pumps, Transfer subsidy to bank account only, Promoting SBI buddy etc with local vendors, Regulation at agricultural mandi, Modifications at kissan credit loans, Incentives local shops at cities, Opening bank account and giving debit card for free.

**IX. Conclusion:**

Indian Economy is ripe for a transition to digital payments. While a cashless economy is not here, the move towards a less-cash economy has begun. Recent expansion in digital wallet usage and the introduction of specialized payments banks are good moves in this direction. But, a lot needs to be done before cash is eased out of the Indian economy. However, the benefits of this have started flowing with more and more people and they started switching to the digital modes of making and receiving payments. India a center for cash gradually started changing from cash to cashless economy. Digital transactions are traceable, leaving no scope for the black money. The whole country started accepting these modern online money transactions, with e-payments services gaining unprecedented momentum. A large number of businesses, even street vendors, these are now accepting cashless payments, prompting people to learn the digital internet ways at a faster pace than ever before. Through the fact is clear this digital internet payment is much easier and faster than the keeping of cash with the fact that there are some risks also. But still, there are some people who find too difficult for poor people because of improper services. So government should take care of this and provide proper ATMs, banks, etc. poor people.

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## **DIGITAL MARKETING AND ITS IMPACT ON SOCIETY**

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### **Abstract**

Digital Marketing is the process of building and maintaining customer relationships through online activities to facilitate the exchange of ideas, products and services that satisfy the goals of both the parties. Digital Marketing is the term used for the targeted, measurable, and interactive marketing of products or services using digital technologies to reach the viewers, turn them into customers, and retain them.

Keywords: Digital marketing, Technology etc.

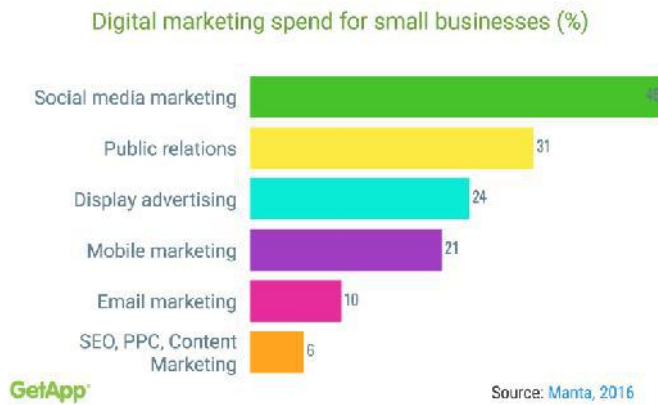
### **I. Introduction**

With the constant growth of the web, and more people getting connected every day, digital marketing has become a necessity for many organizations. Traditional marketing policies had limited customer reach ability and scope of driving customers' buying behavior. Digital marketing achieves targets of marketing a business through different online channels.

### **II. Objectives:**

The objectives are as follows-

- 1) To have an objective to make SMART decision that is (Specific, Measurable, Attainable, Relevant and Timely).
- 2) To understand and study the whole customer journey which includes awareness, conversion and acquisition.
- 3) To understand the utilization of digital marketing in improving business practices.



### III. Analysis-

Digital marketing is a constant struggle between finding the right marketing tactics, and being able to measure their effectiveness. A 2017 Infusion soft report of small business marketing trends shows that 46 percent of marketers are unsure about the effectiveness of their marketing efforts, while 9.5 percent feel outright that their marketing efforts aren't working. The range of digital marketing tactics being used by marketers is diverse. A report by Manta shows the budget breakdown of digital marketing spends by small businesses in 2017.

**Table 1: Comparison between Amazon and Flipkart**



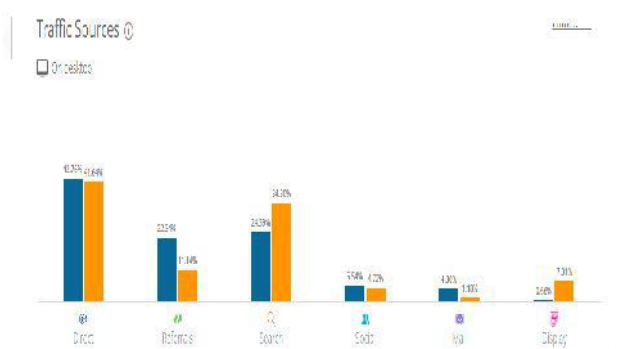
From the above table, Amazon and Flipkart traffic ranking worldwide is compared. Amazon's traffic ranking than other sites is more as compared to Flipkart. Its country rank is United States is more than Flipkart. In shopping category, people who shop from the most preferred online site is Amazon and Flipkart stands on 17<sup>th</sup> position. So, it can be conveyed that Amazon has more number of users visiting the site and as well as in purchasing than Flipkart. Few years back, Flipkart was on the top list but due to some bad services provided by them it does not stand at top list.

Fig 2 : Amazon and Flipkart Traffic overview



From the above graph, Amazon and Flipkart traffic overview over last 6 months can be seen. From March 2017 till August 2017, the overview of traffic is shown. The blue line shows the graph for Amazon, whereas the orange line shows the graph for Flipkart. The total visits of users for amazon are 2.53 billion whereas for flipkart it is 178.56 million. The average duration the users have stayed in amazon site is 6 minutes 20 seconds whereas, in flipkart it is 6 minutes 10 seconds. The pages per visit for amazon are 10.06 whereas for flipkart it is 7.95. The bounce rate for amazon site is 36.36% while, for flipkart it is 28.58%. So, it can be concluded that amazon has most traffic among all other sites.

Fig 3: Different Traffic Sources



From the above graph, the main sources for traffic in both the sites can be seen. Different sources for traffic are direct, referrals, search, social, mail and through display. Through direct source in amazon it is 42.76% while in flipkart it is 41.64%. The referrals source in amazon it is 22.34% while in flipkart it is 11.14%. Through search source in amazon it is 24.39% while in flipkart it is 34.30%. The social source in amazon it is 5.54% while in flipkart it is 4.72% Through direct

source in amazon it is 4.30% while in flipkart it is 1.18%. The direct source in amazon it is 0.66% while in flipkart it is 7.01%

#### **IV. Findings**

The paper is related to “Modern Trends in Business administration with respect to Digital Marketing”. Keeping in mind the objectives of my study, the following summary of findings are presented on the basis of data analysis and interpretations and other facts.

#### **V. Summary of Findings-**

The summary of findings is as follows:

- 1) It is found from the findings that digital marketing is the booming aspect in India.
- 2) It is found that by digital marketing India’s Economic growth will increase and also help in the development of the country.
- 3) It is found that as it is a technological world Digital marketing has increased the standard of living of people and also made their work easier.
- 4) It is found that most of the people use online websites for availing their services which has increased the good brand position of those websites in the market.
- 5) It has also made more use of Technology in right way.

#### **VI. Recommendations:**

The following are recommendations to my study-

- 1) It is recommended to protect their confidential details.
- 2) Business owners and digital marketers should focus on bringing their Internet marketing campaigns to professional levels; otherwise they will not be taken seriously by their targeted customers.
- 3) Some brands, products or services have targeted audiences that may not be reached by Internet marketing channels. Some products and services target the elderly and only a few percentages are tech savvy and may not have access or do not even know how to get online. If that’s the case, you will only be wasting time and resources marketing your products or services through Internet means.
- 4) Digital marketing tools are prone to their perennial problem of negative feedback which can damage your online reputation. A single post or tweet that defames or give erroneous claims and negative feedback about your products or services can scar and ruin your Internet reputation for a long time.

- 5) As the Internet continue to evolve, new technologies in Internet marketing will emerge and will define how products and services will be marketed in the near future. Getting a better understanding of the power of Internet marketing by giving a comprehensive look at its advantages and disadvantages will prepare business owners and digital marketers in years to come.

## **VII. Conclusion**

The title of the paper presentation is “MODERN TRENDS IN BUSINESS ADMINISTRATION with respect to Digital Marketing”. The study is the process of getting through knowledge about this topic. As a researcher of this paper, I have provided with feasible and acceptable findings. These are made on the basis of existing literature and data pertaining to this topic. To conclude the project work, Digital Marketing has helped India to transform from a rural agricultural based Technology to knowledge and advanced based Technology and better business services. Thus, as web usage increases, so will digital marketing. Businesses will continue to take advantage of the opportunity to promote their products and services online through any of the channels listed above. It’s one of the most important aspects for development of the country and as well as the services in the business sectors.

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## **ENCOUNTERING THE FEAR OF JOB INSECURITY**

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### **Abstract**

During the last decades, the nature of work life has gone through dramatic changes as a consequence of increased global competition, advancement of information technologies, and reengineering of business processes. In this rapidly changing environment of competition, economic uncertainty, and increasing need for flexibility, organizations have shifted towards reorganizational practices such as outsourcing, downsizing, and mergers in order to adapt to the new situation. Downsizing and restructuring practices in organizations have caused a sense of insecurity and uncertainty about jobs among workers at all ranks.

### **I. Introduction:**

As a result of globalization, outsourcing, contracting, downsizing, recession and even natural disaster, "job security" can seem like a thing of the past. The lack of job security that goes with this is something that almost everyone must face at one time or another, and learning how to cope is essential to being happy and keeping stress away. Employers face the challenge of retaining human element by providing an environment of job security in order to keep their talented human resources high performing and motivated.

### **II. Objectives**

1. To understand the current level of job insecurity among the employees and its possible causes.
2. To know the steps taken by them to counter this feeling of insecurity.
3. To try bringing out suggestions to overcome this feeling of job insecurity among employees.

### **III. Methodology:**

#### **RESEARCH DESIGN:**

Empirical research was carried out for this study of how education system should change to make a major change in India. The study was conducted using the descriptive survey design. The research design was preferred for the study since it provided a quick, efficient and accurate means of accessing information about the population and it is more appropriate where there is a lack of secondary data.

#### **POPULATION:**



Employees who are currently working form the population of this study.

**SAMPLING UNIT:** In and around Bangalore and also some parts of Karnataka like Gulbarga, Bellary, Belgaum and Tumkur.

**SAMPLING TECHNIQUE:**

Convenience sampling method.

**SAMPLE:** The researchers used convenience sampling method proportionate to the population to select 100 samples from various parts of Bangalore.

**DATA SOURCES AND RESEARCH INSTRUMENTS:**

**Primary Data:** The primary data sources were predominantly utilized to generate the requisite data for the research. The instruments that will be used in the study are Questionnaires, surveys, interviews, or observation grids. Questionnaire consisted of 17 questions including both open ended and closed ended questions.

**Secondary Data:** Secondary data is collected through sources of Case studies, articles, Newspapers, Journals and Govt. reports.

**III. DATA ANALYSIS:** Primary mode used for analyzing data collected is Percentage method. Data so collected will be presented in an appropriate manner with the help of graphs, charts and Tables to provide meaning to the data collected and make it simpler for understanding and analyze the same to know the opinion of people over the present education system.

**IV. Findings & Suggestions:**

1. The survey has been able to record the opinion of respondents who have been working for a tenure ranging from zero years to above 5 years. And majority of the respondents fall in the category of experience at their work with below 1 year and second maximum respondents belong to the category of 1-3 years of service.
2. Income is a major factor influencing their working at the current job which shows their dependence on the job financially, supported by 76% response in agreement.
3. Around 31% of them gave a neutral consent, 40% of them agree and 15% of them disagree that the promotional opportunities are excellent in their organization.
4. From the survey, it is clear that the stress factors with the highest level above 60% are performance evaluation followed be factors like layoffs, change in manager, project/process change and competition.
5. Above 50% of the employees feel that there is more than 40% chances that they can be easily replaced at their current organization thus causing insecurity among them.

6. The survey has indicated that above 30 employees feel that their jobs can be lost with a probability of more than 40%, which is an important factor that is leading to job insecurity among them.
7. It is very evident from the data collected through the survey that 64% of employees have thought of resigning the current job due to one reason or the other and thus shows unrest among the employees working across various companies.
8. The era of digitization is bringing in various technological advancements in every industry and this can be a major cause of job loss and job insecurity among the employees.
9. 58% of the respondents feel that it is very easy for them to shift to another job/organization with a better package and benefits using their current skills
10. When asked upon the 3 major reasons for continuing with the same organization, most of the respondents stated their reasons for continuing at their current organization as- they are not able to find another organization which will offer the same level of benefits as offered now and lack of available alternatives.
11. Through this survey it is observed that about 41% of the respondents are satisfied at their work place. However, we could also observe that majority of them gave a neutral consent and told that they are neither satisfied nor dissatisfied at current organization, which is also unfavorable.

#### **V.Suggestions:**

Coping job insecurity is not only the responsibility of the employers but it is equally on the employees who have the capability of overcoming this fear of insecurity at their work. Below are the suggestions from the point of view of employee and employer:

From Organization's perspective:

- Enhance the employability skills of employees: Through making the employees more knowledgeable the organization is providing a platform for the personal growth of the employees and boost their morale.
- Encourage employee commitment: This is an important element which makes the employees develop a sense of belongingness among them which is possible through the efforts of employers.
- Performance measurement: As shown in the survey, most of the employees feel that performance evaluation is the most stressful event. Thus by making this process clear and

transparent the employees can have clear picture of their own performance and do not develop any ambiguity among them.

→ Motivation: Motivation is a powerful tool which not only benefits the organization but also the employees through their self-growth and enhanced performance.

From Employee's perspective:

→ Employees should enhance their confidence level and concentrate on their growth along with contributing towards the growth of the organization.

→ They should indulge in making themselves more and more productive at their work.

→ In order to be secure their performance at work should do the talking rather than them.

→ Networking is a major area where everyone should concentrate on.

## **VI. Conclusion:**

Job insecurity is associated with reduced organizational commitment and reduced job satisfaction. Managers must develop interventions to cope with job insecurity and its consequences, and to increase research efforts in order to understand this phenomenon and its underlying processes. Job insecurity has a number of affects in the working environment, such as high turnover, low productivity, high wastage, role ambiguity, absenteeism and low motivation.

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## DIGITAL MARKETING AND ITS IMPACT ON SOCIETY

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### Abstract

Marketing is an activity, set of institutions and processes for creating, communicating, delivering and exchanging offerings that have value for customers, clients, partners and society at large. It is simply defined as going to market to either buy or sell goods or services. Digital marketing is an umbrella term for the marketing of products or services using digital technologies, mainly on internet, also including mobiles, display advertising and any other digital medium.

**Keywords: Marketing, Services etc.**

### I. Introduction

Internet marketing keeps consumers current: Consumers stays updated as the industry provides all the information on internet. The industries provide information about the upcoming projects and the new products introduced in market. It gives many options to consumers: People find difficulty to compare the products in large as they have to visit different shops in direct marketing where as it is easy in online shopping where they give variety of choices of products at one stretch. It provides 24/7 access: It helps the consumer to find the information about the business at any time of the day. Instant comparison: Instead of having visit to number of retail shops, consumer can compare the price and features from their comfort level through internet on online shopping. Track your purchase and choose delivery dates: They allow consumers to track their purchase from when it is ordered through to when they are dispatched and delivered to them. They even provide the consumers to choose their delivery address, dates and time.

### II. Methodology And Significance

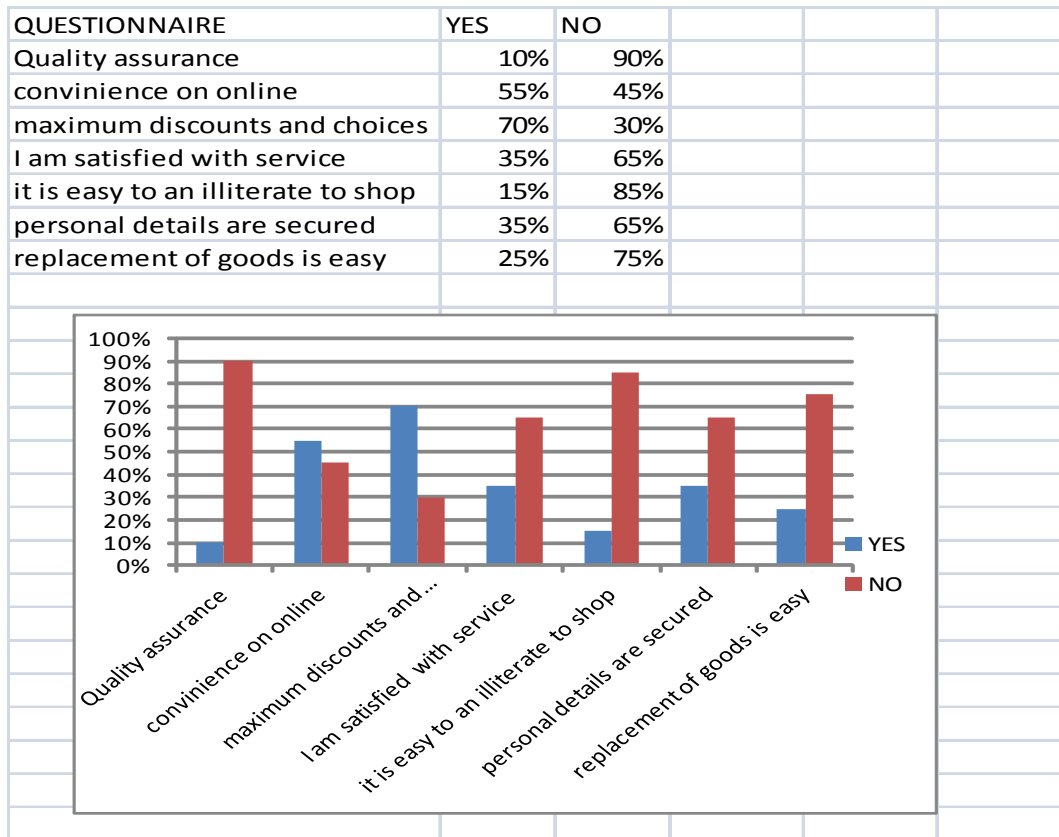
Research is done by giving questionnaire to several consumers- students, staffs, public; which revealed the following:

People face challenges on 3 main areas;

- Quality issues: There are many surveys which shows that maximum number of consumers are cheated under quality or product itself. The quality or features you have ordered and that you receive will be different not that it affects all people but maximum. It may be due to fraudulent present in the company or may be due to the middle man. According to our survey 90% of people are cheated in quality.
- Replacement of goods and refunding: When the consumer has received a defected good or different good (which he has not ordered), it takes long time to replace or sometimes he may not even be replaced the product. According to our survey 75% of them says that their product were not replaced with the good one.

- Insecurity of personal details: As said these days people are cheated more on online business. A consumer may have produced his personal details on some websites or social media where these details are hacked by hackers and cheated to make money out of it. According to our survey 65% of them revealed that producing personal details is not safe.

Table and Graph 1 :Online Purchase Preferences



### III. Discussions

- **Quality issues.**
- **Problem with replacement.**
- **Insecurity.**

### IV. Suggestions

1. Make a strong quality check policy – where quality is checked from processing of order till it reaches the consumer.
2. Allow consumers to cross check the product once it is delivered and give feedback then and there.
3. Once the complained is received about defected goods make an effort to verify and process to replace the good- strong return policy.

4. Work with good security team to identify the weakness for your websites and to create measure to reduce risk.
5. Make a policy to train the unskilled employees and provide employment opportunities.
6. Keep an eye on all branches you established- where you can stop consumers from being cheated by them having your company name.
7. Try to rectify the small mistakes before it is leading to big.
8. Follow transparent records of tracking.
9. Provide 100% service to customers.
10. Get a feedback on your service and try to correct the mistakes specified on spot.
11. Make it convenient even to an illiterate person- so that even he could start using digital marketing.
12. Take proper actions on illegal activities- done using your patent.

## **V. Conclusion**

Digital marketing has several benefits and limitations. Through digital marketing people are able to shop or access to something online from anywhere and at anytime. They can have variety of choices where they need not visit each and every shop to pick the best. They even can shop as per their availability – choose delivery time and place. It is very helpful to people who are busy maximum times where they can buy anything without wasting their time.

On the other hand it is mainly affecting the employment. Through digitalization small scale industries, small vendors, wholesalers –retailers etc are affected where many people become unemployed. Yes, it also provides employment but only to those who are educated and skilled where the rest are unemployed.

So I would like to conclude that the government as well as e-business should concentrate on these above mentioned demerits where people are cheated often, overcome it to make it more convenient to people or society.

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**AN EMPERICAL ANALYSIS OF GREEN MARKETING AND ITS INFLUENCE ON  
BUYING BEHAVIOUR OF CONSUMERS: WITH SPECIAL REFERENCE TO  
ELECTRONIC CITY**

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**Abstract**

Environmental issues are one of the most significant problems in the past decade. Environmentalism has emerged to be a vital aspect due to increasing issues related to acid rains, depletion of the ozone layer, and degradation of the land and many more pressing environmental issues. The green movement has been expanding rapidly in the world. With regards to this, consumers are taking responsibility and doing the right things. Consumer awareness and motivation continue to drive change in the marketplace, notably through the introduction of more eco-friendly products. With an increase in green consumerism and with corporate environmentalism fast catching up the world over, companies have started making use of green marketing strategies and techniques.

Keywords: Environmental issues, Consumer awareness etc.

**I. Introduction**

In present times, "Green" marketing has moved from a trend to a way of doing business and businesses that sell should recognise (a) the value of going green and (b) incorporating this message into their marketing program and communicating the green concept to their consumers. The growing consumer awareness about the origin of products and the concern over impending global environmental crisis there are increasing the opportunities to marketers to convince consumers. Firms have increasingly introduced GPIs (Green Product Innovations) into their product developments over recent decades. In order for the market for environmentally sustainable products to become main stream, it is important to look at what factors influence the consumer's selection process.

This paper examined how consumers' values/beliefs and attitudes towards environmental issues, as well as their exposure to influences and information, shape their behaviour and perceptions of product performance and their buying decision, with a particular focus on the influential role of marketing.

**II. Research Design**



### Need for study

The problem of environmental issues is a global phenomenon in today's world. Consumers have begun to understand the impact they have on the environment. This study helps to understand consumers beliefs and the effect it has on their buying behaviour. It helps recognise attitude of consumers and opens avenues to build awareness and create a sustainable environment for the society.

### Objectives

The objectives of the study are to identify:

- Consumer beliefs and attitudes towards green products
- Consumer awareness about availability of eco-friendly products
- The influence of marketing efforts put by marketers with reference to Consumers

### Research Methodology

For the purpose of study both secondary and primary data was used. Thorough search of various articles, journals, reports and professional information through the internet was conducted. Primary data was collected through questionnaire. The sample included 32 respondents from the area of Electronics City, Bangalore. The questionnaire included questions in order to find out the general environmental beliefs, buying behaviour with respect to green products and the market awareness in terms of green products.

### Tools for Analysis

The statistical tools used in this study and analysis of the primary data are mean and coefficient of variances to analyse the average level of perception of the respondents mean and standard deviations.

### Results, Findings and Suggestions

S.no	General environmental beliefs	Mean	Standard Deviation	Coefficient of Variation
1.	Our population size is growing to the limit of the number of people the earth can bear	2.39	1.26	52.78
2.	When humans interfere with nature it often has disastrous consequences.	3.44	0.88	25.53

3.	To maintain a healthy economy, we will have to control industrial growth.	2.59	1.04	40.21
4.	Humans must live in harmony with nature in order to survive	3.78	0.42	11.11
5.	Mankind is severely abusing the environment	3.28	0.89	27.08
6.	Humans have the right to modify the natural environment to suit their needs	0.81	0.86	105.72

Out of 6 propositions 3 propositions mean score is 3 or above on likert-5 point scale (coded as 0,1,2,3 & 4) for propositions 2,4 and 5 which means most of the respondents are having strongly agreed for these propositions and same is supported by relatively less SD and lower values of CV. For proposition 1 and 3 respondents gave a good mean score ranging from 2.39 to 2.59 which implies respondents more or less agreed on these propositions. Proposition 6 however shows varied opinions of the respondents which is reflected in the SD and CV.

S.NO	Environmental Behaviour Questions	Mean	Standard Deviation	Coefficient of Variation
1.	Use biodegradable products.	3.06	0.88	28.65
2.	Avoid buying aerosol products	2.52	1.06	42.15
3.	Read labels to see if contents are environmentally safe.	2.66	1.18	44.45
4.	Buy products made or packaged in recycled materials.	2.75	1.02	36.94
5.	Buy products in packages that can be refilled	2.96	0.97	32.56
6.	Take your own bags to the supermarket	3.09	1.12	36.12
7.	Cut down on car use.	2	1.08	53.88

Proposition 1 and 6 have means above 3 this shows that respondents strongly agreed to these propositions. Proposition 2,3,4, and 5 show mean ranging from 2.52 to 2.96 meaning that they more or less agreed to the propositions. Proposition 7 has an average mean score however the high CV shows that there were varied opinions.

S.No	Consumer Product Questions	Mean	Standard Deviation	Coefficient of Variation
1.	I feel good about buying brands which are less damaging to the environment	3.62	0.49	13.57
2.	It is easy for me to identify these products.	2.19	0.69	31.67
3.	Green products are inferior in performance to non-green products.	1.42	0.81	56.87
4.	I have formed this opinion because people I know and trust told me so.	2.06	0.98	47.59
5.	I have formed this opinion because of my own recent experience of a product.	2.59	0.66	25.65
6.	I trust well-known brands to make products which work.	2.59	0.79	30.74
7.	In the marketing communication about a product, I expect to be informed of new improved Formulas/design.	2.28	1.17	51.31

Out of 7, 1 propositions mean score is 3 or above on likert-5 point scale (coded as 0,1,2,3 & 4) for propositions 1, which means most of the respondents have strongly agreed for these propositions and same is supported by relatively less SD and less C.V.

For the propositions 5,6 and respondents gave above average mean score which means they all agreed on these propositions and the propositions 2,3,4 and 7 respondents gave poor score and on these two propositions respondents opinion varies a lot which is clear from these proposition SDs and C. Vs respectively.

Respondents were identified as environmentally concerned mostly. The gap between awareness and buying behaviour is less in this study. They responded positively to feeling good buying products which are less damaging to the environment (mean aggregated score of 3.62 out of 4). They do not believe green products are inferior in quality and know this from their own experience and trust well- known brands (2.59 out of 4). Product marketing communication Respondents agreed that they expected to be informed about new and improved product formulas and design (mean aggregate scores of 2.28 out of 4; table-3).

### **III. Findings**

1. Consumer's values and beliefs: In general, it was found that the respondents have eco-friendly beliefs and attitudes. Respondents reacted positively about buying brands which are less damaging to environment (100 %). Buying behaviour also shows that 50-70 % people are following eco -friendly practices during purchase.
2. Awareness: though the respondents are pro green products they find it difficult to identify the green products (only 34% finds it easy to identify) This speaks about the consumer unawareness of green brands.
3. Trust and Product Performance: 50% of the respondents believe that green products do not have inferior performance, however the rest 50% have neutral opinions about performance of green products. It is also seen that 60 per cent of the respondents that they are likely to trust well known products and judge green products basing on their previous experience

### **V. Conclusion**

With rising GDP and increasing environmental threats demand for green products may bring rise to the needed consumer pressure to ensure better and sustainable environment.

This study shows that there is indeed a rising demand for green products where environmentally concerned customers would like to prefer eco labelled products. However, there seems to be a gap in the marketing of these products which in turn hinders the awareness and hence the usage of the green products. A major barrier in the purchasing of green products is: concern over whether the product will perform as expected. However, consumers generally trust the performance of well-known brands, so green products that work well and do not make over inflated green claims could sell successfully under well-known brands.

Overall green products may have market among the environmentally concerned, however, marketers need to upscale their green marketing efforts to ensure awareness , to boost the purchase of the green products.

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Consumer Attitude Towards Green Marketing in India

## **GREEN MARKETING: A CONCEPTUAL STUDY ON ISSUES, PROSPECTS ENCOUNTERS AND ITS APPLICATION IN INDIA.**

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### **Abstract**

Green marketing is relatively new focus in business endeavors and came into prominence in the late 1980s and early 1990s (Ottman 1998) began in Europe in the early 1980s when certain products were found to be harmful to the environment and society as a whole. In order to meet stricter environmental standards, both marketers and consumers are becoming increasingly sensitive to the need for switch in to green products and services. As a result, green marketing has emerged which speaks for growing market for sustainable and socially responsible products and services. World Commission on Environment and Development define sustainable development as meeting "the needs of the present without compromising the ability of future generations to meet their own need" (Brundtland Report, 1987) Green marketing also ties closely with issues of industrial ecology and environmental sustainability such as extended producers liability, life-cycle analysis, material use and resource flows, and eco-efficiency.

Keywords: Green Marketing, Environmental Efficiency Etc.

### **I. Introduction**

Many global players in diverse businesses are now successfully implementing green marketing practices. Various studies by environmentalists indicate that people are concerned about the environment and are changing their behavioral pattern. The most of the consumers, both individual and industrial, are becoming more concerned about environment-friendly products. Majority of them feel that environment-friendly products are safe to use. As a result, green Marketing has emerged, which aims at marketing sustainable and socially-responsible products and services. Now is the era of recyclable, non-toxic and environment-friendly goods. This has become the new mantra for marketers to satisfy the needs of consumers and earn better profits.

### **WHAT GREEN COMPANIES ARE?**

Firms contributing to conservation of environment through Biodiversity, producing environment friendly products, conservation of energy, water and natural resources, climate protection, maintenance of schools, roads, parks, providing assistance for upliftment of the rural sector and the underprivileged, and so on so forth.

The Common Characteristics of Green Companies are:

- Use natural gas for boiler fuel.
- Recycle biodegradable waste.
- Minimum use of plastic material; use recyclable packaging materials.
- Use biomass and solar radiation as sources of renewable energy.
- Generate electricity from hydroelectric plant

A survey conducted by BT- AC Nielsen ORG-MARG, ranked Oil and Natural Gas Company (ONGC) the greenest company in India followed by Reliance Industries. BPCL, Castrol India and

HPCL are other companies in this sector that were rated green companies in the survey. India's software companies are considered green companies. India is a world leader in green IT potential, according to a recent released global enterprise survey conducted by Green Factor. HCL is duty bound to manufacture environmentally responsible products and comply with environment management processes right from the time products are sourced, manufactured, bought by customers, recovered at their end-of-life and recycled. Apple, HP, Microsoft, IBM, Intel, Sony and Dell, HCL have a comprehensive policy designed to drive its environment management program ensuring sustainable development. Johnson and Johnson Ltd., Chillibreeze, IBM, LG Electronics, PNB, Tata Motors and Hero Honda Motors are some of the other green companies in India. The private sector companies were in a majority (13 out of 20) in the list of Top 20 greenest companies in India.

## **II.Green Marketing: Global Scenario**

According to Paul Stoneman, financial incentives are necessary if the market for green products is to improve and grow. According to Mintel's report, 66% of consumers in United States do not buy green products because of high cost, while 34% say there is lack of availability of green products in the market. This shows the huge potential for untapped market and customer demand and requirement for eco-friendly products which the companies can exploit for capturing the market share and thereby enhancing the profitability and sustainability of the organization in the global competitive scenario.

Most of Global Companies have taken up several initiatives that help to protect the environment including greenhouse gas reduction, renewable energy and noise reduction, recycling and using alternative fuels in its own transportation fleet for increasing their accountability towards the environment and the society as a whole.

## **III.Green marketing: Indian Company Initiatives**

Some scholars claim that green policies/products are profitable, green policies can reduce costs, green firms can shape future regulations and reap first-mover advantages (Porter and van der Linde, 1995 for a critique, see Rugman and Verbeke, 2000). There are numerous strategies for the firms to be green. They can be green themselves in three ways: value-addition processes (firm level), management systems (firm level) and/or products (product level). There are numerous examples of firms who have strived to become more environmentally responsible serving to better satisfy their consumer needs. Moreover, their activities also help them to improve their revenues and profits in various ways.

- New Surf Exel (Do Bucket Paani... Ab Rozana Hai Bachana) that produces lesser froth but is as effective as before, thus reducing water consumption.
- Lifeboy (a brand of soap from Unilever in India) had an advertising campaign encouraging children to keep their streets clean and not worry about germs as Lifeboy protects them.
- Badarpur Thermal Power station of NTPC in Delhi is devising ways to utilize coal-ash that has been a major source of air and water pollution.
- The refrigerator industry has shifted from chlorofluorocarbon (CFC) gases to more environmentally friendly gases.

- Plantation and cultivation activities taken up by Intel India is an example of socially responsible firms contributing to preservation of environment.
- ITC's Social and Farm Forestry initiative has greened over 80,000 hectares creating an estimated 35 million person days of employment among the disadvantaged.
- ITC's Watershed Development Initiative brings precious water to nearly 35,000 hectares of dry lands and moisture-stressed areas.
- Supreme Court of India forced a change to alternative fuels. In 2002, a directive was issued to completely adopt CNG in all public transport systems to curb pollution.
- In India, the green building movement, spearheaded by the Confederation of Indian industry (CII) - Godrej Green business Center
- Tata Steel, HLL, Jindal Vijaynagar Steel, Essar Power and Gujarat Flurochemicals Ltd. etc have got clearance to undertake specifically designed projects in order to gain benefits from carbon trading (Kyoto Protocol).
- Atlas Copco in India claims to use safer compressor condensate disposal practices including a step that removes oil from the water that is discharged into rivers.
- Kirloskar Copeland Limited (KLC) claims to have recently introduced the eco-friendly R404A gas compressor.

#### IV. Reasons To Be Green

Most of the companies are venturing into green marketing because of the following reasons:

**Opportunity:** In India, around 25% of the consumers prefer environmental-friendly products, and around 28% may be considered healthy conscious. The Surf Excel detergent which saves water (advertised with the message—"do bucket paani roz bachana") and the energy-saving LG consumers durables are examples of green marketing.

**Social-Responsibility:** Many companies have started realizing that they must behave in an environment-friendly fashion. The HSBC became the world's first bank to go carbon-neutral. Coca-Cola and Walt Disney World in Florida, US, have an extensive waste management program and infrastructure in place.

**Governmental-Pressure:** The Indian government too has developed a framework of legislations to reduce the production of harmful goods and by products to protect consumers and the society at large. For example, the ban of plastic bags in Mumbai, prohibition of smoking in public areas, etc.

**Competitive-Pressure:** Many companies take up green marketing to maintain their competitive edge. The green marketing initiatives by niche companies such as Body Shop and Green & Black have prompted many mainline competitors to follow suit.

**Cost-Reduction:** Reduction of harmful waste may lead to substantial cost savings. For example, the fly ash generated by thermal power plants, which would otherwise contributed to a gigantic quantum of solid waste, is used to manufacture fly ash bricks for construction purposes.

#### V. Encounters Of Green Marketing

According to the Joel makeover (a writer, speaker and strategist on clean technology and green marketing), green marketing faces a lot of challenges because of lack of standards and public



consensus to what constitutes "Green". The author opined the lack of consensus—by consumers, marketers, activists, regulators, and influential people—has slowed the growth of green products, because companies are often reluctant to promote their green attributes, and consumers are often skeptical about claims. At the same time, consumers are mistrustful of company claims of green as they have become increasingly sophisticated and knowledgeable through information from the web.

As per Report published in Times recently "Air pollution damage to people, crops and wildlife in The US totals tens of billions of dollars each year". "More than 12 other studies in the US, Brazil Europe, Mexico, South Korea and Taiwan have established links between air pollutants and low birth weight premature birth still birth and infant death".

## **VI. Tasks Ahead**

- Green products require renewable and recyclable material, which is costly
- Requires a technology, which requires huge investment in R & D
- Water treatment technology, which is too costly
- Majority of the people are not aware of green products and their uses
- Majority of the consumers are not willing to pay a premium for green products

Stephen Wenc, the president of UL Environment, the new green arm of the well-established certifying body Underwriters Laboratories, laid out four basic challenges to effective green marketing:

- Lack of credibility or trust by consumers and end-users
- Confusion regarding green or sustainable product claims
- Reputational risk from "misleading claims"
- Liability risk from "green washing" under FTC Green Guides Beard offered four steps to avoid claims and possible legal charges of green washing;
- Pick the products or services you promote on green grounds with care
- Be specific with word choices (focus on the specifics rather than the broad)
- Be specific about what part of your product or packaging is green.
- Substantiate, substantiate, substantiate -- always back up your claims.

In Strategies for the Green Economy, Joel Makower challenges business leaders to understand what lies behind the desire for green products.

Despite these challenges, green marketing has continued to gain adherents, particularly in the light of growing global concern about climate change. This concern has led more companies to advertise their commitment to reduce their climate impacts and the effect which is having on their products and services. To win the trust, firms could have a compelling rationale to green their products, policies, processes etc.

## **VII. Present Trends In Green Marketing In India**

Organizations are Perceive Environmental marketing as an Opportunity to achieve its objectives. Firms have realized that consumers prefer products that do not harm the natural environment as also the human health. Firms marketing such green products are preferred over the others not doing so and thus develop a competitive advantage, simultaneously meeting their

business objectives. Organizations believe they have a moral obligation to be more socially responsible. This is in keeping with the philosophy of CSR which has been successfully adopted by many business houses to improve their corporate image. Firms in this situation can take two approaches:

- Use the fact that they are environmentally responsible as a marketing tool.
- Governmental Bodies are forcing Firms to Become More Responsible. In most cases the government forces the firm to adopt policy which protects the interests of the consumers.
- Reduce production of harmful goods or by products
- Modify consumer and industry's use and /or consumption of harmful goods.
- In order to get even with competitors claim to being environmentally friendly, firms change over to green marketing.

### **VIII. Conclusion:**

The Environmental problems in India are growing rapidly. The increasing economic development, rapid growth of population and growth of industries in India is putting a strain on the environment, infrastructure and the countries natural resources. Industrial pollution, soil erosion, deforestation, rapid industrialization, urbanization, and land degradation are all worsening problems. Environmental pollution is one of the most serious problems facing humanity and other life forms on our planet today and to get better advantage in the market for sustainability of the organization it's the right time to implement the Green Marketing in India.

Green Marketing makes drastic change in the business not even in India but save the world from pollution. Corporate should create the awareness among the consumers, what are the benefits of green as compared to non-green ones. In green marketing, consumers are willing to pay more to maintain a cleaner and greener environment. Consumers, industrial buyers and suppliers need to pressurize effects on minimize the negative effects on the environment-friendly. Green marketing assumes even more importance and relevance in developing countries like India.

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## **GST- AN ORNAMENT OR UTILIZATION FOR INDIAN ECONOMY**

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### **Abstract**

Goods and Services Tax (GST) will be a game changing reform for Indian economy by developing a common Indian market and reducing the cascading effect of tax on the cost of goods and services. The introduction of Goods and Services Tax on the 1st of July 2017 was a very significant step in the field of indirect tax reforms in India. By amalgamating a large number of Central and State taxes into a single tax, the aim was to mitigate cascading or double taxation in a major way and pave the way for a common national market.

Keywords: GST, National Market etc.

### **I. Introduction**

From the consumer point of view, the biggest advantage would be in terms of a reduction in the overall tax burden on goods, which was estimated to be around 25%-30%. Introduction of GST would also make Indian products competitive in the domestic and international markets. Studies show that this would have a boosting impact on economic growth. Last but not the least, this tax, because of its transparent and self policing character, would be easier to administer. The most important and controversial tax reforms in India is going to be the introduction of Goods and Services Tax (GST).

