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AISHWARYA COLLEGE OF EDUCATION SANSTHAN
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AISHWARYA RESEARCH REVIEW

(JOURNAL OF ACES)

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AISHWARYA COLLEGE OF EDUCATION SANSTHAN
AT A GLANCE

In the fast evolving modern world, at the cusp of Globalization, Aishwarya College was established in 1996 in Udaipur with the objective of bringing revolutionary innovations to the field of education. It was the first college of IT to be established in the City of Lakes. Right from its inception in 1996, Aishwarya College has been a pioneer in the field of Computer Science, gradually evolving into various disciplines viz Management, Commerce, Science, Social Sciences and Humanities & Teachers Education through colleges like Aishwarya College of Education Sansthan, Aishwarya Teachers' Training College, Aishwarya Primary Teacher's Training College and Aishwarya Institute of Management & IT which provides MBA & MCA courses. Extending the vision of pursuing excellence in education Aishwarya College has now started its own school Aishwarya Public School with the aim of providing education to the students from nursery to Post-graduation level. Aishwarya College has developed adequate Student Support Systems like regular medical check-ups, separate hostel accommodation for girls and boys, a hygienic Canteen, adequate Games and Sports facilities. The special focus of the Institution towards Student Welfare has led to the establishment of well-developed systems like Student Help Cell, Central Counseling Cell, Personality Development Cell, Training & Placement Cell, besides establishment of a well-connected Aishwarya Institution Alumni Association. Through the efforts of the Training & Placement Cell the students of the College are placed in Corporations like Reliance Communications, Hindustan Zinc Ltd., Binani Cements, Oracle Corporation, RSMM to name a few.

Rotaract Club Aishwarya, a club based on student membership reflects the deep Social Commitment of the Institution towards the well-being of the Society. The Club is at the fore-front in organizing various welfare events and it has achieved a unique reputation for Social Service in the city. The Campus of Aishwarya College situated at Adarsh Nagar, University Road, Udaipur is well-connected for easy commuting. The institution has modern Classrooms &

Tutorials equipped with state of the art OHP & LCD Projectors, which help in better understanding of the subject. The computer labs are equipped with latest machines with TFT/LCD monitors, multi-media machines and all necessary peripherals. High Speed Broad Band facility is provided. Initiatives like Aptitude Lab, English Lab and Career Lab stand testimony to the deep commitment of the Institution towards providing innovative teaching methods for preparing the students for today's knowledge economy & competitive world. Moving forward with the aim of utilizing the power of IT, Aishwarya College has implemented unique Educational ERP, "Smart Campus", which integrates all the academic activities of the Institution for a seamless

management of the students & staff to attain the academic goals of the Institution through Smart Cards & Smart Card Readers installed at various points in the campus. The Student Information System (SIS) enables students of Aishwarya College to access the Academic Calendar, the details of syllabus, attendance, results and help them in knowing the subject contents on-line including all information concerning their academic year from admissions to exams to passing out. Aishwarya College has an open access and user-friendly Library with ample reading space & large number of books with many national and international journals. The College Library is on-line, just a mouse-click away. It enables the students to check the availability of the books, besides enabling them to reserve the books on-line. Aishwarya College has well-qualified & distinguished faculty members capable of imbuing the students with knowledge by using modern teaching methods adopting effective pedagogical practices, helping them to realize their full potential.

In search of academic excellence Aishwarya college has been organizing various academic, research oriented, social & Inter-collegiate events. Aishwarya College organized a two-day National Seminar on "Inculcation of Values through Education" on Nov 15-16, 2008. In the three technical sessions held during the Seminar approximately 100 papers were presented by distinguished participants. On 23-24 May 2009, the College organized a two-day State-level Workshop on "Lesson Planning & Short-Lesson Planning" with the aim of developing a single way of preparing Lesson Plan in the state of Rajasthan. Enthused by the success of the above two events, Aishwarya College had organized a four-day Multi-disciplinary International Conference from 21-24 Aug, 2009. Distinguished academicians participated in the Conference from all over the world; National Conference on "Educational Reforms : Insights and Analysis" from October 1 - 3, 2010; National Conference on "Developing to Developed Nation" form 21-22 August, 2011; National Seminar on "Human Rights and Gender" in collaboration with UGC Centre for Women Studies, M L Sukhadia University was organized on 11 February 2012; First CSI Rajasthan State Student Convention on "Sustaining Developments in Information and Communication Technology" was organized on 7-8 September 2012; National Workshop on "Success Mantras for BIZ-IT" was held on 2-3 November 2012; CSI Workshop on "Advance Web Technology (HTML CSS & Java Script)" was organized on 23-25 February 2013. A two days International Conference on **"Management of Innovation and Technological Change: A Global Perspective"** (MITCAGP-2014) was organized by Aishwarya College of Education Santhan during 21-22 November 2014 in college campus; VII Multidisciplinary Conference on "**Emerging Trends in Industry, Education, and Modern Society**" (ETIEMS-2015) at National level was scheduled on November 27-28, 2015; VIII National Conference (DSGWWI-2016) "**Dimensions for Sustainable Growth among Working Women India**" on November 18-19, 2016. ACES is celebrating 21st anniversary and has launched annual "**Nirupama Women Achievers Awards**" at national level.

EDITORIAL MESSAGE

 India's labour force is growing! India will add 110 million people to its labour force in the next 10 years, including youth and women entering the workforce. Over the next 40 years, India is projected to add 424 million working-age adults. If India can increase women's labour force participation by 10 percentage points (68 million more women) by 2025, India could increase its GDP by 16%.

Increasing women's participation in economic activities has been vital to improving the lives of their families and entire societies as well as their countries. It is important to enable women to participate in economic activities. It is one of the ways for any country in the world to accelerate development and to eliminate poverty as women will invest their incomes in their child's health, nutrition and education that will in turn improve their families living condition.

Women's tasks and challenges have increased and hardened multifold now when she is super multi-tasking; juggling between career, travelling, kitchen, kids, husband, house, society, personal health, passion and desires. Balancing between so many duties and obligations, a woman faces numerous challenges and problems every day, every time, and may be every second minute or second.

Present issue of Aishwarya Research Review showcases important Research work, Case studies and articles majorly the Dimensions for sustainable growth among working women in India and more.

We wish to extend sincere thanks the editorial Consultants, Advisors, Board Members and to the Review Committee Members for their interest, involvement and positive suggestions intended for enriching the quality of the manuscripts published in this journal.

Dr Seema Singh

Chief Editor

Special Skill of Young Women: Women Entrepreneurship in Recent Age

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ABSTRACT

In the recent age women are came in to existence for the new development of the entrepreneurship and their contribution towards new development of the national income. There are many examples as we all know regarding woman entrepreneur in India and out of India also. In India we know that the many woman like Kiran Bedi, Sashi Tharur, Indira Nooyi, Pratibha Patil, Smiti Irani, Susmita Swaraj and many more doing well in various sectors of India like politics, entrepreneurship etc. so we can say that women are having equal importance in the area of the entrepreneurship as well as the politics. If we are talking about only the entrepreneurship in that case also we can say that many women are ahead in compare to the male entrepreneurship. In India one federation is also working on the women entrepreneurship that is FIWE (Federation of Indian women entrepreneur) establishing in 1993. Here aim of this research paper, first is to find out the main reason behind the women entrepreneurship and second is to find out the growth of the development of the women entrepreneurship and third is to find out major area of the entrepreneurship development of woman also the challenges and suggestions for the women entrepreneurship.

__Key words:__ Entrepreneurship, Federation of Indian women entrepreneur (FIWE), woman development

1. Introduction

Entrepreneurship is the very good question in the recent area that means who become good entrepreneur not only having big industries or company bus also successful business with reputation and brand of the business. so, as we all know the men entrepreneurs are doing well in the business of industries also the Role of women in entrepreneurship is increases day by day, as we all know in the past area women are has less education and all others ancient rules regarding woman and as and when time passed women are become more knowledgeable and taking participant in the family business as well as in the owning separate business. Women has own issue regarding family and all others still they are doing well in compare to the other business developers. Proper planning is the inherent ability of the women so we can say that one of the reasons is the good planning techniques. It is also helpful for creation of the economic growth and employment generation.

2. Literature review

2.1 Ayesha Kalim (2014) Developing countries are definitely in dire need to encourage women entrepreneurship as women workforce is promptly available to exploit the unexplored dimensions of business ventures. Developed nations should primarily

focus on entrepreneurial educational programs in order to develop women entrepreneurs.

2.2 Meenu Goyel and Jay Prakash (2011) 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. Efforts are being taken at the economy as brought promise of equality of opportunity in all spheres to the Indian women and laws guaranteed equal rights of participation in political process and equal opportunities and rights in education and employment were enacted

2.3 Bharti Kollan and Indira J Parikh (2005) Since the 21st century, the status of women in India has been changing as a result to growing industrialization, irregular mobility and social legislation, over the year, more and more women are going in for higher education, technical and professional education and their proportion in the workforce has also been increased

2.4 Powell G. N and Eddleston (2008), Entrepreneurship is definitely a solution to manage the economic disparity and rising impact of technological and informational forces. To overcome this impediment women entrepreneurs have the power of diverting the forces towards development and progression by putting in their own potentials and skills to improve economic conditions of any country.

2.5 Muhammad (2007), Woman entrepreneur tries to depend on such social networks she is unable to locate any such facilitating avenues for her business promotion. She feels herself lonely and helpless sometimes and loses hope in future business prospects.

3. Objectives

- Reason for the increases in the women entrepreneurship in India.
- To find out the growth of the women entrepreneurship
- Major challenges for women entrepreneurship.
- Various suggestions for development of women entrepreneurship.
- Numerical data of women entrepreneurship in India and other countries.

4. Research Methodology

Our research is based on the secondary data analysis and we are also taking data from the internet and also from the other research paper as a reference of the paper. As the topic is the women entrepreneurship in the India we are getting the data from the FIWE (Federation of Indian women entrepreneur), working women forum's etc. and not consider the numerical data and facts regarding the women entrepreneurs.

5. Entrepreneurship and women entrepreneurship

In simple terms entrepreneurship means the business holders or the owner of the business or the company. In India there are many successful business owner are working well from many decades. For example Reliance industries, TATA industries, Birla company etc. We

people can say that men are in the top side because they are risk taker; they can do any think regarding business but somewhere we are wrong, that means women are having equal importance regarding the business and all other sectors where men can enter and doing their work for example in the past area only men can perform well in the politics, sports, business, press, television etc. but after the coming of new technology day to day the mindset of the people has been change and they are starting to give equal importance to women also.

Like starting from education and then in the home business and all the sectors we are having bundle of example regarding women entrepreneur such as..

Indira Nooyi most well known business person amongst Indian women entrepreneur strong-willed, with an acute acumen for financial strategizing, nooyi is the CEO and president of the PepsiCo.

Naina Lal Kidwai one of the most successful Indian women entrepreneurs from begging head of the investment banking at the ANZ Grindlays during 1982-1994 to vice chairmen JM Morgan Stanley, also the first Indian women to graduate from the elite Harvard business school.

Kiran mazmudar shaw richest women in the country and she is started the career as a trainee at the Carlton & United beverages in 1974 and now she has own company named Biocon.

Indu Jain the perfect pictures of Indian women entrepreneur the multi-faced lady used to be the chairman of The Times Group the most powerful and largest media house in India.

Priya Paul oneof the most prominent persons amongstIndian women entrepreneur with a specialization in the Economic from Wellesley college in US. Entered in the family business and currently working as the chairperson Apeejay park hotel.

Sulajja Firodia Motwani she joint managing directors of Kinetic Motors and managing directors of Kinetic finance.

So from these all example we can say that in the recent era the women entrepreneurs are come in to existence for the making growth in the Indian economy and give their contributions in the employment generation.

6. **Challenges for women entrepreneurship**

   Following are major challenges for the women entrepreneur.
   - Shortage of finance
   - Marketing problems
   - Absence of entrepreneurial aptitude
   - Low risk taking ability
   - Family conflict
   - Lack of entrepreneurial skill and training

• Credit facility and traveling

7. Suggestions for development in women entrepreneurship

Following are some suggestions for the development of women entrepreneur.

• Marketing co-operatives
• Financial training
• Education and awareness regarding entrepreneurship
• Develop a blue print
• Team building and relationship building

8. Numerical analysis of women entrepreneurship

Table-1. International women entrepreneurship rank

No.	Country	Women entrepreneurship index 2015	Rank
1	U.S.	82.9	1
2	Australia	74.8	2
3	U.K.	70.6	3
4	India	25.9	70
5	Bangladesh	17.9	75
6	Pakistan	15.2	77

[Sources: Global entrepreneurship and development institute, 2015]

Table-2. Indian women Entrepreneurship data year 2015-16

State	No. of unit registered	No. of women entrepreneur	Percentage
Tamil Nadu	9618	2930	30.36
Utter Pradesh	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujarat	3872	1538	39.72
Karnataka	3822	1026	26.84
M.P.	2967	842	28.38
Other states	14576	4185	28.71
Total	57452	18848	32.82

[Sources: MSMEs annual report and government annual report 2015-16]

9.   Conclusion

By the above discussion we can conclude the following thinkss with regarding the women entrepreneurship in the Indian economy with respect of the objectives of this research paper.Major reason for the increasing the women entrepreneur in the India is the education level as we know in the early stage women are not more educated but in the present era men and the women are getting the same education so the first and the most popular reason is the education and the second one is regarding the awareness regarding the Indian women entrepreneurship and various programs which are conducted from government for example Women's development corporation, Indira Mahila Yojna, Mahila Samati Yojna, SIDBI's Mahila Udhyan Nidhi etc. are helpful for the increasing the women entrepreneurship in the nation

In the area where women are working more is generally the entrepreneur in compare to all other sectors in the recent era the all sectors are having some reservation for the women seats and this rules passed by the government only, here we are talking about only the industrial area and the government sectors where more numbers of women are working not other than that.

At the last we can say that in just one or two line regarding the past and recent performance of the women entrepreneur that in the past era like in the 18th and 19th century less numbers of women are working for the business purpose of contributing in the economy of the nation but in the present area more numbers of women are doing well in the business opportunity and contribution more to the nations and the economy.

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Dual Responsibility of working women: An exploratory study

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ABSTRACT

The responsibility of raising a child confers upon a woman's Motherhood. The process also changes the way in which she is perceived in society and at her workplace. It can necessitate her to take more than available leave options, and job security can be at risk. Significant social and personal adjustments are necessary to cope with such a situation. A working mother, especially one who has the good fortune to be able to balance her home and work, enjoys the stimulation that a job or career provides. She develops the ability of raising a useful member of society and at the same time gains financial independence. Along with motherhood, work adds to the completeness of being a woman. In this article, researcher try to clarify the difficulties a working mother may have on functioning with such dual responsibility.