### **II. Objectives of Study**

This paper deals how proposed Goods and Services Tax will affect the economy of India. The paper has the following objectives:

1. To understand how GST will operate in various cases.
2. To understand how it will become boon or bane for Indian Economy.
3. To study the proposed impact of GST in India.

### **III. Research Methodology**

Electronic databases and online libraries are searched for relevant literature using a comprehensive set of keywords and Chart representation relating to Goods and Services Tax (GST) in India. Information was gathered from web based search engines, published literatures and published government data.

Primary Data: The data is collected through the application (SurveyMonkey) from diverse age of people to know the best effect of GST on citizens of India.

#### **IV. Findings and Suggestions**

1. GST will improve tax compliance and will remove unhealthy competitions among states.
  2. GST will help to redistribute the burden of taxation equitably among manufacturing and services.
  3. It will eradicate cascading and double taxation thus enables better compliance of tax.
  4. It will also lead to achieve transparency in tax system resulting in difficulty of tax evasions.
1. Governments should monitor properly the dummy registration and refunds problems.
  2. Tax payer education or public awareness campaign need to be provisioned by Central Government.
  3. Training, Seminars and workshops must be conducted in all states by their respective State Governments.

#### **V. Recommendations**

To implement a flawless GST the following recommendations are suggested

- i. Government should ensure that the basic GST framework be common across States so that uniformity of GST can be maintained.
- ii. There should not be any distinction between goods and services. Distinction between goods and services could lead to overlapping of taxes.
- iii. The proposed GST model does not subsume all the indirect taxes. To avoid multiple tax levy and complexity of indirect tax system, all the indirect taxes should necessarily be subsumed in GST.
- iv. It is recommended that the rate structure should be common for CGST and SGST; common for both goods and services and common across all states.
- v. Under GST regime it is very important to define the taxable events, like supply of goods or supply of services, in an unambiguous manner.
- vi. To ensure single interface – all administrative control
- vii.

#### **VI. Conclusion**

Due to various merits, more than 160 countries have implemented GST. But before India, the Concurrent Dual GST model was adopted by only two countries: Brazil and Canada. Critics claim that CGST, SGST and IGST are nothing but new names for CENVAT, VAT and Central Sales Tax; hence GST brings nothing new to the table. No doubt GST will simplify the existing heterogeneous indirect tax system by eliminating multiple tax levy and cascading effect of taxation. The switchover to a flawless GST would be a big reform in the indirect taxation system as it will increase in economic activity leading to increase in developmental activities. But the

positive impacts are dependent on how neutrally and rationally the GST is being implemented in India. We conclude saying that GST is a utilization and not an ornament.

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## **IMPACT OF GST ON INDIAN ECONOMY**

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### **Abstract**

In India, the tradition of taxation has been in force from ancient times. It finds its references in many ancient books like 'Manu Smriti' and 'Arthashastra'. The Islamic rulers imposed jizya. It was later on abolished by Akbar. However, Aurangzeb, the last prominent Mughal Emperor, levied jizya on his mostly Hindu subjects in 1679. Reasons for this are cited to be financial stringency and personal inclination on the part of the emperor, and a petition by the ulema. GST is not going to be an additional new tax but will replace other taxes. GST is a simple, transparent, and efficient system of indirect taxation.

**Keywords: Tax on goods and services, Indirect Taxes, Indian Economy**

### **I. Introduction**

The word tax is derived from the Latin word "taxare" meaning "to estimate". "A tax is not a voluntary payment or donation, but an enforced contribution, exacted pursuant to legislative authority" and is any contribution imposed by government whether under the name of toll, tribute, impost, duty, custom, excise, subsidy, aid, supply, or other name." The first known system of taxation was in Ancient Egypt around 3000 BC - 2800 BC in the first dynasty of the Old Kingdom. Records from that time show that the pharaoh would conduct a biennial tour of the kingdom, collecting tax revenues from the people. Other records are granary receipts on limestone flakes and papyrus. Early taxation is also described in the Bible. In Genesis, it states "But when the crop comes in, gives a fifth of it to Pharaoh.

The period of British rule in India witnessed some remarkable change in the whole taxation system of India. Although, it was highly in favor of the British government and its exchequer but it incorporated modern and scientific method of taxation tools and systems. In 1922, the country witnessed a paradigm shift in the overall Indian taxation system. Setting up of administrative system and taxation system was first done by the British. Broadly, there are two types of Taxes viz. Direct and Indirect taxes. Taxes in India are levied by the Central Government and the State Governments. Some minor taxes are also levied by the local authorities such as Municipality or Local Council. The authority to levy tax is derived from the Constitution of India which allocates the power to levy various taxes between Centre and State.

### **II. Tax Structure in India**

Taxes in India are levied by the Central Government and the State Governments. Some minor taxes are also levied by the local authorities such as Municipality or Local Council. The authority to levy tax is derived from the Constitution of India which allocates the power to levy various taxes between Centre and State. Some of the important Central taxes

- CENVAT
- Customs Duty
- Service Tax

Some of the important State taxes

- State Sales Tax
- CST
- Works Contract Act
- Entry tax
- Other local levies

### **III. Limitations of Tax structure in India**

Limitations of Existing Indian Taxes Originally, the taxes on the sale of goods were levied in terms of the respective Sales Tax/Trade Tax enactments and the 'entry of goods' was subject to tax under the respective State Entry Tax enactments and this scenario prevailed till the reform process set in whereupon these levies were replaced by VAT. The levy of tax on provisioning of services was introduced for the first time in 1994 and has been subjected to persistent vigorous legal challenges. Still lot of services remained uncovered. The need for transition from the Sales Tax /trade structure for taxing commodities to a value added (VAT). However the shift to VAT did not put to an end to cascading realities. This because Parliament has maintained its own VAT model<sup>12</sup> and also the State Legislatures their own<sup>13</sup>, there was no linkage between the two and thus the credit of duties paid on manufacture are not available towards adjustment on duties payable on sale of goods. Input set-off available to the manufacturers. Thus it is evident that the transition to VAT did not remedy the issue of non-creditable duties and the consequent cascading effect requiring further reform in the area and consequently GST arose. Service tax was introduced in 1994. Current service tax rate is 10.30%<sup>14</sup>. The scope of service tax has since been expanded continuously by subsequent Finance Acts and now nearly 109 services are covered. But there are

many service sectors which are out of purview of Central Government which can generate more revenue to Government. Despite of existence of multiple taxes like Excise, Customs, Education Cess, Surcharge, VAT, Service Tax etc. GDP of India is much lower than GDP of countries like USA, China and Japan. India has miles to go to achieve this level.

#### **IV. GST –Salient features**

- Harmonized system of nomenclature (HSN) to be applied for goods<sup>32</sup> .
- Uniform return & collection procedure for central and state GST.
- PAN based Common TIN registration .
- Turnover criteria to be prescribed for registration under both central goods and services tax (CGST) and state goods and services tax (SGST).
- TINXSYS to track transactions
- Tax Payment will be by exporting dealer to the account of receiving state.
- Credit will be allowed to the buying dealer by receiving state on verification.
- Area based exemptions will continue up to legitimate expiry time both for the Centre and the States.
- Product based exemptions to be converted into cash refund.
- Limited flexibility to be given to Centre and States for exceptions like natural disasters etc.
- Simplified structure to reduce transaction cost.
- Separate rules and procedures for the administration of CGST and SGST.
- Specific provisions for issues of dispute resolution and advance ruling.

#### **IV. Impact of GST**

**3.1.Food Industry:** The application of GST to food items will have a significant impact on those who are living under subsistence level. But at the same time, a complete exemption for food items would drastically shrink the tax base. Food includes grains and cereals, meat, fish and poultry, milk and dairy products, fruits and vegetables, candy and confectionary, snacks, prepared meals for home consumption, restaurant meals and beverages. Even if the food is within the scope of GST, such sales would largely remain exempt due to small business registration threshold. Given the exemption of food from CENVAT and 4% VAT on food item, the GST under a single rate would lead to a doubling of tax burden on food.



**3.2 Housing and Construction Industry:** In India, construction and Housing sector need to be included in the GST tax base because construction sector is a significant contributor to the national economy.

**3.3 FMCG Sector:** Despite of the economic slowdown, India's Fast Moving Consumer Goods (FMCG) has grown consistently during the past three – four years reaching to \$25 billion at retail sales in 2008. Implementation of proposed GST and opening of Foreign Direct Investment (F.D.I.) are expected to fuel the growth and raise industry's size to \$95 Billion by 2018.

**3.4 Rail Sector:** There have been suggestions for including the rail sector under the GST umbrella to bring about significant tax gains and widen the tax net so as to keep overall GST rate low. This will have the added benefit of ensuring that all inter – state transportation of goods can be tracked through the proposed Information technology (IT) network.

**3.5. Rail Sector:** There have been suggestions for including the rail sector under the GST umbrella to bring about significant tax gains and widen the tax net so as to keep overall GST rate low. This will have the added benefit of ensuring that all inter – state transportation of goods can be tracked through the proposed Information technology (IT) network.

**3.6 Information Technology enabled services :** To be in sync with the best International practices, domestic supply of software should also attract G.S.T. on the basis of mode of transaction. Hence if the software is transferred through electronic form, it should be considered as Intellectual Property and regarded as a service. And If the software is transmitted on media or any other tangible property, then it should be treated as goods and subject to G.S.T.

**3.7. Impact on Small Enterprises :** There will be three categories of Small Enterprises in the GST regime. Those below threshold need not register for the GST Those between the threshold and composition turnovers will have the option to pay a turnover based tax or opt to join the GST regime. Those above threshold limit will need to be within framework of GST Possible downward changes in the threshold in some States consequent to the introduction of GST may result in obligation being created for some dealers. In this case considerable assistance is desired.

## **V. Conclusion**

- The enumeration of benefits casts a welcome setting for GST

- Proving GST as a superior and sufficient system depends upon the structure it is designed into and the manner of implementation.
- While it serves to be beneficial set up for the Industry and the Consumer, it would lead to increase in revenue to Government.

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## **FACTORS AFFECTING ONLINE GROCERY SHOPPING IN INDIA**

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### **Abstract**

The Indian retail industry has emerged as one of the most dynamic and fast-paced industries due to the entry of several new players. It accounts for over 10 per cent of the country's Gross Domestic Product (GDP) and around 8 per cent of the employment. India is the world's fifth-largest global destination in the retail space.

### **I. Introduction**

Speaking specifically on the Indian fashion accessories segment, the market was worth around US\$ 3 billion in 2013 and is expected to grow at a CAGR of 12 percent touching US\$ 6 billion by 2019. This growth in the fashion accessories market can be contributed to various factors like:

- FDI policy for single and multi-brand retailing.
- Increasing fashion awareness and aspirations among consumers.
- Easy access to information facilitated by technology.
- Growth and acceptance of e-commerce in fashion sector.

### **II. E commerce retailing in India**

India remains an underdeveloped retail ecommerce market, with digital commerce accounting for only a small piece of the country's total retail sales. However, strong growth is expected over the coming years as increasing numbers of consumers go online for the first time, largely through smartphones.

Marketer estimates retail ecommerce sales in India will reach \$23.39 billion (INR1.500 trillion) this year, an increase of 75.8% over 2015. The forecast period will see strong growth over the next few years, with sales hitting \$79.41 billion (INR5.092 trillion) in 2020.

The number of digital buyers—those who complete a transaction digitally—will also see a strong increase over the forecast period. In 2016, 130.4 million people in India will make at least one purchase digitally, which is equivalent to 43.8% of internet users. Digital buyers will number 329.1 million by 2020, when 70.7% of internet users will have made a purchase online

### **III. Factors affecting the online grocery shopping- India**

#### **I. Pre-Purchase decision making factors**

- Price of the product.  
Price of the product is the major factor which consumers take into consideration while purchasing groceries through internet.
- Quality of the product.  
Quality of the product is mainly given importance while purchasing, if not there is no possibilities that the transaction might happen.
- Availability of sufficient product information  
A person who wants to buy groceries through internet, will want adequate information about the product which gives him a clear idea about the product
- Different choices of payment methods  
If there are many choices in making payments, it will affect the transaction
- Wide range of options  
If there are wide range of options and diversification of products, it will not make the consumer feel monotonous
- User- friendly websites  
Convenient websites will help in making the transactions easier
- Time saving to search product information  
If there is adequate information about the product given, there is no need to search for it. It also saves time
- Attractive discounts  
Discounts play a major role in attracting customers and hence if there are discounts, it increases sales
- User rating and Testimonials  
If the rating of the particular website or domain is high, it helps in increasing the goodwill
- Availability of latest Items  
If the latest items which are in demand are available on the internet, it will increase sales directly and facilitate online grocery shopping.
- Items not available elsewhere  
If the items are not available anywhere except the internet, the demand for the product increases

#### **II. On- Purchase decision making Factors**

- Delivery period  
If the delivery period is convenient to the consumer, then purchase is made quickly
- Security of payment  
If there is a sense of security provided to the consumer for the payment of the purchase, it helps in deciding whether product can be bought or left.
- Privacy of personal information  
The information of the customer must not be disclosed anywhere and there must be privacy
- Home delivery charges  
Home delivery charges must be imposed effectively so that the customer feels satisfied while making payment
- Low transactions cost  
If the cost of the services that in help making the purchase is low, the customers feel free to make their transactions.

#### **IV. Post purchase decision making factors**

- Assurance after sales services

The customers must be satisfied with the service provided by the model that is centered to maximize customer satisfaction.

- High positive vendor's feedback and support

There must be a sense of support given by the vendor in order to gain a good feedback from the purchase made by the customers which creates a good relationship between the customer and the business.

- Trust of the store

One of the main reasons why participation rates are so low is because of lack of trust in the organization. There is a lot of fear around how the data will be used

Employees are skeptical about how anonymous the surveys actually are.

- Information about newer products

If there is sufficient information provided by the organization about the product to the buyers, an increase in the sales due to the demand of that particular new product can be witnessed.

- Easy to return products

If there is any discrepancy or damage in the product, there must be a return policy in the transaction so that there is an ease to make returns of the products

#### **V. Other decision making factors**

- No time limitation

There must not be a specific duration of time imposed while making a transactions. Customer's mindset must also be taken into consideration

- Website Quality

The quality of the website must be good so that the customers feel free to make their transaction with ease and being skeptical

- Easy customer Support

There must proper services provided to buyers while making a transaction so that the customer's support can be easily gained.

- Convenience

The websites must be user-friendly so that every time the buyer wants to make a purchase, there shall be no complications involved

- No crowded shopping environment

Many times, there will be a jam of network for the website when there are a lot of users logging into the website and this must be avoided so that there is no trafficking of network

- Speedy action

There must be an effective response by the organization if there is any correction, returns or any other complications involved regarding the transaction in order to increase their efficiency towards their services to the customer's

- Online advertisements

Adequate information must be provided to the customers when the advertisement is made, in order to complete the task of advertising effectively.

- Family and friends opinions

If there is good services provided by the organization, directly or indirectly the goodwill of the business will increase and there shall be a good opinion on the organization that enables an increase of sales.

- Recommendations

In order to increase sales, consumer confidence in online shopping a good recommendation by the company's customers must be given.

- More choices of second handed items

There are a few margins which is convenient for the customers through which they can buy second handed products easily while there is a lot of choices that a consumer can make according to his/her taste and preferences.

## **VI. Conclusion**

It is important for an online groceries retailers to understand the important factors which influence the attitude and behavior of the online consumer to shop groceries on online

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## DIGITAL MARKETING AND ITS IMPACT ON SOCIETY

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### **Abstract**

Digital Marketing is also known as **data driven marketing**. It is an umbrella term for the marketing of products/services using digital technologies mainly on the social media's. The research review is all about services provided by digital market players grabbing the opportunity from the retail shops and huge effect on the consumers.

Keywords: Data driven marketing, Retail shop etc.

### **I. Introduction**

The Topic being presented mainly in the field of medicine where there is a great impact on society. To avoid the impact IMA students went on a strike to avoid the upcoming problems and to retain its originality.

### **II. Research Methodology:**

This research is a descriptive study in nature. The secondary data is collected from various journal, magazines and websites particulars from drug and pharmaceutical industries. The study is based on the time period from 2012-2016.

### **III. Scope of Study:**

The study is done in local area Nelamangala, in various medical shops, & senior citizen .since time constrains we could not consider whole Bangalore for survey henceforth we have considered only nelamangala.

### **IV. Objectives of The Study:**

- To find out the effect of digital marketing on senior citizen.
- To find out the impact of digital marketing on shopkeepers.

### **V. Findings:**

Effect of digital marketing on senior citizens

- Serious threat to ailing health problem:

The senior citizens usually are prone to diabetes, BP, Thyroid, arthritis etc. these medicines should be consumed regularly without any gap. Hence these have to be ordered monthly without fail. Some of the senior citizens inform their children to bring in turn these children who are computer savvy orders through online. In some situations the



medicines which are bought through online are outdated and are consumed by senior citizens unknowingly.

- There are number of chemical industries producing same tablets with different names.
- Many senior citizens are leaving in old age homes and are not able to identify the date of manufacturing and other guidelines given on medicines.
- And also many companies which are not registered are providing duplicate medicines.

Effect of digital marketing on shop keepers:

- Sales were decreased: as per the survey done in the medical shops the sales have been decreased by 40% since all the medicines have been ordered through digital marketing.
- As more healthcare facilities established point of access between physicians and pharmacy sales representatives, industry has turned to other promotional methods.
- Doctors choose online studies rather than having to meet with pharmaceutical representatives during rush hours in their clinics.
- Uploading details of purchase and sales on daily transactions will be difficult in rural areas where internet connection is poor.

#### **VI. Suggestions:**

The practical drawback of digital marketing is that it is only beneficial for consumers. The manufacturing industries of pharmaceutical products cannot market their products through digital channels. Customers search for a specific product of a specific company through online but there are many competition products which provide medicines at cheaper cost. Hence consumers are in dilemma whether to buy a product which is of good quality or which is cheaper in cost. As a result customers loose trust on advertisement. Digital marketing is a platform where group of person can harm the image of recognized brand through doppelganger. Some of our suggestions are:

- Anti brand activity bloggers and opinion leaders spread the term to disapprove the image of certain brands.
- The government should not approve the e-portal mandatory for chemist.
- Until and unless the prescriptions are given by doctors, the patients should not be entertained with the medicines.
- The consumers have to see the guidelines of medicines and have to consult their respective doctors.
- The consumers have to check the manufacturing date, expiry date and quality of the medicines and not to buy cheap quality medicines.

#### **VII. Conclusion:**

From the above research we can conclude that a digital marketing has a huge impact on the society nearly 40% of the sales has been decreased and it has an adverse effect on the senior citizens and many drug and pharmaceutical industries are misusing this and the government has to take strict measures regarding this.

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## **THE IMPACT OF ADVERTISEMENT ON YOUTH**

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### **Abstract**

Advertising is used for communicating business information to the present and prospective customers. It usually provides information about the advertising firm, its product qualities, place of availability of its products, etc. Advertisement is indispensable for both the sellers and the buyers. However, it is more important for the sellers. In the modern age of large scale production, producers cannot think of pushing sale of their products without advertising them. Advertisement supplements personal selling to a great extent.

Keywords: Personal selling, Advertising etc.

### **I. Introduction**

Advertising has acquired great importance in the modern world where tough competition in the market and fast changes in technology, we find fashion and taste in the customers. According to Webster, "Advertising is to give public notice or to announce publicity"

### **II. Research Methodology:**

#### **Primary Data:**

Focused on the college students of Indore to know the influence of advertising. For this purpose, a study was conducted in the age group of 18-21 years young adolescents in St. Francis De sales Degree College by distributing questionnaires.

#### **Secondary Data:**

- From Google.
- From Selected Books.
- From Experts.

### **III. Findings:**

A young age group of 18-21, youngsters in India is a regular viewer of television. They spend most of their free time in front of television, watching programs and channels of their choice. The

majority of young generation believes television advertisements to be informative and most of them respond to them favorably. Marketers, who take advantage of young people's power to influence family purchase, choose commercials or television programs that reach children or teenage youth together with their parents. The teenagers have become a strong influencing group and even have the ability to influence the purchase decisions in the family from cakes to cars.

They like TV advertisements and often want products seen in TV ads. They feel good when they watch the ads of the products that they are already using and TV ads help them to find the best products. The frequency of purchase increases due to TV advertisements. They prefer to buy and experiment with the new products. Youth collectively decide with their family members, products to be purchased due to exposure to TV advertisements. It was also found that youngsters have positive attitude towards TV commercials.

#### **IV. Suggestions**

Advertisement are necessary for marketing, but sometimes designed to cheat. The everyday newspaper would cost more if it weren't for advertisements in catchy graphics. Finding jobs would be difficult if the companies did not advertise their interests and demands on newspapers and websites, but as I said some advertisement are designed to cheat and misleading in more than one ways. They are aimed to make you believe that you dreams are going to come true with that product for example Fairness creams they say can turn you from dusky to flawlessly white, which is scientifically impossible. It is not only the mistake of the advertiser who should be blamed of cheating. He is actually marketing his product. The common man need to be sensible enough before approaching the product. So, I suggest use your common sense before flowing with the charm of the advertisement, we can accept that the commercials are marketing and not cheating.

#### **V. Conclusion:**

The study suggests TV advertising has enhanced their involvement in product selection and purchase. They prefer to buy and experiment with the new products. They like the advertisements of the products they are already using and believe that the quality of the product is as good as expected from TV advertisements.

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**DEPARTMENT OF  
SCIENCE AND COMPUTER SCIENCE**

**MIMAMSA 2017**

**DIGITAL CONNECTIVITY**

### **About Department of Science**

The department of Science was started in the year 2009 with the triple main BSc in Maths, Electronics and Computer Science. At present the department offers two Bachelor of Science courses; BSc (Mathematics, Electronics, Computer Science) and BSc (Physics, Chemistry , Mathematics). The Department is regularly involved in activities that promotes and nurtures research aptitude in students as well as to promote science and science awareness.

### **About the Seminar – MIMAMSA 2017**

The seminar is a programmatic and curricular approach grounded in the fact that a credit-bearing course offers a traditional and appropriate structure through which orientation efforts extend beyond the classes. They also offer a way for student development and retention theories to be put into practice, and they provide a logical structure for encouraging (and intrusively demanding) active student involvement in learning and in the life and activities of the institution. Fostering this idea, Desalites Cyber Spirits is organizing seminar for the students.

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## **Keynote Address**

### **Dr.K.Sathiyasekar**

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### **Dr. J. Jayasree**

Professor

Department of Computer Science

PES

Bangalore

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## E-LEARNING VIA HOLOGRAM TECHNOLOGY

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### **Abstract:**

Technology in education is all about using technologies as a means for providing good knowledge to students such that it helps them for understanding the things in better manner. Nowadays only by reading books a student will not get the deep and thorough understanding of the subject but by using some good technology he/she can understand the things better. Technology plays an important role for a student in higher education. According to our study, Hologram technology will serve better in the field of education. Hologram refers to photographic recording of a light field, rather than of an image formed by a lens. It presents the scattered light from an object in a way that appears three – dimension (3D) and the image to be viewed from different sides. Implementing the hologram technology in the higher education gives the student's thorough understanding of the topics. It will empower them to develop the intellectual capacity along with greater knowledge.

**Keywords:** Thorough understanding, moving pictures, Intellectual capacity.

### **INTRODUCTION**

Education has undergone tremendous changes throughout its history. According to Jarvis (2004), the main reason behind this rests with the idea that knowledge cannot be thought of without the social and economical transformations of both society and the world in general . Adult education, lifelong education, continuous education, distance education, open education and e-learning are some examples of these kinds of transformations. Although many of these concepts are not new, their usage and popularity have been increasing for many decades.

E-learning is transforming the face of education today. From K12 system to higher education, e-learning is being recognized as a superior alternative to classroom learning. Those educators,

who want to keep abreast of the latest trends in education, recognize e-learning as an integral part of their education strategy.

### **Operational Definition**

#### **Education**

Education is the process of facilitating learning, or the acquisition of knowledge, skills, values, beliefs, and habits. It is a field of study that deals with the methods and problems of teaching.

#### **Technology**

Technology can be the knowledge of techniques, processes, etc. or it can be embedded in machines, computers, devices and factories, which can be operated by individuals without detailed knowledge of the workings of such things.

#### **Education Technology**

Educational technology is defined as the study and ethical practice of facilitating learning and improving performance by creating, using and managing appropriate technological processes and resources. It refers to all valid and reliable applied education sciences, such as equipment, as well as processes and procedures that are derived from scientific research, and in a given context may refer to theoretical and algorithmic.

#### **E-learning**

A learning system based on formalized teaching but with the help of electronic resources is known as E learning. While teaching can be based in or out of the classrooms, the use of computers and the Internet forms the major components and the E learning. E learning can also be termed as network Enable transfer of skills and knowledge, and the delivery of education is made to a large number of recipients at the same or different times. Earlier, it was not accepted whole heartedly as assume that this system lacked the human element required in learning.

#### **Hologram Technology**

A Hologram is a photographic recording of light field, rather than of an image formed by lens, and is used to display a fully three-dimensional image of holographic subject, which is seen without the aid of special glasses or other intermediate optics. It provides a way to accurately “duplicate” whatever has been recorded on the screen, as if the object were right in front of you.

### **Statement of the problem**

Implementation of hologram technology in higher education will serve Students in different and better way. We want education system to introduce such kind of technology in higher education so that a student will receive relevant and deep knowledge in a particular stream.

Hence the study has been undertaken to know and understand about the hologram technology and how to implement it in education system for higher studies. The study also concentrates on the major problems faced by students due to some policies imposed in higher education by our government and education system.

### **Objectives of the study:**

- To provide educational system with a technology that increases the productivity with minimal expenditure.
- To know the major problems faced by the students in higher education and providing solutions for the same.

### **CHALLENGES FACED BY CLASSROOM TRAINING**

- **No standard material:** Every time, a class is delivered, the content and presentation of the subject matter change because of the limitations of the teacher.
- **Geographic barriers:** Quality of education depends on the geographical locations of students and their access to local schools.
- **Not personalised:** Education is delivered en-masse with little chance of personalization or customization.
- **Cost and quality:** It is expensive to hire teachers. There might also be a shortage of talented and efficient teachers.

## **SOLUTIONS PROVIDED BY E-LEARNING**

- All students are given access to standard material, which they can access anytime or from anywhere.
- All students wherever they are located can use e-learning to get access to superior learning material. Geographical dispersion of students is not a problem.
- Students of all backgrounds can access education of top quality.
- E-learning enable students to learn at their individual pace and subjects of their choice.
- The cost of e-learning is minimal when compared to cost of setting up a classroom or hiring teachers. E-learning also gives students chance to learn from the best teachers.
- E-learning includes use of animation. Animation can help make lessons interesting and attractive. Students are able to retain course material in a better way. It helps to make tough concepts simple and will be remembered for a long time.

## **IMPLEMENTATION OF HOLOGRAM TECHNOLOGY**

Implementing the hologram technology in education will enable students to better understand the topic and serve them more effectively. It will develop interest among students. It will give deep knowledge about the subject and will increase the efficiency of students.

Hologram technology can be implemented in various ways. Many hologram projectors are available in the market which can fulfill our needs but are expensive, and cost is the major factor for the educational institutions to implement this technology. Therefore, some other technique or plan must be used to implement this technology in higher education and thus, reducing the cost.

Two ways of implementing hologram technology are:

- ▶ A hologram is recorded using a flash of laser light that illuminates a scene and then imprints on a recording medium, much in the way a photograph is recorded. In addition, however, part of the light beam must be shone directly onto the recording medium- this

second light beam is known as the reference beam. This hologram requires a laser as the sole light source. Lasers can be precisely controlled and have a fixed wavelength.

- ▶ Another type of hologram can be recorded using 4 trapezoidal templates made up of fiber or glass and joining them to form a pyramid which diffracts light from the screen into an image. This will provide a way to accurately “duplicate” whatever has been recorded on the screen, as if the object were right in front of you.

Equipment used in above 2 methods are

- ❖ Hologram Projector or Laser, projection screen, reflecting surface.
- ❖ Trapezoidal shape templates and a screen.

### METHOD OF DATA COLLECTION

For the purpose of collecting data both primary as well as secondary data is being used. A well designed questionnaire has been prepared and administered to students of management and student of computer science from 5 different colleges. The research methodology applied is the general category of research method which concentrates mainly on the feasible and logical facts about the concerned topic. The facts and information so updated in this research study are carefully analyzed and interpreted using pie-charts and tables. The sample of study was 50.

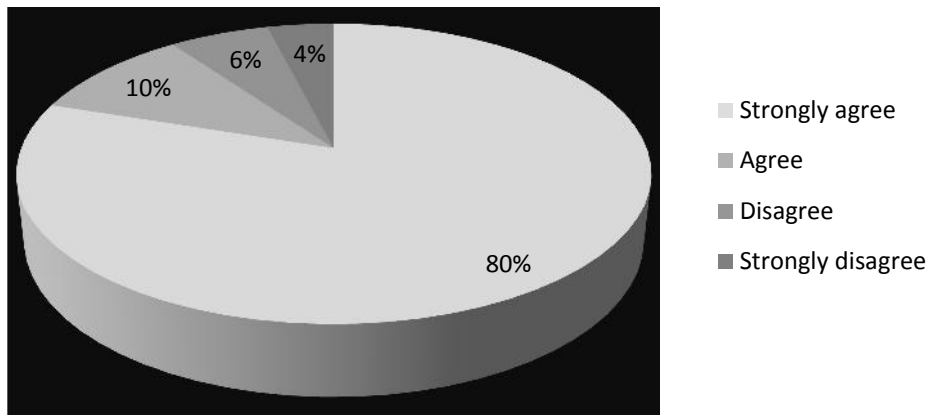
### ANALYSIS AND INTERPRETATION OF DATA

#### Implementation of hologram technology in education system

STATEMENTS	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE
NUMBER OF STUDENTS	40	5	3	2
PERCENTAGE	80%	10%	6%	4%

**Table 1:** Hologram technology implementation in education system

The survey depicts that 80% students do strongly agree with the statement that hologram technology should be implemented in higher education and 4% strongly disagree with the same. The reason behind disagreeing is that they only want to qualify the exams so that they will get the jobs. They do not find any sense in gaining extra and deep knowledge about the subject.



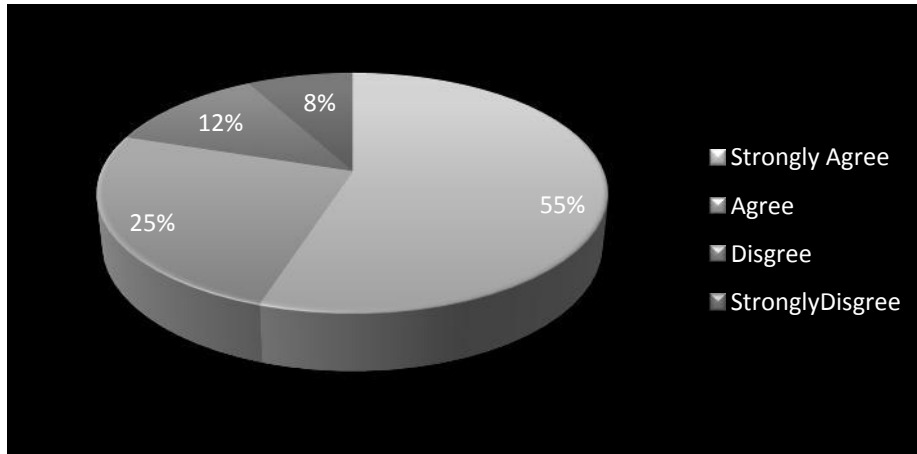
**Fig 1 Hologram technology implementation in education system**

Majority of students have given a positive opinion for the question. From the survey we can believe that implementation of hologram technology will serve better in the field of higher education.

#### **Irrelevance of additional subjects**

The courses offered by the education system also contain some additional subjects that are irrelevant from the student perspective. Students feel that the additional subjects should not be provided with the course that does not provide knowledge in that particular stream. Students feel that irrelevancy of additional subjects does not enhance specialization due to which they could not concentrate on their core subjects.





**Fig 2 Eliminating the irrelevant subjects from the course**

The survey shows that 55% of the total students do strongly agree to the statement that irrelevancy of the additional subjects should be eliminated from the education system and 25% are agreed to the same. Very less number of students do disagree with the statement.

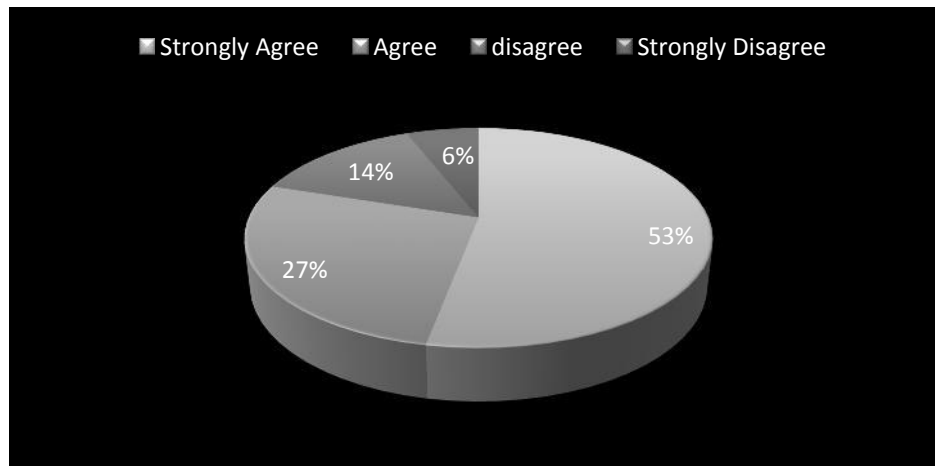
Majority of the students agree with the statement. From the survey we can conclude that irrelevant additional subjects offered with the course should be removed so that a student can show his/her higher potential and achieve specialization in a particular stream.

### **Unawareness of teachers about technology**

This is also one of the major problems. Teachers in educational system are not aware about the usage of technology. They are not using the given technology in a way it is to be used. Therefore, proper training should be provided to the teachers so that the given technology can be used in a proper way and thus, helping the students in gaining knowledge.

The survey shows that 53% of the total students do strongly agree to the statement that proper training should be provided to teachers about the usage of technology and 27% are agreed to the same. Very less number of students do disagree with the statement.

Majority of the students agree with the statement. From the survey we can conclude that proper training should be provided to teachers so that technology can be used effectively in the field of education.



**Fig 3 Proper Training should be provided to teachers**

#### **FINDINGS OF THE STUDY**

- It is found that majority of the students (90%) have the opinion that hologram technology should be implemented in higher education.
- It is found that students do not want the irrelevant additional subjects to be combined with the core subjects in a particular course.
- It is found that teachers are not using the given technologies in the way it is to be used.
- It is found that most of the students agree with the statement that proper training to the teachers should be provided to use a given technology.
- It is found that most of the students feel that technology plays an important role in higher education.

#### **RECOMMENDATIONS**

- It is recommended that education system should bring hologram technology in higher education to provide accurate knowledge of the subject.
- It is recommended that investment on the advanced technologies should be made by educational institutions.
- It is recommended that education system should also change their policy of providing irrelevant additional subjects with the courses.

- It is recommended to educational institutions to provide proper training of using the technologies to the teachers.
- It is recommended to educational institutions to upgrade the technologies used in teaching.

## **CONCLUSIONS**

The study is the process of getting thorough practical knowledge about the topic. As a researcher of this paper, I have provided feasible, acceptable findings and recommendations. These are made on the basis of analysis and data pertaining to this topic.

Along with this new and advance technology should be used by the educational institutions which will help the students in providing thorough understanding of the subject so that they can use their maximum potential. Learning from Pdf, video and internet is not only a e-learning. These all are part of e-learning using different technology in education will be a proper meaning of e-learning.

Although many people still consider traditional universities as the best way to achieve knowledge and get a diploma, **e- learning** proves to be a great alternative. Students have the chance to study in their own time and especially for free. It represents a great way to study many fields and to boost the level of self-motivation. **E- learning** is so effective because students can finish their homework quickly, and there is more time left for hobbies or for finding a job.

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## E-GOVERNANCE IN DIGITAL INDIA

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### **Abstract:**

'DIGITAL INDIA' is an initiative of the Central Government of India "designed to transform India into a global digitized hub" by reviving a rundown digital sector of India with the help of improving digital connectivity and skills enhancement and various other incentives to make the country digitally empowered in the field of technology. This paper helps to understand the global as well as domestic challenges that might hinder the successful implementation of the program and suggest some feasible remedies to deal with same. Further the paper also highlights the importance of digital India.

**Keywords:** Digital India, Importance of Digital India, Advantages and Disadvantages.

### **INTRODUCTION**

E-Governance is the transformation of government to provide efficient, convenient & transparent services to the citizens and business through information and communication. Ensures the government services are made available to citizens electronically by reducing paperwork.

### **Objectives of e-governance:**

- The object of E-Governance is to provide a "SMART" government. The acronym SMART refers to Simple, Moral, Accountable, Responsive & Responsible and Transparent government.
- Simple: Electronic documentation, Online submission, Online service delivery, etc. Eg: email, amazon, etc.
- Moral: Morality to governance as immoralities like bribing, red-tapism, etc., or eliminated. Eg: corruption.

- **Accountable:** All the data and information of government is available online for consideration of every citizen, the NGOs and the media.
- **Responsive:** Due to reduced paperwork and increased communication speeds and decreases communication time, the government agencies need to be responsive.
- **Transparent:** With increased morality, online availability of information and reduced red-tapism the process of governance becomes transparent.

In scope of E-Governance as four concepts ,they are,

Government to Citizen (G2C).

Citizen to Government (C2G).

Government to Government (G2G).

Government to Business (G2B).

#### **GOVERNMENT TO CITIZEN (G2C):**

- It is a term that refers to the relationship between organization (subjects) of public administration and a citizen.
- It is the communication link between a government and private individuals or residents, which takes place through Information and Communication Technologies (ICTs).
- In G2C has many categories , they are
  - Ñ E-Citizenship.
  - Ñ E-Health.
  - Ñ E-Education.
  - Ñ E-Help.
  - Ñ E-Taxation.
  - Ñ E-Transportation.
  - Ñ E-Registration.

#### **E-TRANSPORTATION:**

- It is a development of a system that combines electronic tickets, customer loyalty and physical access control services for transportation.
- E-Transport services which include air, train and road transport have come into operation.

#### CITIZEN TO GOVERNMENT (C2G):

- C2G applications usually include tax payment, issuance of certificates or other documents, etc.
- Although we cannot strictly define consumer or citizen to government as e-commerce we can see several C2G applications under the scope of transaction that are done and handled more efficiently and effectively with e-commerce systems and technologies.
- In C2G has two categories , they are
  - Ñ E-Democracy.
  - Ñ E-Feedback.

#### E-DEMOCRACY:

- E-Democracy (a combination of the words electronic and democracy), also known as digital democracy or internet democracy, incorporates 21<sup>st</sup> century information and communication technology to promote democracy.
- E-Democracy encompasses social, economic and cultural condition that enables the free and equal practice of political self-determination.