Keywords: *Motherhood, Womanhood, Working mothers*

Introduction

"First, from the early 1950s, many employed mothers began to challenge, although not overturn, the dominant discourse of the ideal mother as exclusively bound to the home. The simple fact that so many women were drawn to work outside the home despite criticism demonstrates the monetary and psychological importance of employment for women"

The above quote reflects the unique life situation of working mothers, who are now a visible part of the workforce in almost all professions. Many working women start their families while they are working, and some others may find the need to return to work sooner than expected in the postpartum period. The working mother is an institution in her own right, one who combines a successful career giving her financial independence, with an effective motherhood raising a child. It is important to understand that both these jobs are extremely demanding, and to do justice to each without neglecting the other is a formidable task.

Mothers and Employment

The rush of married women into the workforce runs against traditional thinking that women must choose between family and career. Many observers condemned working mothers as selfish, unnatural and even dangerous to their children and society. It was complained that the rise in juvenile delinquency could also be attributed to women who are working mothers, but needs and requirements of the family unit will always supersede ill-defined logic. Women, motherhood or not, continue to work. The reasons are, more often than not, inspirational. Many of the mothers are young and have spent years developing their careers. When both

spouses work it may be necessary for the mother to retain her job if she has insurance benefits, and if she wants to retire with better retirement benefits. Many of these women find the need to maintain a parallel source of income a social security and a sign of independence. A mother may work out of a financial compulsion, a desire to *fulfill* herself, or to supplement the family income. In all of these three instances, she is a working mother, but the implications of her situation are different.

"many working women said that they worked because they 'needed' the money and which they defined as specific material goods-an extra lesson, additional clothes, a vacation, furniture, owning a home, car or even just a television-arguing their work was bringing a rise in the family's standard of living".

Both men and women had material and emotional expectations for better standards of living and a working wife could add considerably to achieving those goals.

A financial compulsion could be a less competent spouse with an inadequate income, or a single mother who is dependent on her earnings for survival. A second income from the mother adds to better living conditions and eases the stresses of struggling for a comfortable life. However, when the mother is returning to work purely to maintain and advance a career that satisfies her and keeps her independent, she comes under scrutiny and criticism. The working mother has to keep the convincing stance that she is working not just for her own sustenance, but also for the betterment of the family. Something like, "a working woman who put herself out for the kid's sake". Working women changed the image of a good mother from one who stayed at home to one who also took on extra burden for her family's benefit. This would however not recognize the working mother as an important member of the workforce and an important worker in her own right! It is possible for a working mother to defend her right to work in a number of ways. A less affluent member of society would simply say it brings in much needed extra money. A woman from a better class of living would say she has more money to spare and is utilizing her talents and skills to the best effect. In either case, the most important aspect is that it shouldn't affect the health and well being of their children in any way. In any case, "having to work" takes away much of the problems a working mother has to face.

Employer's Perceptions of Efficiency and Relationships of Motherhood to the Working Environment

A working mother's ability to deliver is considered with trepidation. Having decided to work, will the working mother be able to deliver efficiently at the work place?

Motherhood leads to a definite bias in employment for women seeking a job in traditionally male settings. In general, for both men and women, parenthood changes the way in which both men and women are viewed in terms of expected work focus, especially producing expectations of undependability. The authors also add that there are possible heightened associations with gender stereotypes that occur when women are mothers; this may

lead to heightened performance expectations that predispose greater negativity to be directed at mothers than at non mothers when career advancement decisions are made. They also noted that employment bias occurred against mothers irrespective of whether they were students or working people, and that women suffer definite disadvantages when at the workplace, a problem that has been called the *Maternal Wall*.

It is well known that employment has positive effects on the mother. There is an underlying assumption that the roles of mother and wife have relatively less stress, as they are natural roles, whereas the role of employee, being unnatural, is therefore highly demanding. This may question the ability of a woman to handle multiple roles without significant ill effects. There is also considerable rhetoric on the relationship of this unnatural employment to many social evils including juvenile delinquency and drug addiction. Regardless of the reasons, a young mother chooses to work, the workplace and work environment as a whole continue to be hostile. Shouldering dual responsibilities may actually decrease productivity at the work place. Some of the research done has focused on mothers who are working in the academic field, and slower academic progress has been attributed to working mothers in academic medicine. They attributed a definite relation between family responsibilities and gender to academic productivity. Having identified 1979 full-time academic faculty from 24 medical schools across the country, a 177-point questionnaire was administered with the aim of describing dependent responsibilities by gender and to identify their relation to the aspirations, goals, rate of progress, academic productivity, and career satisfaction of male and female medical school faculty. In this study, the authors noted that women with children published less even after controlling for variables such as years as a faculty member, number of hours worked per week, and hours of dependent responsibilities they had slower self-perceived career progress and were less satisfied with their careers. The difference seen between the genders was less apparent for faculty without children. Also, noted that women faculty with children had less institutional support than men with children. They specially commented that, "In a group less able to expand working hours because of dependent responsibilities; however, institutional support may be especially critical for maintaining productivity." It was noted here that familial responsibilities with special reference to child bearing disproportionately affected the careers of female faculty. They recommended special attention by scheduling fewer departmental meetings after working hours and making part-time tenures available for faculty.

Maternity Leave and Benefits for Working Mothers

Women's recovery from childbirth and their resumption of work and family commitments are likely to be influenced by such personal factors as preexisting health status, parity, breast feeding, the availability of social support from family and friends and work-related factors, e.g., the timing of return to work, job stress, and workplace support. Can a working mother do justice to both her work and her motherhood? The answers vary from a firm yes to a vehement no, and, more often than not, the answer lies not in the ability or competence of the woman as much as it does on her support system. The question of a support system is very relevant

because traditionally all support systems have revolved around men ever since the times when women were believed to be capable of only "kuche, kirche und kinder" [German for kitchen, church, and children]. A woman who was working before marriage will more often than not opt to take a protracted leave of absence to fully immerse herself in her motherhood. Some would even think of giving up their careers for good.

It is necessary to balance the demands of the workplace with the needs of families, to promote the stability and economic security of families, and to promote national interests in preserving family integrity; to entitle employees to take reasonable leave for medical reasons, for the birth or adoption of a child, and for the care of a child, spouse, or parent who has a serious health condition, and to promote the goal of equal employment opportunity for women and men.

Can Working Mothers Take Undue Advantage of Employer Benefits and Social Sentiments, and are they a Drain on Resources?

A woman may keep a job just to keep the home fires burning, while another may fight against all odds to pursue her career. In the interests of working mothers in both these situations, a solid support system needs to exist, and the prerogative to work or not should lie entirely with the worker, as would be in the case of an ordinary working male. Parties concerned can exploit this situation, that is, a working mother may not be extended an adequate support system, or conversely, she may try to extract special concessions from her employer[s] at the cost of work ethics. Maternity leaves, flexible working hours, child-friendly workplace sound extremely good, but what about the flip side? Maternity leave is known to be extended, sometimes indefinitely. Often, the mother quits work altogether. Flexible working hours might adversely affect other employees, and would definitely require their cooperation. As for creating a workplace with childcare facilities, a sufficient number of female employees are desirable. An employer who has a larger number of female employees is likely to be more proactive in providing child care and nursing facilities at the workplace for the working mother. Provisions for part-time employment and work at home opportunities are also easier to provide when the number of female employees, and thus the demand for such a facility, is greater. The cost-benefit ratio of these privileges needs to be examined. The scale and size of the employer, the health conditions of the mother and child, social support, all play important roles. Definitely, guidelines need to exist and would vary across occupations. A working mother may work for pleasure or compulsion, but work ethics and professionalism must have their place. These in turn will generate more empathy towards working mothers from all quarters - the employer, the spouse, the family and finally, society. In short, good employees would generate more empathy and better co-operation from their employers. And an understanding and co-operative employer would be able to extract the best from his employee without misuse of the benefits given to them. Maternal health has been found to be negatively related to employment dissatisfaction. Studies looked at women in employment before the birth of the first child. Three fourth of women were in the workforce and of these a third did not take maternity leave despite being eligible for the same, and about a quarter were ineligible for maternity leave for various reasons. Public sector employees availed of most of the maternity leave. As much as half of the women who did not take maternity leave in the private sector were actually unaware of these options. Working in the public sector, a strong

attachment to the workforce, trade union memberships, and education were some factors that affected leave taking amongst working mothers.

Where Is The Womanhood?

Women's movements have proved that a woman is no less than a man in every sphere of life, and women can take upon themselves to go a step further and prove that what a man can do, a woman can do better. So if a man could work to earn money, a woman could work, earn money and look after the kid[s] as well. Of course, a little help is always welcome. The argument that working mothers have little time to spare for their family, does not take into account the hours of unpaid housework and domestic chores of a full-time housewife. Working mothers put aside quality time to spend with their family and can contribute to a more cheerful and positive family environment. By efficient and effective time management, a working mother is able to allocate time to her various roles as well as appreciate her own worth and importance.

Conclusion

In short, it is possible to be a woman, a mother, and an achiever. Many have done it with help from society, and others have battled endless odds to prove the same. In today's world it is both desirable and incumbent upon mothers to be working, like their spouses. We, in the developing world, and still in the throes of a culture and tradition of a male-oriented society, should acknowledge that, contrary to traditional belief that a working mother is not a good mother, a working mother can, in fact, be a better mother. A working mother, especially the one who has the good fortune to be able to balance her home and work, thanks to all the factors mentioned above, enjoys the stimulation that a job or career provides. She not only feels better about herself but is also forced to take better care of herself in order to make an impression. Along with motherhood, a successful career adds to the completeness of being a woman. The major stresses of being a working mother remain lack of time, and a feeling of guilt, due to perceived neglect of the parenting role. The rewards are many, including personal benefits, financial rewards, and improved family life. To enable this, considerable adjustments are necessary at the individual level and at the workplace, which help the mother to fulfill the dual responsibilities of career and motherhood.

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Cloud Computing Based E-Learning- A New Trend

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ABSTRACT

The scenario of present-day education has now totally changed through revolutionary change in cloud computing based E-learning. This trend has tremendous impact on our educational system. New interest in Cloud Computing (IaaS, SaaS, PaaS) in the e-learning arena is growing day-by-day due to its potential higher cost savings from scalable architectures and open source results, and also the major possibilities of highest learning outcomes.

The excessive poor cost computers, internet availability and high cost education content have created a big global platform where information and communication technology (ICT) are being implemented to convert the education system. Now the requirement of enhancing the smart educational system has aroused. This paper comprises the characteristics of the current E-Learning system using cloud computing based E- learning and their benefits. There are many educational institutions which cannot afford such investments so the cloud computing is the best alternate especially in the institutions and universities where the use of computers is more intensive. It is implemented to strengthen its common benefits of applications for teachers and students. In addition, efforts are also being done through this paper to describe the conventional e-learning to cloud based e-learning and expected benefits by using cloud computing based e-learning.

Thus, there is an essential need to do the re-amendment of our educational system to get the better outputs. The advent of computers with latest software has made it possible to solve many complex problems at rapid speed and with very low cost. The use of supervising system significantly betters the learning effect of slow learners and weak students.

Key Words: Cloud Computing, E-learning, Information Communication Technology (ICT), SaaS, PaaS, IaaS

INTRODUCTION

Education plays a vital role for personal growth and success in career-building-life. The more we learn the more we grow. It helps us with so many things like to make people powerful in thoughts, possibility and positivity to ask questions quite worth and look beyond one's ability and reach. It is only the best way to calm down our curiosity and quest for knowing more. The term sometimes used as Ed-Tech, is the study and ethical practice of facilitating E-learning, which is the learning and improved performance by creating, practically using and managing appropriate technological process and resources[1]. E-Learning supports electronic communication mechanisms with ICT through the Net. Now-a-days, government is also promoting educational courses to make the youth of our nation efficient, intelligent, knowledgeable and skillful in every field.

No doubt, education is an important component of life and no human being can be able to survive properly without it. In recent years, there are lots of available sources for getting knowledge or learn something new. One of the most promising sources for education is e-learning. E-learning is generally referred to the intentional use of network information and communication technology (ICT) in teaching and learning. Some other terms are also used to describe this mode of education including online, virtual learning, distributed learning, network and web-based education. The growth of e-learning is directly related to increasing access to ICT, as well as its low cost. The capacity of ICT to support multimedia resources-based education is also relevant to the growing interest in e-learning.

A new trend cloud computing based e-learning allows moving the processing effort from the local devices to the high data center facilities. The software are seen as a service and the applications and data are stored on multiple servers that can be accessed from the Internet. However, in traditional e-learning mode, system construction and maintenance are located in interior of educational institutions which results with excessive problems. Cloud computing based e-learning has many advantages: such as expected performance, reduced investment for software and hardware, professional staff to maintain servers and upgrade software, high availability, less launching time, tremendous fault-catching capability and accessibility which allow users to use any device, such as a mobile phone, personal computer. Cloud computing based e-learning is becoming an attractive technology for forthcoming generation with its dynamic quality and specialty usage of the resources in improving our tradition educational system. The main aim of this paper is to highlight the major changes which can be seen using cloud computing based e-learning in our traditional educational system with few amendments through e-learning solutions.

E-LEARNING

E-learning includes all forms of available electronically supported learning and teaching technique. The information and communication systems, whether networked learning or not, serve as specific media to apply the learning process. These often involve both outdoor and indoor classroom educational system experiences via technology. The term has been used as synonyms to e-learning- like: WBT-Web-Based Training, CBT-Computer-Based Training and IBT-Internet-Based Training.

E-learning totally depends upon the computer and network. E-learning applications and processes include Web-based learning, computer-based learning, virtual education opportunities and digital collaboration. Any content is delivered via the web, audio or video tape, satellite TV, and many more medium. It can be self-placed including media in the form of text, animation, image, streaming video and audio.

It is generally thought that any new technologies can make a big difference in education. In youth ages especially, children are with the huge interactivity of new media, and developing their skills, knowledge, and perception of the world, under the guidance of parents' with supervising of course. Many e-learners believe that everyone must be well- equipped with

general knowledge of technology, as well as use of it as a medium to grip a particular goal. E-learning is widely used today in various educational levels: distance and continuous education, trainings of companies and many academic courses etc. There are availability of various e-learning solutions from open source to commercial. There are at least two entities involved in cloud computing based e-learning system i.e the trainers and students.
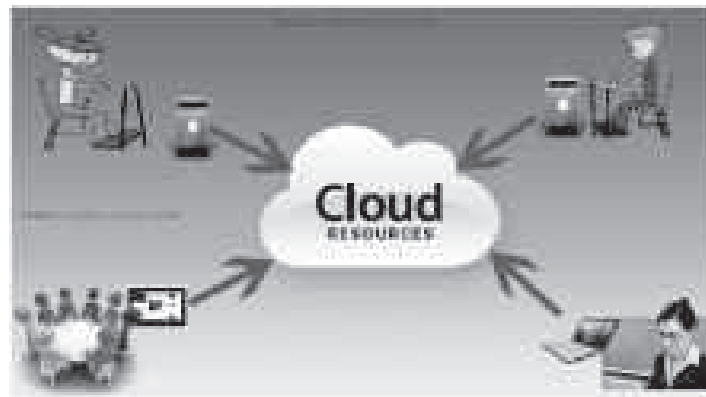
Figure 1- E-learning with cloud resources

The learning process is enhanced with improved training and low material costs and with e-learning. Each time the course is returned on investment it is improved because users divide the fixed production costs by number of uses. We also have savings through decreased travel plan, reduced material cost and improved performance. We have increased productivity just because of cloud computing based e-learning, even we are not time bound by geography. We can control training's impact on production by providing various trainings to people during shortage of time. Therefore, in any meaning cloud computing based e-learning is only the solutions with its great way to provide better educational system environment and the performance of our education level can be increased with rapid speed.

E-LEARNING AND CLOUD COMPUTING

Presently information communication and technology (ICT) in Indian educational sectors is limited to class rooms or labs of private / government organizations. As per the recent survey[2] 80% of teaching in India is done through traditional techniques. For better improvement of the education services in India now government has taken the serious steps towards the development of primary infrastructure. So that, by amended infrastructure, one has to be promoted by using cloud computing based e-learning in educational sectors as it offers better infrastructure, software and platforms at very lower costs. Cloud computing based learning offers the ways for best services for students' information. The SaaS model of cloud could enables the use of school management software's at less costs, presently these software's require a high license fees. Various research departments in India could be benefited by implementation of cloud computing in their respective departments as sharing of data/ information could be done easily. By using of Private cloud in secrecy departments like exam

etc. at university level could help in secure access of the data through web browsers. Getting of the low cost infrastructure at school or institutions level through IaaS, a cloud also helps in encouraging the use of cloud computing based education in India.
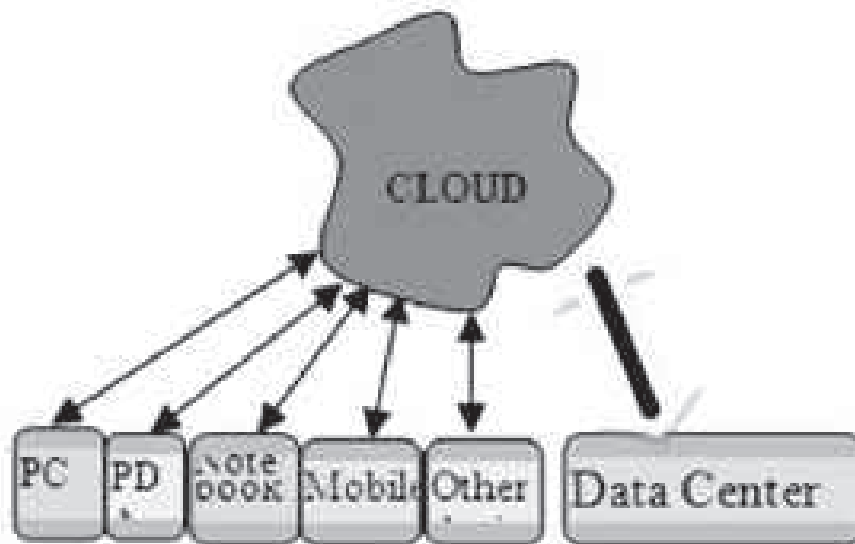
Figure 2: Cloud computing

Cloud computing employs a service business model. Cloud offers services that can be grouped into the following categories as shown in Figure 3:

- **Software as a service (SaaS):** This model, software applications are offered as services on the Internet rather than as software packages to be purchased by individual customers. One of the providers in this category is salesforce.com which is offering its CRM application as a service.

- **Platform as a service (PaaS):** This refers to providing facilities to support the entire application development lifecycle including design, implementation, debugging, testing, deployment, operation and support of rich web applications and services on the Internet. Most often Internet browsers are used as the development environment. Examples of platforms in this category are Microsoft Azure Services platform, Google App Engine, Salesforce.com[3]. PaaS enables SaaS users to develop add-ons, and also develop standalone web based applications, reuse other services and develop collaboratively in a team.

- **Infrastructure as a service (IaaS):** These hardware resources such as storage and computing power are offered as services to customers. This enables businesses to rent these resources rather than spending money to buy dedicated servers and networking equipment. As examples in this category, Amazon[4] offers S3 for storage.
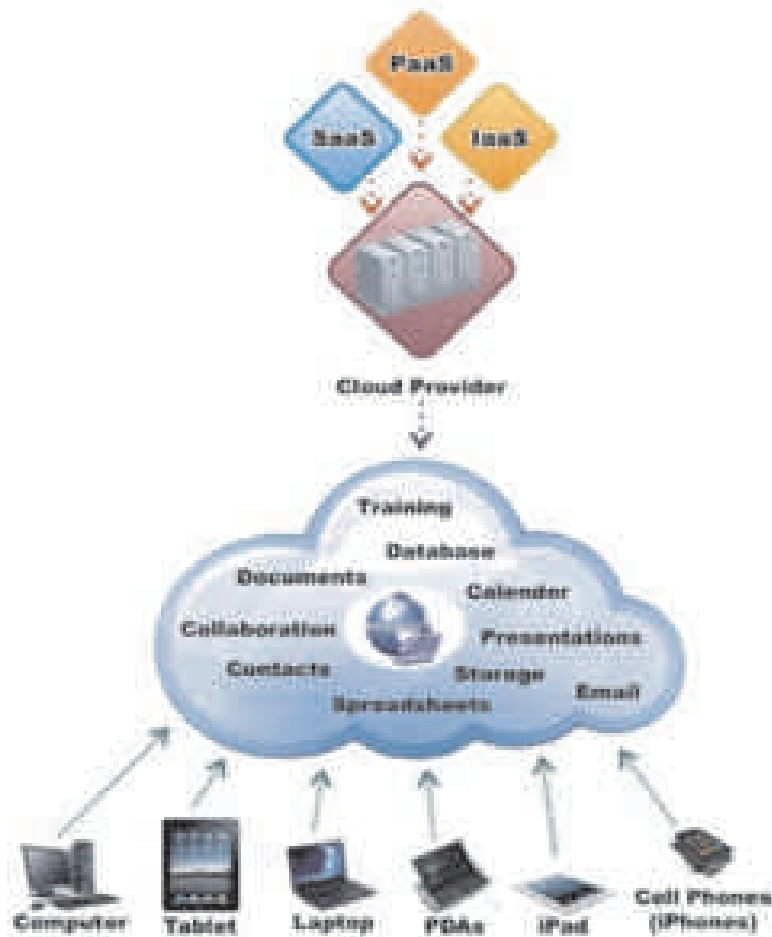
Figure 3: Cloud Services

MODELS OF CLOUD

a. **Private Cloud:** The cloud infrastructure is provisioned for exclusive used by a single organization comprising multiple consumers (e.g., business units). It may be owned, managed, and operated by the institutions as a third party and it may exist on or off premises.

b. **Community Cloud:** Community cloud shares infrastructure between several organizations from a specific community with common concerns (security, compliance, jurisdiction, etc.), whether managed internally or by a third-party and hosted internally or externally. The costs are spread over fewer users than a public cloud so only some of the cost savings potential of cloud computing are realized.

c. **Public Cloud:** Public cloud applications, storage, and other resources are made available

to the general public by a service provider. These services are free or offered on a pay-per-use model. Generally, public cloud service providers like Amazon, AWS, Microsoft and Google own and operate the infrastructure and offer access only via Internet.
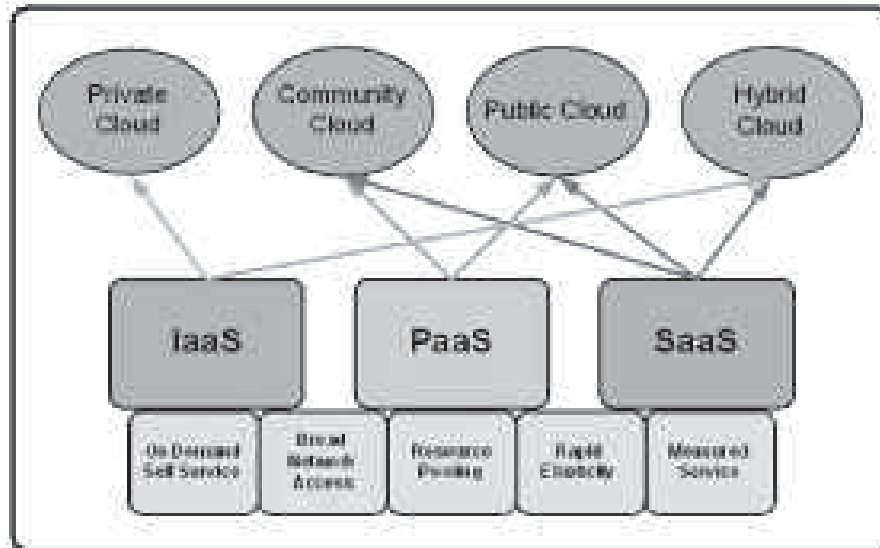
Figure 4: Various Models of Cloud

d. **Hybrid cloud:** Hybrid cloud is a composition of two or more clouds (private, community or public) that remain unique entities but are bound together, offering the benefits of multiple deployment models[5]. (as shown in Figure 4.)

ADVANTAGES OF CLOUD BASED E-LEARNING IN EDUCATION

There are various benefits when the cloud computing based e-learning is adopted, as they are:

➢ **Cheaper in cost:** E-Learning users need not have high end configured computers to run the e-learning applications. They can run the applications from cloud through their personal computer, mobile phones, tablet having minimum configuration with normal internet connectivity. Since the data is created and accessed in the cloud, the user need not spend more money for large memory for data storage in any local machines. Institutions and many organizations don't need to pay high cost, so it's cheaper and need to pay only for the space they need.

➢ **Higher performance:** Since the cloud computing based e-learning applications have most of the applications and processes in cloud, client machines do not create problems during performance when they are working.

➢ **Quick software updation:** Since the cloud based application for e-learning runs with the cloud power, the software's are automatically updated in cloud source. So, always e-learners get updates instantly.

➢ **Amended documents compatibility:** Since some of file formats and fonts do not open properly in some computers, in mobile phones, the cloud powered e-learning applications do not have to worry about those kinds of problems. As the cloud based e-learning applications open the file from cloud.
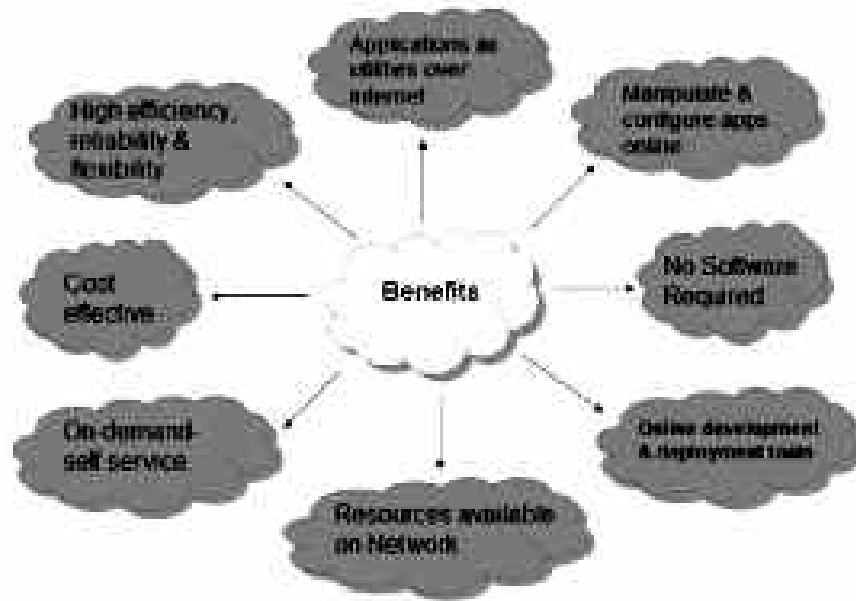
Figure 5 – Benefits of cloud based E-learning

➢ **Benefits for students:** Students get more advantages through cloud based e-learning. They can take admission in online courses, attend the online exams, get feedback about the courses from instructors, and send their projects and assignments through online to their trainers or teachers.

➢ **Facility for teachers:** Teachers also get highest benefits over cloud based e-learning. Teachers are able to prepare online tests for their students, deal and create better content resources for students through content management, assess the tests, homework, projects taken by students, send the feedback and communicate with students through online medium.

➢ **All Data files security:** A very big concern is related to the data security because both the software and the data are located on remote servers that can crash or disappear without any additional warnings, even if it seems not very reasonable, the cloud computing provides some major security benefits for individuals and institutions with solutions[6]

CONCLUSION

The cloud computing based e-learning solution is a significant alternative in today's educational system perspective. Students and administration have the opportunity to quickly

and economically access various application platforms and resources through the web pages on-demand. This automatically reduces the cost of institutions/ universities expenses and offers more powerful functional capabilities. There will be an online survey to collect the required data for the use of cloud computing based e-learning in the schools/ institutions/ colleges/ universities and other governmental or private institutions in the region. This will help us review the current status and probable considerations to adopt the cloud based e-learning technology. In the beginning with the outsourcing of email service seems attractive. The later removal of software license costs, hardware costs and maintenance costs respectively provides great flexibility to the sectors like university/corporate management. In this paper we have discussed a cloud computing based e-learning in educational system. Cloud based e-education will definitely help the students, trainers, staff, institutions and also the learners up to a great extent and mainly students from rural parts of the world will get an opportunity to get the knowledge shared by the trainers on other part of the world. Even government must take initiative to implement this highly sophisticated educational system in schools and colleges for the better future of forthcoming generation and we believe that this sure to be happened soon.