#### GOVERNMENT TO GOVERNMENT (G2G):

- It is the electronic sharing of data and / or information systems between government agencies, departments or organizations.
- The goal of G2G is to support e-government initiatives by improving communication, data access and data sharing.
- In G2G also has two categories, they are ,

E-Administration.

E-Courts.

#### E-COURTS:

- An E-Court or Electronic court (sometimes written as E-Court or e-Court) is a location in which matter the law is adjudicated upon, in the presence of qualified judge or judges, which has a well be developed technical infrastructure.
- The International Criminal Court in a Hague is often cited as a good example of an E-Court.

#### **GOVERNMENT TO BUSINESS (G2B):**

- It is a term that refers to the relationship between organization (subjects) of public administration and enterprises (businesses).
- In G2B has three categories, they are ,

E-Taxation.

E-Licensing.

E-Tendering.

#### E-LICENSING:

- E-Licensing is a new online application for licensing and credentialing qualified individuals in Wisconsin.
- This website will be used by all levels from Emergency Medical Responder through paramedic.

#### DIGITAL INDIA:

- It is a campaign launched by the Government of India to ensure that government services are made available to citizens electronically by improved online infrastructure and by increasing Internet connectivity or by making the country digitally empowered in the field of technology.
- It was launched on 2nd July 2015 by our Prime Minister. The initiative includes plans to connect rural areas with high speed internet networks.
- E-Governance is going to change into M-Governance.

- The Digital India program is a flagship program of the government of India with a vision to transform India into a digitally empowered society and knowledge economy.
- It also includes plan to connect rural areas with high-speed internet networks.
- The electronics and IT department will be the implementing agency.
- The program will be implemented in phases from 2014 till 2018.
- Digital India consists of 3 core components, they are ,

Development of secure and stable digital infrastructure.

Delivering government services digitally.

Universal digital literacy.

#### **DIGITAL INDIA AND ITS IMPORTANCE:**

- Education. Health. Farmers. Finance. Justice. Digital locker.

#### **EDUCATION:**

- Through Digital India our government has aimed at making school books accessible in digital form as e-books to be read on tablets and laptops.
- All schools will be connected with broadband. Free Wi-Fi in all schools (250,000) will be implemented.
- MOOCs (Massive Online Open Courses) will be developed through digital literacy program.

#### **ADVANTAGES OF DIGITAL INDIA:**

- Digital Empowerment.
- Knowledge of updating government services electrically (E-Governance).
- A digital identification which will verify the end users.
- A worldwide access to all services.
- Creation of digital infrastructure and electronic manufacturing.
- A bank account for immediate benefit transfers of subsidies and payments.
- Villagers will get an opportunity to discover new things through internet facilities.



- With digital lockers, our documents would be safely stored. Possibility of loss would be minimized.
- Online service portals will reduce the delays. All procedures would be transparent.

#### DISADVANTAGES OF DIGITAL INDIA:

- Handling of personal data on a large number would not be possible.
- Mass surveillance would not be possible.
- Basic necessities are ignored which should be treated on a priority.
- People will use free Wi-Fi's just for time pass which is current scenario in metro.

#### CONCLUSIONS:

- Dreams of Digital India where 1.2 billion connected Indians drive innovation.
- Dreams of Digital India where knowledge is strength and empowers people.
- Dreams of Digital India where quality health care reaches right up to the remotest area through e-health care.
- Dreams of digital India where quality education reaches most inaccessible areas and is driven by digital learning.

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## MOBILE LEARNING

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### **Abstract**

This paper entitles mobile learning. Mobile learning is an education via internet or network using the personal mobile devices. Mobile learning is useful in many fields such as education institutions , software developments ,organizations and so on....In this technological field Mobile learning gives the flexibility to all the users so, everyone prefers mobile learning and mobile learning apps .This paper overviews the advantages.

**Keywords:** Mobile learning, Basic elements, Mobile learning characteristics, Mobile learning apps, Mobile learning advantages.

### **INTRODUCTION**

#### **Mobile learning**

Mobile learning is a education or training conducted by means of portable computing devices such as Smartphone or tablet computers

#### **Mobile learning App**

Mobile learning is education via internet or network using personal mobile devices, such as tablets and smart phones to obtain learning materials through mobile apps, social interactions and online educational hubs.

### **BASIC ELEMENTS OF M-LEARNING**

Some of the impotant basic elements of m- learning is given in Fig 1.

**Learner:** learners are the center in all teaching and learning activities .mobile learning builds on the learner’s interest, experience and needs.Makoe (2010) claim that as the mobile learning concept implies, the pedagogical approach places the student at the center of the learning process. The learners play an important role from determination of goals to evaluation stage.

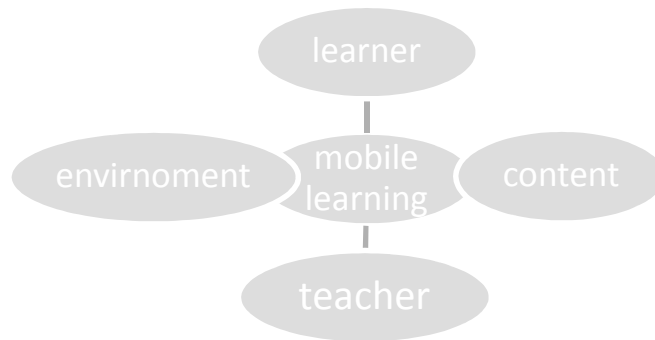


Figure 1. Some of the important basic elements of m-learning

Learners role are:

Access the information when they are needed.

Learners are responsible for their own learning.

Discover and use their learning Styles.

Create and share new information or product.

**Teacher:** Books and other media elements store information and teachers convey it to the students in traditional learning environments. On the other hand, recently using technology for store information, support more accessible information for students. According to Ghaln (2011) before television the main roles of the teachers were the role of the domain expert that presents information to the students. The transition of the media formats changed the role of the average teacher from being an expert towards being a presenter of the expertise of others. With the mobile technologies changed role and responsibility of the learners the role of the teacher changes slowly towards that of a *consultant*. In this role teachers need to be able to identify the

students' interests, relate these interests to topic related learning goals, and offer opportunities to reach these goals that are related to the specific conditions a learner is in.

Teacher role are:

- Facilitator guide.
- Advisory.
- High level of self confidence.
- Increase motivation of learners.

**Content:** Content should be decided in consultation with all stakeholders such as learners, teachers, parents etc. Otherwise teachers cannot get the desired results. Learning content must enable a user to quickly zone into needed information. In addition, the content can be presented with interactive games or quizzes. Content should support with graphics video and other multimedia elements.

**Environment:** Environment must design properly to obtain positive learning experiences.

Environment is that place when students reach information. Student studying entirely online must have access to all of the unit content including the learning outcomes, assignment requirements and relevant resources. Student attending face -to-face classes may receive the content in class and additional content on online with mobile technologies (Siragusa et al., 2007).

## **BASIC CHARACTERISTICS OF M-LEARNING**

Mobile learning has different characteristics (Fig 2). The core characteristic of mobile learning are ubiquitous, portable size of mobile tools, blended, private, interactive, collaborative, and instant information.

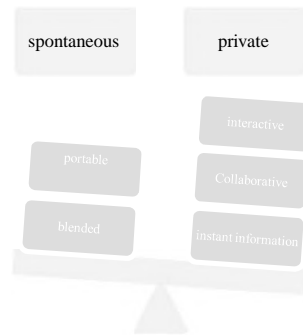


Figure 2 .Basic characteristics of m-learning

**Spontaneous:** Mobile learning is more spontaneous than other learning types. Mobile learning is context aware, meaning that students can learn everywhere. Wireless technologies such as laptop computers, palmtop computers, and mobile phones are revolutionizing education and transforming the traditional classroom based learning and teaching into *anytime* and *anywhere* education (Cavus & Ibrahim, 2009).

**Portability:** Mobile learning tools are small and portable (Quinn, 2000; Ahonen et al.

2004; Cavus & Ibrahim, 2009). Students can use it everywhere during their learning activities.

**Blended:** Students can use mobile tools for homework, projects or etc. in the education. Which combines classroom instruction with m-learning, can maximize the benefits of both face-to-face and online methods.(Bonk & Graham, 2006; Ocak, 2010).

**Private:** M-learning is private. It means that only one learner at a time usually has access to the mobile tool and that when students want to access information connects and downloads independently from other learners (Chidi, 2002; BenMoussa, 2003; Zhang, 2003; Virvou & Alepis, 2005).

**Interactive:** M-learning environments which utilizes the latest technologies to bring an interactive learning environment into learning and teaching activities (Cavus & Uzunboylu, 2009). Students are not passive; the functions of mobile tools and environments allow varying levels of interactivity.

**Collaborative:** Mobile technologies are support communication between students and teachers.

**Instant information:** Learning content must reflect this requirement by providing material that enables a learner to quickly zone into information.

Examples of instant information are definitions, formula, and equations, etc.

## MOBILE LEARNING APPS

**Evernote:** Evernote is an app that allows users to create a “note” which can be a piece of formatted text, a full webpage or webpage excerpt, a photograph, a voice memo, or a handwritten “ink” note. Notes can also have file attachments.

**Skillpill:** Skillpill is a provider of micro learning and gamified learning apps, delivering high impact training when and where you need it. Skillpill is one of the largest business publishers.

**Udemy:** Udemy.com is an online learning platform. Udemy provides a platform for experts of any kind to create courses which can be offered to the public, either at no charge or for a tuition fee. Udemy courses are currently credentialed for college credit. Students take courses largely as a means of improving job-related skills.

**Wordpress:** Wordpress is an online open source website creation tool written in php. It's probably the earliest and most powerful blogging and website content management (CMS) in existence today.

## ADVANTAGES

**Personalization:** The mobile learning is accessible any time, any place by the users, helps learners to stay in the track with their training, which results in less dropouts.

**Flexibility to learners:** Flexibility is not limited to any one place or time anymore! Flexibility in mobile learning also involves learning using videos, podcasts and other popular multimedia assets on Smartphone.

**Collaborative learning:** Engaging learners towards the establishment of online learning communities is more effective using mobile devices. This is one of the biggest mobile learning advantages, as learning as a process quite often suffers from lack of collaboration among e-Learners.

**Higher engagement:** Extant research and statistics reveal a higher engagement rate when courses are delivered using the mobile format. One of the advantages mobile learning offers is that of personalization, which adds to the sense of engagement and motivation of the users. Moreover, the fact that mobile learning is accessible any time, any place by the users, helps learners stay on track with their training, which results in fewer dropouts.

**Multi device support:** Perhaps one of the most significant benefits of mobile learning in education is that of multi-device support. In a mobile learning environment, the same course is available on various devices ranging from PCs, laptops, tablets and smart phones.

## **CONCLUSIONS**

Mobile learning is one of the most popular thread that is been processing throughout the world. Through mobile learning knowledge is spread. Mobile learning has its own importance in learning field.

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## MIGRATION OF CLOUD ERP INTO E-COMMERCE

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### **Abstract**

E-commerce has been successful in implementing cloud computing in their websites, but there are problems faced by much small and medium E-commerce business when compared to a large industry i.e. in terms of maintaining customer relationship management (CRM), changing technology, changing employees, supplies and the expectation of their organization's partner. The introduction of an ERP system into this E-commerce business did bring a change in maintaining the flexibility of their business process but these ERP systems alone face a lot of risks. This paper provides a framework of how the E-commerce business has been influenced by cloud computing and it also includes the implementation of a cloud ERP into small, medium and large business and how this technology has in a way improved the quality of the E-commerce business.

**Keywords:** Customer Relationship Management (CRM), Cloud ERP, Framework

### **INTRODUCTION**

E-commerce enterprises provide an international marketplace for its businesses. With the E-commerce applications, the enterprises provide access to its users worldwide.

Ecommerce enterprises strive to maintain their customer relationship management (CRM) and maintaining the updating of their technology. E-commerce in small and medium enterprises face challenges in their day-to-day operations like security, cost implementation and cost saving. In order to overcome these issues most e-commerce websites have moved into the cloud. E-commerce enterprises like Amazon, e-bay etc. Cloud computing these enterprises with a reliable infrastructure, it ensures the high performance of their services and it also ensures cost-saving



of the enterprise[3]. For example- Amazon Web services enables users to store their data through its **Storage Service (S3)** and performs computations by using the service **Elastic Cloud Compute(EC2)**.

Cloud computing can ensure the benefits of both the vendor and the user. The implementation of the cloud ERP model many business industry have overcome the pressure of maintaining their profits, changing supplies and understanding the perspective of their customers. Cloud ERP provides a platform for many businesses over the internet and the same can also be applied to many small, medium and large enterprises. Most ERP system developers are moving their system into the cloud in order to provide a more dynamic module to many business industries.

This paper includes a framework about the implementation of cloud ERP into small, medium and large size E-commerce industries and how the features of cloud computing can enhance their enterprises.

#### **INFLUENCES OF CLOUD COMPUTING ON E-COMMERCE INDUSTRY CHAIN STRUCTURE**

The E-commerce industry comprises of the hardware supplier, software developer, system integrating provider, internet service provider and its customers and enterprises. The backend is supported by the hardware supplier, software developer[5], system integrating provider and internet service provider.

When cloud computing was moved into E-commerce all the necessary products and services were given to the E-commerce website by the cloud service provider. This is an advantage to the E-commerce enterprise as it can rent the cloud services needed rather than purchasing them [1]. The cloud service provider serves to be the backend which offers the necessary infrastructure services for the cloud service provider

#### **IMPACT OF ERP SYSTEM ON BUSINESS ENTERPRISES**

The Enterprise Resource Planning (ERP) system was first evolved in the year 1990 but at that point of time it was known to manage only inventory control[8], but now this ERP system manages and centers on business including manufacturing, marketing and sales, thus ERP is a business software system that enables an organization to use and manage resources effectively.

ERP system also improves the functionalities of an organization or a business firm overnight. The overall expectation of achieving high cost savings and services depends on how good the quality of the ERP system fits into the functionalities taken up by the organization and how well the ERP system configuration matches up to the culture of business, business strategies etc. The business data that is managed by the ERP system is stored in a central database. ERP software is dependent on the Software platform, Databases, Intelligence, high security and any other third party software

The entire concept of ERP is summarized in the figure 1 given below.

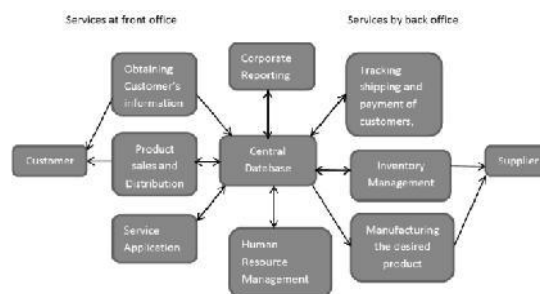


Figure 1. The concept of ERP

## CLOUD ERP SYSTEM

Cloud ERP is framed and utilizes its services via a cloud provider. Cloud ERP helps in overcoming the rigidity of the existing ERP system[1]. IT allows the organization to program their ERP system that fits their needs. Cloud ERP is adaptable in many small and medium size enterprises (SME) and it allows them a chance of having high profits. The implementation of an on-premise ERP system would require high expenses in terms of software, hardware, advisor, training, implementation and maintaining of their expenses would in turn cause diminishment to the cost of the organization's IT framework or the cost of its infrastructure.

Cloud computing provided software as a service (SaaS) to the existing ERP system, cloud computing provides more versatility and its pay-as-use service lessens the equipment cost. There are many ways of implementing a cloud ERP, one such way is by outsourcing i.e. by outsourcing the hardware and software they are given by companies outside the organization which enables the organization to utilize their resources for rent and these organizations upholds and manages

these resources. Organization can use VPN (Virtual Provider Network) connection via the internet and another way is accessing services provided by the cloud providers. In the corporate sector, there are two types of cloud ERP, one is ERP software system consists of accumulation of services within the SaaS platform and because it provides the benefit of a low investment cost many small and medium enterprises can utilize this facility. On the other hand, we need to think about the cut-off points of these services. It means an organization may not need all the resources but only a few that are necessary to them so they are to go for a BPR (Business Process Re-engineering [9] by utilizing these services and principles that guarantee their process flow and the match of their ERP structure.

## **PROBLEM DEFINITION**

E-commerce enterprises face a lot of challenges in retaining their old customers and also gaining new customers, they require a high customer attractive interface, internet service providers for hosting their website onto the web and they invest huge amount of money in purchasing hardware and software resources. In addition to this many small and medium size E-commerce enterprises have to cope up to the challenges of cost and security effectiveness [6], so by introducing cloud computing into E-commerce enterprise it enable the organization to run their business effectively and by introducing cloud ERP model into the small and medium size business they will be able to tackle the problem of customer demands, supplies and maintaining their resources.

## **IMPLEMENTATION**

### **Migration of cloud computing into E-commerce SME's**

Most E-commerce SME's may not be well developed in terms of their resources and also in view of their financial perspective. Cloud computing allows them to rent these resources at a lower cost; they only need to pay for what they utilize[6]. In addition to this cloud computing

Also provides security in maintaining the confidentiality of the customer's phone no. , credit card-no, address etc. which is collected electronically by SME's.

### **Introducing cloud ERP into E-commerce SME's and large Enterprises**

The movement of the on-premise ERP system into the cloud allows the E-commerce enterprises in understanding the customer behavior and expectations and thereby plans their products and services accordingly. It also tackles the challenge of employing a wide variety of expertise and skills in planning the future trends of their business. Cloud ERP provides the organization with the necessary resources and allows the organizations to take appropriate decisions.

### **Cloud computing deployment models**

The cloud computing deployment models includes public cloud, private cloud, hybrid cloud and community cloud. The public cloud provides shared resources and services online to the E-commerce websites but the negative aspect of this is that it gives least importance in maintaining the security within the cloud. The private cloud is built and solely used by one particular organization; it is concerned about maintaining the security and confidentiality of the organization without sharing the resources with other organizations and by using its own databases. The hybrid cloud is a combination of the public and private cloud an organization which rents its resources from another company can deploy this model most enterprises use this model[10]. The community cloud is one such deployment model which can be shared among organizations with a common perspective, the management of the cloud and its services are handled by a third party and it is made available to various organizations. In the framework included in this research paper it shows as to how the cloud ERP has access to these deployment models in serving the E-commerce enterprise.

### **Building of the Main Framework of migrating Cloud ERP into E-commerce enterprises**

As of now Cloud ERP has not been introduced into the E-commerce enterprise but this paper focuses on introducing it into E-commerce SME's many large enterprises can utilize this facility[9]. Initially, most enterprises focused on on-Premise ERP systems which has a few drawbacks of its own hence this ERP system availed the facility of moving into the cloud.

The framework (Fig 2) shows as to how the cloud ERP can be applied by E-commerce SME's as well as large enterprises. At level 1, it depicts the stage of introducing cloud computing into E-commerce enterprises, the services to these enterprises are provided by a third party provider especially to SME's a large enterprise could afford to have its own cloud provider eg. Amazon, E-bay etc.

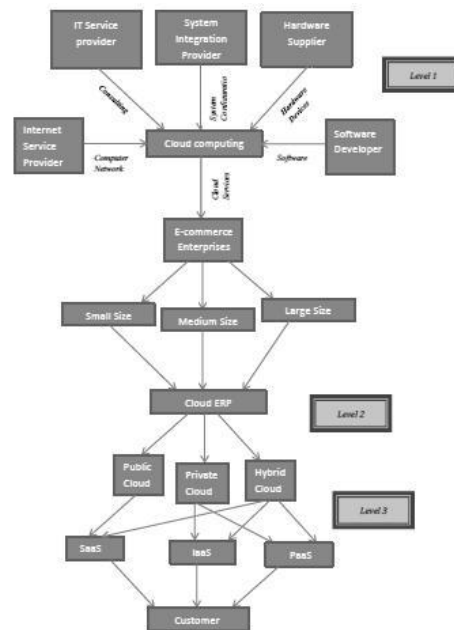


Figure2 . Framework of migrating Cloud ERP into E-commerce enterprises

The various components that supports cloud computing include

- **IT service provider-** which determines as to what kind of services is desirable to an organization for which the organization is recommended to consult the respective service provider[5].
- **System Integration Provider-** This provides the required configuration that is needed by a system being utilized by an organization.
- **Hardware Suppliers-** The organizations are provided with the operating systems, memory, processors, databases and also with applications that are related to some user tasks.
- **Internet Service Provider-** A good internet connection is required in order support cloud computing this task is taken care of by the Internet Service Provider and these services are to the cloud via a computer network.
- **Software Developer-** An E-commerce enterprise requires to own software and it is necessary for it to have its own database. The software is designed, developed and delivered over the cloud.

The components are the basic components required to enable cloud computing and once completed they deliver their services to the enterprises via the cloud. The organization's that utilize these services pay only for what they use. E-commerce SME's and large enterprises have

been exposed to ERP systems. However, with the era of cloud computing many SME's can opt for cloud ERP, this can be seen at level 2.

At level 3, we can see that the cloud ERP can be operated via the cloud deployment models i.e. through the public cloud, private cloud and hybrid cloud. The public cloud provides low security and low cost whereas, the private cloud provides high security and is comparatively expensive than the public cloud. The hybrid cloud provides medium security and medium cost. Organization can choose as to which deployment model they can use to run their cloud ERP ascertaining to their security and affordability to run the cloud environment.

These services are thereby delivered into PaaS (Platform as a service), IaaS (Infrastructure as a service) and SaaS (Software as a service). SaaS concentrates on the software delivery which is provided by the cloud service provider and it is cost-effective. PaaS provides the operating systems, databases or an application environment to develop software as for the ERP system it aims to provide resources that supports the ERP system. IaaS provides services such as storage, servers, routing, switching here the users are allowed to own and buy the required infrastructure[3].

Once when the services are ready the product that is obtained is delivered to the customer as per their requirement. The cloud ERP can be used by enterprises that are financially backward and help in reducing their expenditure on IT. Most developing countries are moving into this technology.

#### **BENEFITS OF USING CLOUD ERP IN E-COMMERCE ENTERPRISES**

- It allows organizations to run their business effectively rather than relying on expertise and skills of the employees
- It helps organizations in initializing better customer relationship management and understanding the demands of the customer.
- Cloud ERP allows different branches of the organizations to access the same cloud through the web.
- Cloud ERP is more flexible and scalable compared to the on-premise system which requires updating of software and the necessary hardware each time.

## CHALLENGES AND PROMISES OF CLOUD ERP

### PROMISES

**Reduction of cost:** The usage of cloud ERP is very essential especially to small and medium enterprises as it will avoid their expenditure on purchasing their hardware, software and other IT resources. Instead, these requirements can be rented by the enterprise. In case of large enterprises, they may require servers, high storage area and also maintenance of their database is quite tedious cloud ERP tackles these issues providing them with a pay-per-use service and helps in running their enterprise effectively. Cloud ERP also handles the risk of damage that may be caused to the hardware or infrastructure than with that of on-premise ERP technology.

- **Period of implementation is short:** Cloud computing does not require any physical setting up of IT infrastructure this is taken care by the cloud service provider. Hence, the implementation is short and fast and all the required services are easily accessed via the cloud. Cloud ERP comes together as a package with good quality than the on-premise ERP. The implementation of the cloud ERP takes only about 3-6 months compared to the on-premise ERP which takes about 1-3 years to implement their system.
- **It can be easily accessed anywhere:** Through the use of cloud computing it can be accessed anywhere provided the internet connection is good. It can use any device such as smart phones, PC's etc. A travelling businessman or a sales person delivering

The product to the customer can make use of this facility to update the database and the organization can keep a track of the updates.

- **On demand IT services:** The services of Cloud ERP are provided as per the needs and requirements of an enterprise. Most importantly it provides three vital dimensions cost, resource and quality and this together is collected as a package of a resource pool. It takes about a month, year or so depending on the need of the client to deliver the product.
- **Helps in better decision making:** The customer's data is transformed into useful information and provides knowledge which helps in understanding their mindsets and this is will in turn help organizations in better decision making and claiming their products[5].

## CHALLENGES

- **Cloud ERP software may not be customized:** As the software design and development is being handled by the service provider there is a chance of the product not meeting the needs of the clients. The enterprise may require a separate module for billing and storing the data of the customer's payment method, the idea of this may not strike the mind of the developer. On the other hand, there may exist many unwanted interfaces or a large storage space not pertaining to the criteria of the enterprise so this could result in wastage of time and money[9].
- **Strict cloud environment may cause impairment while integrating:** An E-commerce enterprise, they may be having their branches distributed across various countries or cities and each branch may own their service provider and sometimes a few branches may want to keep their data confidential for which they may use a specific cloud deployment model so in such cases integrating the data of the organization becomes very difficult and also they might face an issue while changing their software in terms of designing a new interface or in changing the backend software etc.
- **Performance can be unstable:** An E-commerce enterprise must be cautious in choosing the right service provider. The factors such as speed, availability, reliability, scalability, time and cost should be taken into consideration. If these services fail, the enterprises may fear losing their customers and also the profits of their business will go down. The different distributed branches may be functioning differently and the kind of service which is being delivered may vary from one branch to the other.

## IMPROVIZATION NEEDED ON CLOUD ERP

- **Efficiency:** Before delivering the product, the E-commerce enterprise should mention what they essentially need or they can take guidance of the developer on how to improvise their website or what would suit them better so when such requirements are clear, it would satisfy the client and it would also help the developer or the service provider in not pertaining to unwanted elements of the enterprise [6].
- **Flexibility:** Once an ERP system is embedded into the cloud it becomes very difficult for the organization to have a control over the cloud. As mentioned previously, it is better to describe



the requirements before moving into the actual development. There has not been any such algorithm of holding a control over the cloud as the services are delivered over the internet.

- **Security:** The enterprises should be cautious in deciding their cloud deployment models. If they feel that their data should be kept confidential then it is good enough if they move to the private cloud and if an organization feels that their data need not be kept confidential then they can use a public cloud. A cloud ERP can include these deployment models in their package while delivering to the client[1].
- **Reliability:** A cloud ERP should be consistent in delivering their services. E-commerce enterprises utilizing cloud ERP should look forward to improve their services to their customers or if they are successful enough they should work consistently on the same ground. For example: Amazon has been successful in their business when compared to home shop because they continuously keep track of their customers and readily making the product available and also through their usage of the Amazon Web Services it improved their organization by providing a better quality website to run their business online.

## CONCLUSION

As of the current criteria, no research as focused on moving e-commerce enterprises into cloud ERP, although they have concentrated on the on-premise ERP systems. This paper has shown as to how the cloud ERP can be utilized by E-commerce SME's. By moving into the cloud many organizations have been successful like Amazon, E-bay etc. Though cloud ERP or cloud computing may have its own pros and cons, organizations should be suggested to move their business into the cloud [2].

By making use of the cloud ERP into many small SME's, they can compute the customers' needs which changes over time. Moreover, the cloud ERP model comes as a package so the enterprise need not make a huge investment in their project. It is essential in the field of marketing, payment and shipping of the products to the customers. It is tangible and the best way to provide high computational power to many E-commerce SME's.

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## DIGITAL CONNECTIVITY- E-LEARNING

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### **Abstract:**

Now a days' most of the students are interested in E-learning .On basis of this we took the concept called E-learning. The Internet and world wide web has provided us with easy access to information to knowledge. As we know E-learning comes in different types, styles, models and option. So we have to know the differences and choose the best one to accomplish our goal. Firstly we are going to present about the synchronous and asynchronous learning with combination of blended learning. From this type of learning we can develop the rural areas which is technologically backward in India with an idea of actively spread innovative practices and ensure that all people can access to high quality digital learning opportunities .Even if our India is a vast empire there is a scarcity of land to live so we can reduce the scarcity of land through the E-learning.

**Keywords:** Electronic-Learning. Internet. Computer Aided Instructions. Costs.

### **INTRODUCTION**

E-learning refers to a system of education which integrates Information and Communication Technology with the current forms of education to improve the manageability of the learning process. E-learning can be divided into three major stages which include the informative stage, integrative phase and the transformer stage. The informative stage involves provision of relevant information for program specification in form of books, modules and other external resources. The integrative stage involves the more dynamic interactions, which replace direct face-to-face interactions between the teachers and the students. Finally, the transformatory phase allows the integration of the actual resources into the education systems that yields an online learning community.

E-learning is defined "as acquisition of knowledge and skill using electronic technologies such as computer and Internet based courseware and local and wide area networks." The term was introduced in 1995 when it was all called "Internet based Training", then "Web-based Training" (to clarify that delivery could be on the Inter- or Intra-net), then "Online Learning" and finally e-learning, adopting the in vogue use of "e" during the dot com boom.

### **History of E-learning:**

In Somalia, which is a country torn within and from the global community by a prolonged civil war, University of Hagiya (Ouch) has in collaboration with Alana University in Sweden adopted, for the first time, e-learning. Two concrete objectives were put forward:

- to identify factors affecting students' adoption of e-learning,
- to develop recommendations for promoting and adopting e-learning for Ouch.

### **The research questions of this study were:**

RQ1: How do novice students at Ouch perceive e-learning?

RQ2: What factors positively and negatively affect novice students' e-learning experience at Ouch?

### **Objectives:**

- To widely spread the education throughout the world.
- To improve the knowledge of the people.
- For the development of rural areas.
- It attracts the students to learn in efficient and effective manner.

### **CONTRIBUTION OF OUCH FOR EDUCATION SYSTEM OF SOMALIA**

Somalia has experienced a great amount of conflict and political instability over the past two decades. The education sector of Somalia has greatly suffered from the years of conflict in the country. Somalia has one of the least sustainable and poorly funded educational systems in the world. Only four out of ten children attend an educational institution, which is reflected in the literacy rate of 37.8% among the population (Central Intelligence Agency [CIA], 2014). Ouch was

selected as case study because, unlike most other Somali universities, it offers e-learning courses. Because of Ouch Today there are more than 91 schools for primary and secondary education in the capital city Mogadishu, and more than 44 higher educational institutions throughout the country .Somalia is currently going through political and social transition for the first time after two decades of armed conflict.

## **LITERATURE REVIEW**

The adoption of ICT systems has led to an increased demand for open, flexible and distance learning systems, which are comprehensively referred to as E-learning. The commercialization of E-learning has made higher education easily accessible to many people across the globe thus facilitating the smooth flow of information at a cheaper cost. E-learning enables students to study under the guidance of their teachers as their mentors whether in campus-based or distance learning systems. Apart from providing virtual education, E-learning can be used to improve classroom learning processes as well as blended learning. According to Klee-Ben [10], the application of ICT in traditional systems is bound to have a significant impact on the overall education system by enhancing the accessibility of adverse education opportunities and improving its qualities within minimum costs. For maximum benefits of E-learning at minimum costs, proper policies and strategies must be implemented to integrate the available local technologies with the current education system

The “adjunct e-Learning is the situation which e-Learning is employed as an assistant in the traditional classroom providing relative independence to the learners or students (Algahtani, 2011). E-learning uses numerous types of electronic media, educational technology, and information and communication technology (ICT) to deliver education. E-learning provides unprecedented opportunities for people to learn in a more personalized, flexible, and portable manner without the restriction of time and space (Zhang, Zhao, Zhou, & Nunamaker Jr., 2004).

## **AN EMPIRICAL ANALYSIS OF E -LEARNING IN IMPLEMENTATION IN INDIAN EDUCATION SYSTEM**

Historically, distance education can be traced back to the 18th century, to the beginning of print-based correspondence study in the US. In the mid-19th century correspondence education started to develop and to spread in Europe (Great Britain, France and Germany) and

the United States. Isaac Pitman, the English inventor of shorthand, is generally recognized as the first person to use correspondence courses.

By the late 1960's and early 1970's significant changes in distance learning occurred due to development of new media technologies and delivery systems. The Open University (OU) in Great Britain became the first autonomous institution to offer college degrees through distance education. The OU now uses all possible forms of technology to deliver learning to students.

Open and distance learning in India dates back to the 1960s. By the 1980s there were 34 universities offering correspondence education through departments designed for that purpose. The first single mode Open University was established in Andhra Pradesh in 1982, followed by the India Gandhi National Open University (IGNOU), and subsequently in Bihar, Rajasthan, and Maharashtra, Madhya Pradesh, Gujarat, Karnataka, West Bengal, and Uttar Pradesh (established throughout 1980s and 1990s). The establishment of these single mode distance education universities was stimulated by the government's intention to democratize education and make it lifelong. The initiative did not discourage the expansion at the same time of correspondence programmes in dual mode universities. The year 1995 witnessed the enrollment of 200,000 students in open and distance learning, accounting for 3% of total higher education enrollment.

### **E-LEARNING – AN EVIDENCE FROM INDIAN EDUCATION SYSTEM**

Online education could be a boon for those who do not have access to quality education or are keen to re-skill. The e-learning market in India is estimated to be around \$3 billion and it is growing. Take, for example, the massive open online course (MOOC) provider Courser. With one million users, India ties with China as its biggest source of online learners after its home base, the US. That the market expectations from this business model are robust can be gauged from the fact that the firm has raised \$49.5 million, coinciding with the US-based firm's plans to tap the Indian market to increase its user base. The UTV Group is in talks with top institutions such as IIMs, IITs and even globally to start these courses. A few months ago, IIT-Bombay launched three MOOCs. The world of online learning is attractive not only because learning is no longer tethered to a classroom and timetables, but also because software programmers can "seamlessly integrate social media, making it possible to create online communities that are course specific". Along with the traditional textbooks, blogs, tweets, podcasts, webcasts, online

chats, discussion boards, virtual study jams ensure that learning becomes multidimensional. Online courses can also help all those who are already in jobs to re-skill and remain competitive without taking time off from their careers.

There is evidence that a majority of those registering for these courses have an undergraduate degree or higher and the courses are not being accessed by those who could benefit from education — women, the less educated and the poor.

### **A STUDY ON E-LEARNING ADAPTABILITY AND FEASIBILITY IN INDIAN EDUCATION**

**Adaptability**-Learning is an alternative to the traditional learning where the teaching learning process is in electronic format. The main difference [4] between learning in a VLE and in traditional learning is that in learning is a comprehensive and length process instead of short term classes and the role of the teacher changes to an organizer rather than information deliverer. E-learning has many aliases like;

VLE –Virtual Learning Environment

E-LMS –Electronic Learning Management System

LCMS –Learning Content Management System

MLE –Managed Learning Environment

But this list is not exhaustive. VLE is a computer software which uses text, video, audio, animation, network etc. in the teaching learning process. At present both commercial and open source VLEs are available in market If the learning process is done without any delay in time it is synchronous and if done in self paced and with time delay then it is asynchronous.

**Feasibility**- Most open and distance learning universities in India follow the model of the UK Open University. They co-ordinate communication and collaborate through the Distance Education Council (DEC), founded in 1992. DEC is responsible for the promotion, co-ordination and the maintenance of quality and standards.

A range of factors including emerging ICTs, liberalization, privatization and globalization have amplified the demand for open and distance learning. While the government is responsible for

more than 90% of open and distance learning funding, plans are underway to involve the private sectors more closely, especially through permitting the increase of fees.

The LIS education in India through open and distance learning mode was started in 1985 with the offering of Bachelor's in Library and Information Science courses by Andhra Pradesh Open University (now B R Ambedkar Open University), followed by the Bachelor's degree programmed started by the India Gandhi National Open University(IGNOU). Out of 232 Universities in India LIS education is offered at 22 Universities through distance mode at certificate, bachelor and master degree level. The provision of LIS courses reveal that 17 Distance education Institutes provide Degree courses, 8 provide Masters Degree Courses, 3 provide Diploma Courses, and 6 provide Certificate Level Courses in Library and Information Science.

The following UGC authorized and reputed Universities in Tamil Nadu offer the M.Phil. Degree course through distance mode.

- Aliquippa University, Karaikudi, Tamil Nadu
- Annamalai University, Tamil Nadu
- Vinayaga Mission (Deemed University), Salem Tamil Nadu
- SASTRA University, Vallen, Tamil Nadu

#### **E-learning – pros and cons:**

Some of the advantages that the adoption of e-learning in education, obtained from review of literature includes the following:

- It is flexible when issues of time and place are taken into consideration. Every student has the luxury of choosing the place and time that suits him/her. According to Smedley (2010),the adoption of e-learning provides the institutions as well as their students or learners the much flexibility of time and place of delivery or receipt of according to learning information.
- E-learning enhances the efficacy of knowledge and qualifications via ease of access to huge amount of information.



- It is able to provide opportunities for relations between learners by the use of discussion forums. Through this, e-learning helps eliminate barriers that have the potential of hindering participation including the fear of talking to other learners. E-learning motivates students to interact with other, as well as exchange and respect different point of views. Learning eases communication and also improves the relationships that sustain learning. Wagner et al (2008) note that e-Learning makes available extra prospects for interactivity between students and teachers during content delivery.
- E-learning is cost effective in the sense that there is no need for the students or learners to travel. It is also cost effective in the sense that it offers opportunities for learning for maximum number of learners with no need for many buildings.
- E-learning always takes into consideration the individual learners differences. Some learners, for instance prefer to concentrate on certain parts of the course, while others are prepared to review the entire course.
- E-learning helps compensate for scarcities of academic staff, including instructors or teachers as well as facilitators, lab technicians etc.
- The use of e-Learning allows self-pacing. For instance the asynchronous way permits each student to study at his or her own pace and speed whether slow or quick. It therefore increases satisfaction and decreases stress (Codone, 2001; Amer, 2007; Urdan and Weggen, 2000; Algahtani, 2011; Marc, 2002; Klein and Ware, 2003)

The disadvantages of e-learning that have been given by studies include the following:

- E-learning as a method of education makes the learners undergo contemplation, remoteness, as well as lack of interaction or relation. It therefore requires a very strong inspiration as well as skills with to the management of time in order to reduce such effects.
- With respect to clarifications, offer of explanations, as well as interpretations, the e-learning method might be less effective than the traditional method of learning. The learning process is much easier with the use of the face to face encounter with the instructors or teachers.
- When it comes to improvement in communication skills of learners, e-learning as a method might have a negative effect. The learners. Though might have an excellent knowledge in academics, they may not possess the needed skills to deliver their acquired knowledge to others.

- Since tests for assessments in e-learning are possibly done with the use of proxy, it will be difficult, if not impossible to control or regulate bad activities like cheating.
- E-learning may also probably be misled to piracy and plagiarism, predisposed by inadequate selection skills, as well as the ease of copy and paste.
- E-learning may also deteriorate institutions' role socialization role and also the role of instructors as the directors of the process of education.
- Also not all fields or discipline can employ the e-learning technique in education. For instance the purely scientific fields that include practical cannot be properly studies through e-learning. Researchers have argued that e-learning is more appropriate in social science and humanities than the fields such as medical science and pharmacy, where there is the need to develop practical skills.
- E-learning may also lead to congestion or heavy use of some websites. This may bring about unanticipated costs both in time and money disadvantages (Collins et al. 1997; Klein and Ware, 2003; Hameed et al, 2008; Almosa, 2002; Akkoyuklu & Soylyu, 2006; Lewis,2000; Scott et al. 1999; Marc, 2002)

## **21<sup>ST</sup> CENTURY EDUCATION MAFIA – E-LEARNING – FACTS FROM INDIAN STUDENTS**

**Un-satisfaction of Youth :** The main issues and challenges of contemporary Indian education are as follow. The fore most issue is the un-satisfaction of youth. Teachers are unable to satisfy the youth by their knowledge and methods of teaching their knowledge level and education system is not providing the satisfaction and due to this the youth stands against the teachers and system.