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Customer Experience While Browsing Bank Websites

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ABSTRACT

Customers are growing with the use of digital channels for the banking. With the rapid and significant growth in e-commerce, it is obvious that internet banking has also attracted the attention of the banks for making their business online. In the face of increasing competition from emerging digital banks, which is redefining customer experience. This research paper aim to analyze which attributes or factors are experienced by the customers online and which attributes or factors affects while browsing the websites. The promised experience, emotional values and rational values are these attributes are analyzed. The major aspiration of the study to measure the factors that affect online customer experience while browsing the banking website. The data were collected from 50 respondents response by questionnaire. The data analyzed by applying chi square test and multiple regression model. The result showed that all the attributes or factors are important for successful in making the good customer experience. Suggestions and conclusion are also discussed based on the analysis.

Key words: *Customer experience, Promised experience, Emotional values, Rational values*

Introduction

One of the most important technologies which really brought information revolution in the society is information technology and it is known as the third wave of revolution after agriculture and industrial revolution. Financial sector being no exception, numerous factors such as competitive cost, customer services, increase in education, income level of customers, use of technology etc. influence banks to evaluate their technology and assess their e-commerce and internet banking services. Internet banking services from anywhere and anytime is used for transactions, payments of bills, transfer, account information etc. over the internet through a well designed and secured website. Hence the customers have one to one interaction with bank through websites. Therefore it is essential for banks to provide high quality services and worth content over the bank websites. The website technology has totally transformed the bank services on the internet. So the well designed website is the success of meter for the banks. It needs to be transformative and functional. The basic aim of the website is to make an internet bank services more desirable, accessible and more consumer friendly. Customer expectations are continually increasing. A customer experience is "a customer journey which makes the customer feels happy, satisfied and cared, according to his expectation or standard, starting from first contact and through the whole relationship" Here, the experience is focused on the website. It is the intersection of site visitors' expectations and how well those expectations are being met. Developing the capability to create and maintain an effective

online presence through a website is a key part of internet banking. Websites must deliver the whole banking content to the customers. On the basis of Mirando and cortes (2006) website assessment can be classified into three categories: informational factors, transactional factors and communicational factors. Interacting with web content is not a static experience, but it is interactive experience.

The following online customer experience pyramid is based on diagram by the carnation (2001) who suggested the delivered online experience promised by a brand requires, delivering rational values, emotional values and promised experience(based on rational and emotional values). The diagram also highlights the importance ofdelivering service quality online (Trocchia and Janda, 2003)
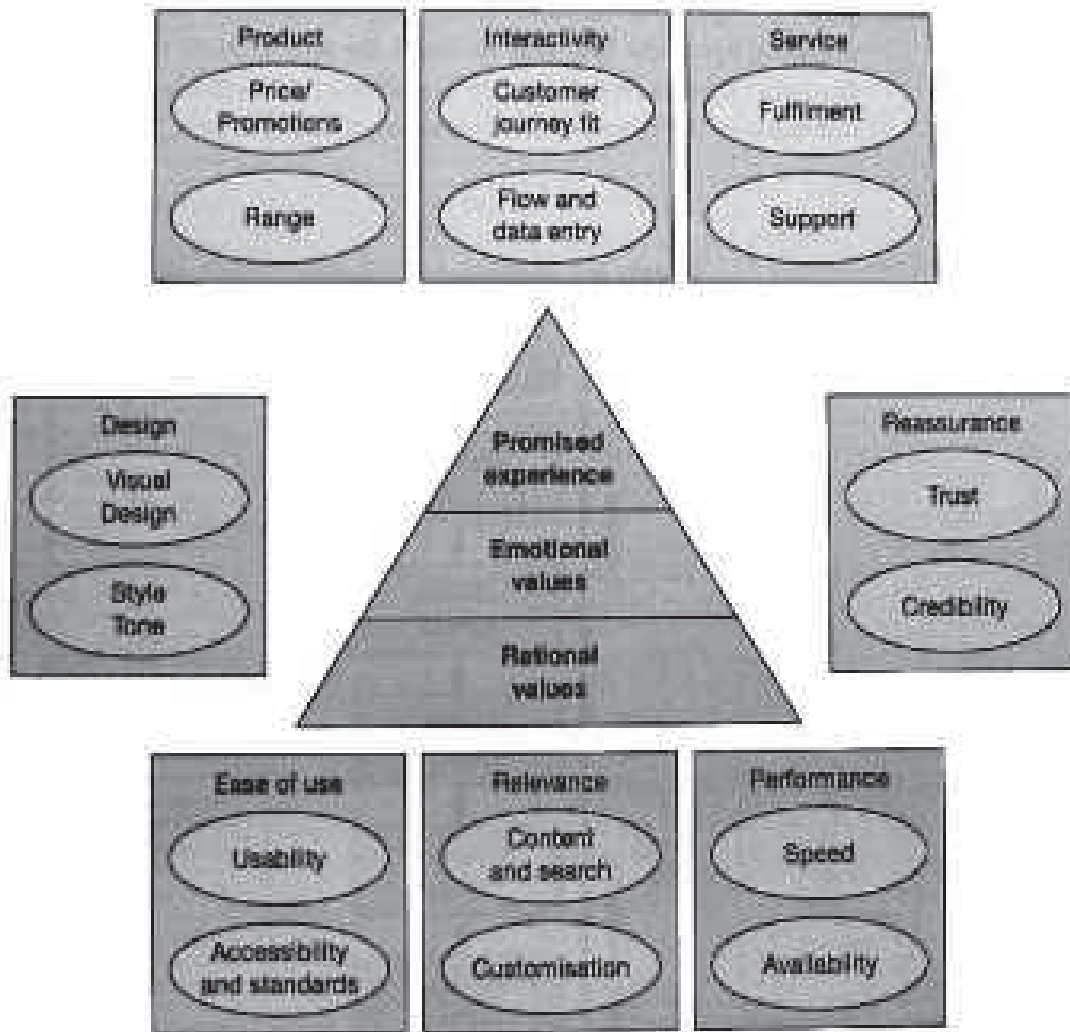
Review of Literature

Internet banking in India is only at its primitive stage dominated by the Indian private and foreign banks. The use of Internet banking is confined to a few consumer segments. The risks associated with internet banking are many, which the banks have to model using sophisticated systems and extensive use of technology. The legal framework as its exits requires an updating to streamline and handle the issues associated with Internet banking. The functional model can be used to prioritize perceptual variable concerning consumer behaviour so that value to the consumer can be maximized. The banks can focus on strategic consumer groups to maximize its revenues from internet banking. The experiences of the global economies suggest that banks cannot avoid the internet banking phenomenon, but to gain a competitive advantage, they must structure their business models to suit to Indian conditions.(Sufyan Habib, 2012)

Financial institutions with fostering and building greater value adding relationships with their customers. These value-adding endeavors will ensure that customers experience and perceive their Internet banking experience to be enriching. As reflected within the findings the main users of Internet banking products and services are post-graduate students and customers mainly within the older age brackets. however, seeing an increasing number of younger users requiring this service via more mobile, 'always-on' platforms such as cellular phones. Financial institutions will have to develop strategies to gain a piece of this growing market with totally different and varying needs. Education and awareness campaigns are key focus areas which financial institutions should continuously invest in. Information should be easily retrievable and communicated in a manner that makes sense to a wider customer base, especially within the context of South Africa with its diverse cultures and languages. Internet banking products and services will continue to grow across various divides and platforms. As Internet costs decrease in future, the growth of Internet related products and services such as Internet banking will increase.(Andre redlinghuis and Chris rensleigh, 2010)

Dr. Singh (2013) research was focused on to semi-urban areas customer's perception towards impeding the usage of Internet banking and in that research identified nine factors i.e. cost, reliability, processing barriers, security issues, technological incontinence, lack of infrastructure, conventional approach, risk and resistance. To increase the use of Internet banking in semi-urban areas carrying out Internet banking properly, a basic knowledge of computers and the Internet is required. Many people, who are not comfortable with computers and the Internet, often find it difficult to use internet banking. Therefore, for beginners, Internet banking is really time consuming process. People also find a difficulty in trusting a completely mechanized system like Internet Banking, in case of financial matters. However, this uneasiness can be avoided by printing the transaction receipt and keeping it with oneself, until the bank statement is received. However, with the advances in technology, many banks have taken the adequate measures to ward off any problems related to the security of internet banking and providing easy way to access it.

R and Barriuso, C. (2006) Retail banking brands must be emotionally aligned with their customers to win them over. This means that banks must try to understand their customers' needs better by asking relevant questions, listening carefully and offering a sympathetic ear to genuine problems.Customer engagement in retail banking a major determinant of quality of experience was driven more by emotional, rather than functional factors. At the top of this list was customers' need to be valued, followed by their perception of the engagement level of bank employees. Customers wanted bank employees to show them that they valued their business, and when required, go the extra mile to fulfill their expectations.

Constantinides (2014) Customers' growing use of digital channels for banking and their demand for an individualized experience have forced many banks to revisit their customer service efforts. In the face of increasing competition from emerging digital banks, which are redefining customer experience and luring younger customers, traditional banks must leverage digital channels to create a more rewarding customer experience. As customers use multiple touch points for their banking needs, banks must focus on creating a consistent and seamless experience while satisfying customers' demand for personalized service. For a successful transition to digital banking, banks must formulate a strategy focused on six key areas: customer, mobile and online capabilities, use of customer data, social media, modernized branches/ATMs and provision for a seamless experience across all channels.

Singh, Phadke, Anand, VP & Nafees (2015) In India approximately 12.5 million people of population are using internet, by 2015. The number of internet users will touch 37.5 million while the number of users transacting online will reach 40 million. With the arrival of 3G and 4G networks in India, rising number of people using smart phones. According to behavior patterns of users in online market, footwear (15 million) and apparels (16.8 million) are the top two thing searches by Indians. In online shopping is too early to predict who will emerge as the winner in the e-tail space but consumers will remain the king benefiting the most from tug to war between the two giants.

Research Methodology

Scope of the study: The main concern of the study to provide information that would help the management of banks to evaluate and redesign its website in order to improve the overall customer expectation, which in turn can help them retain their existing customers and also attract new ones in today's competitive environment.

Objectives of the study: The primary objective of the study is to measure the factors of online customer experience while browsing the bank website. And give suggestions to get more customers in the bank through the attractive bank websites.

Data collection: The major aspiration of study is to study and measure the factors that affect the online customer experience while browsing the bank website. A closed ended questionnaire was developed that cover the all success factors of online customer experience. For this study a total of 50 respondents were randomly provided the questionnaire. The results were analyzed by Chi-square test and multiple regression analysis.

For the current study, the responses were gathered from the customers who visited to bank website for their banking transaction or other purpose. The study was conducted in Udaipur city in Rajasthan.

Data Analysis: Present study has been divided into two sections. First section deals with customer's experience while browsing the banking websites. Second section deals with factors affecting the customer's experience while using the banking websites. It is presented as follows:

Section I: Customers experience while browsing the banking websites

It is very important to analyze the customers experience while using the banking websites because if the customers get good experience then it will lead the banking business in progress and contrary if these experiences are not good than the business of the bank's gets down banks image get downswings.

Here I have organized a survey of 50 customers and the results of the survey have been presented as follows.

1) **Promised experience:** While analyzing the online consumer experience regarding the bank website, it is very important to see the points regarding the promised experience. Bank has promised some basic features about the product, price and its range, about interactivity and service too. The support and fulfillment of services and flow of the interactivity on websites. Following table shows the customers experience with promised experience of the bank websites.

Table 1. Customer's experience with promise experience

Promised experience	Good	Bad	Average	Total	x^2
Product	30	10	10	50	**16.59**
Interactivity	35	05	10	50	
Service	32	06	12	50	
Total	**97**	**21**	**32**	**150**	

Source : Field survey

Data reveals that while browsing the banking websites 30 respondents experienced good about product, price and its range, 10 experienced bad while 10 felt average. About the interactivity with executives and the data flow of the product information the 35 respondents feel good, 5 and 10 respondents felt bad and average respectively. Now move to fulfillment and support of services 32 respondents said good at all and 06 felt very bad experienced and 12 respondents felt average. It can be concluded that most of the customers feels good promised experience about the product, interactivity and services rendered by bank online.

Hypothesis testing:

H_0: There is no association between the promised experience and the responses of respondents.

H_A: There is association between the promised experience and the responses of respondents.

Here the calculated value of 2 is 16.59 while tabulated value of 2 is 9.48 at 5% level of significance. Since the calculated value of 2 is greater than tabulated of 2 therefore null hypothesis is rejected and it can be concluded that there is association between the promised experience and the responses of the respondents. Both the attributes are dependent.

2) **Customer's experience with Emotional Values:** There is an emotional value as design and reassurance. Under design customer expect as visually designs, graphics, images, style tone are good and about the reassurance, every customer expect excellence in privacy about their transaction, that means the trust and credibility of the banking websites. Following table shows the customer's experience with emotional values.

Table 2. Customer's experience with emotional values

Emotional values	Good	Bad	Average	Total	2
Design	25	15	10	50	**8.219**
Reassurance	35	05	10	50	
Total	**60**	**20**	**50**	**100**	

Source: Field survey

Data presented in the table reveals those 25 customers who have feels good about the designs which they have seen in bank websites they also likes the visual designs and the style tone and the 15 customers feel not as good they actually want to see and the only 10 customers who give the average review about the designs in bank websites. Move to reassurance, in that banking websites holds the trust and credibility of the customers. 35 people can trust cent percent in online banking transaction and 10 customers feels mix reviews on it and only 5 customers get bad experience.

It can be concluded that most of the customers have very good experience about the emotional values of banking websites.

Hypothesis testing:

H_0: There is no association between the emotional values and the customer's experience

H_A: There is association between the emotional values and the customer's experience

Here, the calculated value of 2 is 8.219 while the table value of 2 is 9.48. Since the value of 2 is less than the table value therefore the null hypothesis is accepted and it can be concluded that there is no association between the emotional values and customer's experience. Both are not dependent.

3) **Customer's experience with Rational Values:** Customer's experience with rational values is more important than any other experience. In the Rational values customer faces the ease of use, relevance of the data and performance of the website are considered. On banking websites the usability, accessibility and standards of the product is found by the customers.

The relevance of content and search for the product, speed and availability of the relevant information is being experienced by the customers.

Following table shows the customer's experience with rational values.