**Discipline:** The second reason is discipline in schools and colleges. This reason is given of our so called leaders and social contractors. Who instigates the youth time to time for their own benefits.

**Unemployment :** Third can be the problem of unemployment. Some of our educators think that now this problem is an issue for education system but when a youth looks his or her brother or sister unemployed even after getting bachelor or post graduate degree , they are unemployed, this give the birth to a revolt.

**Poverty** : Poverty can be next issue or a challenge to which our education system is facing. Nowadays the cost of getting education is very high so poor of our society find themselves lost in getting education.

**Political Unwillingness** : Political unwillingness is also a great challenge for our education system. Politicians think that they got five years to fulfill their wishes. Matters of education are just kept in pending.

**Casteism** : Casteism creates a wall between lower class and upper class. Once I was in another college there I saw a teacher taking fee from the students (you will say what is surprising in this in most of the schools teacher takes fee from the students). But when a student came to give fee, the teacher asked to put the amount on the table. That boy put the amount on the table and went. When I asked about the matter, the teacher replied I was busy in some other work so I could not take the amount in hand. But reality was different, that boy belonged to SC category and that was untouchable for the teacher... This happens in our schools and in colleges.

**Dearness** : Dearness is another challenge for the education system. Fee of colleges and schools is rising day by day with public schools raising their fee structure in every session but the wages of laborer is not increasing at the same speed, so poor people find themselves unable in admitting their children in those schools. And government schools do not compete with the public schools or CBSE schools.

**Corruption** : Corruption which has become the right of all government officers and whole system. In many schools it is found that the fund which was sending to the school disappeared on the way.

**Privatization of Education** : Privatization of education is great issue. Some learned people say that government officials take higher salaries but not work according to that. But in private institutes teachers remains in very critical conditions which is not good for the education system.

**Unawareness of Teachers:** Unawareness of teachers about the methods and techniques of teaching. Even they are not interested in these. Teaching is the profession in which a teacher

needs to polish his /her knowledge day by day. And because it is the profession daily updating of methods and techniques is compulsory. I think this is the demand of the profession but our teachers are so rigid that they don't want to change themselves.

**Character of Teachers** : Our teacher's character is going downwards. A teacher is the only person who can change the direction of the society. He is the person who is the center point of any education system. This influences much our society than any other part of the society. This effects much our education than all the above points. But nowadays news in different form can be read in newspapers that a teacher kidnapped his /her students or a teacher raped his student. And due to this many students left their schooling on the mid way.

### **RURAL DEVELOPMENT THROUGH E-LEARNING**

More than 70 percent of India's population lives in rural areas. Educating people in rural areas is essential for substantial development and rural economic competitiveness of our country and challenging at the same time as issues of equity, quality and access remain areas of concern. However, ICT in education is fast emerging as a solution for transforming education and percolating learning to remote rural areas.

For rural empowerment, it is mandatory to empower those who are appointed as the agents to bring change to the rural areas. Following the wind of change, Andhra Pradesh adopted e-learning for rural empowerment.

The Andhra Pradesh Academy of Rural Development (APARD) is the apex training institute in the Andhra for capacity building of rural development officers and Panchayat Raj officials. The institute, consistently focuses on research to offer high quality consulting services in rural development, has initiated an e-learning project and a number of e-learning products have developed for various target groups for continuous-learning.

Highlighting the importance of ICT for capacity building of rural development officers, Phani Kumar, Former Commissioner, APARD said, "In Andhra Pradesh, we have about 2.61 lakh elected representatives of Panchayati Raj Institutions. There are another two lakh of mates and field assistants working for NREGP. We can deliver face to face training to them once a year in

a cascade mode for about three to four days. If we have to deliver training for more days, then it has to be only using IT and relevant androgogy,”

APARD reached out to vulnerable and hard to reach communities, managing projects in sectors that include community development, natural resource management, environment and disaster management, women empowerment and children development, land administration, social empowerment and equity.

To accomplish the task of addressing such a diversified stake holders (literate, semi literate and illiterates), APARD developed its own Learning Management System (LMS). “We have used Moodles as the LMS. For the semi literate, we have used books in the comic book format like Amar Chitra Katha, Phantom or Tarzan. For the illiterate; it was completely through audiovisuals.”

APARD wikis were formed for collaborative learning. The difference between the teacher and the taught will be reduced, if not eliminated. WEB 2.0 technologies enabled them to depart from traditional androgogy. PR comprehensive helpline consists of a traditional helpline using a BSNL phone line, and USHAHIDI technologies have been incorporated. People can lodge their complaint through phone, email, SMS or register on the website. As Google maps are a part of the USHAHIDI system in use, APARD also know the location of the complainant. “We have encouraged our instructors also to use the helpline for clearing the doubts of participants if the instructors do not know the answers themselves. We have used social networking sites primarily to hold the instructors, field officers and interested members of the public together in a learning community. A lot of bonding has taken place between them,” added Kumar

Multimedia content helped this project as is easy to develop multimedia content and transfer it to any location. Kumar said that APARD have copied content from their CBTs onto SD and micro SD cards and gave them to participants to use them in their mobiles at their leisure. “It is much more fun to watch a video or listen to a podcast than to read a look,” Said Kumar

### **Findings and recommendations:**

#### **Findings:**

- Due to the rapid growth of internet technology, British universities and higher educational institutions around the world are investing heavily in web-based learning systems to support their traditional teaching and to improve their students' learning experience and performance.
- The success of an e-learning system depends on the factors that influence the students' acceptance and usage of such learning systems. So far little research has been done on the important role that social, institutional and individual factors may play in the use and adoption of the e-learning system.
- Our findings have demonstrated policy makers should take into account that e-learning implementation is not simply a technological solution, but they should also address individual differences by considering a set of critical success factors such as social, institutional and individual factors.
- To improve learner satisfaction and further strengthen their e-Learning implementation.

#### **Recommendations:**

- Universal design philosophy based on the pervasive usage of standards and specifications for contents, users and devices.
- Dynamic support at runtime based on a hybrid approach combining knowledge based and machine learning techniques, which complements the above universal design when this design does not suffice.
- Open architecture that provide interoperable services along the full life cycle of eLearning.
- Lifelong learning approach to cope with an increasing demand for a continuous updating of knowledge.

#### **Conclusion**

E-learning involves the use of digital tools for teaching and learning. It makes use of technological tools to enable learners study anytime and anywhere. It involves the training, delivery of knowledge and motivates students to interact with each other, as well as exchange and respect different point of views. It eases communication and improves the relationships that sustain learning. Despite some challenges discussed, the literature has sought to explain the role of e-learning in particular and how eLearning has made a strong impact in teaching and

learning. Its adoption in some institutions has increased faculty and learner's access to information and has provided a rich environment for collaboration among students which have improved academic standards. The overall literature which explains the advantages and disadvantages of e-learning suggests the need for its implementation in higher education for faculty, administrators and students to enjoy the full benefits that come with its adoption and implementation.

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**DEPARTMENT OF COMMERCE**

**ZEAL 2017**

**ROLE OF ENTREPRENEURS TOWARDS  
THE GROWTH OF INDIAN ECONOMY.**

### **About the COMMERCE DEPARTMENT**

The Department of Commerce is the biggest department in st Francis de sales college, Filled with enthusiasm and spirit, the department grows both in number as well as in talent every year. The commerce department is highly acclaimed as the best in the city of Bangalore because of the various add on programs that it offers. These programs are highly industry integrated which equips students very well for their future. SAP, Diploma in Advanced Excel, Certified course Stock & Commodity Market, Business Analytics etc. are few of the courses offered by the department.

### **About the Seminar - ZEAL' 2017**

This year we are proudly conducting a national seminar on role of entrepreneur in the growth of Indian economy the seminar is all about To know about the role of entrepreneurs in economic development economic development essentially means a process of upward change whereby the real per capita income of a country increases over a period of time entrepreneurs play a vital role in economic development entrepreneurs serve as a catalyst in the process of industrialization and economic growth only technical progress alone cannot lead to economic development and less technology breakthroughs are put to economic used by entrepreneurs.

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### **Inaugural Address**

Dr. Subbarao R N

Coordinator, Faculty Study Circle, SSMRV College, Jayanagar, Bangalore (the chief guest).

### **Seminar Chair**

Dr. Anil kumar,

Vice Principal Sindhi College, Hebbal, Bengaluru, Karnataka 560024

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## **SIGNIFICANCE OF INPUT TAX CREDIT (ITC) TOWARDS THE SUCCESS OF ENTREPRENEUR AND GROWTH OF INDIAN ECONOMY**

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### **ABSTRACT**

India being the 2nd most populated country and 6th largest in the world measured by nominal GDP and the 3rd largest by Purchasing power Parity. The zeal of being independent, is one of the important factors, contributing to increase in number of Entrepreneurs in India. An advantage of increased savings is what has come as a highlight under the Goods And Service Tax (GST) Taxation Policy, by claiming of Input Tax Credit (ITC). Entrepreneurship introduces a critical element of dynamism into an economic system. The aim of the article is to elucidate the history of entrepreneurship, its development stages and the significance of Input Tax Credit (ITC) towards the success of Indian entrepreneur. This paper provides an overview of the state of art of the intersection of development of economics and entrepreneurship.

**Keywords:** Entrepreneurship, Goods and Service Tax (GST), Input Tax Credit (ITC), Economic Development

### **INTRODUCTION**

"Take up one idea. Make that one idea your life - think of it, dream of it, live on that idea. Let that brain, muscles, nerves, every part of your body, be full on that idea, and just leave every other idea alone. This is the way to success."- Swami Vivekananda

Economic development in every economy is a continuous activity. The process of socio-economic change is an intrinsic part of human activity. Man continuously works for utilizing the gift of nature and make his living comfortable. He always thinks of and works for maximising economic growth. This is what is happening in every economy.. The government evolve effective programmes to co-ordinate social, economic, technological and cultural factors for the balanced and sustained rate of economic growth. There are certain laws of dynamics of economic development.

"Economic development originates and fosters in relation to the strength and health of the local entrepreneurship and depends on the rate of its generation and equality to the intensity of its sense of social responsibility, its index of managerial capabilities." This is one such law of dynamics of economic development which clearly states that human being is the key factor in economic development and "Entrepreneur" is the driving force. The growth of an economy depends upon the strength of entrepreneurs who work for the growth. "The higher the birth rate of genuine industrial and innovative entrepreneurship, the faster is the rate of economic growth. Entrepreneurship must also acquire new management skills. Entrepreneurial density, innovative propensity and management capability in the society in a particular period determine the character and future of economic development." From this statement it is clear that individual human beings play a vital role in the economic development of a nation.

Industrial history reveals that in almost all countries, the industrial development has started with individual enterprises. Many multinational and national corporations have mostly received their inspiration from one or few individuals. While promoting any enterprise, quality of entrepreneurship becomes a major resource. The skill and creativity of an individual can convert a sick business unit into a viable unit. Small business house give scope for the development of entrepreneurs. Without entrepreneurship, industrialisation process cannot take place. Entrepreneurs can be developed through well designed entrepreneurship development programmes.

The word entrepreneur is derived from the French word 'entreprendre'. It means 'to undertake'. An entrepreneur is a person who has already started or is in the process of starting an enterprise. Entrepreneurship play vital role in the Economic growth and development of the country and new product formation and technological change in production process and economic transformation is occurs due to effective entrepreneurship. An entrepreneur takes more risk for the organizational development and he gives innovation to the industry. This types of habit of taking High risk, innovate new things brings economic development of the country.

While starting a new business in India, businesses formerly have to get Value Added Tax (VAT) registration from the State's Sales Tax department. Since, each State has different procedures and fees for VAT registration, it was hard for businesses operating in multiple States to obtain and maintain compliance with VAT regulations. With the implementation of Goods and Service Tax (GST) in India, the procedure for GST registration would be centralized and standardized similar to service tax registration. Under GST regime, business would no

longer have to obtain multiple VAT registration - as a single GST registration would be applicable across India. The procedure for obtaining GST registration would also be standardized, thereby improving the ease of starting a new business in India. Goods and Service Tax (GST) is a system of indirect taxation in India merging most of the existing taxes into single system of taxation. GST would be a comprehensive indirect tax on manufacturing, sale and consumption of goods and service throughout India, to replace taxes levied by the Central and State Governments. The GST is consumption based tax levied on the supply of Goods and Service which means it would be levied and collected at each stage of sale or purchase of goods or services based on the Input Tax Credit (ITC) method. This method allows GST - registered businesses to claim tax credit to the value of GST they paid on purchase of goods or service as part of their normal commercial activity. Taxable goods and services are not distinguished from one another and are taxed at a single rate in a supply chain till the goods or service reach the consumer. GST can be termed as "ONE NATION, ONE TAX , ONE MARKET".

Input Tax Credit means reducing the taxes paid on inputs from taxes to be paid on output. When any supply of services or goods are supplied to a taxable person, the GST charged is known as Input Tax. The conditions to claim Input Tax Credit under GST is a very critical activity for every business to settle the tax liability. Input Tax Credit can't be applied to all type of inputs, each state or a country can have different rules and regulations. Input Tax Credit is also viable to a dealer who has purchased good to resale. Tax Credit is the backbone of GST and for registered persons is a major matter of concern. This is majorly in line with the pre-GST regime. These rules are quite stringent and particular in their approach. It is these provisions of input Tax Credit that make GST a Value Added Tax i.e., collection of tax at all points in the supply chain after allowing credit for the inputs/ input services and capital goods. The invoice method of value added taxation will be followed in the GST too, viz., the tax paid at the time of receipt of goods or services or both will be eligible for set - off against the tax payable on supply of goods or services or both, based on the invoices with a special emphasis on actual payment of tax by the supplier. The procedures and restrictions laid down in these provisions are important to make sure that there is seamless flow of credit in the whole scheme of taxation without any misuse. Say for instance that you are a manufacturer. The tax to be paid on the final product is INR 450. The purchase tax paid is INR 300. The input credit you claim is INR 300, and the final taxes you will pay is INR 150.

## DEFINITIONS

"Entrepreneurship is living a few years of years of your life like most people won't, so that you can spend the rest of your life like most people can't". - Anonymous

"Entrepreneurship is the process of identifying, developing and bringing a vision to life. The vision may be an innovative idea, an opportunity or simply a better way to do something. The end result of this process is the creation of a new venture, formed under conditions of risk and considerable uncertainty". - Entrepreneurship Centre at Ohio University

"An entrepreneur is an economic man who tries to maximize his profits by innovation, involve problem solving and gets satisfaction from using his capabilities on attacking problems." - E. E. Hagen

"Section – 2(56) - “input tax credit” means credit of ‘input tax’ as defined in sub-section (55)" - GST ACT

## OBJECTIVES OF THE STUDY

- To elucidate the role of entrepreneurs towards the growth of Indian Economy.
- To study the significance of Input Tax Credit (ITC) towards the success of an Entrepreneur.
- To understand the impact of Goods and Service Tax (GST) on business.
- To analyze the future of entrepreneurship in India.

## METHODOLOGY OF THE STUDY

This paper is a Descriptive Study. The data and information has been collected from secondary sources like magazines, business newspapers, journals, periodicals, reports, text books and websites. Further, interviews, lecturers on related area were also taken into consideration for the study. The period of the study for Input Tax Credit (ITC) were considered from July 2017 onwards.

## SCOPE OF STUDY

This study focus on the impact of Input Tax Credit (ITC) on Indian Entrepreneurs which intern acts to the growth of the Indian economy. ITC being the recently adopted policy under the GST regime, the advantage it has been providing the Indian entrepreneurs.



## **GST OVERVIEW**

Goods and Service Tax is being glorified as a system of taxation by which economy will take an upward swing and further it will ease the trade and industry with respect to the indirect tax system of the country. “Only one” indirect tax has to be paid by the trade and industry and all the other indirect taxes will be subsumed in GST.

GST is a consumption based tax levied on sale, manufacture and consumption on goods & services at a national level. This tax will be substitute for all indirect tax levied by state and central government. Exports and direct tax like income tax, corporate tax and capital gain tax will not be affected by GST. GST would apply to all goods other than crude petroleum, motor spirit, diesel, aviation turbine fuel and natural gas. It would apply to all services barring a few to be specified. With the increase of international trade in services, GST has become a global standard. The proposed tax system will take the form of “Dual GST” which is concurrently levied by central and state government.

Dual GST comprises of :

- Central GST (CGST) - which will be levied by Centre
- State GST (SGST) - Which will be levied by State
- Integrated GST (IGST) – which will be levied by Central Government on inter-State supply of goods and services.
- Union Territory GST (UTGST) - which will be levied by Central Government on Union Territories of India.

## **INTEGRATION OF MULTIPAL TAXES IN GST**

Currently goods and products are taxed under the VAT regime implemented by State Government and services are taxed under the service tax regimen implemented by the Central Government. As VAT is implemented by State Governments, each of the State has different VAT rates, VAT regulations and VAT procedures – leading to complications. Further, in addition to VAT and Service Tax, there are various other tax regulations that businesses must comply with like Central Sales Tax (CST), Additional Customs Duty, Purchase Tax, Luxury Tax, etc. Under GST regime, many of the taxes in existence today would be subsumed and made into one tax.

Currently, VAT registration and VAT payment is mandatory once a business crosses an

annual turnover of Rs.5 lakhs in some States and Rs.10 lakhs in a few other States. The multiple VAT legislation enacted by each State creates confusion and complexities. Once GST is implemented, businesses with a turnover of less than Rs.10 lakhs per annum would not have to register for GST nor collect GST. Further, businesses with an annual sales turnover of Rs.10 lakhs to Rs.50 lakhs may have to pay GST only at a lower rate. Therefore, once GST is rolled out, thousands of start-ups and small businesses currently having an annual sales turnover of Rs.5 lakh – Rs.10 lakh would be out of the tax net providing relief to them from collection and filing of GST returns.

### **IMPACT OF GST ON ENTREPRENEURS IN INDIA**

#### ➤ Small Scale Entrepreneurs

Small businesses with a turnover of less than Rs. 20 lakhs (Rs. 10 lakhs in N-E states, Uttarakhand & Himachal Pradesh) are outside GST net. They need not register or pay tax, unless they wish to avail benefit of input tax credit. This is a big shift from the existing system of indirect taxes where the businessmen had to register under VAT and Service Tax if their turnover crossed Rs.10 Lakhs (Rs. 5 Lakhs in special category States). Thus, effectively threshold for registration has been doubled.

#### ➤ Medium Scale Entrepreneurs

For medium scale businessmen whose turnover exceeds Rs. 20 Lakhs, registration would be compulsory. However, business dealing in only intra state supplies of goods like small traders, manufacturers and restaurants, with a turnover of up to Rs.75 lakhs (50 Lakhs for 9 special category States), have the option to pay tax under Composition levy scheme. Under Composition levy the taxpayer has to pay a low tax of only 1% on the state turnover (2% in case of manufacturers and 5% for Restaurants), with simple compliance requirements.

#### ➤ Other Entrepreneurs

All businesses whose turnover exceeds Rs.20 Lakhs will need to register under GST. However, registration will prove to be a boon rather than a bane under GST. Registration will enable businesses to partner with Government in tax collection. There will be no cascading of taxes, because of the systematic input tax credit along the full value chain. Thus effectively only the value addition will be taxed at every stage of the supply chain.

➤ GST Exemption for Start-ups and Small Businesses

Currently, VAT registration and VAT payment is mandatory once a business crosses an annual turnover of Rs.5 lakhs in some States and Rs.10 lakhs in a few other States. The multiple VAT legislation enacted by each State creates confusion and complexities. Once GST is implemented, businesses with a turnover of less than Rs.10 lakhs per annum would not have to register for GST nor collect GST. Further, businesses with an annual sales turnover of Rs.10 lakhs to Rs.50 lakhs may have to pay GST only at a lower rate. Therefore, once GST is rolled out, thousands of startups and small businesses currently having an annual sales turnover of Rs.5 lakh –Rs.10 lakh would be out of the tax net providing relief to them from collection and filing of GST returns.

**INPUT TAX CREDIT (ITC)**

Input Tax Credit means reducing the taxes paid on inputs from taxes to be paid on output. When any supply of services or goods are supplied to a taxable person, the GST charged is known as Input Tax.

The concept is not entirely new as it already existed under the pre-GST indirect taxes regime (service tax, VAT and excise duty). Now its scope has been widened under GST.

Earlier, it was not possible to claim input tax credit for Central Sales Tax, Entry Tax, Luxury Tax and other taxes. In addition, manufacturers and service providers could not claim the Central Excise duty.

During pre-GST era, cross-credit of VAT against service tax/excise or vice versa was not allowed. But under GST, since these taxes will be subsumed into one tax, there will not be restriction of setting off this input tax credit.

The conditions to claim Input Tax Credit under GST is a very critical activity for every business to settle the tax liability.

Input Tax Credit can't be applied to all type of inputs, each state or a country can have different rules and regulations. Input Tax Credit is also viable to a dealer who has purchased good to resale.

Tax Credit is the backbone of GST and for registered persons is a major matter of concern. This is majorly in line with the pre-GST regime. These rules are quite stringent and particular in their

approach.

- Mechanism of Input Tax Credit under GST

Suppose Mr. A is a seller. He sells goods to Mr. B. The buyer Mr. B is now eligible to claim the purchase credit using his purchase invoices.

This is how it works:

- A uploads all his tax invoices details as issued in GSTR-1.
- The details uploaded by Mr. A is automatically populated or reflected in GSTR-2A. This same data will get reflected when Mr. B files the GSTR-2 returns which are nothing but the details of his purchase.
- The details of the sale are then accepted and acknowledged for by Mr. B, and subsequently, the purchase tax is credited to Mr. B's 'Electronic Credit ' He can use this to adjust it later for future output tax liability and receive a refund.

- Steps to claim Input Tax Credit (ITC)

The following conditions have to be met to be entitled to Input Tax Credit under the GST scheme:

- One must be a registered taxable person.
- One can claim Input Tax Credit only if the goods and services received is used for business purposes.
- Input Tax Credit can be claimed on exports/zero rated supplies and are taxable.
- For a registered taxable person, if the constitution changes due to merger, sale or transfer of business, then the Input Tax Credit which is unused shall be transferred to the merged, sold or transferred business.
- One can credit the Input Tax Credit in his Electronic Credit Ledger in a provisional manner on the common portal as prescribed in model GST law.
- Supporting documents – debit note, tax invoice, supplementary invoice, are needed to claim the Input Tax Credit.
- If there is an actual receipt of goods and services, an Input Tax Credit can be claimed.
- The Input Tax should be paid through Electronic Credit/Cash ledger.
- All GST returns u/s 27 such as GST-1, 2, 2A, 6, 6A, 7, 7A needs to be filed.
- During bulk receipt of goods, one can claim Input Tax Credit only once the final lot is received.

## **DOCUMENTS AND FORMS REUIRED TO CLAIM INPUT TAX CREDIT**

Each applicant will require the following documents to claim Input Tax Credit under GST:

- Supplier issued invoice for supplying the services and goods or both according to GST law.
- A debit note issued by the supplier to the recipient in case of tax payable or taxable value as specified in the invoice is less than the tax payable or taxable value on such supplies.
- Bill of entry.
- A credit note or invoice which is to be issued by the ISD (Input Service Distributor) according to the GST invoice rules.
- An invoice issued like the bill of supply under certain situations instead of the tax invoice. If the amount is lesser than INR 200 or in conditions where the reverse charges are applicable according to the GST law.
- A supplier issued a bill of supply for goods and services or both as per the GST invoice rules.

The above documents prepared as per the GST invoice rules should be furnished while filing the GSTR-2 form. Failure to present these forms can lead to either rejection or resubmission of the request.

For taxes paid on goods and services or both due to any fraud or due to order for the demand raised, suppression of facts or wilful misstatement, Input Tax Credit cannot be claimed.

Since input credit will be available to the seller at each stage, the input tax credit is expected to bring down the overall taxes charged on the product at present. So, if input credit mechanism works efficiently, final consumers may see cost reduction.

### **Under what situations one CAN NOT claim Input Tax Credit (ITC)?**

Input Tax Credit (ITC) is unavailable for claim u/s 16(9) under the following circumstances:

- If goods and services are acquired for personal use.
- In the case of goods and services acquisition on acontract which may result in a reduction of immovable property apart from plant & machinery.
- If one has paid tax in GST composition scheme for goods and services received.



TAX (10%)	Rs 10,000
TOTAL Cost of Product	Rs <b>110,000</b>
Add PROFIT 5%	Rs 5,500
Selling Price	Rs. 115,500

**A 10% tax on this selling price is Rs 11,550 and he has pay this to Govt.**

### **After GST Implementation**

The cost of the product is Rs 100,000 and GST paid (10%) is Rs 10,000. Here we can recover GST of Rs 10,000 from SALE With following Example.

Purchase Price is	Rs 100,000
Tax Paid (10%) on Purchase is	Rs 10,000
Sale price (5% additional) is	Rs 105,000
GST tax collected is (10%)	Rs 10,500

The balance is his GST liability to pay GOVT is (Rs 10,500- Rs 10,000) = Rs 500

Here he can recover entire amount of Rs 10,000 From his sale but in the previous case we didn't had an opportunity to collect entire amount from his sale.

Now he can take his input tax credit.

### **Comparison between pre and post GST scenarios**

Illustrated with an example of supply chain, consisting **Manufacturer, Wholesaler, Retailer** and **Customer**, showing the impact with and without **GST:-**

Suppose, **manufacturer**, started production for one item (say, one Dress), he had all the necessary things to manufacture dress. Now, Manufacturer must be having certain people known as **wholesalers** and further wholesalers will have **retailers**, so that item reaches to the end users (**customers**).

Following shown, the cost of saving by customer on one item after implementing **GST:-**

**Case 1: Manufacturer to Wholesaler**

<b>Particulars</b>	<b>Without GST</b>	<b>With GST</b>
Cost of Production	100	100
Add:- Manufacturer Profit Margin	100	100
<b>Manufacturer Price</b>	<b>200</b>	<b>200</b>
Add:- Excise Duty (12%)	24	–
<b>Total</b>	<b>224</b>	<b>200</b>
Add:- VAT@12.5%	28	–
Add:- CGST@12.5	–	25
Add:- SGST@12.5%	–	25
<b>Invoice Value</b>	<b>252</b>	<b>250</b>

**Case 2: Wholesaler to Retailer:-**

<b>Particulars</b>	<b>Without GST</b>	<b>With GST</b>
Cost of Goods to Wholesaler	224	200
Add:- Profit Margin @ 10%	22.4	20
<b>Total</b>	<b>246.4</b>	<b>220</b>
Add:- VAT@12.5%	30.8	–
Add:- CGST@12.5	–	27.5



Add:- SGST@12.5%	–	27.5
<b>Invoice Value</b>	<b>277.2</b>	<b>275</b>

**Case 3: Retailer to Consumer:-**

<b>Particulars</b>	<b>Without GST</b>	<b>With GST</b>
Cost of Goods to Retailers	246.4	220
Add:- Profit Margin @ 10%	24.64	22
<b>Total Value</b>	<b>271.04</b>	<b>242</b>
Add:- VAT@12.5%	33.88	–
Add:- CGST@12.5	–	30.25
Add:- SGST@12.5%	–	30.25
<b>Total Price of item that reaches to customer</b>	<b>304.92</b>	<b>302.5</b>
<b>Cost Saving (in Rs)</b>	–	<b>2.42</b>

From the above example it is clear, that on one item, customer save Rs 2.42, on applying GST, while if we wish to continue with current taxation system, then not a single penny is saved by consumer.

## **ENTREPRENEURSHIP AND GST**

### ➤ *Take Benefit of CENVAT and VAT on Pre-GST Stock*

A manufacturer or a service provider will be allowed to carry forward cenvat credit as per return filed for the period ended on June' 2017. Similarly, a dealer registered under VAT will be allowed to carry forward VAT credit as per return filed for the period ended on June' 2017. The carry forward of Cenvat/VAT credit is irrespective of the quantum or age of the stock. A reseller of goods, manufacturer of exempted goods or provider of exempted services, will be allowed 100% credit of Excise, CVD and SAD on pre-GST stock, provided he is in possession of the invoice or documents evidencing payment of such duties and the stock is not more than 12 months old.

### ➤ *Enhanced Benefit of Input Tax Credit (ITC)*

Under the old tax system, a variety of taxes paid on the purchase of goods or services were ineligible for set-off against various types of output tax liability. In the GST era, ITC is allowable on the purchase of all goods and services used for business purposes except a few negative list items like a motor vehicle, immovable property etc.

### ➤ *Include Safeguard Clause in Vendors' Contract*

The ITC in GST regime is allowed subject to payment of tax and correct filing of return by the supplier. Therefore, it is imperative to intimate GSTIN no. to all the vendors and have an indemnity clause in the contracts with them to ensure that in case of default in the payment of tax or incorrect filing of a return, the loss of ITC can be recouped.

### ➤ *Payment of Tax on Purchase from Unregistered Vendors and Reverse Charge Mechanism*

A registered person will be liable to pay GST on the purchase of goods or services of more than INR 5,000/- per day from one or more unregistered suppliers. Further, a registered person will also be liable to pay GST on services provided by a non-resident, goods transport agency, individual advocate or a firm of advocates, directors etc.

## **CONCLUSION**

Critics of GST argue that implementation of this tax will lead to losing the fiscal autonomy of the States and cause permanent revenue loss. For a manufacturing State like Tamil Nadu, if taxes are levied at the point of purchase (point of destination) and not on point of sale (point of origin), it can lead to permanent losses close to the tune of Rs 9,270 crore. However, the government has offered to pay compensations to States for the losses borne by them for a transition period

To conclude, GST is set to benefit entrepreneurs of all kind, with a transformational shift in the indirect tax administration in India. GST will be an enabler and facilitator for entrepreneurs when it comes to doing business.

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## **RURAL ENTREPRENEURSHIP**

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### **ABSTRACT**

This paper draws a line on how rural entrepreneurship contributes to the economic development of the country. About 73% of population forms a village who turn depend on agriculture and allied activities. Rural entrepreneurship can be considered as one of the solution to reduce poverty, migration, economic disparity, unemployment and develop rural areas and backward regions. Establishing industrial business units in rural areas refers to rural entrepreneurship.

The result shows an insight into the present scenario of rural entrepreneurship, opportunities, challenges faced by the entrepreneur and promoting rural entrepreneurship and their role in developing rural enterprises. “Rural Entrepreneurship” is the process through which entrepreneurs create, grow and evolve different policies and practices that foster and support entrepreneurship.

**Key Words:** Rural entrepreneurship, Economy, Business, Agriculture, Opportunities.

### **INTRODUCTION**

According to census 2011 the total number of villages 638586 an nearly half of the rural population of India is residing in 115080 villages with a population more than 2000 but less than 10000. Rural entrepreneurship brings an economic value to the rural sector by creating new methods of production, new products and generate employment opportunities there by ensuring continuous rural development. Village or rural industries play an important role in the national economy, particularly in the rural development. It recognises opportunities in the rural areas and accelerates a unique blend of resources either inside or outside of agriculture.

Rural entrepreneur is one of the most important inputs in the economic development of country

and of a regions within the country. Rural entrepreneurs are those who carry entrepreneurial activities by establishing industrial and business in rural sector of economy.

The growth rate of rural population has declined substantially to just 1.2% during 2001-2011 from 1.7% per year during 1991-2001. The slow growth rate in rural was mainly attributed decline in rural fertility rates, rural to urban migration and reclassification of villages as urban units .

### **OBJECTIVES**

- To know the various types of rural entrepreneurship.
- To analyse the performance of rural industries.
- To know the importance of rural entrepreneurship.
- To study the problems of rural entrepreneurship.

### **Data Collection Methodology**

The secondary data has been collected for preparing this paper. For this various research papers has been taken as reference.

### **OVERVIEW OF RURAL ENTREPRENEURSHIP**

The fundamental role is to provide employment opportunities and consequently, applying a check on migration. Industries in rural areas are mostly micro or tiny in structure and quickly yielding. In other words, their gestation period is much less as compared to large scale industries. Rural industries are also labour intensive and provide substantial employment opportunities to rural folks of all age groups. This also helps in balanced regional growth and promotion of artistic activities.

India is one of the oldest, culturally richest and diverse countries full of wealth of craft, performing art, vivid lifestyle and cultural diversity contained in our rural India. Thus, rural entrepreneurship will further help bridge this gap between the rural and urban areas, and the development of urban areas won't happen at the cost of our rural areas.

Human resources are amongst the essential resources that are required for fostering rural entrepreneurship. The importance of human resources cannot be overemphasized, for it is this resource alone that makes the greatest impact on socio-economic development of rural areas. Childhood reading, upbringing, exposure to challenging situations, self-study, apprenticeship, coaching and training, all contribute to achievement motivation, which is a key to entrepreneurship development.

There exist a wide gap between rural and urban areas in terms of infrastructure, market and financial access etc. the development of rural areas will be the only solution to solve some of the issues discussed. The strengthening of the rural villages will encourage the preservation of natural resources and also helps in improving the rural economy.

#### TYPES OF RURAL ENTREPRENEURSHIP

- INDIVIDUAL ENTREPRENEURSHIP: It is basically called proprietary i.e, single ownership of the enterprise.
- GROUP ENTREPRENEURSHIP: It mainly covers partnership, private limited companies and public limited companies.
- CLUSTER FORMATION: It covers NGOs, VOs, CBOs, SHGs, and even networking of these groups. These also covers formal and non-formal association of a group of individuals on the basis of caste, occupation, income,etc.
- COOPERATIVES: It is an autonomous of persons united voluntarily for a common objective.

#### CHALLENGES FACED BY RURAL ENTREPRENEURSHIP

- FAMILY CHALLENGES: Convincing to opt for business over job is easy is not an easy task for an individual. The first thing compared is - will you make more money in the business of your choice or as a successor of family business. This is where it becomes almost impossible to convince that you can generate more cash with your passion than doing what your dad is doing.
- SOCIAL CHALLENGES: Family challenges are always at the top because that is what matter the most but at times social challenges also are very important. Let us say you and your friend graduated at the same time. You opted for entrepreneurship and your friend opted to show off

and this is where the challenge comes.

- TECHNOLOGICAL CHALLENGES: Indian education system lags too much from the job industry as a whole but then it lags even more when it comes to online entrepreneurship. What technology would be ideal and how to use that technology effectively?
- FINANCIAL CHALLENGES: They are a lot different in India especially for online entrepreneurs. When you are starting out as an entrepreneur you don't opt for venture funding but try to go to funding for small to medium business people. Many such non-technical business people don't understand the online business models as a whole and so getting an initial business funding from them becomes challenges. The other option you can think of is a loan but bank loan is not at all an option in India for new online entrepreneurs.
- POLICY CHALLENGES: Now and then there is lots of changes in the policies to change in the government. Problems of TRIPS and TRIMS. Problems of raising equity capital, problems of availing raw-materials, problems of obsolescence of indigenous technology increased pollutions ecological imbalanced. Exploitation of small and poor countries etc.

## SUGGESTIONS

1. Separate financial assistance for rural entrepreneurs should be provided by the government.
2. Rural entrepreneurs should be provided adequate and timely financial assistance from all the financial institutions and banks.
3. Special training programs for rural entrepreneurs should be arranged by the government to improve their knowledge and skill.
4. The rural educated youth should come forward in the field of entrepreneurship.
  
5. Modernization of technology is very essential. Sufficient finance must be given to modernise their outdated technology, tools and implements in order to enable them to compete with the large scale industries.
6. Rural entrepreneurs must be provided with adequate infrastructure facilities.

## CONCLUSIONS

Rural industries play an important role in the national economy. Particularly in the rural economy. Rural entrepreneurship is important not only as a means generating employment opportunities in the rural areas with low capital cost and raising the real income of the people, but also its contribution to the development of agriculture and urban industries. Without rural industrialisation, it would not be easy to solve the problem of unemployment in rural areas. Although agriculture today still provides income to rural communities, rural development is increasingly linked to enterprise development. Since national economies are more and more globalize and competition is intensifying at an unprecedented pace, affecting not only industry but any economic activity including agriculture, it is not surprising that rural entrepreneurship is gaining in its importance as a force of economic change that must take place if many rural communities to survive. Therefore, there should be more stress on integrated rural development.



## **A STUDY ON YOUTH ENTREPRENEURSHIP**

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### **Abstract**

Entrepreneurship is the key driver of the country's economy. It is one of the best means for triggering economic and social development in developing countries like India. It provides employment to huge mass of people and also creates wealth for nation. India is the nation known for its youth population which is considered as its greatest asset, and at the same time, the biggest threat is youth unemployment. Hence, developing entrepreneurial skills among youth is more important for the growth of Indian economy. But surprisingly, youth is attracted less towards entrepreneurship as compared to other professions. This paper focuses on the entrepreneurial traits in youth and the socioeconomic factors influencing youth entrepreneurship. The paper helps in finding ways for promoting youth entrepreneurship and boosting the growth of the Indian economy as well. The research concludes that the potential of Indian youth is huge which should be properly harnessed and they should be properly channeled to be involved in entrepreneurship with ample support and encouragement from the family, society, government and educational institutions.

Keywords : Entrepreneurship, Youth, Economic, Social

### **INTRODUCTION**

#### **Meaning of Entrepreneurship**

In economics, entrepreneurship combined with land, Labour, natural resources

and capital can produce profit. Entrepreneurial spirit is characterized by innovation and risk-taking, and is an essential part of a nation's ability to succeed in an ever changing and increasingly competitive global marketplace.

## **The Face of Entrepreneurship Today**

High youth unemployment rates in many countries including Jordan, paired with changing work and lifestyle preferences, are creating a new class of young entrepreneurs. According to the 2013 Global Entrepreneurship Monitor , nearly 50% of the world's entrepreneurs are between the ages of 25 and 44, with 25 to 34 year-olds showing the highest rates of entrepreneurial activity.

Moreover, women across the world are launching and operating new enterprises at a faster pace than ever, positioning entrepreneurial ventures spearheaded by females as an increasingly important source for new jobs. Today, roughly 126 million women are establishing or leading brand new businesses in 67 economies around the world, and at least 48 million female entrepreneurs and 64 million female business owners currently employ one or more people . Led by ambitious expansion strategies that rival their male counterparts, an estimated 7 million female entrepreneurs and 5 million female business owners worldwide plan to grow their businesses by at least six employees over the next five years, according to the Global Entrepreneurship Monitor.

## **Youth Entrepreneurship In Indian Scenario**

Governments and local communities across the world have recognized that key to building prosperity and stimulate regional growth is fostering entrepreneurship among their people especially youth. Youth entrepreneurship has become a topic of interest for research scholars and also a subject of major concern for the Government. While youth entrepreneurship is an under-explored field, the main factor for its growing attention is the increased number of unemployed young people furthermore entrepreneurship is seen as a channel for the talents of many highly educated young people to explore their potential and cash their business acumen. By 2015, World Bank estimates that there will be about 3 billion youths less than 25 years old and a big portion of that will be in India. Promoting Youth entrepreneurship will not only help in reducing unemployment but more importantly showing young people that they have alternatives to create their own destiny by starting their own companies and just not waiting to find a job. A lot of constraints and perceived barriers to youth entrepreneurship

have been identified like lack of capital, poor infrastructure, strict and cumbersome Government regulations, lack of guidance and awareness etc. This study tends to evaluate the individual factors governing youth entrepreneurship. A lot of work has been done to find the determinants of entrepreneurship. Different research works have stressed different determinants. For example, Shapero (1975) and Kets de Vries (1977) have stressed the importance of personality factors, psychodynamic characteristics, and the sociocultural background in fostering entrepreneurial behaviour while Miller and Friesen (1978) and Mintzberg (1973) have stressed upon the decision making and strategy factors important for promoting entrepreneurship.

Bradberry (2007) envisaged that identifying one's career choice depends on one's personality traits and how one perceives a particular job. He further states that one's personality can give one a clear understanding whether or not each aspect of the profession chosen suits him or her. The objective of this research paper is simple - to understand what is youth entrepreneurship and its role in Indian scenario. Many young people cannot find employment. This has become particularly acute since the education explosion in early 2000's and onset of the financial crisis in 2008. These outcomes are both inefficient and inequitable. Evidence shows that the unemployed are unhappier,

more likely to experience a range of health issues, and face difficulties in integrating back into the labour market place (Bell & Blanchflower, 2009). For young people, the effects of unemployment may be particularly scarring. Evidence suggests that a spell of youth unemployment increases the likelihood of poorer wages and unemployment in later life (Blanchflower & Oswald, 1998).

Becoming an entrepreneur potentially offers benefits to the young person through deepening their human capital attributes (self-reliance, skill development) and increasing their levels of happiness (Blanchflower & Oswald, 1998). There is now strong evidence from studies such as Benz and Frey (2008) that self-employment increases the happiness of individuals. This is not because they earn more. Indeed, Hamilton (2000) suggests that they earn less. Instead, it is because the self-employed derive non-pecuniary benefits (e.g. greater latitude in work tasks) relative to those in employment.

## **ANALYSIS & DISCUSSION**

### **ImagesBazaar.com**

ImagesBazaar is a fully owned subsidiary of Mash Audio Visuals Private Limited. ImagesBazaar provides creative professionals all over the globe with an imperative resource for searching, purchasing and downloading Indian images. At present, over 7000 clients in more than 45 countries are using images from ImagesBazaar for their advertising and marketing communication. ImagesBazaar.com is an online Photo Shop where buyers meet photographers and Videographers online. This is the pioneering Indian website that offers a platform where expert camera junkies can display premium images at Imagesbazaar.com and showcase it for Advertisers, content creators, bloggers, corporates and media professionals. Who search and buy images and videos which suit their purpose. All images presented here are hand picked by an expert team of professional photographers to ensure highest quality and service to customers.

Shotindia.comu is another website set up by Sandeep Maheshwari to encourage armature photographers develop their skills and harness creative talent across India. You can upload your images on shotindia and earn an income from the photographs sold, additionally Sandeep's professional team select suitable images displayed in shotindia.com and showcase them on Imagesbazaar.com allowing people to buy the images at a competitive price.

Launched with a burning desire to create the World's largest collection of creative images with Indian faces. The images on ImagesBazaar are indicative of the feelings, day-to-day actions, postures and expressions. We believe in sharing happiness and sorrow together as a community which are captured in our extensive library of creative imagery. This is a collective and ongoing endeavour of thousands of passionate photographers led by renowned photographer Sandeep Maheshwari, who has created a World Record in professional photography. He says, "We are proud to create an image of India like never

before. Within next few years, we will be behind every kind of visual communication about India anywhere on this planet, through our images, videos, animations, illustrations and 3D imagery. In fact, the world will see India through our eyes."

### The ImagesBazaar Philosophy

ImagesBazaar was launched with a burning desire to create the World's largest collection of creative images with Indian faces.

India's diversity and complexity can be witnessed through its people who reflect past traditions, cultures and values associated with their distinctive regional customs, habits, food & festivals that are distinctively Indian.

All the images on ImagesBazaar are indicative of the innate expressions of deep-rooted feelings of individuals through which spring their day-to-day actions, postures and expressions. Indians believe in sharing happiness and sorrow together as a community. While doing so, Indians share unique mannerisms and expressions which are captured in our extensive library of creative imagery.

### People Behind ImagesBazaar

ImagesBazaar is a collective and ongoing endeavour of thousands of passionate photographers led by renowned photographer Sandeep Maheshwari, who has created a World Record in professional photography. ImagesBazaar's army of top-of-the-line creative photographers is forever on the move, to capture the essence of India for serving it to the global audience.

The founder of ImagesBazaar, Sandeep Maheshwari says, "We are proud to create an image of India like never before. Within next few years, we will be behind every kind of visual communication about India anywhere on this planet, through our images, videos, animations, illustrations and 3D imagery. In fact, the world will see India through our eyes."

## What ImagesBazaar Offers

According to many surveys, in visual communication, a product or service meant for a particular population has better chances of success if it carries a face that viewers can relate to. With India emerging as a leading market for an ever-increasing range of products & services, there has been a surge in demand for images that show an Indian face in an Indian setting.

ImagesBazaar offers an immense advantage with its vast database of images that are reflective of India, making them available in the most accessible way. From contemporary Indian imagery to the broadest range of categories depicting Indians in virtually all walks of life, age groups and expressions - you will find it all here!

We believe our success comes from our focus on areas that matter most to our customers from the following domains:

- Advertising Agencies
- Creative Professionals in Design
- Corporate Marketing Firms
- Print Publishers
- Web-Based Professionals
- Small and Medium Businesses

ImagesBazaar is the first Indian company in the world to employ full time creative researchers for studying market trends and consumer needs. This ensures that the images produced are not just exceptional in quality but also extremely relevant.

Some other services offered by ImagesBazaar range from photography, production, coordination, art direction, location, casting, make-up to costumes and styling.

## **ImagesBazaar Launches Star Collection**

ImagesBazaar, the world's premium provider of high quality Indian images, announces the launch of its Star collection. The collection contains 18000 high quality images of

Bollywood and TV celebrities.

Various advertising agencies and other companies that are looking to advertise and add value to their product by the assistance of a celebrated personality can now benefit from using the Star collection. When well-known luminaries are associated with any product, the brand value instantaneously shoots up.

Apart from agencies, even direct clients can make use of the Star collection. Some of the clients who use licensed images from the Star collection include Godfrey Phillips Tea City, KDP MGI Infrastructure, Roopam Sarees, Premium Foods, Avon Beauty Products India, Anandam Silk, Standard Chartered Bank among others.

Sandeep Maheshwari, Founder and CEO, Mash Audio Visuals Pvt Ltd said, "We thought of launching the Star collection when we received a lot of requests from agencies for celebrity images. The chief principle behind the Star collection is to make Star power available to those who cannot afford them otherwise for their brand. Ready-to-use Star images are made easily accessible within their allotted budget. Also no other website offers these kind of images."

The price of the Star collection is based on the size, usage rights, territory and duration of the images. The images have exclusive and non-exclusive usage rights. If you choose 'Exclusive Rights', it guarantees that other people cannot buy the image you have purchased for the 'Specific Time Period' mentioned on the invoice. After the exclusive purchase occurs, the image is temporarily removed from the website and is not available to other customers during that time period. This ensures that the client has an exclusive right to that particular image. Exclusive rights are more expensive.

### **ImagesBazaar 3D Photography**

Driven by innovation and a desire to provide creative professionals all over the world with newer experiences, ImagesBazaar brings to you a revolutionary concept of 3D stock photography; which is bound to revamp your imagination and completely redefine photography. Adding a third dimension to your perspective and infusing life into regular pictures, ImagesBazaar is poised to create an illusion of real life into reel images.

The first stock photography company in the world to offer 3D stock images or customized shoots on assignment basis, ImagesBazaar houses a team of trained professionals to understand your vision and produce your own 'larger than life' three dimensional imagery.

### **Sandeep Maheshwari - Motivational Speaker**

Sandeep Maheshwari is a name among millions who struggled, failed and surged ahead in search of success, happiness and contentment. Just like any other middle class guy, he too had a bunch of unclear dreams and a blurred vision of his goals in life. All he had was an undying learning attitude to hold on to. Rowing through ups and downs, it was time that taught him the true meaning of his life.

And once discovered, he consistently kept resigning from his comfort zone and to share the secret of his success with the entire world. It is this very urge of helping people and doing something good for the society that inspired him to take the initiative of changing people's lives in the form of "**Free Life-Changing Seminars and Sessions**".

No wonder people connect with him and his mission of 'Sharing' is now being actively propagated and practiced by millions. It is his diligent focus, the great support of his family and the faith of his team that keeps him going.

Apart from being a successful entrepreneur, he is a guide, a mentor, a role model and a youth icon for millions of people all over the world. People love and adore him for his great mission of making everybody believe in them and helping people to make their life 'Aasaan' (Easy).

Cherishing all the bad experiences to be the great turning points of his life, his experience comes from bad experiences. Sandeep believes that whether you start from a rupee or a million, the important thing is to start and that too with your own money.

His vision is to ignite and inspire the entrepreneurial spirit of tomorrow's leaders and to help them succeed.

Sandeep conduct his seminars, record the videos on uploads them on youtube, now the best



thing about these seminars is that He don't even take a single paisa from anyone, he also don't even earn any money from youtube. All his youtube videos are Non- monetized. To become a part of Sandeep seminar, just to his official site (Sandeep Maheshwari ) and register for the upcoming seminar. So without taking your more time, below are some best motivational quotes by Sandeep.

### **Sandeep Maheshwari's - Books and Seminars**

The Best thing about Sandeep is his Life Changing Seminars. He actually offers the advice that no other person can. Also major point of these seminars are that they are completely free of cost and his only perspective is to motivate and bring a change to the society.

So We Compile his All Seminars with description so you can watch sequence wise properly through sandeep youtube page.

#### **Sandeep's written Books-**

Aasan Hai Title Song - its composed and Written by Sandeep.

How to Handle Fear of Taking Risk- In this video Sandeep Explain in his first life changing seminar "how we can handle fear of taking risk with starting from small things".

First Life Changing Seminar by Sandeep in Hindi.

Last Life Changing Seminar by Sandeep - In Short its full version of first life changing seminar.

Sandeep at IIT Kanpur where he explain his entrepreneurship 3 Turning Points of his life.

Q&A Session in Rain by Sandeep where people ask major problems of life and sandeep beautifully explain how you can face that things and Live Like a Child.

Life Changing Trip to Kasauli with some people which is invited by sandeep. this video Sandeep Maheshwari's first ever personal interaction with a group of people from all walks of life. Set amidst the scenic beauty of Kasauli, it touches varied subjects from dreams and passion to faith and

success. Decoding all the complexities of life, Sandeep Maheshwari talks about the simplest possible.

From illusion to Reality. this video Outlaying the exact path of transforming your illusions into reality, this video is the sure shot way of taking control of your life, your dreams, your targets and most importantly, your destiny!

main topic of this video is "How to Focus in Life".

Unstoppable by Sandeep Maheshwari. This Video Ending all inhibitions that stop you, this session by Sandeep Maheshwari is a mirror that puts forth your true potential, making you UNSTOPPABLE in true sense of the word. so ultimately in this video you learn about the real success in life.

Sandeep Q & N Session in Mumbai. in this video heartfelt questions poured out. From personal queries to logical problems, everything was brought up. And just like every time, the answers were completely based on personal experiences, practicality and simplicity. All it meant.

Sandeep Q&N Session in Ahamdabad. in this video Questions deep rooted into our belief systems that hold us back from achieving anything we yearn for. From searching the purpose of life, boosting self-esteem to attaining happiness beyond success.

Sandeep Kolkata Q & N Session. in this video Peeling away the layers of fear, inhibitions and negativity, this highly energetic Kolkata Session by Sandeep Maheshwari propels life towards a new direction. Differentiating the heart from the mind, it throws light onto the most innate doubts of life.

Law of Attraction V/S Law of Love.This session by Sandeep Maheshwari puts all debate and confusion at rest. Catapulting life beyond the 3 steps of Ask, Believe and Receive, this session brings forth the truth behind all superstitions. Curing attraction with love, it elevates your perspective from that of a blind gambler to that of a lover.

The Power of Belief - its an inspiring story by Sandeep Maheshwari that will help you discover your true potential! A young guy got drifted by his feelings and misconstrued a nightmare for a dream. He failed but only to realise his true calling. It's a story of how knowledge erases innate fears and experience strengthens confidence. Astory of getting what one deserves over what one desires.

The Biggest Secret of Universe-Over the time and years human beings have been discovering, revealing and exploring many new things to take humanity at the highest level of growth in the

outer as well as the inner world. Many things which were considered as impossible have been made possible by the sheer power of knowledge, belief and action.

This video talks about the Biggest Secret of the Universe as understood by Sandeep Maheshwari, which can take you to the highest level of existence in this world.

A Short Session on fun way to Achieve your goals .This short video talks about the best possible way to inspire yourself to keep doing what you have started. It's as simple as this - If you don't quit, you win!

Best Mediation Session by Sandeep- "Meditation should not be a torture. It must be fun! Start small. Five to ten minutes a day is a great start!"

Living in the Present Moment by Sandeep. Enlightenment is not a point in life, neither is it an end - it is a dynamic process of change and evolution. It's as simple as making a conscious choice to be in the present moment and experience ALL THAT IS."

Now India Tour by Sandeep Started. in that sandeep cover most of the cities and conduct free seminars.

Guaranteed success by sandeep in Mumbai.Rising from Mediocrity to Excellence: A Guaranteed Path to Success!

Realistic Positive Thinking by Sandeep in Chandigarh. "Positive Thinking is not about expecting the best to happen. It's about accepting that whatever happens, happens for the best."

Laugh at yourself by Sandeep in Ahamdabad. If you want to live your life to the fullest, then never be afraid to laugh at yourself. If you take everything too seriously, especially yourself, you'll wind up fearing every new step you take. You grow up the day you have your first real laugh at yourself and your circumstances!

Overcoming Fear and Anger by Sandeep in Ahamdabad. Fear and anger are just like ghosts. Allowing them to take control over our actions give them the strength to grow. And for this reason, we must take great care not to hang on to our anger (or fear) under any circumstances.

Power of Focus for Students by Sandeep in Lucknow. There is no limit to the power of the human mind. The mind is just like a shining sun which can produce fire provided its energies are focused and directed towards a single point.

Create your own destiny in Hyderabad. You are the master of your own destiny! Simply understand that while your circumstances may determine the colours that you have to work with,

the choices that you make on a day-to-day basis are in fact, the brushstrokes that will define what your masterpiece looks like.

Law of Karma by Sandeep in Calcutta. Whether you look at it scientifically or spiritually, we are all One. Everything is related to everything else - nothing is in isolation. And so the "Law of Karma" has also to be understood in this background of Oneness.

**Power of Desire for Students by Sandeep in Jaipur.**

MindApp by Sandeep Maheshwari in Bangalore- We all seem to be living in this physical world but practically we are living in a virtual world; the world of our mind, and the mind is filled with countless thoughts. These thoughts can be compared with various Apps (applications) opened in a mobile phone or on a computer. If left unchecked, many of these Apps.

Causeless Happiness by Sandeep. When we go beyond the thinking mind and touch the vast silence within, an eternal state of 'Causeless Happiness' is experienced. We begin to realise that all thoughts, feelings and external phenomenon are temporary and transitory. The only constant is this loving, joyful, peaceful silence within, that we were born with and exists in each person.

Miracles by Sandeep in Delhi .Anything that our mind can't understand seems like a miracle to us. Many a times, we attribute such things to a supernatural being (God), a miracle worker, a saint or a religious leader. And when we start believing blindly in such beings that we think can perform miracles, we stop relying on our own strengths.

How to Live life to fullest by Sandeep in Patna. When our mind is strong, we can withstand even a thousand challenges without being affected by any of them. And such stability of mind cannot be achieved overnight. It is an endless pursuit. And while doing so, the most important thing to understand and remember is that...

"No matter how **BIG** your problem is, **YOU ARE BIGGER** than your problems."

The Power of Choice by Sandeep in Indore . Each man/woman has the power to choose how he/she will react to any given situation. Your quality of life depends upon your perspective to see the world and you can always make a choice to see differently... like an opportunity in a bitter experience... or a possibility in a problem!

## **Milestones and Awards**

- Creative Entrepreneur of the Year 2013 by Entrepreneur India Summit
- One of India's Most Promising Entrepreneurs by "Business World" magazine
- Star Youth Achiever Award instituted by the Global Youth Marketing Forum
- Young Creative Entrepreneur Award by the British Council, a division of the British High Commission
- Pioneer of Tomorrow Award by the "ET Now" television channel

Apart from this, he has also been featured in almost all the leading magazines, newspapers and television channels such as The Economic Times, Indi a Today, CNBC-TV18, IBN7, ET Now, NewsX and more.

## **REVIEW OF LITERATURE**

Entrepreneurship gives young people an opportunity to work on their own skills and interests and in the process, creating their own employment. Encouraging entrepreneurship in young people is an important way of harnessing their enthusiasm, energy and ambition to contribute to economic development. It is generally accepted that entrepreneurs "create jobs, increase innovation, raise competition and are responsive to changing economic opportunities and trends. Young entrepreneurs can also act as role models for their peers and, encourage others to follow their example.

According to the World Bank's World Development Report 2013, around 600 million new jobs will be required in the next 15 years to support a growing workforce. It is important to note that in most emerging economies, 9 out of 10 jobs are created by the private sector, which is the foundation of any thriving economy. In the coming years, developing countries must rebalance their economies towards greater domestic consumption, import demand and higher value business activity and hence, entrepreneurship is vital to the future of developing countries.

We must help the entrepreneurs to achieve their full potential as they hold the key to solving our youth unemployment problem. Their key concern areas are they need training, need help with access to funding, need innovative funding, need their contribution to be recognized,

need society to tolerate failure, need a streamlined tax and regulatory system. They also need a supportive culture in which their contribution is properly recognized and their success is celebrated. Even if there are failures, it should be considered as a valuable source of knowledge and learning.

We need a culture which is more inclusive, opening the door for everyone to come, explore, and contribute. Of the young entrepreneurs surveyed in the EY G20 Entrepreneurship Barometer, 84% believed that raising awareness of their role as job creators improves public attitudes, and it can encourage others, from all walks of life, to follow their example. In order to engage young people to choose entrepreneurship as a safe career choice, the perception of entrepreneurs in the media is very important especially in the digital media. Media should display high-profile programs showcasing entrepreneurs success stories more frequently to motivate these youngsters as they are the driving force for any nation to grow. Government can play a major role in bringing together stakeholders to create an ecosystem which gives boost to entrepreneurship at the national, regional and local levels.

As per reports shared by Accenture, Young entrepreneurs are the driving force behind job creation in the G20 countries like India, Australia, China, Indonesia, Japan, Saudi Arabia, United Kingdom, United States amongst others. Indeed, new Accenture research concludes that 10 million more youth jobs could be created in G20 countries if existing barriers to entrepreneurship were lifted. It is through entrepreneurship we can put new business ideas into practice. In doing so, it creates jobs that facilitate personal development and economic growth. It's a worthy pursuit to consider, but if it's not for you, see how you can pass it your next generation.

**Sandeep Maheshwari**      D

Sandeep Maheshwari is one of the fastest growing entrepreneurs of India. He is the founder and CEO of Imagesbazaar.com, (A Venture of "Mash Audio Visuals Private Limited Company) the largest collection of Indian images. Imagesbazaar has over 1 Million

images of Indian models with a network of over 11,500 photographers all over India. Without diving too much into his professional success, what makes him a lot different from other is that he is also a motivational speaker and is known for his 'Free Motivational Life Changing Seminars' to motivate and inspire the minds of the young.

Sandeep Maheshwari is among the list of top entrepreneurs coming from India. His age is 32 years as in 2015. He is a college dropped out student. He used to study at Kirori Mal College that is associated to Delhi University. He was doing graduate degree or the Bachelor of Commerce course from Kirori Mal College. However sadly he could not finish his graduation because of a few personal reasons. Individuals often keen to discover about Sandeep Maheshwari personal life as well as the motto of his success and triumph.

He began his photography profession in 2000. He labored as a freelancer for numerous businesses. He additionally signed up with lots of marketing agencies in the year 2001. Unfortunately he was unsuccessful to get fortune in most of these businesses. In the below given section we will provide you more on Sandeep Maheshwari story and his success. He together with his 3 close friends established a brand-new company in the year 2002 but this one was also shut in only 6 months

### **The starting point**

His family was into the Aluminum business, which collapsed and the onus was onto him to fill in this crucial time of need. And as expected by any young guy, he started doing everything he could. Right from joining a multi-level marketing company to manufacturing & marketing household products. He left no stone unturned.

It was during this phase, he discovered interest and need beyond any formal education. Hence, instead of being a brilliant student, he opted to drop out of Kirorimal College, Delhi in the third year of B.Com. Rather, he embarked on the journey of studying yet another interesting subject. A subject called life.

Attracted by the scintillating modeling world, he started his career as a model at the age of 19. Witnessing the harassment and exploitation experienced by models, something in him moved. And it was this turning moment when he decided to help countless struggling models. With a mission within, he started small. A 2-week course in photography and there he was, a dime-a-dozen photographer with a camera in his hand. Nothing much changed. Moving ahead with a burning desire to change the modeling world, he set up his own company by the name of Mash Audio Visuals Pvt. Ltd. and started making portfolios.

Next, in the year 2002, he along with his three friends, started a company, which was closed within six months. But Sandeep's mind was still open. With the concept of "Sharing" in his heart, he summed up his entire experience in a reversed book on marketing. He was just 21.

It was the year 2003. He created a world record by knocking down a juggernaut task of taking more than 10,000 shots of 122 models in just 10 hours and 45 minutes. But as expected, he didn't stop. His focus was not diluted by the glamour and temporary adulation he got. Rather, this fueled his innate desire to revamp the modeling world further. At the age of 26, he launched ImagesBazaar. The year was 2006. Not being a massive setup, he took the job of multi-tasking. Being the counselor, tele-caller and a photographer all by himself, he paved his way forward. And today, ImagesBazaar is the world's largest collection of Indian images with over a million images and more than 7000 clients across 45 countries.

Sandeep has single handedly brought this paradigm shift in the modeling world. Countless models have been successfully launched with words like exploitation and harassment sidelined to a large extent.



It was this life-changing endeavor that made him one of the most renowned entrepreneurs of India at a young age of 29. His ethics resonating some of the philosophies like 'To Never Fear of Failures' and "Be Truthful to self and others".

His unshakable faith in the divine power grants him strength to thrive. Being at the helm of success, it is quite astonishing to know that money does not lure him. And that's why, profits don't drive his organisation. It's an emotional bonding with each and every person working in the company that matters for him.

Capable of building an entire new industry or an organization, he is satisfied to adhere to his self-made benchmark that states, "If you have more than you need, simply share it with those who need it the most." With a completely distinct aura than any other person of his age and stature, he rose above the rat race and broke through the age-old myth of 'Life is tough' with his simple mantra 'Aasaan Hai'.

And out of this root solution branched out numerous ground breaking realities such as, 'Money grows on trees', 'Success is not just about working hard' and the most interesting being "To say is easy, but to do is easier".

Cherishing all the bad experiences to be the great turning points of his life, his experience comes from bad experiences. Sandeep believes that whether you start from a rupee or a million, the important thing is to start and that too with your own money.

His vision is to ignite and inspire the entrepreneurial spirit of tomorrow's leaders and to help them succeed.

**TimeLine :-**

**2000** - Started as a freelance photographer without any studio (used to take studio on rent).

**2001** - Sold his camera and joined Japan Life, a multi level marketing company.

**2002** - Started a company in partnership with three more people but the company closed within

a period of six months.

**2003** - Wrote a book on marketing and started a consultancy firm. Failed again and got back to what he was really passionate about - photography. Created a World Record in fashion photography (Published in the “Limca Book of Records 2004”).

**2004** - Created a small studio set-up at home and started expanding the portfolio making business by hiring few assistant photographers.

**2005** - Conceived the idea to start a stock photography website and started working on ImagesBazaar.

**2006** - Launched [www.imagesbazaar.com](http://www.imagesbazaar.com) with just 8,000 images shot by a few photographers.

## **CONCLUSION**

In the world people can no longer expect large enterprises to guarantee them jobs for life. Individuals are increasingly expected to seek out their own opportunities, actively create value and behave ethically, rather than faithfully follow rules and routines set by others. In particular, today’s young people need to learn to be enterprising, both when working for others and when setting up their own businesses. Being enterprising involves taking responsibility for decision making, becoming increasingly self reliant, pioneering, adventurous, daring , dynamic, creative, opportunist, ambitious and holding your values, as well as being able to initiate ideas and see them through into action.

## **A STUDY OF THE IMPACT OF E – GADGETS ON CULTURE**

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### **Abstract**

Advancement in technology has changed the world into a global village and has impacted our lives. The reflection of the same can be seen in the changing culture. Culture is the life-line of a society and preserving our culture is the duty of all responsible citizens. Before venturing into preserving our culture, we should understand how culture gets impacted by e-gadgets. This paper strives to understand the impact of e-gadgets on our culture. A study was designed to examine the use of tech-devices by people in Bangalore and at the time study the impact of these e-gadgets on culture. A random sampling method was adopted for the research work. A total number of 100 people were sampled from the total population. A well-structured questionnaire was the instrument used to gather data for the study. Findings of the study showed that most of the young respondents spend a large amount of their time with their tech-gadgets and services provided by them.

Keywords: E- Gadgets, Culture, Addiction and Social life.

### **INTRODUCTION**

Kim Ann rightly said, “Culture is the characteristics and knowledge of a particular group of people, encompassing language, religion, cuisine, social habits, music and arts.” Culture is deeply impacted by the way of life of the people. The people today are greatly influenced by electronic gadgets that make their life comfortable. Just like any other thing, excessive use of anything is not good. People nowadays are addicted to e-gadgets and this in turn, has impact our culture. In the age of globalization, there is an emergence of global culture and that is posing a threat to our traditional culture and beliefs. The social life of people has undergone a sea change, earlier people were more united and had immense respect for each other. Face-to-face communication was the preferred means of interaction. But, now with the advent of e-gadgets, this culture of face-to-face

communication has taken a back seat. People now prefer using e- gadgets to communicate with each other. The human relationship has been affected and people lead a virtual life on their e-gadgets. Nowadays, a person has thousands of friends on social media but he does not have a single best friend in real life. Humans have always been considered superior to machines but now these small gadgets have taken control of our lives. It is high time that we come out of the clutches of gadgets and lead a healthy and fruitful life. That would define our culture. It is our prime duty to safe guard our culture and to create an adoring culture for our future generation. We must strive to save our culture.

## OBJECTIVES

- To study the impact the e-gadgets on culture
- To know the preferences of people in the age of e-gadgets
- To find out the importance of culture in this globalized world
- To study the ill- effect of e-gadgets.
- To suggest ways to preserve our culture.

## Profile of the Respondents

**Table 1. Profile of Respondents**

Qualification	Number of Respondents	Percentage of Total Sample
Graduate	65	65%
Postgraduate & above	35	35%
Total	100	100%
Age group	Number of Respondents	Percentage of Total Sample
16-20 YEARS	65	65%
21-30 YEARS	20	20%
31 & ABOVE	15	15%

## **FINDINGS**

- Smartphone was the 1<sup>st</sup> choice of 50% respondents, TV was the 2<sup>nd</sup> preference of 25%, Laptop was the 3<sup>rd</sup> preference of 15% & 10% opted for ipod .
- 72% of the respondents think that E-Gadgets impact culture and 28% think it didn't.
- 70% of those who said yes believed that it has negative way ,and 2% were neutral.
- 40% of the respondents said that they spend less than 3 hours with their family, 30% said between 4-6 hrs &20%spend more than 6 hrs and 10% said more than 3 hrs.
  
- 42% of the respondents said that they use e-gadgets to order clothes and 58% said they don't use.
- 40% of people buy Western wear and 60% buy Indian clothes online
- 55% of the respondents said that they order food online and 45%of them don't order food using E-Gadgets . A whopping 80% of respondent said they order junk food &just 20% order Indian food.
- 50% of the respondents said that they prefer outdoor games, 40% said they play online game and 10% said they play both .
- 59% of the respondents said that they interact with their relatives through
- whatsapp, facebook etc., 25% use telephone and 16% said they use face to face contact.
- 68% of the respondents said that e-gadgets impacted their family time whereas, 32% said it did not have any impact .
- 60% of the respondents said that they can't stay without cellphone and 40% said they can live without cell for a day 40% of the respondents said that they spend between 4-6 hrs on their e-gadgets , 25% said more than 3 hrs , 20%more than 6 hrs &15% less than 3 hours.

### **A study of the impact of e-gadgets on culture.**

As we all know that India has developed itself in technology and has invented many new electronic gadgets, which have many advantages and disadvantages. Man has come a long way from the invention of the wheel. There are serious disadvantages of such a fast pace of progress, like global warming and pollution but scientists are working on that too. All electronic gadgets have improved our life a lot. So in the coming centuries we can imagine how our life might be. Electronic gadgets are prominent among these inventions. Electronic gadgets have become an important part of our

daily life today. It is important to know that excessive use of electronic gadgets may have adverse effect on our health and we need to be careful . Various researches have suggested about the various harmful effects gadgets have on human health. Have you ever imagined that why after watching Television for a long time you tend to feel tired and your eyes strained? Sometimes even listening to music from earphones for a long time can cause pain in the ears. Television can be absolutely damaging to human health if watched for long durations on a regular basis. Most mobile phones today come with advanced MP3 players and earphones.

These earphones are used to listen to music and sometimes even take calls on the mobile phone. Continuously listening to the music on the earphones can put immense pressure on the ear drums and can result in hearing problems in the future.

## **CONCLUSION & SUGGESTIONS**

From the analysis of primary data it can be concluded that we found out that gadgets have impacted our lives and culture. It is high time we think seriously about taking appropriate measures to reduce the ill effect of gadgets and not let it ruin our lives and culture. E gadgets are very useful but to reap the real benefits of gadgets we should know how to use it judiciously and wisely. Moreover, e-gadgets can also be used to promote our culture. It is a suggestion that People should be made aware of the Gadget de-addiction centers. There should be various Seminars on culture and its importance. It also suggest to have counseling for e-gadget addicts and Awareness program to teach about the ill effect of e-gadgets.

## **WOMEN ENTREPRENEUR IN INDIA**

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### **Abstract**

Entrepreneurs play a key role in any economy. These are the people who have the skills and initiative necessary to take good new ideas to market and make the right decisions to make the idea profitable. The reward for the risks taken is the potential economic profits the entrepreneur could earn. Technically, a "women entrepreneur" is any women who organizes and manages any enterprise, usually with considerable initiative and risk. However, quite often the term "women-owned business" is used relative to government contracting. In this instance, the entrepreneur (a woman) owns (more than 50%), controls and runs the enterprise.

Data has been collected from number of articles, books, periodicals and websites. The present study has been an attempt to generate awareness and to understand meaning, rationale for diversification. An extensive literature review is done on women entrepreneur. At the end some major problems faced by Indian women entrepreneurs, success stories of Indian women entrepreneurs, factors influencing women entrepreneurship and steps taken by the government for upliftment of Indian women entrepreneurs.

**Keywords:** women entrepreneur, diversification, problems

### **INTRODUCTION**

Women Entrepreneur - It may be defined as a woman or group of women who initiate, organise and run a business enterprise. Government of India has defined women entrepreneurs as owning and controlling an enterprise with a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women.

## **RATIONALE FOR DIVERSIFICATION**

Women entrepreneur are risk bearers, organizes and innovators too. Indian women, who are regarded as better half of the society , are not equal partners in society. Perceptual variables have a crucial influence on the entrepreneurial propensity of women and account for much of the gender differences in entrepreneurial styles. The low literacy rate ( 40% ), low participation rate ( 10 %) of women as compares to 60%, 52%, 18% respectively of their male counterparts prove their disadvantageous position in the society.

The results of the survey conducted by IIT, Delhi are

1. Women own one-third of small business in USA and Canada and the number is likely 50% in the 21st century.
2. Women account for 40% of the total work force in Asian countries.
3. Women outnumber men by at least two lines in China.
4. The percentage of women entrepreneurs has increased from 7.69% in 1992-93 to 10% in year 2000-01, but the number still is significantly low as compared to overall work participation rate i.e. 25.7%.
5. The number of women in technical courses, professional courses and in engineering stream has shown a tremendous rise. Polytechnics and IITs have only 15% girls out of total enrolled students and very less join and set their own enterprises.

## **REVIEW OF LITERATURE**

Singh, 2008, identifies the reasons & influencing factors behind entry of women in entrepreneurship. He explained the characteristics of their businesses in Indian context and also obstacles & challenges. He mentioned the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social unacceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs. He suggested the remedial measures like promoting micro enterprises, unlocking institutional frame work, projecting & pulling to *Women Entrepreneur In India* grow & support the winners etc. The study advocates for ensuring synergy



among women related ministry, economic ministry & social & welfare development ministry of the Government of India.

Tambunan, (2009), made a study on recent developments of women entrepreneurs in Asian developing countries. The study focused mainly on women entrepreneurs in small and medium enterprises based on data analysis and review of recent key literature. This study found that in Asian developing countries SMEs are gaining overwhelming importance; more than 95% of all firms in all sectors on average per country. The study also depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints. However, the study revealed that most of the women entrepreneurs in SMEs are from the category of forced entrepreneurs seeking for better family incomes.

## **METHODOLOGY**

The prepared paper is a descriptive study in nature. The secondary data and information have been analyzed for preparing the paper extensively. The secondary information have been collected from different scholars" and researchers" published books, articles published in different journals, periodicals, conference paper, working paper and websites.

## **OBJECTIVES OF WOMEN ENTREPRENEURS**

- Accept challenges
- Ambitious
- Hard work
- Patience
- Motivator
- Adventurous
- Conscious
- Intelligent

## **PROBLEMS FACED BY INDIAN WOMEN ENTREPRENEURS**

Besides the above basic problems the other problems faced by women entrepreneurs are as follows:

➤ **Family ties:**

Women in India are very emotionally attached to their families. They are supposed to attend to all the domestic work, to look after the children and other members of the family. They are over burden with family responsibilities like extra attention to husband, children and in laws which take away a lots of their time and energy. In such situation, it will be very difficult to concentrate and run the enterprise successfully.

➤ **Male dominated society:**

Even though our constitution speaks of equality between sexes, male chauvinism is still the order of the day. Women are not treated equal to men. Their entry to business requires the approval of the head of the family. Entrepreneurship has traditionally been seen as a male preserve. All these puts a break in the growth of women entrepreneurs.

➤ **Lack of education:**

Women in India are lagging far behind in the field of education. Most of the women (around sixty per cent of total women) are illiterate. Those who are educated are provided either less or inadequate education than their male counterpart partly due to early marriage, partly due to son's higher education and partly due to poverty. Due to lack of proper education, women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to flourish.

➤ **Social barriers:**

The traditions and customs prevailed in Indian societies towards women sometimes stand as an obstacle before them to grow and prosper. Castes and religions dominate with one another and hinders women entrepreneurs too. In rural areas, they face more social barriers. They are

always seen with suspicious eyes.

➤ **Shortage of raw materials:**

The scarcity of raw materials, sometimes nor, availability of proper and adequate raw materials sounds the death-knell of the enterprises run by women entrepreneurs. Women entrepreneurs really face a tough task in getting the required raw material and other necessary inputs for the enterprises when the prices are very high.

➤ **Problem of finance:**

Women entrepreneurs stiffer a lot in raising and meeting the financial needs of the business, bankers, creditors and financial institutes are not coming forward to provide financial assistance to women borrowers on the ground of their less credit worthiness and more chances of business failure. They also face financial problem due to blockage of funds in raw materials, work-in-progress finished goods and non-receipt of payment from customers in time.

➤ **Tough competitions:**

Usually women entrepreneurs employ low technology in the process of production. In a market where the competition is too high, they have to fight hard to survive in the market against the organised sector and their male counterpart who have vast experience and capacity to adopt advanced technology in managing enterprises

➤ **High cost of production:**

Several factors including inefficient management contribute to the high cost of production which stands as a stumbling block before women entrepreneurs. Women entrepreneurs face technology obsolescence due to non-adoption or slow adoption to changing technology which is a major factor of high cost of production.

➤ **Low risk-bearing capacity:**

Women in India are by nature weak, shy and mild. They cannot bear the amount risk which is essential for running an enterprise. Lack of education, training and financial support from outsiders also reduce their ability to bear the risk involved in an enterprises.

➤ **Limited mobility:**

Women mobility in India is highly limited and has become a problem due to traditional values and inability to drive vehicles. Moving alone and asking for a room to stay out in the night for business purposes are still looked upon with suspicious eyes. Sometimes, younger women feel uncomfortable in dealing with men who show extra interest in them than work related aspects.

➤ **Lack of entrepreneurial aptitude:**

Lack of entrepreneurial aptitude is a matter of concern for women entrepreneurs. They have no entrepreneurial bent of mind. Even after attending various training programmes on entrepreneur ship women entrepreneurs fail to tide over the risks and troubles that may come up in an organisational working.

➤ **Limited managerial ability:**

Management has become a specialised job which only efficient managers perform. Women entrepreneurs are not efficient in managerial functions like planning, organising, controlling, coordinating, staffing, directing, motivating etc. of an enterprise. Therefore, less and limited managerial ability of women has become a problem for them to run the enterprise successfully.

➤ **Legal formalities:**

Fulfilling the legal formalities required for running an enterprise becomes an upheaval task on the part of an women entrepreneur because of the prevalence of corrupt practices in

government offices and procedural delays for various licenses, electricity, water and shed allotments. In such situations women entrepreneurs find it hard to concentrate on the smooth working of the enterprise.

➤ **Exploitation by middle men:**

Since women cannot run around for marketing, distribution and money collection, they have to depend on middle men for the above activities. Middle men tend to exploit them in the guise of helping. They add their own profit margin which result in less sales and lesser profit.

**SUCCESSFUL LEADING BUSINESS WOMEN IN INDIA**

The 21<sup>st</sup> century leading business women in India:-

Akhila srinivasan, Managing Director , Shriram Investments Ltd.

Chanda Kocchar, Executive Director, ICICI Bank

Ekta Kapoor, Creative Director, Balaji Telefilms Ltd.

Jyoti Naik, President, Lijjat Papad.

Kiran Mazumdar Shaw, Chairman & Managing director, Biocon Ltd. Lalita D.Gupte, JMD , ICICI Bank.

Naina Lal Kidwar, Deputy CEO , HBSE.

Preetha Reddy , Managing Director, Apollo hospitals.

Priya Paul, Chairman, Apeejay Park Hotels.

Rajshree Pathy, Chairman, Rajshree Sugars & Chemicals Ltd.

Ranjana Kumar, Chairman, NABARD.

## **STEPS TAKEN BY GOVERNMENT**

### **DISTRICT INDUSTRIES CENTER (DICs)**

DICs arrange various lectures and seminars etc. in girls colleges and technical institutes to encourage them to set up their own enterprises.

### **RASHTRIYA MAHILA KOSH**

It was set up in 1993 to provide micro-credit to poor women who had no access to financial institution at reasonable rates of interest with very low transaction costs and simple procedures. It proved quite useful for lower income group women.

### **TRAINING PROGRAMS**

The government of India has started various training programs schemes exclusively for self-employment of women. The training programs include Support for Training and Employment Programs of women (STEP) and Development of Women and Children in Rural Areas (DWCRA).