Table 3. Customer's experience with rational values

Rational values	Good	Bad	Average	Total	2
Ease to use	35	05	10	50	17.649
Relevance	40	-	10	50	
Performance	41	-	09	50	
Total	116	05	29	150	

Source: Field survey

Data shows that 35 customers finds that the websites are very easy to access only 5 customers find somehow difficulty in use and 10 customers give the average response for it. 40 customers found the relevant information regarding their queries and product or service online while 10 customers' experience is average about it. 41 customers found the websites performance good and only 9 found it as average.

It can be concluded that most of the customers found their experience good with its rational values.

Hypothesis testing:

H_0: There is no association between the rational values and the customer's experience

H_A: There is association between the rational values and the customer's experience

Here the calculated value of 2(17.649) is greater than the table value of 2 (9.48) therefore our null hypothesis is rejected and we can say that there is association between the customer's experience with rational values and it effects on the response of customers. Both the attributes are dependent.

Section II: Factors affecting the customer's experience while browsing the banking websites

Now, herewe have used the multiple regression model to find out the cause and effect relationship between the customer's experience and promised, emotional and rational values. Following model has been adopted.

$Y_i = \ + \ _1X_1 + \ _2X_2 + \ _3X_3 + U_i$

Here,

Y_i = Customer's experience

X_1 = Promised experience

X_2 = Emotional values

X_3 = Rational values

U_i = Error Term

Following relationship has been establishes between the dependent and explanatory variables.

(1) Promised Experience: There is positive relationship between the products, interactivity, services and the customer experience. If the bank has been provide this information on website and update it regularly the customer get his best knowledge at his level and easily get connected with the bank through website.

(2) Emotional values: Positive relationship has been assumed between the design, reassurance and customer experience. If the visually designs and style tone are good then the customers get attracted with bank website and most important part is about trust and credibility about bank website, the confidential, safe and secure response from the bank website are welcomed by customers.

(3) Rational values: Here is also a positive relationship has been established between the ease of use, relevance, performance and customer experience. Usability and accessibility of bank website should be easy and easy to get information from websites. Easily get the bank websites from all search engines and relevance of content on websites. The performance of website should be with enough speed.

Result of the regression model:

The result of the regression model has been presented in following table.

Table 4: Result of model

Variables	coefficient	S.E	t-value	F- value	P-value
X_1	0.4624	2.86	0.160*	1.62	0.846
X_2	0.5812	2.24	0.258*		
X_3	0.7819	8.29	0.094*		
R^2	0.8629				
$\overline{?}^2$	0.8248				

Source: Computed in SPSS

*Significant at 5 % level of significance

The model is found to be best fitted as the value of R^2 and is quite high (0.8629 and 0.8248) it shows that 86 percent variations of the dependent variable are explained by the explanatory variables. X_1, X_2, X_3 variables are responsible for 46%, 58% and 78 % responsible in deciding the customers experience is good at all. All coefficients are found to be positive and significant at 5% level of significance.

Suggestions

Owing to the progress in information and communication technology now it is possible to fill gap between the physical branch experience and the virtual branch experience easily. Banks can bring interactivity to their online channel by setting up a video, audio and text chat facility to support good internet banking experience. As we analyzed above customer's experience is more concern with the rational values rather than the emotional and the promised experience. So the bank should more focus on the relevance, performance, accessibility, visual design and be a more trustful and faithful. Blogs and communities should develop, that make customers to interact with each other and share their opinion and concern. Bank should provide relevant video demos of product, services, for fill up forms to their bank pages to make it easily comprehensive for customers. The bank should increase security for build up customer's trust online. Visual design and style tone of the banking websites should be more attractive and content oriented. The bank should also ask to their existence customers what the new things and facilities and they want over the online banking and which type of problems they are facing on online banking. The bank should more concern to get the trust towards their bank for the new customers, and for existing customers they should be more loyal and faithful that make hike in their business and attract more people towards their bank website.

Conclusion

This paper aim to analyze the online customer experience while they are browsing the banking websites. The customers go through the banking websites for their banking transactions and new customers refer it for build up their new relation with the bank. Banks gets advantage from both the type of customers. So banks can refer the above analyses for making their websites more effective and they can get benefited for concentrating more on the rational values. All the attributes are important as discussed above in the multiple regression model. It says all the attributes that promised, emotional and rational values are important for successful in making the good customer experience. If the banks more focus on the three analyzed attributes for their bank pages the more customers getting attracted towards the bank websites and they will found better experience for the bank. Someday, not too far away, a customer should be able to log in to his bank website and he will get with sales people, managers and advisors, just like in a physical branch. Maybe this is where online banking customer experience is headed.

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Women's Role in Development of a Country : Public and Private Participation

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ABSTRACT

The primary objective of the study is to highlight the role of working women in the economic growth of a country; simultaneously performing their domestic duties and responsibilities. The study is primarily based on secondary sources such as internet, newspapers, magazines, books and journals. Margaret Thatcher has once said, "Any woman who understands the problems of running a home will be nearer to understanding the problems of running a country." Historically women have always worked; but most of her work was household work like taking care of her husband's family, to cook food, washing clothes, to bring water from faraway places etc. But the only difference is that domestic work was never paid and never calculated in economic terms. With the change in time the economic role of women has widened and now they participate in all economic activities along with men. They have a sizable presence in both in public as well as private sector and also being paid at par with men. But, it has been observed that it didn't reduce their burden of domestic duties and responsibilities. Women possess lot of qualities and their rights and roles have been acknowledged by the United Nations. Today, we can see them doing jobs in all sectors from teaching to film industry and from cottage industries to serve as members of the parliament. The overall objective of the study is underlining their contribution in the national economy and growth and development of the country. Without women a country can't achieve the goals of development and without respecting women a society can't flourish. Their duel responsibilities both at home and at the workplace is indispensable and should be balanced accordingly as one is required for a healthy family and the other one for the economic growth of a country.

Women were dormat segment of world's population and today they are active participants in all fields of the society. Women still do dualistic work. Research study shows that women spent three times on doing domestic chores like cooking, washing, cleaning etc. Bible gives many examples of women including those who were very weak, righteous, strong. History shows that the proper role of women has been misunderstood and misinterpreted.

God designed women to have very important role in the family and in God's spirituality. She was being created to her husband as someone to complete him. She is not lessor or inferior but has a special and different role to fill as Guardian and family. To describe women strong, wise, loving, nurturing, are words whom God designed to be perfect counterpart to man.

The women of epic period enjoyed an honorable position both in Ramayana and Mahabartha epic. They enjoyed a respectable position in that and known as they have roots in dharma, prosperity and dignity. Women like Kekeye, Sita, Rukmani, Draupdi are courageous, strong and have will power. Ramayana is considered as glorious illustration for the ideal womanhood which glorify the values of "Pativartya".

But some scholars have their own views on the status of women some favour and some are against like of Manu, Raja Ram Mohan Roy, Pandita Ramabai, Marry Wollstonecraft, Gandhi, Kautilya, Plato, Aristotle, John Locke, J.S Mill etc. According to Manu his views are against the Hindu divine law that women are provided place of honour, God's are pleased and reside there in that household. But Manu forget all verses which are full of hatred and discrimination against women.

According to Hinduism, a women is form of Shaktiswarupini. She is treated as Mata, mother goddess. But on another side as a child she is under the surveillance of her parents, after marriage she is the responsibility of her husband. As a wife she performs four roles, one is as a servant (dasi) in duty, second as a minister (mantri) in decision making, thirdly as a mother (Mata) to his children and last but not least as a lover (Ramba) on bed

In ancient time when her husband died, wife show respect and love towards his husband through following sati pratha. Raja Ram Mohan Roy said this custom is against humanity. He rejected the practices of Bengali Society completely as a social reformer. For him this society is under coverage of darkness because there is exploitation against women in society. He criticise the practice of kulin culture and it was his effort that in the year 1828 sati pratha was abolished and this results in change in status of women. Pandita Ramabai is one of first Indian feminist of Modern Indian History. She devoted her entire life for emancipation of Indian women specially high caste Hindu women. She also initiated her struggle against the evil practice of Hindu Brahman society. These practices are of gender biased in nature which discriminate men and women in terms of their social recognition. It was in this background she demanded social recognition and identity for women in form of rights and justice. as a supporter of womens rights she stood against the practices of widowhood. Indian society is divided into two different groups that is caste and gender. The caste group is associated with discrimination which results in gender division that is masculine and feminine. Different sets of activities and behavior attributes are set and designed for women and men. Ramabai struggled and focus was on both caste and gender. She wrote a feminist discourse in a way which promote education as an alternative for women empowerment.

Margaret Thatcher has once said, "Any woman who understands the problems of running a home will be nearer to understanding the problems of running a country." Women from birth till her end of life plays various role as daughter, mother, sister, wife, grandmother. Women are basic units of the society because they are one without whom family is incomplete, if family is there from that they build a Home, from home society is formed, society makes a state and all states together known as country. Women have their contribution from home to country sometimes directly and sometimes indirectly. In epic literature it has been said that man's half is his wife; therefore she is called "Ardhangini".

Women in contemporary time are not only a significant unit of the society but also influencing the social change in society. Women plays important role in the growth and development of the society in making it more developed.. According to Brigham Young that,

"You educate a man; you educate a man. You educate a woman; you educate a generation." Without woman men are nothing as women makes them full as they are men's ardhangini. The roles of women should not be neglected by society. Because without women empowerment no development is possible in the family, society and country. Women are the one who represents their culture very well that is through wearing dress, how to talk, how to behave, how to deal with people of different classes, etc. She knows and understand how to handle the situations because she knows well the basic fundamentals of a good society and play her roles calmly, politely as a main contributor in building a strong society.

There is another saying that after every successful l man there is women behind him so no man cannot imagine the success of their life. They are the responsible for the successful continuation of the life on this planet. Earlier they were considered as only wives and mother who have to cook food, clean home and take care of the whole family members alone. But, now the condition has been improved a little bit, they have started taking part in the many activities other than family and household.

A woman of is today no longer lags behind the man in the most of the occupations. She plays the games of football, cricket, and hockey. She draws the attention of the world as leadership. The women can no more behind the curtains doing only domestic duties but now they are said to be as working women. Our society is accepting the participation of women in every field with full of great heart. Women are working as fighter pilots; Indian women broke yet another glass ceiling in an age when practically nothing much remains beyond their means anymore. This morning belongs to flight cadets Avani Chaturvedi from Madhya Pradesh, Bhawana Kanth from Bihar and Mohana Singh from Rajasthan, who are currently undergoing stage-II training on Kiran Intermediate Jet Trainers at Hakimpet Air Force Station in Hyderabad. The three women, in their early 20s, created history as India's first women fighter pilots in the Indian Air Force (IAF) and they are even holding the helm of a country's administration. When more women work, economies grow. An increase in female labour force participation-or a reduction in the gap between women's and men's labour force participation-results in faster economic growth. Evidence from a range of countries shows that increasing the share of household income controlled by women, either through their own earnings or cash transfers, changes spending in ways that benefit children .Increasing women and girls' education contributes to higher economic growth. Increased educational attainment accounts for about 50 per cent of the economic growth in OECD countries over the past 50 years, of which over half is due to girls having had access to higher levels of education and achieving greater equality in the number of years spent in education between men and women. But, for the majority of women, significant gains in education have not translated into better labour market outcomes. A study using data from 219 countries from 1970 to 2009 found that, for every one additional year of education for women of reproductive age, child mortality decreased by 9.5 per cent. Women tend to have less access to formal financial institutions and saving mechanisms. While 55 per cent of men report having an account at a formal financial institution, only 47 per cent of women do worldwide. This gap is largest among lower middle-

income economies as well as in South Asia and the Middle East and North Africa. Women continue to participate in labour markets on an unequal basis with men. In 2013, the male employment-to-population ratio stood at 72.2 per cent, while the ratio for females was 47.1 per cent.

Globally, women are paid less than men. Women in most countries earn on average only 60 to 75 per cent of men's wages. Contributing factors include the fact that women are more likely to be wage workers and unpaid family workers; that women are more likely to engage in low-productivity activities and to work in the informal sector, with less mobility to the formal sector than men; the view of women as economic dependents; and the likelihood that women are in unorganized sectors or not represented in unions.

Despite some improvements over the last 50 years, in virtually every country, men spend more time on leisure each day while women spend more time doing unpaid housework. Women are more likely than men to work in informal employment. In South Asia, over 80 per cent of women in non-agricultural jobs are in informal employment, in sub-Saharan Africa, 74 per cent, and in Latin America and the Caribbean, 54 per cent. In rural areas, many women derive their livelihoods from small-scale farming, almost always informal and often unpaid .More women than men work in vulnerable, low-paid, or undervalued jobs. Women comprise an average of 43 per cent of the agricultural labour force in developing countries, varying considerably across regions from 20 per cent or less in Latin America to 50 per cent or more in parts of Asia and Africa. Despite the regional and sub-regional variation, women make an essential contribution to agriculture across the developing world.

Women farmers control less land than do men, and also have limited access to inputs, seeds, credits, and extension services. Less than 20 per cent of landholders are women. Gender differences in access to land and credit affect the relative ability of female and male farmers and entrepreneurs to invest, operate to scale, and benefit from new economic opportunities. Women are responsible for household food preparation in 85-90 per cent of cases surveyed in a wide range of countries. Women's economic equality is good for business. Companies greatly benefit from increasing leadership opportunities for women, which is shown to increase organizational effectiveness. It is estimated that companies with three or more women in senior management functions score higher in all dimensions of organizational effectiveness.

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Sexual Orientation Budgeting in India: An Evaluation

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ABSTRACT

The introduce of advancement worldview is mainstreaming where the part of state is urgent. Ladies are at the center to the motivation of mainstreaming and in this manner different endeavors have been started for engaging them. Among those different strides, sexual orientation planning rises as a guileless stride for mainstreaming. Gender budgeting is a methodological intercession to standard ladies inside the macroeconomics. India has embraced sexual orientation planning and systematized the procedure (at the union level) since 2005-06. However, sex planning calls for looking both at subjective and quantitative angle yet India has completely centered around the quantitative perspective. However, the present work contends that notwithstanding concentrating on the quantitative angle, the patterns of sex planning are irritating to note. The patterns of a portion of the significant plans under Ministry of Women and Child Development are dissected which uncovers that the share of distribution has expanded if see them in vacuum yet in the event that we find in contrast with the general budgetary assignments and services add up to designation, their share has diminished. Taking note of this incongruity is critical as it demonstrates the political responsibility of the state.