### **FLO (FICCI Ladies Organization)**

The FLO organizes meetings, seminars and discussions on various aspects of business fields for women and prepares them for the challenge which they may have to face in the operation and growth of their enterprises.

### **WAVE (World Association Of Women Entrepreneur)**

WAVE is an international association of women entrepreneurs. It organizes international conference on women entrepreneurship.

### **ACWW (Association Country Women Of The World)**

The association has one core women entrepreneurs as its members from sixty countries. These are mainly rural entrepreneurs

## STATISTICAL DATA OF WOMEN ENTREPRENEUR IN INDIA

Country	Percentage
INDIA (1970-1971)	14.245
INDIA(1980-1981)	19.7 43
INDIA (1990-1991)	22.340
INDIA (2000-2011)	31.6 35

## CONCLUSION

India is a male dominated society and women are assumed to be economically as well as socially dependent on male members. Women entrepreneurs faced lots of problems like lack of education, social barriers, legal formalities, high cost of production, male dominated society, limited managerial ability, lack of self confidence etc. Various factors like Pull and Push factors influencing women entrepreneurs. Successful leading business women in India. Government takes various steps for the upliftment of women

entrepreneurs in 7th five year plan,8th five year plan and in 9th five year plan. Women have the potential the potential and determination to setup, uphold and supervise their own enterprise in a very systematic manner, appropriate support and encouragement from the society, family, government can make these women entrepreneur a part of mainstream of national economy and they can contribute to the economy progress of India.

## **CHANGING CULTURE IN AN ERA OF E-GADGETS: ISSUES AND CHALLENGES**

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### **ABSTRACT**

Globalization and advancement of modern technology have ushered a new era of e-gadgets that has impacted our lives and brought about tremendous change in our society and culture. On one hand, e-gadgets have eroded the traditional Indian culture and on the other hand, they have opened up a new global world that has led to the emergence of global culture. The objective of the present research paper is to study the impact of e- gadgets on culture and analyze the issues and challenges of the changing culture in an era of e-gadgets. This paper also studies the importance of preserving culture in a fast changing global world.

**Keywords:** Culture, Society, E-gadgets

### **INTRODUCTION**

Dictionary.com defines culture as, “The ideas, customs and social behavior of a particular people of society”. Culture is also the blood of a society which helps us to express it and see the world through the eyes of others. Culture defines our evolutionary identity. There are many types of culture according to their country like Western culture which refers to United States, Eastern culture refers to East Asia, that is, China, Japan, Vietnam, North and South Korea and the Indian subcontinent, Latin culture refers to Central America, South America, Mexico, middle Eastern culture refers to middle east and African culture refers to Africa. India has a multicultural society. E-gadgets are electronic devices which are used by everyone. Gadgets in particular are small tools powered by electronic principles. Electronic gadgets have become an integral part of our lives.

Over the years, the use of e-gadgets has proliferated in our society. In today’s world, it is difficult



to imagine a life without e-gadgets. They have made our life comfortable and easy. But as we know, too much of anything is good for nothing. Nowadays e-gadgets have become a fad and everyone is addicted to them. Just like food and water, they have become indispensable for us. The irony of e-gadgets is that they keep us connected with our friends and family all the time but leave us with little time to spend with them in person. In the words of Sue Johnson, a clinical psychologist, “gadgets create an illusion of connection.”

Affordable e-gadgets like smart phones and cheap internet connection has made e-gadgets all pervasive. Gadgets help in understanding the culture of other people and thus create tolerance for all cultures and lead to peaceful coexistence of people of different cultures. Nevertheless, many anti-social elements have made use of gadgets to spread lies and hatred among different cultural group.

### **USE OF E-GADGETS**

Gadgets have made our life easier and pleasurable like the use of AC during summer, heaters during winter. Television –“An idiot box”, fans, dryers, washers, computer, purifiers are all gadgets. Wherever you look you will be able to see a gadget. Gadgets are also beneficial for disabled people. Electronic eyes for blinds which help them to detect zebra crossing and thus safely cross roads. Similarly there are other gadgets like Braille’s PDA’s, electronic arm, etc.

### **IMPACT OF E-GADGETS**

#### ➤ Impact on Social Life

Youngsters nowadays are addicted to social media so much that they even would eat and drink it if they could. Social medias like facebook, twitter, instagram are a few to name which leads to bad eyesight as they keep using it almost everyday. Even preschoolers have now been addicted to these. Before we used to send postal mails which used to reach the receiver too late, now e-mail has been introduced so that we can mail immediately.

#### ➤ Impact on Music, Art and Dance

Once upon a time we had Indian classical and folk music which was famous but now western music has taken its place. When we check anyone's phone we can get to see only western music. Listening to music for a long time damages the ear drums and leads to wearing of a hearing machine.

It helps to promote listening ability, learning sounds, speeches and helps to stimulate the sense and imagination. Art in the olden days was so helpful and useful to understand our ancestors. Now art refers to our own paintings done by others. The latest art is selfies which leads to deaths. Through television it helps people to show their talent like acting, playing, singing, dancing and so on.

➤ Impact on Food and Festivals

The old and traditional food is now replaced by junk food. In some families we now get to see that even during festivals people don't cook food at home or rather they do not know how to prepare the traditional food and order it online and in hours the unnatural prepared food is in front of them.

Pizza's, burgers, pastas, noodles are the western food culture which has replaced Indian food culture, that is, chakli, nippatu, pongal, etc... We can even find hotels which prepare traditional food in an untraditional method and sell them.

First they used to go home and invite friends, cousins, etc... If there is any function now they are inviting through social media, e-mail, etc which effects culture.

➤ Impact on Clothing and Games

We can now see how Indians are adopting to western culture and American is trying to adapt Indian culture and way of clothing. Kids and students are spending more time on e-gadgets and are totally forgetting indoor and outdoor games. After introducing online games children are addicted to it and are not playing any outdoor games likes badminton, throw ball, etc and they have become so lazy.

➤ Impact on Language

The old languages like Kannada, Telugu, Tamil, Marathi, Malayalam, etc are nowhere to be seen except in schools and colleges as subjects. Even in television most of the advertisements are in English rather than the states language. Even though they are in English, it is not proper English but is distorted English.

### **ISSUES AND CHALLENGES OF USING E-GADGETS**

- Addiction to e-gadgets
- People are leading a virtual life on social media and are getting more detached from the real world.
- The culture of playing outdoor games is also fading away. People are addicted to online games. Games like 'BlueWhale' has proved lethal for the youth.
- The culture of reading books and going to the library has dwindled.
- The culture of face to face conversation is marginalized
- Youth today is more vulnerable to fall in the lure of e-gadgets
- Cell phones have evolved a culture of "cell-fishness".
- People have become emotionally detached.
- Parents spend more time on gadgets than on their children.
- Students spend more time on gadgets than on studies.
- Loss of creativity. Gadgets have given rise to the culture of copy and paste that has killed creative thinking and original writing.
- Arranged marriages have been replaced with finding love on online sites like Tinder, Facebook etc.

### **CONCLUSION**

Anything used wisely is always good for us but when it exceeds the limit, it has negative impact and the same applies for e-gadgets as well. The challenge today is to preserve our cultural identity in the midst of multicultural society and a globalised world. We should strive to become global citizens but without forgetting our roots and cultural identity. Our culture should be upheld as our heritage.

## **THE PROSPECT AND CHALLENGES FACED BY THE SMALL SCALE INDUSTRIES IN INDIA**

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### **Abstract**

Small Scale Industries (SSI) exists in every country. In a developing country like India the small scale sector occupies a special place in the industrial structure. Therefore Government of India has given this sector an important place in the framework of Indian economic planning for ideological as well as economic reasons. As a result, small sector has achieved an impressive growth in the number of units and production over the last six decades after independence. In spite of having huge potentialities, the Indian small scale industries could not progress satisfactorily as these industries are suffering from various weaknesses. Thus, in this research paper an effort has been made to identify the problems relating to the Indian small scale industries and to know the prospects of Indian small scale industries.

**Keywords:** Indian Small Scale Industries, Employment Generation and growth, Lack of machinery and equipment.

### **INTRODUCTION**

Small Scale Industries (SSI) exists in every country. In a developing country like India the small scale sector occupies a special place in the industrial structure. In our country manpower is abundant but capital is relatively scarce. Small scale industries tend to be labour intensive. Therefore, these industries are better suited to the country's resource potential. In view of the vast potential of small scale sector, the Government of India has given this sector an important place in the framework of Indian economic planning for ideological as well as economic reasons. As a result, small sector has achieved an impressive growth in the number of units and production over the last six decades after independence. In spite of having huge potentialities, the Indian small scale industries could not progress satisfactorily as these industries are suffering from various weaknesses. Thus, in this research paper an effort has been made to examine the present position and performance of SSI sector in India and its role in the economy. It also covers weakness of the SSI sector and to suggest measures to

remove the weakness.

### **Definition of Small Scale Industries**

These are the industrial undertakings having fixed investment in plant and machinery, whether held on ownership basis or lease basis or hire purchase basis not exceeding Rs. 1 crore.

Types of SSIs:

#### **Ancillary Units**

These are industrial undertakings having fixed investment in plant and machinery not exceeding Rs. 1 crore engaged in or proposed to engage in,

- The manufacture of parts, components, sub-assemblies, tooling or intermediaries, or
- The rendering of services supplying 30 percent of their production or services as the case may be, to other units for production of other articles.

#### **Tiny Units**

These refer to undertakings having fixed investment in plant and machinery not exceeding Rs. 23 lakhs. These also include undertakings providing services such as laundry, Xeroxing, repairs and maintenance of customer equipment and machinery, hatching and poultry etc. Located in towns with population less than 50,000.

#### **Small Scale Establishments**

These mean enterprises engaged in personal or household services in rural areas and town with population not exceeding 50000 and having fixed investment in plant and machinery not exceeding Rs. 25 lakhs.

#### **Household Industries**

These cover artisans skilled craftsman and technicians who can work in their own houses if their work requires less than 300 square feet space, less than 1 Kw power, less than 5 workers and no pollution is caused. Handicrafts, toys, dolls, small plastic and paper products electronic and electrical gadgets.

### **Characteristics of Small-Scale Industries:**

➤ **Ownership:**

Ownership of small scale unit is with one individual in sole-proprietorship or it can be with a few individuals in partnership.

➤ **Management and control:**

A small-scale unit is normally a one man show and even in case of partnership the activities are mainly carried out by the active partner and the rest are generally sleeping partners. These units are managed in a personalised fashion. The owner is actively involved in all the decisions

concerning business.

➤ **Area of operation:**

The area of operation of small units is generally localised catering to the local or regional demand. The overall resources at the disposal of small scale units are limited and as a result of this, it is forced to confine its activities to the local level.

➤ **Technology:**

Small industries are fairly labour intensive with comparatively smaller capital investment than the larger units. Therefore, these units are more suited for economics where capital is scarce and there is abundant supply of labour.

➤ **Gestation period:**

Gestation period is that period after which teething problems are over and return on investment starts. Gestation period of small scale unit is less as compared to large scale

unit.

➤ Flexibility:

Small scale units as compared to large scale units are more change susceptible and highly reactive and responsive to socio-economic conditions.

They are more flexible to adopt changes like new method of production, introduction of new products etc.

➤ Resources:

Small scale units use local or indigenous resources and as such can be located anywhere subject to the availability of these resources like labour and raw materials.

➤ Dispersal of units:

Small scale units use local resources and can be dispersed over a wide territory. The development of small scale units in rural and backward areas promotes more balanced regional development and can prevent the influx of job seekers from rural areas to cities.

In a developing country like India, the role and importance of small-scale industries is very significant towards poverty eradication, employment generation, rural development and creating regional balance in promotion and growth of various development activities.

**Role of SSIs in India:**

It is estimated that this sector has been contributing about 40% of the gross value of output produced in the manufacturing sector and the generation of employment by the small-scale sector is more than five times to that of the large-scale sector.

This clearly shows the importance of small-scale industries in the economic development of the country. The small-scale industry have been playing an important role in the growth process of Indian economy since independence in spite of stiff competition from the large

sector and not very encouraging support from the government.

The following are some of the important role played by small- scale industries in India.

➤ **Employment generation:**

The basic problem that is confronting the Indian economy is increasing pressure of population on the land and the need to create massive employment opportunities. This problem is solved to larger extent by small-scale industries because small- scale industries are labour intensive in character. They generate huge number of employment opportunities. Employment generation by this sector has shown a phenomenal growth. It is a powerful tool of job creation.

➤ **Mobilisation of resources and entrepreneurial skill:**

Small-scale industries can mobilize a good amount of savings and entrepreneurial skill from rural and semi-urban areas remain untouched from the clutches of large industries and put them into productive use by investing in small-scale units. Small entrepreneurs also improve social welfare of a country by harnessing dormant, previously overlooked talent.

Thus, a huge amount of latent resources are being mobilised by the small-scale sector for the development of the economy.

➤ **Equitable distribution of income**

Small entrepreneurs stimulate a redistribution of wealth, income and political power within societies in ways that are economically positive and without being politically disruptive.

Thus small-scale industries ensures equitable distribution of income and wealth in the Indian society which is largely characterised by more concentration of income and wealth in the organised section keeping unorganised sector undeveloped. This is mainly due to the fact that small industries are widespread as compared to large industries and are having large employment potential.



➤ Regional dispersal of industries:

There has been massive concentration of industries in a few large cities of different states of Indian union. People migrate from rural and semi urban areas to these highly developed centres in search of employment and sometimes to earn a better living which ultimately leads to many evil consequences of over-crowding, pollution, creation of slums, etc. This problem of Indian economy is better solved by small- scale industries which utilise local resources and brings about dispersion of industries in the various parts of the country thus promotes balanced regional development.

➤ Provides opportunities for development of technology:

Small-scale industries have tremendous capacity to generate or absorb innovations. They provide ample opportunities for the development of technology and technology in return, creates an environment conducive to the development of small units. The entrepreneurs of small units play a strategic role in commercialising new inventions and products. It also facilitates the transfer of technology from one to the other. As a result, the economy reaps the benefit of improved technology.

➤ Indigenisation:

Small-scale industries make better use of indigenous organisational and management capabilities by drawing on a pool of entrepreneurial talent that is limited in the early stages of economic development. They provide productive outlets for the enterprising independent people. They also provide a seed bed for entrepreneurial talent and a testing round for new ventures.

➤ Promotes exports:

Small-scale industries have registered a phenomenal growth in export over the years. The value of exports of products of small-scale industries has increased to Rs. 393 crores in 1973-74 to Rs. 71, 244 crores in 2002-03. This contributes about 35% India's total export.

Thus they help in increasing the country's foreign exchange reserves thereby reduces the pressure on country's balance of payment.

➤ Supports the growth of large industries:

The small-scale industries play an important role in assisting bigger industries and projects so that the planned activity of development work is timely attended. They support the growth of large industries by providing, components, accessories and semi finished goods required by them. In fact, small industries can breathe vitality into the life of large industries

➤ Better industrial relations:

Better industrial relations between the employer and employees helps in increasing the efficiency of employees and reducing the frequency of industrial disputes. The loss of production and man- days are comparatively less in small- scale industries. There is hardly any strikes and lock out in these industries due to good employee-employer relationship.

### **.REVIEW OF LITERATURE**

- Sreenivasulu and Rathnakumari (2013) analyzed the Growth in handicrafts industries. The paper highlights the causes and remedies of industrial sickness of small scale industries in Aurangabad.
- Bilal and Bhat (2013) in their study on the Growth, performance and challenges of Small Scale Industries in Jammu and Kashmir, revealed that besides the growth potential of the sector and its critical role in employment generation of Jammu and Kashmir State, it also contributes to the Gross State Domestic Product (GSDP) that is, it contributes 12.55% to GSDP. The study is significant in the sense that the State of Jammu and Kashmir is relatively a backward region of the country both economically and educationally and thus the paper presents a good setting for investigation to know about what is the performance of SSIs in J & K and how SSIs generate some sort of self-employment and income and what are the challenges that these industries face.
- Etebefia and Akinkumi (2013), their study examined the contribution of small scale industries to the national economy.

- Kanagarathinam and Sukumar (2013), in their Study on Marketing Strategies in Small Scale Industries, highlighted that effective marketing of small scale industrial products would ensure higher levels of income, consumption, and employment which increase the standard of living of the people. Marketing is demanding greater attention not only from industrialists especially of the small scale sector but also from the planners and economists.
- This empirical study covers the socio-economic conditions and marketing strategies of
- SSIs and identifies the marketing problems of SSIs. The aim of this study is to generate awareness among the SSIs regarding the blind spots in marketing their products.

### **ANALYSIS AND DISCUSSIONS**

Small-scale industries have been playing a momentous role in overall economic development of a country like India where millions of people are unemployed or underemployed. Poverty and unemployment are two of the burning problems of the country today.

This sector solves these two problems through providing immediate large-scale employment, with lower investments. According to Dr. Manmohan Singh, “the key to our success in employment lies in the success of manufacturing in the small scale sector.”

The economic development of any country primarily depends upon the establishment of industries, which require sufficient amount of capital. In a country like India, where capital is scarce and unemployment is wide spread, growth of small-scale industries is vital in order to achieve balanced economic growth.

The strength of small-scale enterprises lies in their wide spread dispersal in rural, semi-urban and urban areas, fostering entrepreneurial base, shorter gestation period, and equitable distribution of income and wealth. Having recognized the significance of SSI sector, the Government of India has set up various agencies and institutions at different levels-central, state and local, have been pursuing the policy of protection and promotion of this sector since independence and also offered several incentives and concessions for their promotion and development.

Since the launching of five-year plans in country the SSI sector has grown at a phenomenal rate. This sector comprises 95 per cent of the total industrial units in the country, accounting for 40 per cent of the total industrial production, 34 percent of the national exports, and 250 lakh persons of industrial employment.

So, this sector emerged as a bosom and dynamic part of the Indian economy. In fact, it is one side of the coin. Another side there is another story that tells us the declining position of the small-scale industries in India. Due to the Liberalization, Privatization and Globalization (LPG), the importance of the government is shifted from labor intensive industries to capital intensive industries. It leads to decline of small-scale industrials gradually during post LPG period.

In this paper an earnest attempt is made to analyze the condition of SSIs, challenges and future opportunities in India.

## **SWOT ANALYSIS OF SMALL SCALE INDUSTRIES IN INDIA**

**SWOT ANALYSIS :-** Swot analysis is a strategic planning method used to evaluate the Strengths, Weaknesses, Opportunities, and Threats involved in a project or in a business venture. It involves specifying the objective of the business venture or project and identifying the internal and external factors that are favourable and unfavourable to achieve that objective. The technique is credited to Albert Humphrey, who led a convention at Stanford University in the 1960s and 1970s using data from Fortune 500 companies.

A SWOT analysis must first start with defining a desired end state or objective. A SWOT analysis may be incorporated into the strategic planning model. Strategic Planning has been the subject of much research.

- **Strengths-** Characteristics of the business or team that give it an advantage over others in the industry.
- **Weaknesses-** These are characteristics that place the firm at a disadvantage relative to others.
- **Opportunities-** External chances to make greater sales or profits in the environment.

- Threats- External elements in the environment that could cause trouble for the business. The aim of any SWOT analysis is to identify the key internal and external factors that are important to achieving the objective. These come from within the company's unique value chain. SWOT analysis groups key pieces of information into two main categories:
- Internal factors – The strengths and weaknesses internal to the organization.
- External factors – The opportunities and threats presented by the external environment to the organization. The internal factors may be viewed as strengths or weaknesses depending upon their impact on the organization's objectives. What may represent strengths with respect to one objective may be weaknesses for another objective. The factors may include all of the 4P's; as well as personnel, finance, manufacturing capabilities, and so on. The external factors may include macroeconomic matters, technological change, legislation, and socio-cultural changes, as well as changes in the marketplace or competitive position. The results are often presented in the form of a matrix. SWOT analysis is just one method of categorization and has its own weaknesses. For example, it may tend to persuade companies to compile lists rather than think about what is actually important in achieving objectives. It also presents the resulting lists uncritically and without clear prioritization so that, for example, weak opportunities may appear to balance strong threats.

## **DATA ANALYSIS OF SMALL SCALE INDUSTRY FROM 1995-2010**

Research Methodology analysis:- The data has been collected from secondary sources comprising of micro, small and medium enterprises annual reports and Ministry of Commerce, Government of India from the period of 1995-1996 to 2009-10. The collected data has been classified and analyzed in a systematic manner. For analysis, statistical tools such as annual growth rates and compound annual growth rates (CAGR) have been used in the study.

TABLE OF PRODUCTION AND CAGR MICRO, SMALL & MEDIUM ENTERPRISES

Year	Number of units (Lakhs)	Yearly growth of Number of units (%)	Production (Rupees Crore)	Yearly growth of production (%)	Exports (Rupees lakhs)	Yearly growth of exports (%)	Investment (Rs.lakhs)	Yearly growth of investment
1995-96	8.28	-	121175	11.40	36470	25.46	125750	1.58
1996-97	8.62	3.94	134892	11.32	39248	7.62	130560	3.83
1997-98	8.97	4.06	146263	8.43	44442	13.23	133242	2.05
1998-99	9.34	4.12	157525	7.69	7.69	48979	135482	1.68
1999-2000	9.72	4.06	170379	58.16	58.16	54200	139982	3.32
2000 -01	10.11	4.01	18440	8.23	69797	28.78	146845	4.90
2001 -02	10.52	4.05	282270	53.07	71244	2.07	154349	5.11
2002 -03	10.95	4.08	306771	8.68	86013	20.73	162317	5.16
2003 -04	11.40	4.10	336344	9.64	97644	13.52	170219	4.87
2004 -05	11.86	4.03	372938	10.23	124417	27.42	178699	4.98
2005 -06	12.34	4.04	418883	12.32	450242	20.75	188113	5.27
2006 -07	26.10	11.50	471663	12.59	182538	21.49	207307	10.20
2007-08	27.28	4.52	532979	12.99	202017	10.67	197046	4.95
2008-09	28.52	4.54	594295	11.50	214387	6.12	203149	3.09
2009-10	29.81	4.05	655611	10.32	238752	11.26	209252	3.00

Source : Ministry of Commerce

### Analysis of Factors Responsible for Fear and Challenges to Small Scale Industry of India

Force of WTO (world trade organization) on SSI in India: - with the coming of WTO in 1995 it has far reaching effect on all types of SSI units in India, whether catering for domestic or global market. With the Fear and Challenges Faced by Small Scale Industries

of India in the World of Globalisation © 2013 Global Journals Inc. (US) Global Journal of Human Social Science Volume XIII Issue III Version I Year 2013 20462 ( ) H enforcement of several agreements it is likely to have for reaching implication SSI sector in India, with regard to their competitive ability and integration with the global markets. Following are some of the factors which are relevant for India, particularly from the point of view of small scale sector (SSI) and need to be addressed appropriately so that much needed protection is required to be given to the Indian SSI units:-

- Spread of quantitative restrictions (QRs): - There are some quantitative restrictions which India is maintaining on certain agricultural, textile and other industrial products under Article XVIII-B of General agreement of trade and tariffs. India has notified a particular period to WTO, spread over seven years during which these import restrictions are to be removed. The restrictions imposed by India before WTO has been disputed by USA and dispute settlement panel has given judgment against India. Withdrawal of QRs means diluting the reservation policy on SSI product. Due to the removal of QRs many of the SSI units, especially those in the consumer goods sector, will find it difficult to survive as more imported product will find easy access to the Indian market. Therefore, government should provide a package of assistance to those products which are without any reservation so that their competitive power is enhanced.
- Tariffs on industrial goods: - Though Indian SSIs have been hindered by some bottlenecks and have no access to economies of scale therefore some protection has been granted to them. As by the passage of time India has remove quantitative restrictions as per notification given by India to WTO so that protection level by way of tariff is also likely to come down. India is committed to a ceiling tariff binding of 40% on finished goods and 20% on intermediate goods, machinery and equipment. This brings another challenge for the SMEs, with their high cost of in efficiency and low support facilities such as better infrastructure in comparison to others.

### **Subsidies to the SSI units**

Though subsidies are not permitted but subsidies provide by the government to Small and Medium Enterprises (SMEs) identified on the bases of their size, number or employment

would be Non-Actionable Subsidies. Non-Actionable Subsidies are those which are granted on the bases of objective criteria that are economic in nature and horizontal in application and do not favor certain enterprises over others and are not specific. Countries which import cannot levy countervailing duties on Non-Actionable Subsidies. Therefore, in India SMEs should know to be competitive without present set of subsidies. This is really big challenge what SMEs are facing.

- Access to the market: - It has been argued by some of the people that bringing down of tariff walls is in the country's interest and will get higher market access globally. There are several such items where India stands to gain and by taking liberal stand on this issue, India can actually benefit in terms of market access. We may lose in certain areas, but it is important to note that India cannot gain a large share in the global market it tries to keep its tariffs high.
- Measures retaliated to environment and ecological perspective: - These measures mainly affect agro based and dairy products. In the developed words, there are high standards which are difficult to achieve in developing countries like India, due to heavy investment involved. Developing countries have been regularly opposing it. For example, textile export account for 55% of India's export earning and according to one estimate, over 60% of production is by small scale enterprises. But the stringent environment conditions in developed countries have adverse consequences for India's export.

## OBJECTIVES OF SMALL SCALE INDUSTRIES

- Advising the Government in policy formulation for the promotion and development of small scale industries.
- Providing techno-economic and managerial consultancy, common facilities and extension services to small scale units.
- Providing facilities for technology upgradation, modernisation, quality improvement and infrastructure.
- Developing Human Resources through training and skill upgradation.
- Providing economic information services.
- Maintaining a close liaison with the Central Ministries, Planning Commission, State



Governments, Financial Institutions and other Organisations concerned with development of Small Scale Industries.

- Evolving and coordinating Policies and Programmes for development of Small Scale Industries as ancillaries to large and medium scale industries.
- To adopt latest technology aimed at producing better quality products at lower cost.
- To mobilize and ensure optimum utilization of unexploited resources of the country.
- To remove economic backwardness of rural and less developed regions of the economy.
- To ensure equitable distribution of income and wealth.
- To create employment opportunities with less investment.
- To reduce regional imbalances.
- To solve unemployment problem.
- To improve standard of living.

## CONCLUSION

The greatest challenge before SSI is to globally change itself. It cannot survive because of high tariff barriers or non tariff barriers like import licensing. It cannot hope to get subsidies from the government indefinitely. Indian SSI will have to be at par with the best in the world by raising their level of efficiency and competitiveness because at present time they are facing competition in the domestic as well as international market from multiple sources. Imported goods coming into the domestic market at lower import duties are offering stiff competition. Therefore, various measures that can be taken in order to revive SSI from such fears and challenge are: - In present scenario Indian SSI have poor infrastructure, technically and financially weak and unable to look at their right destination. Therefore, we may have to redefine the SSI unit in tune with international SME.

## **CONCEPTUAL STUDY ON WOMEN ENTREPRENEURS IN INDIA**

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### **ABSTRACT**

In current scenario women entrepreneurs are playing very vital role and they have become important part of the global business environment and it is truly essential for the sustainable development and social progress. In India though women are playing key role in the society, but still their entrepreneurial ability has not been properly tapped due to the lower status and the less opportunities of woman in society.

Entrepreneurship has been male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. Now-a-days women enter not only in selected professions but also in professions like trade, industry etc. Women are willing to take up business and contribute to the nation's growth.

This conceptual paper emphasizes and indicates the women entrepreneurs as the impending emerging resources in current economic reforms.

**Keywords:** Women Entrepreneurs, Social Progress, Challenges, Roles, Economic Reforms

### **INTRODUCTION**

In developing economies, the small savings of rural areas are contributing more in establishing the small and micro enterprise in India which in terms leads to woman enterprise. Women entrepreneurs may be defined as the women or a group of women who commence and operate a business venture. A Women entrepreneur has many functions like undertaking risk, introduction of new innovation, co-ordination and providing effective leadership in all aspects of business.

In Indian scenario, Women were not given much importance. So the whole idea of Women entrepreneurs were kept idle in the rooms of their houses and the women's has to face many challenges, risk to come forward in the society. The sociologist's believe that certain cultures and communities promote entrepreneurship in India. Say like Gujarati's and Sindhi's are very enterprising.

Government of India has described Women entrepreneurs as an enterprise wholly owned, managed and control is under the women, having at least financial interest is 51% of capital and giving at least 51% of employment generated in the organisation to women. It is estimated that women entrepreneur is presently 10% of the total number of entrepreneurs in India with growing percentage from year to year. It is likely that in other 5 years women will comprise 20% of the entrepreneurial force (saidapur et.al, 2012).

At present women entrepreneurs are highly increasing in the economy of almost all countries because the women's who have become entrepreneurs today had many hidden talents and they came forward to express it. Recently adopted national policy of empowerment of women (2001) is in to action and ensures the survival, protection and development of women entrepreneurship.

### **OBJECTIVES OF THE STUDY**

- To determine the facts and figure about entrepreneurship.
- To find out the challenges faced by woman entrepreneurs in India.
- To know the importance of women entrepreneurs.
- To draw conclusions and offer suggestions.

### **FACTS AND FIGURES ABOUT WOMEN ENTERPRENEURS**

- Women own 1/3 of small business in USA and Canada and the numbers likely to be 50% in the coming century.
- Women account for 40% of the total work force in Asian countries.
- Women outnumber men by at least 2 lines in China.

- The percentage of Women entrepreneurs has increased from 7.69% in 1992-93 to 10% in the year 2000-01, but the number still is significantly low as compared to overall work participation rate that is 25.7%.
- The number of women in technical courses, professional courses, and in engineering stream has shown a tremendous rise. Polytechnics and IITs have only 15% girls out of total enrolled students and very less join and set their own enterprise.
- Around 8% of women have an interest in starting an enterprise or are giving it serious thought, compared with 13% of men.
- Around 1 in 5 women come into self-employment from unemployment compared with around 1 in 15 for men.
- Only 2% of men cite family commitments as a reason for becoming self-employed, compared with 21% of women.

### **CHALLENGES FACED BY WOMEN ENTREPRENEUR**

- **FINANCIAL PROBLEMS:** Obtaining the support of bankers, managing the working capital, lack of credit resources are the problems which still remain in the domain of males. Studies have shown that even educated modern women entrepreneurs in developing economies experienced difficulties in obtaining loans.
- **MARKETING PROBLEMS:** Many business women find it very difficult to capture the market share and market their products well popular and accepted by customer.
- **FAMILY CONFLICTS:** women also face the conflict of performing of home role as they are not available to spend enough time with their families. They spend long hours in business and as a result, they find it difficult to meet the demand of their family members and society as well.
- **SOCIAL BARRIERS:** Women entrepreneurs in India are always seen with suspicious eyes, particularly in rural areas, they face more social barriers. Not only this, so many castes and religions dominate with one another and hinders women entrepreneurs.
- **LACK OF SELF – CONFIDENCE:** Women lack confidence and they even hesitate taking risk. They are conservative to taking risk and their risk-bearing capacity is also less.
- **HEAVY COMPETATION:** Many of women entrepreneurs have imperfect organizational setup. But they have to face severe competition from organised industries.
- **ABSENCE OF ENTREPRENEUR APTITUDE:** Many women take the training by attending the

entrepreneurship development programmes without an entrepreneurial bent of mind. As per a study, involvement of women in the small scale sector as owners stands at mere 7% only.

- **LACK OF FOCUS ON CAREER OBLIGATIONS:** Indian women do not focus on their career obligations in the same manner as they do on their family and personal life. Despite having excellent entrepreneurial abilities, they do not focus on their career obligations. Their lack of focus towards their career creates a problem in promoting women entrepreneurship.

## **CHARACTERISTIC ROLES OF WOMEN ENTERPRENEURSHIP**

- **IMAGINATIVE:** It refers to the imaginative approach or original ideas with competitive market. It further implies that women entrepreneurs have association with knowledgeable people and contracting the right organisation offering support and services.
- **ATTRIBUTE TO WORK HARD:** Enterprising women have further ability to work hard. The imaginative ideas have to come to a fair play. Hardworking is needed to build up an enterprise.
- **PERSISTENCE:** Women entrepreneurs must have an intention to fulfil their dreams. They have to make a dream transferred into an idea enterprise; studies show that successful women work hard.
- **ABILITY AND DESIRE TO TAKE RISK:** The desire refers to the willingness to take risk and ability to the proficiency in plan making forecast estimates an calculations.
- **PROFIT EARNING CAPACITY:** She should have a capacity to get maximum return out in of invested capital.
- **CO-ORDINATION, ADMINISTRATION AND CONTROL**
- **SUPERVISION AND LEADERSHIP**
- **INTRODUCTION OF INNOVATIONS**

## **Conclusion**

Empowering women entrepreneurs is crucial for achieving the goals of sustainable development and hindering their growth must be reduced to enable full participation in the business. Apart from training programs newsletters, mentoring, trade fairs and exhibitions also can be a source for entrepreneurial development. As a result, the desired outcomes of the business are quickly achieved and more of remunerative business opportunities are found.

Therefore promoting entrepreneurship among Indian women is certainly a short-cut to rapid economic growth and development. Let us try to eradicate all kinds of gender bias and those allow women to be a great entrepreneur at par with men.

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## **PROSPECTUS AND CHALLENGES FACED BY SMALL SCALE INDUSTRIES INDIA**

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### **Abstract**

Small Scale Industries (SSI) exists in every country. In a developing country like India the small scale sector occupies a special place in the industrial structure. Therefore Government of India has given this sector an important place in the framework of Indian economic planning for ideological as well as economic reasons. As a result, small sector has achieved an impressive growth in the number of units and production over the last six decades after independence. In spite of having huge potentialities, the Indian small scale industries could not progress satisfactorily as these industries are suffering from various weaknesses. Thus, in this research paper an effort has been made to identify the problems relating to the Indian small scale industries and to know the prospects of Indian small scale industries.

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- The manufacture of parts, components, sub-assemblies, tooling or intermediaries, or
- The rendering of services supplying 30 percent of their production or services as the case may be, to other units for production of other articles.

**Tiny Units:** These refer to undertakings having fixed investment in plant and machinery not exceeding Rs. 23 lakhs. These also include undertakings providing services such as laundry, Xeroxing, repairs and maintenance of customer equipment and machinery, hatching and poultry etc. Located in towns with population less than 50,000.

**Small Scale Establishments:** These mean enterprises engaged in personal or household services in rural areas and town with population not exceeding 50000 and having fixed investment in plant and machinery not exceeding Rs. 25 lakhs.

**Household Industries:** These cover artisans skilled craftsman and technicians who can work in their own houses if their work requires less than 300 square feet space, less than 1 Kw power, less than 5 workers and no pollution is caused. Handicrafts, toys, dolls, small plastic and paper products electronic and electrical gadgets are some examples of these industries.



## **Characteristics of Small-Scale Industries**

- **Ownership:**Ownership of small scale unit is with one individual in sole-proprietorship or it can be with a few individuals in partnership.
- **Management and control:**A small-scale unit is normally a one man show and even in case of partnership the activities are mainly carried out by the active partner and the rest are generally sleeping partners. These units are managed in a personalised fashion.
- **Area of operation:**The area of operation of small units is generally localised catering to the local or regional demand.
- **Technology:**Small industries are fairly labour intensive with comparatively smaller capital investment than the larger units. Therefore, these units are more suited for economics where capital is scarce and there is abundant supply of labour.
- **Gestation period:**Gestation period is that period after which teething problems are over and return on investment starts. Gestation period of small scale unit is less as compared to large scale unit.
- **Flexibility:**Small scale units as compared to large scale units are more change susceptible and highly reactive and responsive to socio-economic conditions.
- **Resources:**Small scale units use local or indigenous resources and as such can be located anywhere subject to the availability of these resources like labour and raw materials.
- **Dispersal of units:** The development of small scale units in rural and backward areas promotes more balanced regional development and can prevent the influx of job seekers from rural areas to cities.

In a developing country like India, the role and importance of small-scale industries is very significant towards poverty eradication, employment generation, rural development and creating regional balance in promotion and growth of various development activities.

### **Role of SSIs in India:**

It is estimated that this sector has been contributing about 40% of the gross value of output produced in the manufacturing sector and the generation of employment by the small-scale sector is more than five times to that of the large-scale sector.

This clearly shows the importance of small-scale industries in the economic development of the country. The small-scale industry have been playing an important role in the growth process of Indian economy since independence in spite of stiff competition from the large sector and not very encouraging support from the government.

The following are some of the important role played by small- scale industries in India.

- Mobilisation of resources and entrepreneurial skill
- Equitable distribution of income
- Employment Generation
- Regional dispersal of industries
- Provides opportunities for development of technology
- Indigenisation
- Promotes exports
- Supports the growth of large industries
- Better industrial relations

### **REVIEW OF LITERATURE**

Sreenivasulu and Rathnakumari (2013) analyzed the Growthdicrafts industries. The paper highlights the causes and remedies of industrial sickness of small scale industries inAurangabad.

Bilal and Bhat (2013) in their study on the Growth, performance and challenges of Small Scale Industries in Jammu and Kashmir, revealed that besides the growth potential of the sector andits critical role in employment generation of Jammu and Kashmir State, it also contributes to the Gross State Domestic Product (GSDP) that is, it contributes 12.55% to GSDP. The study is significant in the sense that the State of Jammu and Kashmir is relatively a backward region of the country both

economically and educationally and thus the paper presents a good setting for investigation to know about what is the performance of SSIs in J & K and how SSIs generate some sort of self-employment and income and what are the challenges that these industries face.

Etebefia and Akinkumi (2013), this study examined the contribution of small scale industries to the national economy.

Kanagarathinam and Sukumar (2013), in their Study on Marketing Strategies in Small Scale Industries, highlighted that effective marketing of small scale industrial products would ensure higher levels of income, consumption, and employment which increase the standard of living of the people. Marketing is demanding greater attention not only from industrialists especially of the small scale sector but also from the planners and economists.

This empirical study covers the socio-economic conditions and marketing strategies of SSIs and identifies the marketing problems of SSIs. The aim of this study is to generate awareness among the SSIs regarding the blind spots in marketing their products.

## **ANALYSIS AND DISCUSSIONS**

The strength of small-scale enterprises lies in their wide spread dispersal in rural, semi-urban and urban areas, fostering entrepreneurial base, shorter gestation period, and equitable distribution of income and wealth. Having recognized the significance of SSI sector, the Government of India has set up various agencies and institutions at different levels—central, state and local, have been pursuing the policy of protection and promotion of this sector since independence and also offered several incentives and concessions for their promotion and development.

Since the launching of five-year plans in country the SSI sector has grown at a phenomenal rate. This sector comprises 95 per cent of the total industrial units in the country, accounting for 40 per cent of the total industrial production, 34 percent of the national exports, and 250 lakh persons of industrial employment.

So, this sector emerged as a bosom and dynamic part of the Indian economy. In fact, it is one side of the coin. Another side there is another story that tells us the declining position of the small-scale industries in India. Due to the Liberalization, Privatization and Globalization

(LPG), the importance of the government is shifted from labor intensive industries to capital intensive industries. It leads to decline of small-scale industrials gradually during post LPG period.