Keywords: *Gender budgeting, mainstreaming, quantitative*

Introduction

Women strengthening have turned into the motivation of all nations around the globe. For this, a great deal of activities has been made both at national and worldwide level. Amidst these activities, sexual orientation planning is another methodological device to standard ladies. Sexual orientation planning is a system to enable ladies by mainstreaming the issue of sex inside macroeconomics. Note that this mainstreaming is done not just in quantitative terms that are streaming a few assets towards ladies. Or maybe, it is a subjective marvel also, as it plans to comprehend sexual orientation issues by giving a sex focal point to budgetary process and in this manner making the procedure sex touchy. The paper first talks about what is sexual orientation planning and follows the direction of sex planning in India and after that examinations the patterns of sex planning of Ministry of Women and Child Development.

Gender budgeting is an apparatus to engage ladies which consolidates a plenty of exercises. In the talk of mainstreaming and strengthening it has turned into a popular expression which has been characterized in an unexpected way. Rhonda Sharp characterizes it as "an assortment of procedures and instruments went for encouraging an appraisal of the gendered effects of government budgets".[1] The Council of Europe Informal Groups of specialists characterizes sexual orientation planning as "an utilization of sex mainstreaming in

the budgetary procedure. It implies a sex based evaluation of spending plans, consolidating a sexual orientation point of view at all levels of the budgetary procedure and rebuilding incomes and uses with a specific end goal to advance sex uniformity".[2] However, it doesn't require a different equivalent spending plan for ladies and men. Or maybe, it endeavors to make spending sex delicate by receiving the different apparatuses for sexual orientation mainstreaming. Note that it is a value advancing regulation with the approach of mainstreaming and in this manner, means to engage ladies.

Additionally, it empowers to track the financial plan as it calls for checking, examination, reformulating the financial plan. Therefore value, straightforwardness, productivity, and responsibility are its cardinal qualities. It is additionally beneficial to point that it calls for cooperation of state, society and individuals. The center rationale of it is support. India is one of the spearheading nations to organize the sexual orientation planning inside the Ministry of Finance. The procedure was started in different stages. The main reference can be produced using the spending discourse of Finance Minister in 2000-01. At that point, NIPFP embraced a study on Gender Related Economic Policy Issues which prompted consideration of a part on 'sexual orientation imbalance' in the Economic Survey of India, 2000-01. The second report in 2001 gave a system to partition people in general use into three classes. It prompted the determination that there is a need to show isolate consumptions implied basically for ladies.

At that point, National Institute of Public Cooperation and Child Development (NIPCCD) investigated the state spending plans in view of the NIPFP technique. After this in 2004, an Expert Group on characterization arrangement of Government exchanges' was constituted which suggested sexual orientation planning for viable focusing of opens spending. It likewise rang for setting of a Gender Budgeting Directorate (GBD) in the Department of Expenditure, Ministry of Finance.[3] The report of the Expert Group was acknowledged which prompt arrangement of a between departmental board of trustees in November 2004. The initially meeting of this between departmental board of trustees was hung on seventh December 2004, where it called for opening Gender Budget Cells (GBCs) in all Ministries/Departments.[4] In 2004-05 the Ministry of Women and Child Development (MWCD) received "Planning for Gender Equity" as a statement of purpose. The union spending plan 2005-06 interestingly incorporated a different explanation on sexual orientation affectability of the budgetary allotments under 10 requests for Grants. Since 2005-06, the Expenditure Division of the Ministry of Finance has been issuing a note on Gender Budgeting as a part of the Budget Circular consistently which is accumulated and joined as Statement 20 as a part of the Expenditure Budget Document, Volume[1]. This Gender Budget Statement (GBS) comprises of two parts that is Part A and Part B. Part A reflects Women Specific schemes, i.e. those which have 100% allocation for women, while Part B reflects Pro Women schemes, i.e. those where at least 30% of the allocation is for women.[5]

The trajectory evidently shows that the political apparatus has focused on the quantitative aspect in terms of channelizing some resources towards women. But the irony persists as the

quantitative aspect is not well addressed and their needs a broader perspective. For this, governmental policies are examined through some policy initiatives of Ministry of Women and Child Development. Ministry is the nodal agency for carrying out the process and thus also provides capacity building and training programmes for the officials so that they could understand the issue of gender and make the budgetary process gender sensitive.

Table I: Gender Budgeting: Ministry of Women and Child Development

Scheme	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
ICDS	3955.95	5133	5900	9351.5	10443	10735.05	7502.19
STEP	15	25	20	20	20	20	30
Rashtriya Mahila Kosh	20	15	100	100	20	20	--
Swadhar	15	34.21	30	100	75	115	50
Rajeev Gandhi scheme for Empowerment of adolescent Girls (SABLA)	110	1000	750	750	650	700	10
National Mission for empowerment of women	1	40	40	25	55	90	25

Source - Table has been computed from the budgetary estimates of concerned ministry in the Gender Budget Statements from 2009-10 to 2015-16.

The above table shows the efforts made by the Ministry of women and child development by initiating some major schemes for the gender mainstreaming. Major focus has been on Integrated Child Development Services (ICDS) and Rajeev Gandhi Scheme for Empowerment of adolescent Girls (SABLA).

Looking at the trends of the scheme only on the basis of ICDS allocation shows that there has been increase in the share of the allocation as the allocation in the year 2009-10 was Rs. 3955.95 core. It was subsequently raised to Rs. 10735.05 in 2014-15. But there has been subsequent decline to Rs. 7502.19 in 2015-16. The table shows that in terms of percentage, 55.80% increased in terms of allocation from 2009-10 to 2014-15. However, noting this is a half picture only as if we see the share of scheme vis-à-vis total budgetary estimates and ministries total budgetary estimates then a different picture is evident. The table II clearly shows that there has been constant decline in the share of scheme (except in 2009-10) vis-à-vis its % Share of Ministry of Women and Child Development. Although, there has been a marginal increase in its share from 2011-12 to 2014-15, it is imperative to note that this marginal increase is not the need of the hour. Being an important scheme for children, pregnant and lactating mothers there is a dire need for more resources flowing towards it.

However, the other problem which persists is that ICDS scheme in the year 2006-07 was placed under Part A of gender budget statements. Noting this is important as the scheme cannot be placed beneficiaries. The other significant problem is that the ministry itself does not give

Table II: Gender Budgeting: Integrated Child Development Services (ICDS)

Year	% Share of Ministry of Women and Child Development	% Share of total Budgetary estimates expenditure	% Share of Gender Budget Expenditure
2009-10	53.25	0.38	6.95
2010-11	46.36	0.46	7.57
2011-12	46.33	0.46	7.53
2012-13	50.32	0.62	10.6
2013-14	51.09	0.62	10.75
2014-15	50.65	0.59	10.95
2015-16	72.25	0.42	9.46

Source–Table has been computed from the budgetary estimates of the Integrated Child Development Services scheme in Gender Budget Statements; Expenditure Budget of Ministry of Women and Child *Development, Volume II; Budget at Glance, from 2009-10 to 2015-16.*

gender disaggregated data on the number of woman beneficiaries under every component which brings into question the acceptance of this fact.[6] It is surprising to note that being the nodal agency, the ministry itself does not provide gender disaggregated data. This is serious concern as if the nodal ministry is not providing the gender disaggregated data then how it can promote to other departments and ministries. The ministry instead should try to set an example and help other ministries in collecting gender disaggregated data.

The other scheme which is analysed is Support to Training and Employment Programme (STEP). The scheme intends to increase the self-reliance and autonomy of women by improving and strengthening women's skills.[7] Looking at the trends would show that the share of allocation for the scheme is too skimpy as the allocation was just Rs. 15 crore in 2009-10

Table III: Gender Budgeting: Support to Training and Employment Programme (STEP)

Year	% Share of Ministry of Women and Child Development	% Share of total Budgetary estimates expenditure	% Share of Gender Budget Expenditure
2009-10	0.2	0.001	0.02
2010-11	0.22	0.03	0.03
2011-12	0.15	0.025	0.02
2012-13	0.1	0.022	0.02
2013-14	0.09	0.02	0.02
2014-15	0.09	0.001	0.02
2015-16	0.28	0.001	0.03

Source: Table has been computed from the budgetary estimates of Support to Training and Employment Programme scheme in the Gender Budget Statements; Expenditure Budget of Ministry of Women and Child Development, Volume II; Budget at Glance, from 2009-10 to 2015-16.

and by 2015-16 it was raised to Rs. 30 crore. This unfolds that from the year 2005-06 to 2015-16 there has been increase of only Rs. 17.5 crore in terms of allocations. The scheme is an important one as it is an empowering scheme which helps to make women self-reliant. But the share of allocation is not in consonance to the nature of the scheme.

It is essential to note here that the plan not constitute 1% of the aggregate budgetary consumption. A smaller scale perspective of the rate share opposite service budgetary assessments demonstrates that on a normal the share has diminished over the time as opposed to expanding. Regardless of being low in distribution, the assets have not been used as in the year 2011-12 just 833.07 lakh was discharged. This implies around 41% of the aggregate assets were discharged. This figure is profoundly disillusioning just like a significant plan the assets are not used. In the year 2012-13, 833.29 lakh were discharged which uncovers that exclusive around 41% of the assets got used. It is very baffling to note that this % encourage declined in resulting year where around 35% in 2013-14 and around 14% in 2014-15 (as on 15.12.2014) got used. It is irritating to take note of these patterns.

One issue which always endures is the contrast between budgetary evaluations, amended assessed and the genuine appraisals. Ordinarily there has been reduction in the assets in modified assessments. For instance, in the budgetary appraisals of the announcement of 2014-15, portion of Rs. 20 crore was made for the STEP plot yet just 14% got used. It is essential to take a gander at this element as it demonstrates the dedication of the actualizing organizations. It is essential to note here that being a significant plan, there is requirement for more designation yet the plan couldn't use the assets allotted. This incongruity perseveres.

Next, the patterns of Rashtriya Mahila Kosh are broke down. It is one of the spearheading endeavors to meet the credit needs of poor and resource less ladies inside the casual area. It plans to embrace exercises that give credit to ladies through money related and social improvement administrations which would prompt advancement of ladies and an instrument of financial change.[8] It is a national-level association set up under the Service of Women and Child Development. The table demonstrates that the general concede from Rs. 20 crore in the year 2009-10 has expanded altogether in the year 2011-12 where 100 crore were allocated to the plan. In any case, in the spending assessments of the GBS there was a profound decrease from 100 crore in 2012-13 to 20 crore in 2013-14. On the off chance that we look at the portion from the year 2009-10 to 2014-15 then it is obvious that there has been increment of Rs. 19.99 crore. Besides, the plan has been suspended in the budgetary allotment of 2015-16. The patterns of the plan are fluctuated as there have been unbalanced distributions made for the plan. This demonstrates the absence of reality according to the administration towards the program.

Swadhar is a crucial plan for ladies in troublesome conditions. It means to give support to ladies and young ladies who are living with no social or monetary support. It rehabilitates them

by giving aptitudes, instruction, and mindfulness era and identity improvement. It additionally plans to furnish them with legitimate, clinical and different administrations. The plan means to profit those ladies who are left by their families, ladies detainees discharged from prison yet are without family bolster, normal calamities survivors who don't have any social and monetary support, trafficked or saved ladies and young ladies, casualties of savagery and psychological oppressor, slow-witted ladies and ladies experiencing HIV/AIDS who have been forsaken by their families.[9] Taking a gander at the patterns of the plan demonstrates that there has been a general increment in allotment from Rs. 15 crore in the year 2009-10 to Rs. 50.00 crore in the year 2015-16. The portion uncovers that there is increment of Rs. 34.50 crore as far as distribution from 2009-10 to 2015-16. However, one might say that, there has not been critical increment as far as designation on the grounds that with such a pitiful sum, this target can't be accomplished. Be that as it may, of the general budgetary assignment and the sexual orientation spending use, the plan scarcely gets 1% allotment.

Noticing this pattern is fundamental as it would uncover that not even 1% of the service add up to budgetary assessments distribution is streaming to ladies in troublesome circumstances. This low assignment is very much reflected in the quantity of recipients as toward the end of the year 2010 just 198 Swadhar Shelter Homes are utilitarian. This implies there is even one for every area. As indicated by the Annual Report of the MWCD, 2011, number of such homes is just 221 in the nation and as per the result spending plan of 2013-14, 311 swadhar homes are functioning.[10] This number has not expanded from that point forward as the yearly report of 2014-15 likewise expresses the quantity of useful homes as 31 Another intriguing perspective is that in spite of the fact that at the outset the use was in consonance with the portion however from 2011 there has been exceptional decrease in its genuine consumption as the share diminished from 81.96% in 2011-12 to 52.23% in 2012-13 to 15.11% (as on 31/12/2014) in 2014-15. This is a major issue.

Rajeev Gandhi Scheme for Empowerment of pre-adult Girls (SABLA) is a plan which takes into account the requirements of youthful young ladies. The plan was surrounded by converging to critical plans that is Nutrition Program for Adolescent Girls (NPAG) and Kishori Shakti Yojana (KSY). The plan would be executed utilizing the ICDS. It is a midway supported plan whereby aside from the sustenance part the whole money related distribution is made by the focal government. The primary goal of the plan is to enhance wellbeing and sustenance status, create self advancement and strengthening among them, improve their locally established aptitudes, to elevate mindfulness era identified with wellbeing, cleanliness, nourishment, Adolescent Reproductive and Sexual Health (ARSH) and family and tyke mind, it additionally intends to standard those pre-adult young ladies who are out of school. It standards them by giving them either formal or non formal instruction; it additionally plans to give data or direction to these young ladies about the current open administrations, for example, post office, police headquarters, bank etc.[11]

Table IV: Gender Budgeting: Rajeev Gandhi Scheme for Empowerment of adolescent Girls (SABLA)

Year	% Share of Ministry of Women and Child Development	% Share of total Budgetary estimates expenditure	% Share of Gender Budget Expenditure
2009-10	1.48	0.01	0.19
2010-11	9.03	0.09	1.47
2011-12	5.89	0.05	0.95
2012-13	4.03	0.05	0.85
2013-14	3.1	0.03	0.66
2014-15	3.3	0.03	0.71
2015-16	0.09	0.0005	0.01

Source–Table has been computed from the budgetary estimates of Rajeev Gandhi Scheme for Empowerment of adolescent Girls scheme in the Gender Budget Statements; Expenditure Budget of Ministry of women and Child Development, Volume II; Budget at Glance from 2009-10 to 2015-16.

Looking at the trends shows that, from 2010-11 there has been a constant decline in allocation as from Rs. 1000 crore in the year 2010-11, it was subsequently declined to Rs. 650 crore in 2013-14 and from Rs. 700 crore in 2014-15 to Rs. 10 crore in 2015-16.

These trends are not good for the development of the society as the scheme aims to target adolescent girls. As we know girls are worst hit in terms of nutrition, education, health. So reducing the allocation can prove a disaster for the society as the scheme is a holistic one and empowering in nature. In the year 2013-14 the total beneficiaries covered under nutrition component are 101.58 lakh while 1.14 lakh girls have been provided vocational training in the year 2013-14.[12] However, one problem is that the scheme was introduced in 2010 but the GBS places the scheme in 2009-10 when it was not initiated. Hence, there is need to place schemes which are actually there as this questions the commitment of the government.

National Mission for Empowerment of Women is a mission which aims to achieve holistic development and empowerment of women. It also strives to achieve "gender equality and gender justice through inter-sectoral convergence of programmes that impact women, forge synergy among various stakeholders and create an enabling environment conducive to social change".[13]The mission has been named as Mission Poorna Shakti as it calls for overall empowerment of women in all sectors that is social, economic, political and legal. The main focus of the mission is to provide access to health, drinking water, sanitation, hygiene to all women; to provide higher and professional education to girls and women; to provide skill development, vocational training, micro credit facilities and Self Help Group (SHG) facilities; to prevent crimes against women and provide a safe environment for women; and to carry gender sensitization and dissemination of information.[14]

The trends unfolded the fact that the mission has received unsatisfactory allocation. Although, there has been increase in terms of allocation from the year 2009-10 to 2015-16

from mere Rs. 1 crore to Rs. 25 crore but, if we look it in the context of the prevailing situation of women and its allocation vis-à-vis total budgetary allocation then the trends are very scary as the allocation is not even 1% of the overall budgetary estimates allocation made over the years. Besides these trends there are specific concerns that need to be looked at in the context of gender budgeting. One of such concern is that many of the schemes are placed under Part A despite the fact that women are not its sole beneficiaries

Another grave issue is that many of the schemes have been placed under Part B of the statement does not provide rationale for its introduction.[15] For example, Department of Agriculture and Cooperation have earmarked women as beneficiaries but there is no data as to whether these benefits actually translated to women. From this, it can be argued that there is a need for gender disaggregated data. For example, Technology Mission on Cotton scheme has been made gender specific but in reality no provision has been made to target women specifically. For components like distribution of seeds and agricultural inputs, women farmers are to be given priority particularly those who own land but there is no fix criteria for earmarking funds. Therefore, placing this scheme under women specific programmes needs an explanation as there is no provision made to benefit women specifically.

Moreover, some ministries "report entire allocations for schemes in Part B of the GBS. These include Ministry of Labour and Employment (Improvement in working conditions of child/women labour), Ministry of Minority Affairs (Pre Matric and Post Matric Scholarship for Minorities), and Ministry of New and Renewable Energy (Biogas Programme)".[16] Besides these issues there are other specific issues which needs attention of the concerned stakeholders.

Conclusion

India is a unique example of segregating the Gender Budget Statement from the annual expenditure budget and institutionalizing it within the Ministry of Finance by making it mandatory part of annual budget. However, the trends are noteworthy to note as it shows the quantum of funds which can be a yardstick to measure the political commitment of the state. However, the work argues to focus on the broader framework because that would show the actual commitment of the state. Vacuum analysis would provide wrong inputs thus there is need to see gender budgeting in consonance to the entire budgetary allocations and concerned ministries allocation.

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Emerging L&D Trends:
Meeting the Dynamic Needs of Electronic Industry

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ABSTRACT

Developing & nurturing talent and letting them to reach their full latent has turned out often to be the trade of the Learning & Development (L&D) department. However the utility and latitude of L&D diverges across various organisational extent kinds and sorts. On the job learning implemented in a cost effective manner turns out to be a win-win situation for both the organisation and the employee as well. Self-Development catered by an employee, needs to have the potential to benefit both professional and personal results. For an enduring business, their existing talent is one of their greatest assets and to continue that talent, effective engagement and bringing in the desired innovation is a significant apprehension for the businesses.

*This paper will reflect the emerging trends beneficial for electronic industry where the various skill set needs to be addressed with diverse methods. Approach of "**One for All**" will not alleviate the efficiency of the employees' performance. The varied forms of learning approaches will contribute in increased productivity resulting in meeting the business expectation & achieving the desired goals.*

While meeting the challenges of dynamic technological advancements, organizations are putting in much to meet the aspiration of highly aggressive millennial workforce. Presently it is increasingly important to have a structured learning that keep the millennial accommodate to quench their thirst of learning and constant innovation. Glancing at 2016, we see corporates and learning intellectsare seeking how to get into the basics that makes learning effective and what happenings are not so effective.

Considering the key trends for coming years few are highlighted below:

Paradigm Shift in Design and Delivery of Training – A Neuroscience way. As the industry continues to grow, the interest in neuroscience also goes in parallel. The learning stakeholders needs to focus on application of scientific approaches for understanding which technologies or techniques deliver highest retention and helps in breaking down the old paradigms of classroom and online training.

The Cloud Learning. The old-fashioned LMS has quickly evolved to cloud-based platforms that can be accessed with relative comfort. Tools such as Workday, Namely, HR Cloud, and Event are giving a fast and flexible approach in managing learning needs of organizations as well as observing online & tailor made learning programs. These environments are also enabling evaluation and statistics collection. With this ability at skill level, analysis becomes easier and the statistics that learning squad accumulates becomes a better alternative of learning effect.

The Dominant Approach to Mobile Learning - Emergence of Video learning. Since the introduction, learning stakeholders have beheld to provide the access to learning contents to the learner before they actually starts applying on the job. Visibility towards the widespread acceptance and embracing of controlled courseware has not been seen, especially over the application at smart phone. Individual's ability to access a video that exhibits how an assignment is to be executed is attesting to be the most tangible methods for certifying evenness, as well as an effectual way to generate evidence.

Startups – A Vent for Enabling Businesses. In technology sector, an increase in venture funding for companies to provide ground-breaking tools and apps to provide and strengthen learning content. Many companies today are turning out as a negotiators for such autonomous suppliers that deliver a canal for selling the large enterprise. Presume this fashion to endure as L&D organizations that continues to practicecapricious resources for learning.

We could gaze a superior crusadead joining and encircling the learning & development which is going to be about: strategy and execution that

• Connects L&D to share, big-picture commercial aims;

• Teaming up with additional in-housesquads to accomplish results;

• Improved dimensions of outcomes; and

• Chasing the most effective explanations, not just learning only for the sake of learning

Aiming at approach and implementation, teams will form a stronger base for learning being bringing in the effective usage of the things like social learning, gamification, on the move etc to progress performance .

Coming years we'll continue to see companies espousing new, pioneering forms of learning. Expertise has considerably altered the way of learning& employers are integrating it recurrently to diminish the time and costs of learning. In a study conducted, technology-based learning environment is up to 90 percent less expensive as compared to old-styletutorial room based learning.

Gamification -a learning approach. Organisations are heading towards implementing the games and simulations for nurturing superior employee engagement by drumming into the instinctive human penchant for engaging. With the implementation of games at tasks associated set-ups, employees can use their problem-solving skills to develop business solutions.

A study conducted at Deloitte identified that the company has built a leadership development training program for its senior officials, but faced hitches in completing them on time. The company then revamped the learning suite to include gaming module like badges, leader boards and status symbols to pathway the executives' advancement. This alteration ensued in a 50 percent shorter achievement time and a 46.6 percent rise in the figure of managers returning to the site per diem .

Ahu Yildirmaz, VP and Head of the ADP Research Institute, inscribes in Biz Journals that "as we move ahead in a global economy ... employees with a broad array of skills will find the most success." Options for L&D technology for HR front-runners to escalate employee-learning goals and get the workforce involved in continuing learning prospects.

Self-Directed Learning Technologies. While allowing employees to proceeds initiative to learn conferring to their objectives, organizations could instigate better rendezvous and thereby increase in efficiency.

Bringing in the high-level concepts alike to what's demonstrated by massive online open course (MOOC) establishments, HR could shape a library of internal knowledge assets for employees to access and complete at their own stride.

Social Collaboration Platforms. The pay backs of social and collaborative learning models gets extended far beyond skill development, as it also include peer-to-peer connection building, partnership and reinforced team dynamics.

Implementing social network-inspired platforms within the companies can turned out to be influential tool for multi - national companies to enable skill development. Letting the employees seek out internal subject matter experts, stance questions and share thoughts, can provide a real-time knowledge sharing.

Performance Feedback Tools. Usage of real-time performance feedback tools is on the increase among various evolving learning and development know-hows that HR might espouse. General Electric, for example, has announced a smart phone app that enables real-time communication between employees and leadership, with the features such as priority setting, knowledge sharing and quick performance appraisals .

Recent CHROs needs to understand that, for today's talent, knowledge and learning are a top priority. For voluminous employees, ample access to learning and development know-how is a crucial element of both professional development and rendezvous. By discovering state-of-the-art and nascent technologies, HR management will be able to create a workforce that's ready for a globalized, technology-driven prospect.

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The Impact of Entrepreneurial Climate on Entrepreneurial Awareness in Rajasthan

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ABSTRACT

Entrepreneurship is recognised as an important ingredient of Economic Development. An entrepreneur plays the central role in the development of a nation. Economic growth depends on the rate of applied technical (i.e., innovation) progress and .the rate of technical progress in. the economic field, which in turn depend on the supply of entrepreneurs prevalent in the society.

Development of entrepreneurship is an essential prerequisite the economic prosperity of a particular region, society or a nation. No doubt, various interacting factors are responsible for the economic prosperity and industrialisation of the specific pockets. The entrepreneurial awareness studies in the present investigation further the contention that the management and the engineering courses are two different types of educational streams and have their own set of priorities though qualification in engineering is an added advantage to those join M.B.A. course. The role of entrepreneur in economic development has been considered as significant since recently. Developed economies have demonstrated the significance of entrepreneurship in economic activity. The role of entrepreneur has been considered to have greater significance in shaping the industrial growth and economic development in both the deve1oped and developing countries.

The emerging global economy is short of increased competitiveness. It poses many cha1lenges. It also provides great opportunities to those who are prepared to seize the opportunities. The proper and appropriate climate should be created by parents, teachers and other significant social, groups. If students are nurtured in a conducive climate they would have right exposure and possibly internalize correct values. Professional colleges teach subjects relating to the courses offered. They provide exclusive technical knowledge. Students venturing on their own are found to be lacking in several spheres. Teaching of entrepreneurial subjects at the tertiary level will help the students to prepare themselves to be venture capitalists. Inclusion and inculcation of subjects like entrepreneurship development can be of much use to create entrepreneurial attitude.

Introduction

Over the past few decades, business and government leaders, policy formulators and other interested in the economic development have realized the need for a strong entrepreneurial base the emerging global economy is short of increased competitiveness.

The proper and appropriate climate should be created by parents, teachers and other significant social groups if students are nurtured in a conducive climate they would have right exposure and possibly internalize correct values, By creating a conducive atmosphere students may be transformed into entrepreneur presently, the educational system in India gives limited opportunity to create entrepreneurial climate, The institutions are producing graduates but the country requires entrepreneurial graduates.

Entrepreneurial Awareness (EA)

EA is one of the most important elements of translating entrepreneurship as a career option into reality, Entrepreneurial development is aimed at commissioning of several development programmes through financial institutions promotional agencies and service institutions.

Evidences have shown that various state governments have various approaches in creating awareness among students, it can be created through guest lectures from reputed financial institutions and business pouses exhibitions on entrepreneurship and discussions with officers of government and small industrial development corporation, District industries centre, small industries service institute etc. who connected with entrepreneurship development.

The students are interested their own ventures may not have practical knowledge regarding mobilization of fumets marketing of finished goods, nature and type of government concession etc. This obstacle may successfully the overcome by creating entrepreneurial awareness among the students at college level.

Objectives

1. To test the effect of entrepreneurial climate on entrepreneurial awareness relating to entrepreneurial ventures.
2. To test the effect of entrepreneurial climate on various courses of study.
3. To test the interaction among courses of study and climate on the levels of entrepreneurial climate.

Methodology

To set the different hypotheses of different levels of climate show difference with reference to entrepreneurial awareness and attitude in Rajasthan the various instruments used in the study are described the instruments include.

1. **Entrepreneurial Climate Questionnaire (ECQ).** It is based on the discussions with experts in entrepreneurship, small entrepreneurs, members of staff of colleges, officials of DIC. and SIDCO, many relevant areas relating to entrepreneurial climate were identified the areas like entrepreneurship development programmes, seminars, case studies, teachers, participation, meetings with successful entrepreneurs

2. **Entrepreneurial Awareness Schedule (EAS).** Entrepreneurial awareness may have a post of areas of explanation, As many as 87 items were generated for the item pool reflecting the idea on entrepreneurial awareness among college students, The statement were arranged in an order and the same was placed before a panel of expert consisting of members from faculty entrepreneurs, officials of small scale industries development corporation etc To measure entrepreneurial awareness the following factors were taken into consideration.

1. Familiarity with entrepreneurship.
2. Entrepreneurship development programmes.
3. Source of capital to SSI units.
4. Information about SSI units.
5. Previous experiences.
6. Information about promotion.

Sample Characteristics: Selecting the various groups of samples for the purpose of present study. In Rajasthan universities offer various types of academic, professionals and extension modules in variety of courses. The number of engineering college & management graduate students are sample of this study.

Review of Related Literature

An effort is made to review the related research literature on studies relating to entrepreneurial education, climate and awareness. The pioneering works carried out by Robinson, Stimpson et.al. in the area relating to attitude orientation is the back bone for the study. Further, it was found that the model has been suffering when applied to the Indian context.

In a study on 45 small-scale entrepreneurs in a light engineering industry of Rajasthan. Oommen (1972) observed that Rajasthan a lesser proportion of entrepreneurs than the normal requirements of 5 entrepreneurs per 1000 population, which he attributed to inadequacy of education and technical knowledge in the State. Even the successful ones in the sample were found to be engineers or technicians.