### **SWOT ANALYSIS OF SMALL SCALE INDUSTRIES IN INDIA**

**SWOT ANALYSIS :-** Swot analysis is a strategic planning method used to evaluate the Strengths, Weaknesses, Opportunities, and Threats involved in a project or in a business venture. It involves specifying the objective of the business venture or project and identifying the internal and external factors that are favourable and unfavourable to achieve that objective.

A SWOT analysis must first start with defining a desired end state or objective. A SWOT analysis may be incorporated into the strategic planning model. Strategic Planning has been the subject of much research.

- **Strengths-** Characteristics of the business or team that give it an advantage over others in the industry.
  - **Weaknesses-** These are characteristics that place the firm at a disadvantage relative to others.
  - **Opportunities-** External chances to make greater sales or profits in the environment.
  - **Threats-** External elements in the environment that could cause trouble for the business. The aim of any SWOT analysis is to identify the key internal and external factors that are important to achieving the objective. These come from within the company's unique value chain. SWOT analysis groups key pieces of information into two main categories:
    - **Internal factors –** The strengths and weaknesses internal to the organization.
    - **External factors –** The opportunities and threats presented by the external environment to the organization. SWOT analysis is just one method of categorization and has its own weaknesses. For example, it may tend to persuade companies to compile lists rather than think about what is actually important in achieving objectives. It also presents the resulting lists uncritically and without clear prioritization so that, for example, weak opportunities may appear to balance strong threats.

## **Analysis of Factors Responsible for Fear and Challenges to Small Scale Industry of India**

Force of WTO (world trade organization) on SSI in India: - with the coming of WTO in 1995 it has far reaching effect on all types of SSI units in India, whether catering for domestic or global market. With the Fear and Challenges Faced by Small Scale Industries of India in the World of Globalisation © 2013 Global Journals Inc. (US) Global Journal of Human Social Science Volume XIII Issue III Version I Year 2013 20462 ( ) H enforcement of several agreements it is likely to have far reaching implication SSI sector in India, with regard to their competitive ability and integration with the global markets. Following are some of the factors which are relevant for India, particularly from the point of view of small scale sector (SSI) and need to be addressed appropriately so that much needed protection is required to be given to the Indian SSI units:-

- Spread of quantitative restrictions .
- Tariffs on industrial goods .
- Subsidies to the SSI units.
- Access to the market:
- Measures retaliated to environment and ecological perspective.

### **OBJECTIVES OF SMALL SCALE INDUSTRIES**

- Advising the Government in policy formulation for the promotion and development of small scale industries.
- Providing techno-economic and managerial consultancy, common facilities and extension services to small scale units.
- Providing facilities for technology upgradation, modernisation, quality improvement and infrastructure.
- Developing Human Resources through training and skill upgradation.
- Providing economic information services.
- Maintaining a close liaison with the Central Ministries, Planning Commission, State Governments, Financial Institutions and other Organisations concerned with development of Small Scale Industries.

- Evolving and coordinating Policies and Programmes for development of Small Scale Industries as ancillaries to large and medium scale industries.
- To adopt latest technology aimed at producing better quality products at lower cost.
- To mobilize and ensure optimum utilization of unexploited resources of the country.
- To remove economic backwardness of rural and less developed regions of the economy.
- To ensure equitable distribution of income and wealth.
- To create employment opportunities with less investment.
- To reduce regional imbalances.
- To solve unemployment problem.

## **CONCLUSION**

The greatest challenge before SSI is to globally change itself. It cannot survive because of high tariff barriers or non tariff barriers like import licensing. It cannot hope to get subsidies from the government indefinitely. Indian SSI will have to be at par with the best in the world by raising their level of efficiency and competitiveness because at present time they are facing competition in the domestic as well as international market from multiple sources. Imported goods coming into the domestic market at lower import duties are offering stiff competition. Therefore, various measures that can be taken in order to revive SSI from such fears and challenge are: - In present scenario Indian SSI have poor infrastructure, technically and financially weak and unable to look at their right destination. Therefore, we may have to redefine the SSI unit in tune with international SME.

## AN INVESTIGATION OF PERSONALITY ON SOLO ENTREPRENEUR

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### **Abstract**

This paper overviews all over Developments, History, Various personality variables determine entrepreneurial intentions and ultimately entrepreneurial success. This paper investigated the influence of personality on entrepreneurial success. An organization comes into existence only because of the efforts put in by an individual, who would be prepared to assume responsibility of leading the enterprise with him. For that, the individual must have special quality that is known as entrepreneurship. Entrepreneurship as an economic activity emerges and functions in sociological and cultural environment. It could be conceived as an individual's free choice activity or a social group's occupation or profession. The entrepreneurs perform vital function in economic development of a nation. They have been referred to as the human agents needed to mobilize capital, to exploit natural resources, to often develop innovative products or concepts, to create markets and to carry on business. It may be construed that the entrepreneurial contribution spells the difference between prosperity and poverty among nations. A successful entrepreneur is always aware of the new developments and changes that take place around him in the society and is prepared to adapt to the changing needs of the society. He is the central point, around whom all other factors of production, productive resources and techniques shall revolve. He integrates talent, abilities and drives to transform the resources into profitable ventures.

**Keywords:** *Single entrepreneur, solo entrepreneur, risk-taking behaviour, entrepreneurial success.*

### **INTRODUCTION**

A sole proprietorship, also known as the sole trader or simply a proprietorship, is a type of enterprise that is owned and run by one natural person and in which there is no legal distinction

between the owner and the business entity. The owner is in direct control of all elements and is legally accountable for the finances of such business and this may include debts, loans, loss, etc.

The sole trader receives all profits (subject to taxation specific to the business) and has unlimited responsibility for all losses and debts. Every asset of the business is owned by the proprietor and all debts of the business are the proprietor's. It is a "sole" proprietorship in contrast with partnerships (which have at least two owners).

A sole proprietor may use a trade name or business name other than his, her, or its legal name. They may have to legally trademark their business name if it differs from their own legal name, the process varying depending upon country of residence.

## **DEFINITION**

According to Peter Drucker, "Entrepreneurship is neither a science nor an art. It is a practice. It is a practice, It has a knowledge base, Knowledge in entrepreneurship means to an end. The end largely defines indeed what continues knowledge in practice i.e, by the practise.

## **CHARACTERISTICS OF SOLO ENTERPRENURSHIP**

### ➤ Easy Setup

Easy setup is one of the main characteristics of a sole proprietorship. Independent business entities, such as corporations and LLCs, must file business formation paperwork with a state agency before operating. Drafting the paperwork, filing it and receiving approval from the government can take weeks and cost hundreds of dollars. In most states, a business owner who operates as a sole proprietor can engage in business activity without filing any paperwork with the state, as long as he operates the business under his own legal name.

### ➤ Unlimited Liability

Another primary characteristic of a sole proprietorship is the unlimited personal responsibility of the owner. One of the caveats of not having to file business registration paperwork with



most states is that the owner takes full responsibility for anything that happens regarding the business. If the business cannot pay its bills, for example, creditors can come after the personal assets of the owner, including the owner's house and family bank

accounts. Likewise, a court judgment entered against the business will show up on the owner's credit report as a personal debt.

➤ Management

By legal definition, a sole proprietorship can have only one owner. This characteristic means that the buck starts and stops with the owner. The sole proprietor does not have to answer to a board of directors or a business partner. There is no need to draft bylaws or a partnership agreement to control operations and management. The proprietor can choose to run the business however she likes.

➤ Income Taxes

A sole proprietorship is distinct in the way the owner pays federal taxes on business income. Instead of filing a separate annual tax return to report business income and expenses, a sole proprietor reports these amounts on Schedule C of his personal income tax return. This tax reporting process is much easier than what is required of other types of entities, and it allows business income to be taxed at the owner's individual tax rate.

➤ Equity Investment

Another primary characteristic of a sole proprietorship that is not always obvious to new business owners is the inability to raise money and resources for the business by selling equity. A sole proprietor cannot sell shares of stock or bring on partners in exchange for an investment in the business. If a sole proprietor wants to bring on equity investors, she must change the legal structure of the business.

## Analysis And Discussion

### **Ramesh Babu, the barber who owns a Rolls Royce**

- **On His Hard Beginning**

He was born in a poor family. His father was a barber. His father passed away in 1979, when he was just seven years old. His mother started working as a maid servant to make ends meet. His father had left behind a saloon business on Brigade road which his uncle took to running. He would give them five rupees a day from that. Five rupees, even in those days a pittance, was too less to see to him and to his brother and sister's physical and educational needs. They took one meal a day just to survive. From when he was in middle school, he took up various odd jobs to make a little extra cash. he would deliver newspapers and milk bottles and whatever else was convenient to ease his mother's load a bit. This way he somehow managed to finish his tenth standard and joined evening PUC.

- **On Breaking Point**

Sometime in the nineties, when he was in my first PU, his mother had a bitter fight with his uncle. He had simply stopped paying them any money so Ramesh decided to take the saloon business and run by himself. In the mornings, he would be at the saloon and evenings at college. Then again at night he would return to the saloon, which would remain open till 1 in the morning. Since then he have been called a barber.

- **On Building a successful business**

From 1994 onward he seriously got into the car rental business. The first company he rented it out to was Intel because that's where Nandini (She's the person who suggested him to do rental car business) was working and she helped and arrange it. Gradually, he started adding more cars to the fleet. Till 2004, he only had about five to six cars. The business was not doing well as the competition at this level was intense. Everyone had small cars. He thought of getting into luxury cars because that is something that no one else was doing. Ramesh Babu bought a Maruti

Van with his meagre savings in 1994. By 2004, he had a fledgling car rental business with seven regular cars. In 2014 he has a fleet of 200 cars.

## **Data And Methodology**

### **➤ What does he do?**

He is a barber and runs the business of cutting and styling hair. At the Inner Space salon, near Chinnaswamy stadium in Bengaluru, you will spot businessman G. Ramesh Babu talking to his clients and giving them new hairstyles. And this, he does everyday, even though he runs a successful business of renting out luxury cars.

### **➤ How did he start?**

He started with renting out my cars to Intel and to other small clients locally. As it was going well, He took a brave step and bought my first E class Mercedes. This was because at that time there was no taxi rental service which rented out luxury cars, even for big delegates

### **➤ Which car does he own?**

He drives to work in Rs 3.1 crore Rolls Royce Ghost. There are only five people in the city who own this luxurious car. He had bought it with his own hard earned money.

### **➤ What is his major source of income?**

The income from the salon is pretty modest. Although, the luxury car rental business reaps him a fortune, making him one of India's richest hairstylist.

### **➤ Why the car business?**

He is very passionate about fancy cars and looks after them with utmost care.

### **➤ How did it all start?**

1989: Ramesh's father, who owned a small salon died leaving the barber's shop as the only means of survival. Although, his mother started to work as a domestic help after leasing the shop for Rs 5 a day.

1994: Ramesh decided to run his father's shop instead of continuing his education. The salon was called 'Inner Space' and was in a shopping complex near the school where he studied. It soon became a trendy styling outlet.

1997: As he always dreamt of owning a car, Ramesh purchased a Maruti Omni and started renting it to people for their personal use. That became the turning point in his life. His reputation grew with the car rental business.

End of 1990: He was running a successful taxi operation business by the name of Ramesh Tours and Travels.

2004: He got into the luxury car rental and self-drive business.

➤ **Which cars does he have?**

His first car was a 38 Lakh Mercedes E-Class luxury sedan. Right now, his fleet consists of around 200 cars, vans and mini-buses, including imported vehicles—a Rolls-Royce Silver Ghost, Mercedes C, E and S class and BMW 5, 6 and 7 series. He has a fleet of imported Mercedes vans and Toyota mini-buses.

➤ **How much does he charge?**

Rs 75000 a day for the Rolls.

➤ **Just cars rental business?**

No. He also owns a Suzuki Intruder high-end bike that is worth Rs 16 lakh. Even today, he hasn't forgotten his roots. He cuts hair for his old customers for just Rs 150. Although cars are his passion, he will continue to cut hair as long as his hands are healthy.

➤ **Who travel in his car?**

From B-town stars to politicians, everyone has travelled in his cars. “He have plenty of clients and thus, his cars have been used by many big names. From AishwaryaRaiBachchan to Amitabh Bachchan to SRK, mostly everyone has been driven around in his cars.

**CLASSIFICATION OF ENTREPRENEURS;**

In the early phases of economic development entrepreneurs will have initiative to start new ventures and find innovative ways to start new enterprise. New products, new techniques and new markets are found out by innovative entrepreneurs. It is innovative entrepreneurs who built the modern capitalism. The enterprising spirit of the innovative entrepreneurs opens new markets and develops enterprises.

There is a second group of entrepreneurs generally referred to as initiative entrepreneurs who copy or imitate suitable innovations made by the innovative entrepreneurs. They also contribute to the development of the economy especially in underdeveloped countries. The adaptation is mainly due to suit the local conditions. They bring industries to the poorer countries. The third type is Fabian entrepreneur. By nature these entrepreneurs are shy and lazy. They follow the set procedures, customs, traditions and religions. They do not venture to take risks. Usually they are second generation entrepreneurs in a business family enterprise.

The fourth type is Drone entrepreneurs who refuse to copy or use opportunities that come on their way. They are conventional in their approach and stick to their set practices, products, production methods and ideas. They may be termed laggards. In such cases the organization loses market and may be pushed out of the market.

**FACTORS FACILITATING ENTREPRENEURSHIP**

Ambitions or compulsions alone may not make an entrepreneur. Sometimes, the encouragement he got from his family members or his friends and relatives, the experience he gained in employment, the skills he acquired or inherited etc., also facilitate the exercise of

entrepreneurship. Many factors may come up in the way of starting an industry. For example, encouragement of the family elders is very much needed in the process of starting a unit. If they are reluctant, quite naturally, it is difficult to expect support from others including entrepreneur's wife. Moreover, first generation entrepreneurs generally face strong opposition from their parents as occupation pursued by the family so far is different from what is going to be done by the entrepreneur. Therefore, an attempt has been made to examine whether there were any such facilitating factors.

### **Advantages and disadvantages of Sole Proprietorship**

- **Advantages of Solo proprietorship**

Registration of a business name for a sole proprietor is generally uncomplicated, unless it involves the selection of a name that is fictitious, or “assumed.” The business owner is required to register with the appropriate local authorities, who will determine that the name submitted is not duplicated by another business entity. Furthermore, the business owner must complete a form submitted to the governing authority to acquire title as a “DBA” or “doing business as”. The authority in some states is the Secretary of State.

The license for a sole proprietary business entitles the owner to hire employees and enlist the services of independent consultants. Although an employee or consultant may be requested by the owner to complete a specific project or participate in the company's decision-making process, their contribution to the project or decision is considered a recommendation under the law. Under the legal doctrine, the legal liability for any business decision arising from such a contribution remains upon the owner and cannot be renounced or apportioned.

- **Disadvantages of Solo proprietorship**

This is transposed by the unlimited liability attached to a sole proprietary business. The owner carries the financial responsibility for all debts and/or losses suffered by the business, to the extent of using personal or other assets, to discharge any outstanding liabilities. The owner is exclusively liable for all business activities conducted by the sole proprietorship and

accordingly, entitled to full control and all earnings associated with it. The general aspect according to general business law is that this type of business ownership does not embody a “legal entity” Furthermore, any attempted and unreliable distinctions of the business do not change the classification under this title.

According to the Small Business Administration (SBA) a sole proprietor and their business are considered as one and the same; therefore, the business is not subjected to separate taxation and regarded as the direct income of the owner. Income, losses and expenses may be listed on a Schedule C Download, which is then transferred to the personal tax return of the owner. It is the responsibility of the owner to ensure all due income taxes and self-employment contributions are paid.

## **Review of Literature**

Dr. A. Peter (2004) in his book *Youth Entrepreneurship Everywhere* explains youth entrepreneurship as a process of turning ideas into opportunities and opportunities into successful businesses through the practical application of one-to-one mentoring model, entrepreneurship awareness-building skills, personal empowerment skills, entrepreneurial/enterprise skills, business planning skills, business management skills, support services availing skills and business improvement skills. The author substantiates through the example of a growing child that enormous entrepreneurial potentials are hidden inside every youth. The hidden treasures are the entrepreneurial potentials hidden inside every youth waiting to be utilized. The author says that we are all entrepreneurial in nature, because everyone has been born with many entrepreneurial skills such as courage, creativeness, initiative, self-confidence, self-motivation, risk-taking, failure managing, persistence etc.

Sujatha Mukherjee (2010) in her article, *Profiling the Urban Women Micro-entrepreneurs in India*, in the *Journal of Entrepreneurship Development*, draws the picture of an entrepreneur as a) a person who assumes the risk associated with uncertainty b) an adventurer who undertakes risks, brings together the capital and labour required for the work c) an innovator

d) a decision maker e) an economic leader f) a manager or a superintendent g) an organizer and

coordinator of economic resources h) an owner i) a contractor j) a referee and k) a locator of resources for alternative uses. According to the author, being entrepreneurial involves combining personal characteristics and financial means and resources within an environment to set up a business.

### **Conclusion**

Sky is your limit if you have a wish to achieve great your life something different have a consistency and hard work and desire to achieve any one can does it, irrespective of financial background status and justification.

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Personal visit to the place (Ramesh Tours & Travels)



## **A STUDY OF LEADERSHIP STYLES OF WOMEN ENTREPRENEURS IN INDIA**

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### **Abstract**

Economic development of any region is an outcome of purposeful efforts by different sections of the society. One of the major contributors to the economy is an entrepreneur. Entrepreneur is a person who organizes and operates the business and is responsible for the results in the business. Women entrepreneurship development is an important part of Human Resource Development. Entrepreneurship in women has been a very recent concern. Women have become aware of their existence, their rights, and their work situations. In the present scenario, women want to be independent in social and economic aspects. Several studies have been carried out in the area of women entrepreneurship but studies related to the leadership styles followed by famous entrepreneurs are limited. The present paper studies the leadership style followed by women entrepreneurs in India and what problems they have faced in their endeavors. The myth that women cannot engage in productive employment needs to be dispelled. Women are growing as successful in different areas and playing vital role in the socio economic development.

**Keywords:** Women Entrepreneurs, Leadership Styles, Problems Faced

### **Introduction**

In the ancient times women were considered inferior to men in every aspect. But with civilization and modernization the concept of women empowerment and feminism also came in light. The concept of women entrepreneurship was also a part of these approaches. Women Entrepreneurs is a person who accepts challenging roles to meet her personal needs and become economically independent. It may be defined as the woman or group of women who initiate, organize and co-operate a business enterprise. According to J.A. Schumpeter, "Woman who innovates, imitates, or adopts a business activity woman entrepreneur." Government of India has defined women entrepreneurs "as an enterprise owned and controlled by a woman having a minimum financial

interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women.” The Indian women are no longer treated as dumb puppets. They are also enjoying the impact of globalization and making an influence not only in

Indian market but also on international platform. The role of women business entrepreneurs in the economic development of the nation is inevitable. Earlier women entered only in a few fields like fashion, accessories and consumables. But now a day's women have excelled in fields like trade, engineering, chemical and industry.

### **Objectives**

- To understand the status of women entrepreneurs in India.
- To understand the characteristics traits of successful women entrepreneurs and the strategies that they follow.

### **Review of Literature**

**Sanjukta Mishra, (2009)** has conducted a study on types of women entrepreneurs, supportive measures to develop women entrepreneurship, financial schemes, technological training, federations and association and the problems faced by women entrepreneurs. The study concluded that women today are willing to take activities that were once considered to be preserved for men, and have proved that they are second to no one with respect to contribution to the growth of the economy.

**Dr Sunil Deshpande and Ms. Sunita Sethi, (2009)**, conducted a study on problems of starting up a business venture by women, and also suggested effective solutions for overcoming these problems. They further concluded that women 's participation in the field of entrepreneurship is increasing at a considerable rate. At global effort also efforts are being made to enhance involvement of women in enterprises. They also discussed about the supportive factors for the development of women entrepreneurship like attitudinal change of society towards women, increasing literacy rate among women gender, government assistance and supports provide.

**Dr Vijayakumar, (2011)**, in their study on women entrepreneurship in India focused on the

problems, issues, challenges faced by women entrepreneurs, how to overcome them and to analyze policies of Indian government for and problems faced by them while pursuing their business. He also depicted that the increasing presence of women in the business field as entrepreneurs has changed the demographic characteristics of business and economic growth of the country. He concludes that Women being the vital gender of the overall population have great capacity and potential to be the contributor in the overall economic development of any nation. Therefore, programs and policies need to be customized to not just encourage entrepreneurship as well as implement strategies which can help support entrepreneurial culture among youth.

### **Methodology**

In this study we have collected data of 5 sample women entrepreneurs working in Indian. This sample is selected on the basis of convenience sampling and we have covered different areas of businesses. Secondary data has been used for collecting the data with the help of journals, newspaper, articles and websites.

### **Entrepreneurs**

**Ekta Kapoor:** Ekta Kapoor is aptly called the reigning queen of Indian television industry. She is the daughter of the bollywood actor Jeetendra Kapoor and Shobha Kapoor and the sister of Tusshar Kapoor, who is also an actor. She did her schooling from Bombay Scottish School, Mahim and attended college at Mithibai College, Mumbai. She was not interested in academics, and on the advice of her father, ventured into television serial production at the age of 19. And soon she changed the face of Indian television industry and dominated it. Today Ekta Kapoor is the creative director of Balaji Telefilms, a production house started by her father Mr. Jeetendra Kapoor. Her company has produced more than 25 TV serials each one is being shown on an average for four times in a week on different channels. Ekta Kapoor's serials have captured the imagination of the masses. She has broken all the previous records of serial production and their popularity among Indian masses. Ekta Kapoor has long held the title of the queen of the Indian Television Industry. For her entrepreneurial skills and achievements, Ekta Kapoor has been awarded with Earnst and Young (E&Y) Startup Entrepreneur of The Year Award. In the short span of her career this young span of her career this young entrepreneur of India has achieved

many wards and civic honors. She was chosen to lead the Confederation of Indian Industries' (CII) entertainment committee.

**Entrepreneurial Style:** Ekta is a completely hands-on manager. She is closely involved with every aspect of her serials, be it the script, cast, sets, the dresses, the make-up of the characters and the marketing of the serials. As the creative head of BTL, she provided all story ideas. She supervises the team of associate creative directors and executive producers who write scripts. She personally auditions the actors who play various parts in the serials, as she believes she has a knack for choosing right faces for the right parts.

**Problems Faced:** Despite the popularity of her soaps, Ekta has received a lot of criticism for her controversial and bold scenes, the portrayal of female characters, false sophisticated sets, and repetitive plots. Ekta had to face a lot of criticism for her serials as well as for her attitude. On the human resource front, Ekta is totally professional. She acquired the image of an ogre and most of her subordinates were reluctant to approach her cabin due to her attitude.

**Shahnaz Hussain:** Shahnaz Hussain has ushered an era of herbal cosmetics. She comes from a royal Muslim family. She did her schooling from the Irish convent. She got married, when she was only fifteen years old. At a very young age, she became a mother. When she went to Teheran along with her husband, she developed a keen interest in beauty treatments. Eventually, she decided to study the cosmetology course. She wanted to be self independent and so she began writing articles for the Iran Tribune on varied subjects.

While pursuing studies, she learnt about the harmful effects of chemicals on human body. She studied Ayurveda and believed that it is the best alternative to chemical cosmetics. After leaving Teheran, she took an extensive training in cosmetic therapy for a long period of 10 years from the leading institutions of London, Paris, New York and Copenhagen. She returned to India in the year 1977 and established her first beauty salon in her abode. Unlike other salons, she did not use chemical cosmetics. Rather, she made use of Ayurvedic products that are absolutely safe on the human body. Shahnaz Husain, CEO of Shahnaz Herbals Inc, the prominent Indian female entrepreneur best known for her herbal cosmetics, particularly skin care products. Currently, Shahnaz Hussain Group is the largest manufacturer of herbal products in the world. Shahnaz

Hussain Group, New Delhi is worth \$ 100 million. This group has employed almost 4200 people in 650 saloons across 104 countries across the globe. Entrepreneurial Style: Shahnaz Husain's journey as an entrepreneur is a great inspiration for all the young entrepreneurs and new ventures. Shahnaz Husain is one of the rare and few first generation women entrepreneur, pioneer, visionary and an innovator, who introduced a totally new concept of Ayurvedic Care and Cure worldwide. While studying cosmetology, she came to know about the harmful effects of the chemical cosmetics and this was the reason of her turned attention to Ayurveda. In the initial days, when she started Shahnaz Herbals in New Delhi with a mere investment of Rs. 35000, she herself used to go to people to give live demonstration of her products. She used to do door-to-door marketing of her products and did a lot of hard work to nourish her company. Today Shahnaz Herbals has become the market leader of Ayurvedic beauty products in the world. The group's sophisticated Research & Development units develop the products and put them through stringent quality tests. Shahnaz Hussain's unique entrepreneurial style is that she has never advertised any of her products. She believes that a satisfied customer is the best form of advertisement. Hussain's innovations and spirit of enterprise are well matched. Through her career, regular columns and books, she has created an awareness of the dangers of chemical treatments that has influenced minds and market demands. Her career is a portrayal of how she has translated her ideas into reality, living life by her values and unique philosophy. Her profound knowledge of natural care, her energy and vitality, as well as her faith in her own abilities, make it a story of a woman who dared to dream and succeeded.

**Preetha Reddy:** Preetha Reddy is best known as the “queen of health care”. Inspired and guided by her father, Dr. Prathap C. Reddy, the pioneer of corporatized healthcare in India, Dr. Preetha Reddy had formally joined Apollo Hospitals as Joint Managing Director in 1989 and five years later, she became the Managing Director of the Group. In this position she spearheaded the group's growth as quaternary and tertiary care hospitals in urban and semi-urban India, primary care & diagnostic family clinics, pharmacies, health education and research endeavours, global clinical trials, wellness, healthcare consulting, business process operations and healthcare technology services. Today, with over 8,500 beds across 50 hospitals, and a significant presence at every touch-point of the medical value chain, Apollo Hospitals is one of Asia's largest healthcare groups. Dr. Preetha Reddy was ranked in the International list of “50 Most Powerful

Women in Business”, by Fortune in 2009, 2010 and 2011 and also in 'The Most Powerful Women in Business' List compiled by Fortune India 2011, 2012 and 2013 Among many other awards that she has received, the Lifetime Achievement Award from Loyola Forum of Historical Research is the most important one. She had been awarded the distinction for her service in Social sector she had worked to provide good health care to one and all, especially those in Tier II cities and rural areas. She had also launched SACHi (Save A Child's Heart Initiative), where she works for better cardiac care of unfortunate and under privileged children with congenital heart diseases.

**Entrepreneurial Style:** Preetha imbibed an attitude of love and care in the services offered by Apollo Speciality hospitals. She calls this TLC or Tender Loving Care. Even today, TLC is one of the values Apollo is recognized by. Along with high quality healthcare, professional yet compassionate behavior, Apollo extends a comfortable environment to patients and their companions, especially those who are in a new environment. Dr Preetha has toiled hard to improve the information systems under her leadership. Apart from her corporate work, she also involves herself in the corporate social responsibility (CSR) of the organization. Activities such as SACHI (Save a Child's Heart Initiative), an endeavour to treat underprivileged children with congenital heart diseases was initiated by her.

**Problems Faced:** About two decade ago when Preetha was told to join the business, she was a full- fledged housewife managing home and two kids. She was fully unknown to the business world. As soon as Preetha joined Apollo, the staff and workers called for a strike, complete with slogan-shouting and uproar. She put out the fire by instructing the canteen to feed the strikers, despite opposition from the hospital administration. This made the well-fed staff to calm down and finally resumed their work. This was quite a achievement for Preetha since it established her standing amongst the more experienced members of the board. Her first solo project was the Apollo Paediatric Hospital in Chennai. Though it started without any fanfare, its functioning first brought to light the commendable implementing skills wielded by Preetha. Such qualities have helped her to build a team that is co-operative and intensely loyal to her. Her sweet disposition, calm temperament and balanced attitude have also endeared her to everyone. Thus, her success hinges on the qualities that are often seen as weaknesses in the modern world.

**Sulajja Firodia Motwani:** Sulajja Firodia Motwani, Managing Director of Kinetic Motor Company, is one such woman entrepreneur in India who has established a name for herself in what was considered the male dominated industry. For Motwani, the desire to join her family's business became something more than simply carrying the business inheritance forward. She is one of the second generation woman entrepreneurs in the Kinetic group, who has brought about remarkable changes in the business and has taken it to new heights that the company never saw before. Sulajja graduated from Carnegie Mellon University, USA, with a master's degree in Business Administration. Barra International, an investment firm based in California, was her first employer. The work Motwani learned there for four years helped her understand the practical details and difficulties involved in conducting a business. With that knowledge in hand, Sulajja returned to India and joined the Kinetic group. Soon after her appointment in 1997, Kinetic joined hands with Honda Motors and came to be known as the Kinetic Motors. The company then tied up with Hyosung Motors, a Taiwan based motor vehicle manufacturer. Under her management Kinetic has seen a huge increase in productivity, and its sales shot up to 19,000 additional vehicles in less than a year. The company now focuses on transmission systems and power train engines.

**Entrepreneurial Style:** She is an epitome of boldness and courage. With her strong determination and courage, she has been able to establish a niche for the firm in the business world. The company has witnessed tremendous expansion during her tenure. From being a mere moped manufacturer, today, it has set its foothold in the industry as a manufacturer offering a complete range of two wheelers right from mopeds, scooters to motorcycles.

**Problems Faced:** In 1998, Honda Motor Company unties the joint venture with it, after that Kinetic Motors faced a downfall in sales. It had to compromise on material quality and performance. In 2000, Kinetic was severely hit by the launch of Activa by Honda Corp. Although Sulajja got the business from her father but when she joined the company was facing turbulence. But she never bent down in front of challenges and turned them into challenges.

**Kiran Mazumdar Shaw:** Kiran Mazumdar is the chairman and managing director of Biocon Limited a biotechnology company based in Bangalore (Bengaluru), India and the current chairperson of one of the top management institute IIM-Bangalore. After completing graduation

in Zoology, Mazumdar qualified as a master brewer from Australia and wanted to set up her career in Brewing industry. On returning to India, she found that no company was willing to offer a brewing job to a woman. Instead she did some consultancy for a few years before meeting

L. Auchincloss, then owner of Irish firm Biocon Biochemicals. Impressed by Mazumdar's drive and ambition Auchincloss took her as a partner in a new venture, Biocon India which was launched in 1978 and produced enzymes for alcoholic beverages, paper and other products. Initially, she faced credibility challenges because of her youth, gender and her untested business model. Not only was funding a problem as no bank wanted to lend to her, but she also found it difficult to recruit people for her start-up. With single-minded determination she overcame these challenges only to be confronted with the technological challenges associated with trying to build a biotech business in a country facing infrastructural woes. Uninterrupted power, superior quality water, sterile labs, imported research equipment, and advanced scientific skills were not easily available in India during the time. Her most cherished awards are the national awards, PADMASHRI (1989) and PADMA BHUSHAN (2005) presented to her by the President of India, for her pioneering efforts in Industrial Biotechnology. Under her stewardship, Biocon has evolved from its inception in 1978 as an industrial enzymes company to a fully integrated Biopharmaceutical enterprise encompassing a well-balanced business portfolio of products and services with a research focus on Diabetes, Oncology and Auto-immune disease. Biocon also has a subsidiary, Syngene, which was established in 1994 to provide research services and contract manufacturing to the big pharmacy industry. Biocon has also built a remarkable Research Services business through Syngene and Clinigene that offers integrated discovery and development solutions for both small and large molecules.

**Entrepreneurship Style:** Ms Shaw's commitment to affordable healthcare extends beyond business. She is passionately focused on innovation led healthcare solutions for sustainable and affordable healthcare for the marginalized communities. Her philanthropic initiatives include an innovative micro-health insurance program based on delivering cashless healthcare through primary healthcare clinics in rural areas of Karnataka, an education initiative based on math education for school children in government schools as well making quality cancer care affordable to a larger patient population. She has established the 1,400-bed Mazumdar-Shaw



Cancer Center (MSCC) in Bangalore in partnership with renowned heart surgeon Dr Devi Shetty to deliver affordable world-class cancer care services to patients irrespective of socio-economic status and class.

#### **Limitations of the Study:**

The present study is having the following limitations.

- The study is based on secondary data. • The sample size was limited to 5 women entrepreneurs for the study.
- The study identifies the problems faced by the women entrepreneurs but suggestions for overcoming them were not covered.

#### **Implications of the Study:**

The purpose for studying the entrepreneurial styles followed by successful women entrepreneurs is to enable novice entrepreneurs to identify the strategies followed by them and to guide them in setting up their own venture successfully. There should be women entrepreneurs who can give great ideas and be able to translate them into reality, persuade fellow entrepreneurs and policy makers. The research may also be helpful for further research in this area wherein studies can be carried out for comparing the different leadership styles among women entrepreneurs and their male counterparts.

#### **Conclusion:**

Entrepreneurship is presently the most discussed and encouraged concept all over the world to overcome economic challenges. Women being the vital gender of the overall population have great capacity and potential to be the contributor in the overall economic development of any nation. Therefore, programs and policies need to be customized to not just encourage entrepreneurship as well as implement strategies which can help support entrepreneurial culture among youth.

At this juncture, effective steps are needed to provide entrepreneurial awareness, orientation

and skill development programs to women. The role of Women entrepreneur in economic development is also being recognized and steps are being taken to promote women entrepreneurship. Resurgence of entrepreneurship is the need of the hour emphasizing on educating women strata of population, spreading awareness and consciousness amongst women to outshine in the enterprise field, making them realize their strengths, and important position in the society and the great contribution they can make for their industry as well as the entire economy. Women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena. If every citizen works with such an attitude towards respecting the important position occupied by women in society and understanding their vital role in the modern business field too, then very soon we can pre-estimate our chances of out beating our own conservative and rigid thought process which is the biggest barrier in our country's development process.

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**MODERN TRENDS IN BUSINESS ADMINISTRATION AND ITS SOCIAL IMPACT – WITH  
REFERENCE TO ECO- FRIENDLY TRENDS AND STRATEGIES**

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**ABSTRACT**

Business administration is management of a business. It includes all aspects of managing, supervising business operations and decision making, as well as the efficient organization of people and other resources, to direct activities towards common goals and objectives. Companies find various methods to compete with their competitors and they tend to adapt various marketing strategies and the recent trends followed by the business administration such as Ecologically friendly, Cost cutting passed on to customers to become more competitive, Innovations to create disruptions in existing eco system.

The primary objective of this research is to determine the trending eco-friendly strategies practiced by the top-level management of business organization. The secondary objective is to understand the actual implementation and also the false claims made by the companies. Data was collected from secondary sources such as newspaper articles and multiple websites. To summarize, this research proposes a clear understanding of modern trends in business administration and the challenges faced by the companies.

**Key words:** Strategies, Ecologically friendly, Trends, Business administration.

**Introduction:**

The core idea of Business administration is the performance or management of a business operation which includes bringing about innovative trends in the business, decision making, as well as the effective and efficient organization of individuals and other resources to direct activities towards common goals and objectives. A business administrator oversees a business and its operations. The role of a business administrator is to ensure that the business achieves its

goals and is properly organized and managed.

Business administration has played an integral part, time and again, in introducing new and modern notions to support the business in its growth and development. To survive in an extremely competitive market various creative technique had to be adopted such as Aggressive advertisement of the product, cost cutting, anticipating the changes in the market, effective management of the resources and adaptation of green marketing in to their business plan.

In a world with ever-growing industries and where the size of the industry determines the progress of the country, the introduction of the concept of green marketing by the business is essential.

### **WHAT IS GREEN MARKETING**

According to the American Marketing Association, 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.

Thus "Green Marketing" refers to" an all-inclusive marketing concept wherein the production, marketing consumption a disposal of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implications of global warming, non-biodegradable solid waste, harmful impact of pollutants etc., both marketers and consumers are becoming increasingly sensitive to the need for switch in to green products and services." While the transition to "green" may turn out to be an expensive ordeal in the short term, it will most definitely prove to be vital, beneficial and promising, cost-wise too, in the long term.

Green marketing is not just claiming to protect and preserve the environment, but making an actual effort, whether in manufacturing products, providing services, or building a corporate culture that has a crucial impact on the society and the world around us. The concept of green

marketing not only makes the consumer aware of what the product is but also provides them the reasons as to why they have to choose this particular product over the rival products available in the market. Such reasons might include

- Recyclable packaging
- Sustainable manufacturing
- Free of toxins
- Doesn't leave a chemical footprint

#### IMPORTANCE OF GREEN MARKETING

- Green Marketing is inevitable as human wants are unlimited and resources are limited.
- Social responsibility
- Sustainable use of natural resources
- Ensuring the future of humankind

#### REASONS FOR GREEN BRANDS

- Increased ethical consumerism
- Differentiation from competitors
- Boost corporate image

#### **Literature Review**

Today, many companies have accepted their responsibility not to harm environment. So, products and production processes become cleaner and more companies “go green”, because they realize that they can reduce pollution and increase profits at the same time (Hart, 1997, p. 67). Green marketing is a creative opportunity to innovate in ways that make a difference and at the same time achieve business success (Grant, 2007, p. 10). As business activities caused many of the environmental problems in the past and still do, there is increasing recognition that business is vital in the process of a more ecological sustainable society. Companies, especially multinationals, play an essential role in the world economy, and they have also the resources

and capacity to put ecological solutions into practice (Tjärnemo, 2001, p. 29). Companies have a responsibility to drive the development towards greater sustainability and becoming greener, so that a company's aim is to create markets for more environmentally friendly products and services and educate and influence customers to change (Hart, 1997, p. 67). At least two motives for companies to change to more environmentally appropriate strategies and practices are cost saving and the market opportunity potential. Companies can save money by reducing the amount of raw material and energy used in production. Becoming more eco-oriented and offering environmentally friendlier products might result in increased market shares as well as an improved company image and thus, companies gaining first-mover advantages in greening should become more competitive (Tjärnemo, 2001, pp. 29-30). This first-mover advantage however, is not sufficient anymore as more companies orient themselves ecological and customers can choose from a variety of eco-labeled products. The role of marketing has become a matter of discussion as lifestyles and consumption patterns in the industrialized world are a major originator of environmental damage. Thus, marketing should contribute to more sustainable forms of society. Marketing has developed and widened its scope towards ecological issues from focusing on the production process, transaction and exchange. There is more than one definition of green marketing (Tjärnemo, 2001, p. 34-36). For example, Peattie (1995, p. 28) defines green marketing management as "the holistic management process responsible for identifying, anticipating and satisfying the requirements of customers and society, in a profitable and sustainable way" while Coddington (1993, p. 1) defines it as "marketing activities that recognize environmental stewardship as a business development responsibility and business growth opportunity".

A green consumer is defined by Peattie (2001, p. 187-191) as someone who voluntarily engages in consumer practices that are regarded as environmentally friendly by marketing academics and practitioners. Thus, green or environmentally friendly activities deal, for instance, with energy efficient operations, better pollution controls and recycled materials (Armstrong and Kotler, 2007, p. 509).

So, an eco-labeled product is entitled to carry a logo that comes with a claim that the product has been produced in accordance with certain environmental standards. An eco-label, in Anticipating the continuous uprising forces of consumerism, scholars started to call for “sustainability marketing” in the late-1990s (Charter and Polonsky, 1999). Sustainability marketing refers to the building and maintaining of sustainable relationships with customers, social environment and the natural environment (Charter and Polonsky, 1999). In the face of the challenges, green marketing entered a “self-adjusting” mode, whereby only corporations with a true intention for long-term sustainable business development continued to stay and improve on their products. Since 2000, green marketing has evolved into a third stage. With the implementation of more advanced technology, stricter state enforcement on deceptive claims, government regulations and incentives as well as closer scrutiny from various environmental organizations and the media, many green products have greatly improved and regained consumer confidence in the 2000s (Gurařu and Ranchhod, 2005; Ottman, 2007).

Together, with the continuous rise of growing global concern about the environmental quality, green marketing has gradually picked up momentum again. Some researchers postulate (Stafford, 2003) that green marketing is now “making a comeback” (Ottman et al., 2006, p. 26).

### **Objectives of the Study**

The primary objective of this research is to determine the trending eco-friendly strategies practices by the top-level management of business organization and to investigate:

1. Consumer beliefs and attitudes on Green Products
2. Consumer Awareness on the availability on environmentally friendly products.
3. The influence of marketing efforts put by marketers with reference to Consumers.

The secondary objective is to understand the actual implementation and also the false claims made by the companies. To summarize, this research proposes a clear understanding of modern trends in business administration and the challenges faced by the companies.



## **Research Methodology**

In order to study the research objectives, both secondary and primary data have been collected and analysed. An extensive search of articles, reports and information concerning the green marketing and eco-friendly products, was conducted using the internet and academic databases.

**Primary Data:** The primary data was collected through questionnaires to measure the awareness among the common public or consumers and also to identify the effectiveness of green marketing concepts followed by the companies.

**Secondary Data:** It is obtained from existing literature, different scholars' and researchers' published books, articles published in different journals, conference paper, working paper, newspaper etc.

## **Sampling Technique**

A convenient sampling design was followed for data collection. A sample of 50 consumers / households with an age ranging from 18-45 years, were approached with structured questions.

## **Findings**

### ➤ Consumer's Attitudes towards Environmentally Friendly Products

Out of the 50 respondents who took the survey, three-fourths strongly believed that they would opt for eco-friendly products as they perceive that these products are less damaging to the environment.

### ➤ Consumer Awareness:

55 percent of the respondents agreed that it is difficult to identify and differentiate between eco-friendly and non-eco-friendly products in the market. And in further research it was discovered many consumers weren't able to name a specific green product or product type.

➤ Effectiveness of Marketing:

The study revealed that a shocking majority promotion of eco-friendly products were highly ineffective.

➤ Preference for eco-friendly products in the future:

Consumers agree to that: “In future more and more consumers will prefer Green products.

- Consumers agree to that, “Companies which can establish themselves with Green image will have distinctive advantage in the market place.”

### **FEW COMPANIES WHO MAKE USE OF THE MODERN TREND OF GREEN MARKETING**

**Wipro and Infosys:** Wipro and Infosys’s are going green Wipro launched desktops, laptops are known as Wipro green wares. It was the first company in India who developed eco-sustainability in the form of energy, water efficiency and waste management. Wipro are actively seeking to become a very green company. Wipro has taken various initiatives to be green and the main objective of this is to become a carbon natural, water positive and energy saving in business organization. Wipro designs products and solutions that can minimize hazardous waste. For the purpose of enhancing ecological sustainability, WIPRO is continuously offering green products. Wipro has adopted a number of steps for ecological-sustainability at its corporate level also. Wipro wants to become fully carbon natural and to achieve zero carbon emission by balancing the carbon released by the firm with equalling quantity off set. Wipro, Infosys reduced it per capita consumption of electricity and procured renewable energy. In future, every new building on campus follows integrated design methods for the purpose maximize the day light and reduce heat. Wipro and Infosys also installed solar panel also in their campus.

**Tata Metaliks Limited:** This deals in mining and metal sector. It has given a green view to reduce its carbon foot prints. The objective of Tata Metaliks Limited is to increase the green cover through plantation, ground water, power generation and use of natural fertilizers etc. The major green initiatives of this company are related to water utilization. It depends entirely on the ground water or no municipal supply and it will perform a complete water neutral operation.

**Suzlon Energy:** Suzlon energy also going green. Suzlon is the world's 4th largest wind power company among the greenest and best company in India. It is a renewable company manufacturer and produce wind Turbines, now Suzlon 30% power of renewable energy in India. It meets the need of present without compromising the capacity of future generation to meet their needs. Its total revenue was \$ 4.18 billion in 2011.

**Maruti Udyog Ltd:** Greening of Supply Chain: The company has remained ahead of regulatory requirements in pursuit of environment protection and energy conservation at its manufacturing facilities, and in development of products that use fewer natural resources and are environment friendly.

**H&M:** H&M uses organic cotton in the production of its apparel. The production process doesn't require any chemical pesticides. This helps in reducing environmental damage and promotes environment protection. H&M has also funded 2 million euros to encourage farmers to grow more organic cotton. H&M uses various garment collection initiatives such as, letting customers exchange their old clothes while allowing a 15% discount on their next purchase. The clothes that are collected are then transferred to their recycling plants for reuse. This ensures zero waste. The money collected from these initiatives is used to fund various charities and other green initiatives. H&M's natural production processes and resources helps to reduce the amount of water that would normally go to waste under regular production methods. This also helps to educate the employees about the importance about environment protection and the various advantage of green marketing. Further this gives the customers a sense of responsibility wherein they can help make their contribution to protecting the environment by purchasing H&M's products and partaking in their green initiatives. Despite the company's reputation as a very green and eco-friendly one, there are many frauds that the company has been noted for, such as the use of Spiked cotton to increase their profit which promotes them as a green company.

**STARBUCKS:** Starbucks promotes environment protection through various methods such as converting paper and plastic cups into ceramic mugs which helps to recycle the paper and the plastic that would otherwise pollute the environment. This has led to the reduction of 462

million cups wasted. This also helps to reduce the carbon footprint. The company has also replaced their dipper wells with hand meter faucets, which lead to the conservation of 378 litres of water per store every day. Starbucks has also employed water filtration system in 2011 to reduce even more water wastage. It also has Green buildings and efficient led fixtures.

## **Conclusion**

Green marketing is essential to save world from pollution. If all the nations in the world chose to adapt green marketing techniques and made strict rules, it would create a sustainable and better future. It is the right time to follow green marketing trends as in growing countries like India where negative impact on the environment is high, it puts pressure on the business world to ensure a cleaner environment. This research shows the techniques and trends followed by business administration in reference to the green marketing concept. It also provides data on the consumer beliefs and perception towards going green or about the awareness of green products. The study shows that the consumers have a positive attitude towards green products but are less aware of it because of the poor or ineffective marketing techniques adopted by the companies. Indian makers presently can't seem to discover a business opportunity for green items, even as customers have a low familiarity with them in light of the inadequate endeavours made by the advertisers. Consumers tend to place trust in the well-known brands and study shows that consumers preference for eco-friendly products will rise in the future. With the world at the brink of global warming, many brands as well as countries need to be conscious about going green in order to save the natural resources. A very few companies follow such trends, these numbers need to increase. Recycling of paper, metals, plastics, etc., in a safe and environmentally harmless manner should become much more systematized and universal. To summarize, this research proposes a clear understanding of modern trends in business administration and the effectiveness of green marketing.

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## **RURAL ENTREPRENEURSHIP IN INDIA: CHALLENGES AND PROBLEMS**

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### **Abstract**

India is a land of villages; nearly 73% of the total population lives in rural areas where agriculture and allied activities are the main stay of their lives. The economic growth of our country depends upon the rural areas and their standard of living. Rural entrepreneurship is the most important resources for the economic development of our country. In spite of problems like shortage of finance, raw materials, technology, infrastructural facilities, lack of education, lack of skilled labours, the rural entrepreneurship has got its own impact on the global economy. The paper study about the various challenges that the rural entrepreneurship face in order to sustain in the global economy and its contribution to its sustainable development of the Indian economy

**Keywords:** Economy development, challenges, technology, education and problems

### **Introduction**

Though our country is celebrating 7 decades of independence and industrialization has become an integral part of our economy, still major population remains under the poverty line as per the census record. As per the study 70% are depending on agriculture and this leads to overcrowding on agricultural land and reduction in farm produce which in turn results in migrations of large workers to the urban areas. Entrepreneurship can play an important role in rural development if the entrepreneurship is encouraged in rural areas, this would contribute a major instrumental change in rural development by reducing poverty and unemployment, economic disparity and low level of living etc..., advent of industrialization has made a large chunk of population migration to urban areas in developing countries like India. Major part of the population still live in rural India. Economic reform and its development is the responsibility

of the people it is the individual who shape the society and decide its progress and its performance. Though urban and rural are two major concepts of global economy, rural entrepreneurship has become the major components for the development of rural areas. Rural development linked with rural entrepreneurship, entrepreneurship which is seen a strategic development intervention that could boom the rural development process.

### **Research Methodology**

It is based on secondary data collected from the various field websites journals and magazines.

### **Objectives**

- To find the problems that are faced in growth and development of rural entrepreneurs in India.
- To solve the problems of rural entrepreneurs

### **Role of Rural Entrepreneurship in Economic Development**

- Creation of Fundamentals: Entrepreneurs are trying to place business propositions in a profitable way to ensure private participation in industries.
- Stabilized Local Growth: As the entrepreneurs always looks for the opportunities in environment so that they can capitalize on government concessions and facilities to setup their enterprises on undeveloped area.
- Conventional Agent: Entrepreneurs are not job seekers but job providers and creators. The government jobs are sinking leaving behind many unemployed persons.
- Civilised way of Living: In this it explains that due to rise in income and purchasing power the expenditure is spent only on consumption. Show increase in demand of goods and services for stands up in industrial activity.
- Increase in Revenue per head of Population: In this entrepreneurs convert the resources like land labour capital and organisation into goods and services which in turn results in rise in National revenue and wealth of nation.
- Prepared Generation: Since entrepreneur's unite every production they considered as economic employee. To get required production factors like land labour capital and entrepreneurs are brought up together.

### **Benefits from Rural Entrepreneurship**

- Provides opportunity to Employees: in rural entrepreneurship the labour intensive technology provides a clear solution in growing issues of unemployment.
- Checks on Movement of Rural population: Rural entrepreneurs checks on development in infrastructural facilities like power roads bridges etc. It helps people to check migration from rural areas to urban areas for job opportunities.
- Equality in Local Development: The rural entrepreneurs helps in constructing of industrial units in urban areas and encourage local growth in a very balanced way.
- Promotion in a creative way: India is rich in Heritage so rural entrepreneurs protect and encourage in arts and handicraft.
- Stimulates the rural youth: Rural entrepreneurship will awake the rural youth and promote them to adopt entrepreneurship as their career.

### **Problems Faced by Rural Entrepreneur**

#### 1. Financial Problem

In this rural entrepreneurs face many problems like-

- Financial problems due to absence of funds
- As there is no finance infrastructural facilities is not provided in rural areas
- Due to lack of financial resources the number of risks is less

Governments has various institution for the purpose of lack of funds but the benefits are not upto rural areas. The institutions like IFCI(Industrial finance corporation of india),ICICI(Industrial credit and investment corporation of india) etc

#### 2. Marketing Problem

The rural peoples are unaware of marketing fields:

- They may face many or several competition due to they are not aware of digital fields



- Due to that rural entrepreneurs mainly depend on middlemen which leads to large amount of profit

So here we come to know that due to all this the storage facilities , transport of goods and other marketing problems are faced by them.

### 3. Management Problem

As we know that rural people are uneducated they face managerial issues like :

- Lack of knowledge of informational technology as they are un aware of digital technology like paytm etc
- Due to rural people are illiterate and there ignorance leads to formation of legal formalities by obtaining illegal license.
- Procuring of raw materials or goods is a difficult task as they may end up in producing low quality of goods.

Apart from these problems the rural people are not skilled so the turnover rates are very high. Its difficult to train for rural people as they had to be trained in their local language which is sometimes difficult to rural entrepreneurs

### **Suggestions**

- As the rural people are illiterate the government should provide a separate financial funds to the rural entrepreneurs
- The government should provide a proper and special infrastructure facilities to rural entrepreneurs
- Government should provide special training functions to rural entrepreneurship
- Rural entrepreneur should be more competitive original and international market
- The government call successful and well educated and trained rural entrepreneurs from other state of country.

## **Conclusion**

Rural entrepreneurs is only the way for converting , developing country into developed nation it is the answer of poverty in india. The biggest problem is that rural youth doesn't take entrepreneurship as there career. Therefore the rural youth should be encouraged to take entrepreneurship as their optional career by providing proper training and support this can be achieved. NGOs should be provided full support by government. therefore , there should be more stress on integrated rural development functions so by educating rural people to join entrepreneurship the problem will be reduced.

## **ROLE OF WOMEN ENTREPRENEURSHIP IN INDIAN ECONOMY**

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### **Abstract**

Women Entrepreneurship was neglected during the past. With the spread of education and awareness among the women the picture has been changed and the women have emerged as today's most memorable and inspirational entrepreneurs. Women entrepreneurship plays a dominant role in the economic development and makes significant contributions to the economic growth of the country. The development of the country would be very slow if the women entrepreneurship is ignored and stopped to join the main stream of productive activities. This will enable the women to adapt with the changing trends in both the domestic and global markets and built up competencies enough to sustain and strive for excellence and increase in the number of women entrepreneur but the growth rate is very slow failing to match male counterparts at the same position. By becoming entrepreneur they have moved a step forward which gave them a financial independence.

**Keywords :** Women Entrepreneurship, Changing Trends

### **Introduction**

Entrepreneurship is gaining significance in the modern era. It is a global phenomenon. On the contrary, in the developing economies like India, it is considered as method of promoting self-employment. Entrepreneurship has been a male-dominating field from ancient times. But in the modern times the situation has changed and women have become the most innovative and inspirational entrepreneurs. Women entrepreneurship promoted globalization, liberalization and privatization which created maximum self-employment opportunities to both men as well as women. The urge of women to be economically self dependent and the spread of education also encouraged the entry of women in the entrepreneurship. Earlier people looked strangely at the

woman who was running a zerox centre or STD booth. But today the scenario has changed totally and we see women entrepreneurs in almost every type of industry – a manufacturing or service industry or any trading business.

The Government schemes and incentives are indeed major factors influencing the increasing number of women entrepreneurs. Today the role of women in the economic development cannot be ignored, rather their contributions in the economic development is quite significant. But still there is lot of scope in development of women entrepreneurship. Women entrepreneurs need to be properly trained to acquire the entrepreneurial skills and traits to face the challenges in the changing global scenario. In India we have a long list of women entrepreneurs. The reasons these women have entered into entrepreneurship may be different. Some might have entered to develop their family business, some of them to be financially independent. There are certain women who have started enterprise to bring out their family out of financial crisis.

As the reasons are varied, the problems faced by the women entrepreneurs are also multi-faced. But irrespective of the problems the women entrepreneurs are efficient risk bearers, innovators and organizers. The fast moving global scenario has brought about major changes in our economy. The competition in the environment is going to limit the employment opportunities thus creating a necessity of self-employment. The self-employment and the entrepreneurship development opportunities will have to be extended to both the male and female entrepreneurs without any gender discrimination.

Thus entrepreneurship development will be a powerful tool in fighting the problems of unemployment. Entrepreneurship is one of the major factors which contribute to the development of the nation. The enterprising spirit of the people accelerates the economic development. The discussion of significance of entrepreneurship will be incomplete if the significance of women entrepreneurs is ignored. Women entrepreneurs can be termed as new engines for the growth or the rising stars of the economic development of the developing economies.

### **Literature Review**

“An enterprise owned and controlled by a women having a minimum financial interest of 51 per

cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women.”(Government of India.)

“A woman entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life.”(Kamal Singh)

Cohoon, Wadhwa & Mitchell, (2010), present a detailed exploration of men & women entrepreneurs motivations, background and experiences. The study is based on the data collected from successful women entrepreneurs. Out of them 59% had founded two or more companies. The study identifies top five financial & psychological factors motivating women to become entrepreneurs. These are desire to build the wealth, the wish to capitalize own business ideas they had, the appeal of startup culture, a long standing desire to own their own company and working with someone else did not appeal them. The challenges are more related with entrepreneurship rather than gender. However, the study concluded with the requirement of further investigation like why women are so much concerned about protecting intellectual capital than their counterpart. Mentoring is very important to women, which provides encouragement & financial support of business partners, experiences & well developed professional network.(Ms. Yogita Sharma) .

“Women are doing a wonderful job striking a balance between their house and career. Women entrepreneurs are key players in any developing country particularly in terms of their contribution to economic development. In recent years, even among the developed countries like USA and Canada, Women's role in terms of their share in small business has been increasing.” (Dr.Vijayakumar, A. and Jayachitra, S.)

In the words of Former President APJ Abdul Kalam "empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation."

In the 21st century women are becoming experts in all the fields. With the growing awareness about business and the spread of education, they have entered new areas such as engineering, electronics and energy and acquired expertise in these fields. Many of the new industries are headed and guided by women. However, in India a large number of highly educated women do not seek employment. Marriage and family have always been the first choice for most Indian women. Female role prescriptions have created mind blocks. Men are more likely to engage in entrepreneurial activities. The number of men in autonomous start-up category is twice that of women, thrice in the category of manageresses. (Malathi V Gopal,)

Singh, 2008, identifies the reasons & influencing factors behind entry of women in entrepreneurship. He explained the characteristics of their businesses in Indian context and also obstacles & challenges. He mentioned the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social un-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs. He suggested the remedial measures like promoting micro enterprises, unlocking institutional frame work, projecting & pulling to grow & support the winners etc. The study advocates for ensuring synergy among women related ministry, economic ministry & social & welfare development ministry economic ministry of the Government of India.

### **Federations and Associations**

There are many Federations And Association lead to the development of Women Entrepreneurs, few of them to name are:

- National Alliance of Young Entrepreneurs(NAYE).
- India Council of Women Entrepreneurs, New Delhi.
- Self Employed Women's Association(SEWA).
- Association of Women Entrepreneurs of Karnataka(AWEK).
- World Association of Women Entrepreneurs(WAWE).
- Associated Country Women of the World(ACWW).

## **Role of Indian Government in the Development of Women Entrepreneurship**

The planning commission and also the Indian Government have recognized the need for women to participate in the mainstream of economic growth. Women entrepreneurship is understood as an effective strategy to solve both the rural and urban poverty. The government of India through different policies and programs is encouraging the Indian women to come forward and involve in different entrepreneurial activities. The Integrated Rural Development Program (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWRCA), Entrepreneurship Development Programs (EDPs), Prime Minister Rojgar Yojana (PMRY) are a very few examples of the different programs undertaken by the Government of India and Planning Commission. The government has also extended subsidies, tax waiver schemes and concessions for the women entrepreneurs.

- Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women - Provided by the Ministry of Micro, Small & Medium Enterprises.
- Integrated Support Scheme provided by the National Small Industries Corporation (NSIC)
- Prime Minister's Employment Generation Program (PMEGP) provided by the Khadi and Village Industries Commission (KVIC) and Coir Board
- Priyadarshini Yojana Scheme by Bank of India
- Support to Training and Employment Program for Women (STEP) provided under Schemes of Ministry of Women and Child Development
- Swayam Siddha provided under Schemes of Ministry of Women and Child Development
- Micro & Small Enterprises Cluster Development Program (MSE-CDP)
- Credit Guarantee Fund scheme
- SIDBI Marketing Fund for Women (MFW)
- Management Development Programs
- Indira Mahila Yojana
- Mahila Samiti Yojana
- National Banks for Agriculture And Rural Development Schemes
- SBI s Stree Shakti Scheme
- NGOs Credit Schemes

- Micro Credit Schemes
- Integrated Rural Development Program (IRDP)
- Women's Development Corporations (WDCs)
- Marketing of Non-Farm Products of Rural Women (MAHIMA)
- Assistance to Rural Women in Non-Farm Development (ARWIND) schemes

The efforts of the Govt. of India, Banks, NGOs and various other associations have encouraged the women to start up and sustain in the entrepreneurial activities. They have also facilitated the woman empowerment. Women Empowerment is considered essential for achieving

### **Challenges faced by Women Entrepreneur**

Women have to face various problems in both the cases while entering into any entrepreneurial activity and also while they are continuing with their business. No doubt even men entrepreneurs also have to face challenges but 'being a woman' or the womanhood has created certain challenges which the women have to face exclusively.

- **Conflicts between domestic and entrepreneurial commitments:** A woman primarily has to look after the domestic work. Her family obligations are obstacles for her most of the times for conducting her entrepreneurial activities. Her responsibilities towards her children and the old members and family as whole, results in very little time left for her to engage herself in any business activity.
- **Gender gaps in education:** In many families in India girls/women are avoided to go to schools and colleges due to various reasons. The family members stop their education at different levels before graduation, thus the question of higher education doesn't come into picture. There is a lack of combination of education, vocational courses and other courses necessary for taking up any entrepreneurial activity.
- **Not Being Taken Seriously:** Women who take up any business are not taken seriously. The people around her feel that it is her hobby or any side project to her family duties. Women's opinions and advice are not always viewed as "expert" compared to a man's opinion.



(Dr.Vijaykumar A.and Jaychitra S.) This gender bias becomes a major hindrance for a woman entrepreneur.

- **Fear of taking risks:** Women are considered as being more afraid of taking risks and moving forward. Women are more comfortable in their safe zone. They are afraid of moving out of their comfort zones. This fear may be fear of failure, fear of success, fear of being on their own.
- **Wanting to please everyone:** Women, right from their childhood, are taught to be nice with everyone. They are taught to say ‘Yes’ always and please everyone and due to this women are taken for granted many a times. They feel difficult to say no to anyone which may be at the cost of their needs , business or otherwise.
- **Wanting to be perfect in all tasks:** Women want to be always perfect in all the tasks may it be in their personal life or their professional life. They feel that ‘they’ are the best ones who can perform any task in front of her perfectly. This makes them poor in delegation of authority which may be an obstacle for their success in their business.
- **Patriarchal Society:** Women do not get equal treatment in this male dominated society even in these days when women work in space research centers. Ours is a patriarchal society which pampers the male ego and whims. In this scenario, a woman taking up entrepreneurial activity is a distant dream. The other challenges faced by women are those which are common to both men and women entrepreneurs. Shortage of finance, marketing problem, shortage of raw material, stiff competition, high cost of production, limited managerial ability, lack of entrepreneurial training, etc are the various challenges faced by women entrepreneurs.

### **Contributions**

The role of women in the economic development of the nation cannot be neglected. In fact they have to be encouraged and motivated to take active part in any business activity. Women occupy a larger share of the informal economy and also in the micro and small enterprise sector in India. The acceleration of economic growth requires an increased supply of women entrepreneurs (Shah, 2012). Women entrepreneurs play the role of change makers both in the family and also in the

society and inspire other members of the society to take up such activities. Women entrepreneurs are assets of the nation as they are engaged in certain productive activity and also the create job opportunities for others. This leads to poverty reduction and minimizing the problem of unemployment.

- **Capital Formation:** An economy grows rapidly if the idle savings are invested in some productive activities. The idle funds mobilized and invested in the industry and thus optimum utilization of national resources is done. This phenomenon of capital formation accelerates the economic growth.
- **Improvement in per capita income:** The exploitation of the opportunities to convert the idle resources like land, labour and capital in to national income and wealth in the form of goods and services is the outcome of increasing entrepreneurial activities. The per capita income and the net national product will be increased resultantly.
- **Generation of employment:** Entrepreneurial activities give rise to employment opportunities. The women entrepreneurs become the job creators and not job seekers. Naturally the economic growth will be accelerated by generating employment.
- **Balanced regional development:** The regional development of the nation is balanced as the women mostly start their business activities in the rural and underdeveloped regions. Government also encourages the entrepreneurs to start businesses in these areas through different schemes and subsidies.
- **Improvement in standard of living:** Various products are produced by the women in their small scale businesses, which are offered to the people at reasonable rates. New products are introduced and the scarcity of essential commodities is removed. This facilitates the improvement in standard of living.
- **Innovations:** Innovation is the key of entrepreneurship. (Dr. G. Malyadri) An entrepreneur through his/her innovations begins new enterprise and thus plays an important role of pioneer and industry leader. As we have seen above, the enterprise leads to acceleration of economic growth through different angles. Women entrepreneurs are transforming families and society, besides making contributions to business development. Women are more likely to reinvest their profits in education, their family and their community. Despite of all these contributions, today we find that rate of women entrepreneurs is very low. Government and

non-government agencies also have recognized their contributions and have paid increasing attention towards the empowerment of women entrepreneurs. Although the women are entering into the field of enterprise at lower speed, we see various women successfully running their businesses both in domestic markets and also international markets. Kiran Mujumdaar Shaw, Shehnaaz Hussain, Ekta Kapoor, Jyoti Naik (Lizzat Papad), Rajni Bector( Cremica) etc. etc... This is a very long list. But still we find the rate of women entering into entrepreneurial activities is very low. And in the above paragraphs we have seen the different challenges faced by the women entrepreneurs.

### **Suggestions**

No doubt, women have to come forward to start up the enterprise. But she needs a little support in the initial stages of setting up the business.

- **Finance cells:** Finance cells should be opened so that the women entrepreneurs will get finance and also appropriate guidance regarding the financial schemes available to them.
- **Education and awareness:** The negative social attitude of the society can be changed by conducting different awareness programs and educate the women and also the society regarding the fruits of women indulging in the entrepreneurial activities. Women also should be made aware of the importance of education, different vocational courses, so that they can make up their mind for starting enterprise.
- **Training Facilities:** Women lack different skills like the managerial skills, communication skills, language problems, etc. Various training programs can be developed so that the women take full advantage and confidently engage themselves into any business activity.
- **Planning:** Women should never enter into any business without proper planning. They have to create appropriate strategies. A blue print of the activities to be undertaken should be prepared which will specify the product/service, the target customers, the mode of financing and the way the business will be undertaken on daily basis. This will give a proper idea to the woman entrepreneur of her responsibilities and her commitments.
- **Team Building:** The woman entrepreneur has to forget the fact that she is the only person who will do the particular task perfectly. She should have a team, the members of which have different skills and strengths and the women should be able to coordinate with the team

and thus bring out all the strengths and skills in the members for the success of the business.

- **Avoiding to get too close with the employees:** Women, naturally, are family oriented. They are attached to anybody as if he/she is that woman's family member. She gets too close to her employees which will make her difficult many a times to maintain professional relationship with them. Thus the women should be able to be professional and practical always and be informal at some times.

## **Conclusion**

It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Women sector occupies nearly 45% of the Indian population. At this juncture, effective steps are needed to provide entrepreneurial awareness, orientation and skill development programs to women. The role of Women entrepreneur in economic development is also being recognized and steps are being taken to promote women entrepreneurship. From these suggestions it is quite visible that for development and promotion of women entrepreneurship, in the region, there is a need for multi dimensional approach from different sector, namely from the government side, financial institutions, individual women entrepreneurs and many more, for a flexible integrated and coordinated specific approach. The principal factor in developing entrepreneurship among women is not in terms of infrastructure or financial assistance or identifying an enterprise but it is a question of clearing the ground for their movement into entrepreneurship. Forages together they have been confined to a secondary role and confined to the homes and you have to bring out so that they become self-reliant, self-respecting enterprising people. Though there are several factors contributing to the emergence of women as entrepreneurs, the sustained and coordinated effort from all dimensions would pave the way for the women moving into entrepreneurial activity thus contributing to the social and economic development of the members of the family and thereby gaining equality and equal importance for themselves.

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## **ROLE OF RURAL ENTREPRENEURS IN GROWTH OF INDIAN ECONOMY**

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### **ABSTRACT**

Our research paper is based on rural area entrepreneurs and their Role in Growth of Indian Economy. Our paper mainly concentrates on the facilities that are provided by the government for their development and it also concentrates on the problems faced by the Rural Entrepreneur. It also includes about drastic change in the development of rural entrepreneurs compared to last few years.

Nowadays India is facing problem of unbalanced regional development as most of the industries, MNC's and Corporate world concentrate in Urban Areas and Only Urban Areas are being developed and Rural Areas stay undeveloped. So, our paper as put an effort for finding solution to the problems faced by the Rural entrepreneurs.

Key words:- Role & Importance of Rural Entrepreneurs, Problems, Solutions & Facilities.

### **Introduction**

#### **Rural entrepreneurship**

Entrepreneurship based on the welfare and upbringing of the rural areas is Rural Entrepreneurship. It is a pretty straight forward definition. However, it has a much deeper meaning to it. Rural entrepreneurship has emerged as a dynamic concept. It is generally defined as entrepreneurship emerging at village level which can take places in a variety a fields of Endeavour development of Rural Areas, have being to entrepreneurship more than ever before.

### **Role of Rural Entrepreneurship in India**

The fundamental role is to provide employment opportunities and consequently, applying and check on migration. Industries in rural areas are mostly micro or tiny in structure and quick yielding. In other words, their gestation period is much less as compared to large scale industries. Rural industries are also labour intensive and provide substantial employment opportunity to rural folks of all age groups. Few examples of such type of industries are food processing industry, Poultry industry, cottage and handicrafts industry, etc. this also helps in balanced regional growth and promotion of artistic activities. India is one of the oldest, culturally richest and diverse country full of colours and boasts of civilization with rich flora and fauna. Our cuisine is mouth watering, scenic beauty is breathing, folk dance and simply enchanting and there is wide array of place of tourist attraction. These are just a few of the reason by government has turned us as Incredible India. Nearly two-third of our fellows brothers and live I the village where our roots are contained. There is the wealth of craft, performing art, vivid lifestyle and cultural diversity contained in our rural India. Thus, rural entrepreneurship will futures help bridge this gap between the Rural and Urban Areas, and development of urban areas won't happen at the cost of rural areas.

### **Role of rural entrepreneurs in Indian Economy Growth**

His/her development of rural entrepreneurs is a compel problem which can be tackled by the social, political and economic institutions

The sooner they are established the better it would be for entrepreneurial development in the rural sector and the economy growth of the country.

#### **➤ Provide employment opportunities:**

Rural entrepreneurship is labour intensive and provide a clear solution to the growing problem of unemployment.

➤ **Check on migration of rural population:**

Rural entrepreneurship can fill the big gap and disparities in income rural and urban people. Rural entrepreneurship will bring in or develop infrastructure facilities like power, roads, bridges, etc..., it can help to check the migration of people from rural to urban areas in search of jobs.

➤ **Balanced regional growth:**

Rural entrepreneurship can dispel the concentration of industrial units in urban areas and promote regional development in a balanced way.

➤ **Promotion of artistic activities:**

The age old rich heritage of rural India is preserved by protecting and promoting art and handicrafts through rural entrepreneurship.

➤ **Check on social evils :**

The growth of rural entrepreneurs can reduce the social evils like poverty, growth of slum, pollution in cities etc...

➤ **Awaken the rural youth:**

Rural entrepreneurship can awaken the rural youth and expose them to various avenues to adopt entrepreneurship and promote it as a career.

➤ **Improve standard of living:**

Rural entrepreneurship will also increase the literacy rate of rural population. Their education and self employment will prosper the community, thus increasing their standard of living.



### **Importance of rural entrepreneurs**

Rural entrepreneurs play a vital role in the over all economic development of the country. The growth and development of rural industries facilitate self employment, results in wider dispersal of economic and industrial activities and help in the maximum utilization of locally available raw materials and labours.

#### ➤ **Proper utilization of local resources :-**

Rural industries help in the proper utilization of local resources like raw materials and labour for productive purposes and thus increase productivity. They can also mobilize rural savings which help in increase of rural funds.

#### ➤ **Employment generation :-**

Rural industries create large scale employment opportunities for the rural people. The basic problem of large scale unemployment and under employment of rural India can be effectively tackled through rural industrialization.

#### ➤ **Prevents rural exodus :-**

Lack of employment opportunities, heavy population pressure and poverty forced the rural people to move to urban areas for livelihood. It creates rural urban imbalance. Under this circumstance, rural industries help in reducing disparities in income between rural and urban people and acts as a potential source of gain full employment.

#### ➤ **Fosters economic development :-**

Rural industrialization fosters economic development of rural areas. This curbs rural urban migration on the one hand and also reduces disproportionate growth of towns and cities, growth of slums, social tensions and environmental pollutions etc..., on the other.

➤ **Earnings of foreign exchanges :-**

Rural industries play an important role increasing the foreign exchange earnings of the country through export of their produce.

➤ **Produces goods of consumers' choice :-**

Rural industries including village and cottage industries produce goods of individual consumers' choice and taste.

➤ **Entrepreneurial Development :-**

Rural industries promote entrepreneurial development in the rural sector. It encourages young and promising entrepreneurs to develop and carry out entrepreneurial activities in the rural sectors which finally facilitate the development of rural areas.

**Major Problems faced by Rural entrepreneurs**

Developing entrepreneurship in country areas is no easy task. There are main challenges for budding businesses such as high risk, illiteracy and competition from their urban counterparts. Some of the major hurdles are:

- Inadequate Funds
- Competition
- Lack of technical knowhow
- Poor infrastructure
- Low quality standards
- Lack of awareness

Facilities available to Rural Entrepreneurs by the government

➤ **Aajeevika Grameen Express Yojana (AGEY):**

The self help groups under DAY-NRLM will operate road transport service to connect remote villages with key services and amenities for the overall economic development of backward rural areas. This will also provide an additional avenue of live wood for SHGs.

➤ **Prime minister employment generation programmer:**

The scheme provides subsidy for entrepreneurs. It has been implemented by Khadi and village industries commission through identified banks only for new projects.

➤ **Janashree Bima Yojana For Khadi Artisans:**

It is a group insurance for khadi artisans formulated by KVIC with LIC.

➤ **Market Development assistance:**

Under the scheme , financial assistances are provided for khadi institution to improve outlets and production processes besides giving incentive to customers.

➤ **Rejuvenation, Modernization and technology up gradation of coir industry(REMOT):**

The credit linked subsidy for setting up of coir units with project cost plus in cycle of working capital.

➤ **Centrally Sponsored Schemes (CSS) of Export market promotion:**

The CSS is provided for the overall development of coir industry : to support

modernization of export oriented units to popularize coir products in global markets, and to participate in international fairs, seminars etc....,

➤ **Skill Up gradation & Quality Improvement and 19 Mahila Coir Yojana:**

Skill training to develop coir industries, and the provision of spinning equipment to women to empower them .

➤ **Welfare Measure Scheme:**

Accident insurance providing for financial compensation for disabled or nominee

➤ **Programmer for promotion of village industries cluster – Rural industry service centre(RISC) :**

To provide infrastructure support and services for local units to upgrade production capacity and skills, and market promotion.

➤ **Swarnjayanti Gram Swarozgas Yojana**

➤ **Prime Ministers Rural Development Fellows(PMRDF)**

➤ **Provision of urban Amenities to Rural Areas(PURA)**

➤ **Pradhan Mantri Gram Sadak Yojana**

➤ **Indira Aawas Yojana**

➤ **National Program for rural Industrialization (NPRI)**

## **Literature review**

Paper-1 ISSN NO:- 2321-7782 (July 2013)

Concept :- Rural Entrepreneurship in India : challenge and problems Author's :-Brijesh Patel & Kirit Chavda

Their paper concentrates on the effect of Globalization on rural entrepreneurship, Challenges faced by rural entrepreneurship in Indian, and also it concentrates on the problem of rural entrepreneurship regarding financial problem, marketing problems , management problems and Human resources problem.

Paper – 2 ISSN NO:- 2319-70642 (2013)

Concept:- Rural Entrepreneurship : A Catalyst for Rural Development Author's :- Kushalakshi & Dr. A. Raghurama

This paper includes types of rural entrepreneurship also performance of village or Rural industries, Significance of rural entrepreneurship and it also includes problems of Rural Entrepreneur.

Paper – 3 ISSN: 2349-6959 (November 2014)

Concept:- Prospect and Challenges of Rural Entrepreneurship Author's:- Dr. Dilip Ch. Das

In this paper they have mainly concentrated in finding the Role of Rural Entrepreneurship, they have also concentrated only on the challenges faced by Rural Entrepreneur.

### **Objectives of the study**

- To know about the Role & importance's of Rural Entrepreneurs in the growth.
- To find the current problems faced by the rural entrepreneurs
- To know the drastic changes in the development of Rural Entrepreneurs
- To find solutions to the problems faced by the Rural Entrepreneurs
- To analyze the facilities that are provided by the government to Rural Entrepreneurs

### **Methodology**

The present study is based only on secondary data, The data were collected from books, journals, website & annual reports.

### **Data Analysis**

The country as more that 19000 technology- enabled startup, lead by consumer internet and financial service startup, and the report said. "Indian startups raised \$555 billion in funding in the first half of 2015, and the number of active investors in india increased from 220 in 2014 to 490 in 2015. As of December 2015, eight Indian startups belongs to the unicorn club.

Total funding for Indian venture capital backed companies topped \$12(Rs 82500 crore) billion across more than 1220 deals in the past two years with \$7.3 billion invested in over 880 deals in 2015 alone, according to startup data aggregator.

India is witnessing a major growth in entrepreneurship- not because of its X factor but out of the needs for the citizens to create their own jobs. With more that 65% of population under 35 years of age and a record-breaking growth in smartphone adoption and data services across the country, there has been a rising demand for next- generation service with simplified solutions.

While India has been seeing this increasing trajectory of entrepreneurs and new start-ups over the last five, 2016 as been a major milestone year for all of the key stakeholders in the Indian economy system – including government, educational institutions, investors and entrepreneurs- to seek and provide support in sustaining the biggest hurricane of entrepreneurship to date.

All this, as India is set to celebrate Global Entrepreneurship week 2016.

Global Entrepreneurship Network also announced its official affiliation in India and plans to set up a dedicated office, bringing all key stakeholders together. GEN India made progress in consolidating major ongoing activities by formal nomination from India through the Global Entrepreneurship Research Network, as well as contribution to the Startup Nations Atlas of Policies through Startup Nations.

### **Suggestion**

- There are so many facilities or schemes being introduced in the recent years by the government specially for the rural entrepreneurs development , where in , if the entrepreneurs use these schemes and develop their businesses , and also the rural areas.
- Most of the entrepreneurs are not at all aware of the facilities that are available to them, so special care should be taken to create awareness to them about schemes avail for their development.
- Presently, most of the youngsters are not motivated to start up businesses in rural areas, there should be seminars, motivational classes , coaching and training, exposure to challenging situations should be conducted to the youths in rural areas. This helps them to various avenues and adopt entrepreneurs in rural ares and promote it as a career which also improve the standard of living of the rural youth.

### **Conclusion**

Rural Entrepreneur is the way of converting developing country into developed nation. Rural Entrepreneurs is the answer to removal of rural poverty in India. Therefore, there should be more stress on integrated rural development programs. The problem is that most of the youth don't think of entrepreneurship as the career option. Therefore, the rural youth need to be motivated to take up entrepreneurship as a career, with training and sustaining support system providing all necessary assistance. Grading in standardization should be promoted and promotional activities should be enhanced is still, Rural Entrepreneurship can be considered one of the solutions to reduce poverty, migration, economy disparity, unemployment and develop

rural areas and backward regions were in automatically their will be development in the Indian Economy.

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