Findings

From the above analysis it was found the entrepreneurial climate was associated with awareness on Promotional Agencies, awareness on technical institutions, awareness on sources of finance, awareness about the problems of SSI units, awareness on solution to problems of SSI unit, awareness on considerable experiences required for successful entrepreneurs and the study discussed that some of the awareness factors are not associated with entrepreneurship climate prevailing in the sample area. They are, in familiarity with entrepreneurship, entrepreneurial training and development programmes, concessions to SSI units, lendings from commercial banks to SSI units, Export and Import policies. Successful entrepreneurs always experiment with new ideas of business, role of District industries Centre, and that of Small Scale Industries Development Corporation and are aware of the Registration procedures for starting anew business unit. Hence, it can be concluded that most of the awareness factors on entrepreneurship are not known or understood by students, irrespective of the group they belong to.

Awareness among the different groups of students is found to be less than the expected level. They have inadequate knowledge and information about various aspects relating to entrepreneurial awareness. As such the present entrepreneurial climate in many institutions is

not a conducive one. Most of the institutions do not bother about such climate. They are concentrating on examinations rather than employment and /or career option. They give much attention to theoretical aspects rather than practical and purposeful activities.

Results and Discussion

The analysis for the model suggested resulted in identifying the following statistical tests. Entrepreneurial climate was the criterion on which the high and low groups wee formulated. Chi-square Test were worked out for the levels of climate and various kinds of awareness. A 2x3 ANOVA (for unequal N) was worked out for the levels of climate and the courses of study.

The results are discussed as follows

1) Chi-square analysis for the entrepreneurial awareness
2) ANOVA(unequal N) for the levels of climate and for the courses of study on entrepreneurial awareness

Conclusions

1. The entrepreneurial awareness among the different categories of college students is not at the adequate level. It is below the expected level.
2. The students from the colleges belonging to high entrepreneurial climate group are aware of various information about entreprenual ventures and have a favourable attitude towards entrepreneurial ventures.
3. Biographical characteristics failed to show any significant relation with entrepreneurial awareness.
4. Students belonging to management show a highly favourable attitude orientation followed by students belonging to both management and engineering streams. Students belonging to engineering courses showed lower levels of favorableness towards entrepreneurial attitude orientation.

Recommendations

- A curriculum plan has to be developed so that it would develop entrepreneurial qualities among students at the college level, exposing them to the practice of entrepreneurship. Further, the exposure would influence students to opt for entrepreneurship as an exciting career option. It can be implemented in the following ways :

- By integrating modules and resources into the existing curriculum,

- By developing different types of educational courses, entrepreneurial qualities among students may be nurtured which in turn would goad them to take up entrepreneurial ventures as a career option.

- The present educational system churns out new graduates without any practical knowledge in the field of business. Hence, it should be modified in such a manner as to give room for in service training to the students during the course work.

- The conceptual base and approach described above would ensure a sound strategy for entrepreneurship education. If the strategy is implemented with appropriate training for the teachers, the process of entrepreneurial supply and performance is bound to be accelerated. A greater number of entrepreneurs trigger economic development.

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Skill Set in Women

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ABSTRACT

Research paper throws light on how skill set status of women in India has been significantly improved in twenty first century. Earlier women skills status were declined and was not respected in the society. There were many evident social evils like child- marriage, dowry, sati pratha, untouchability and many more. Due to these reasons, skills of women were not appropriately recognized except for child upbringing and other household chores however now there is a change in mind-set of majority of people and women skills are given its due respect and appreciation by large. In research paper, analysis of women skill set available in present India would be done with an objective of looking out if there is dearth of skill set in any field and that needs to be addressed, as they are doing multi- tasking roles. Woman is a home keeper as well as do job to support financially her family. Women maintains proper balance between her work as well as home or parenting. They works in offices for long hours, go out for meetings and the same time manages home too with utmost perfection. We can see growth of women in all fields, their profession ranges from managers, teachers, doctors, engineers, businessman, politician, sports person, pilot and list is endless. In all field they are shining and making difference in the society.

Nevertheless there are still many issues in women empowerment that need attention like still they have not achieved in terms of economic stability and equity. There are lot of challenges women faces to exemplify many girls still gets very less wages or striving hard to earn money compare to men. In India, many people still believe its male dominating society where women don't get chance to show her caliber. In many small towns & villages in India, there is gender bias system where people give more importance to male boy rather that a girl child, that essentially means that women skill set is still not got recognition and respect what they deserve. Hence in this research study authors have tried to give practical solutions for bridging gaps expeditiously.

Research Design, Methodology and Approach

We all know family is a small unit of society and if in a family girl child is given education, then only the mind set of people can change as she can take care of her family as well as husband's family after marriage. Hence we see education plays an important role to bring change in the society where we can see not only the growth of women but the growth of country. So research started with basics by gaining insight on women education status in India first and then re search progressed towards analyzing trends associated skill set and developing innovative ways that can help policy makers to create a road map for upscaling women more diligently.

Methods for data extraction and exploration were primarily online readily available tools for secondary data requirement while informal interactions with select group of women were mostly used in case of primary data requirement. Approach for research is to complete this

study in two phases, in first phase consolidate data gathered and provide an insightful analysis of present situation and in second phase convert finding of phase one into logistic conclusion with recommendations for further empowerment of women through improvement of skills.

Insight on women skill Set

"By education I mean an all-round drawing out of the best in child and man- body, mind and spirit."…Mahatma Gandhi

Literacy is not the end of education nor even the beginning. It is one of the means whereby man and woman can be educated. Education should develop all the capacities of the child so that he become a complete human being. Complete human being means full development of body, mind, heart and soul of the child. Thus, Education should develop the child's individuality fully and harmoniously so that he is able to realize the ultimate aim of life which is Truth or God. Unfortunately, female education or rather skill set to be precise is under leveraged in emerging markets. Part of the reason is that family-related pulls and work-related pushes conspire to force women to either settle for dead-end jobs or leave the workforce. The inducements to languish or leave reflect both entrenched cultural perspectives and modern complexities.
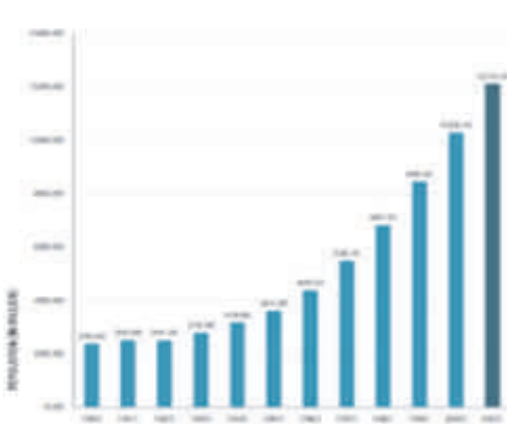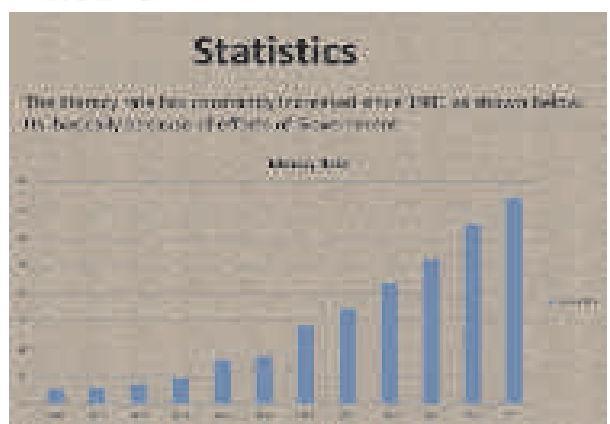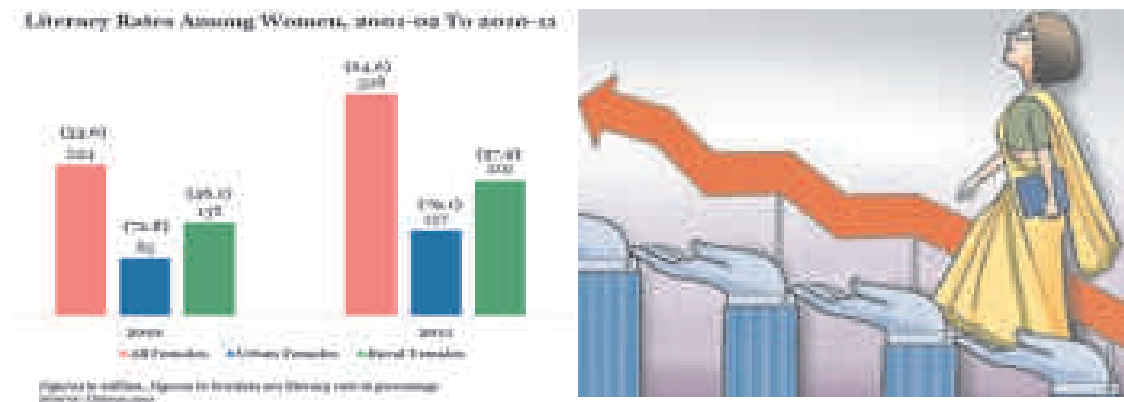
Literacy Rate in India, Census 2011

Rank	State	Literacy Rate (2011 Census)	Male Literacy Rate (2011 Census)	Female Literacy Rate (2011 Census)
1	Andaman & Nicobar Islands	86.3 percent	90.1 percent	81.8 percent
2	Andhra Pradesh	67.7 percent	75.6 percent	59.7 percent
3	Arunachal Pradesh	67.0 percent	73.7 percent	59.6 percent
4	Assam	73.2 percent	78.8 percent	67.3 percent
5	Bihar	63.8 percent	73.5 percent	53.3 percent
6	Chandigarh	86.4 percent	90.5 percent	81.4 percent
7	Chattisgarh	71.0 percent	81.5 percent	60.6 percent
8	Dadra & Nagar Haveli	77.7 percent	86.5 percent	65.9 percent
9	Daman & Diu	87.1 percent	91.5 percent	79.6 percent
10	Delhi	86.3 percent	91.0 percent	80.9 percent
11	Goa	87.4 percent	92.8 percent	81.8 percent
12	Gujarat	79.3 percent	87.2 percent	70.7 percent
13	Haryana	76.6 percent	85.4 percent	66.8 percent
14	Himachal Pradesh	83.8 percent	90.8 percent	76.6 percent
15	Jammu and Kashmir	68.7 percent	78.3 percent	58.0 percent
16	Jharkhand	67.6 percent	78.5 percent	56.2 percent
17	Karnataka	75.6 percent	82.8 percent	68.1 percent
18	Kerala	93.9 percent	96.0 percent	92.0 percent
19	Lakshadweep	92.3 percent	96.1 percent	88.2 percent
20	Madhya Pradesh	70.6 percent	80.5 percent	60.0 percent
21	Maharashtra	82.9 percent	89.8 percent	75.5 percent
22	Manipur	79.8 percent	86.5 percent	73.2 percent
23	Meghalaya	75.5 percent	77.2 percent	73.8 percent
24	Mizoram	91.6 percent	93.7 percent	89.4 percent
25	Nagaland	80.1 percent	83.3 percent	76.7 percent
26	Orissa	73.5 percent	82.4 percent	64.4 percent
27	Puducherry	86.5 percent	92.1 percent	81.2 percent
28	Punjab	76.7 percent	81.5 percent	71.3 percent
29	Rajasthan	67.1 percent	80.5 percent	52.7 percent
30	Sikkim	82.2 percent	87.3 percent	76.4 percent
31	Tamil Nadu	80.3 percent	86.8 percent	73.9 percent
32	Tripura	87.8 percent	92.2 percent	83.1 percent
33	Uttar Pradesh	69.7 percent	79.2 percent	59.3 percent
34	Uttarakhand	79.6 percent	88.3 percent	70.7 percent
35	West Bengal	77.1 percent	82.7 percent	71.2 percent
	INDIA	74.04 percent	82.14 percent	65.46 percent

Key Inferences:

❖ Literacy in India is key for socio-economic progress

❖ India's effective literacy rate has recorded a 9.2 % rise to reach 74.04% in 2011

❖ Literacy rate improved among females as compared to males. Males is 82.14% (rise of 6.9%),females is 65.46% (rise of 11.8%)

❖ Kerala is the most literate state in India, with 93.9% literacy, followed closely by Lakshadweep at 92.28%

❖ Bihar is the least literate state in India with 63.82% literacy , followed by Arunachal Pradesh at 66.95%

❖ Haryana has the lowest female literacy rate in India.

So we can easily infer from above data that earlier in major part of India, women skill set were neglected even they are not given proper schooling whereas now we can see a steady healthy growth in girls education and enhancement of skills. Women are not only climbing the stairs rapidly in field of education as well as leading to industrial development. Growth of women can be visualized evenly in all the sectors from agricultural department to the top chairs of the institutions. Is there any field left for women to explore?

One such field was sports earlier but in this year Rio Olympics we again saw women conquering men over medal tally. Who don't know P V Sindhu and Shakshi Malik now? These emerging young women stars bagged silver and bronze medals making whole nation proud of her game. They received the highest civilian honour 'Padamshree Award' at an age of just 21. So this can justify that all women have capability to rise in every field that they deserve/desire.

Current scenario of female workforce

Female workforce participation rate (WPR) in India stands at 31.8%, which is almost half of the male WPR at 73.2%. While north-eastern and hilly states have performed well on female WPR, with Mizoram having the highest WPR at 61.3%, the situation is worrisome in Haryana, Uttar Pradesh and Punjab, with WPR as low as 9% in the latter. According to a Mckinsey Global Institute study, India could boost its GDP by $2.9 trillion by 2025, if female workforce participation rate is improved by 10 percentage points. This would be equivalent to bringing 68 million more women into the non-farm labour force. According National Sample Survey Organization (NSSO), there are over 30 lakh unemployed women in India in 2012. As on December, 2013, a total of 1.65 crore women had registered on employment exchanges. However, only 58.8 thousand women had been placed through these exchanges in the same year

In BRIC and the UAE professional women face a triple whammy of gender, ethnicity, and cultural attitudes. In our secondary research we find in Brazil, China, and the UAE, 25% to 36% believe that women are treated unfairly in the workplace because of their gender; in India the number is 45%. In Russia the figure is only 19%, again owing to its communist legacy.

Mass culture in India remains tradition-bound and male-dominated. In 2009 commuter trains exclusively for female passengers-Ladies Specials-were introduced in Mumbai, New Delhi, Chennai, and Calcutta to provide a safe haven from the harassment women face when using public transportation. Other safety concerns are a harsh reality for professional women in emerging markets.

Perhaps surprisingly, it is an argument that emerging markets have recognized women skill set more truthfully than the developed world. Amid a growing international debate on bridging the gender gap, the rapid economic growth of emerging markets in recent years has greatly increased opportunities for women in business, giving them a boost over their counterparts in developed countries.

This would seem to contradict perceptions dominant in the west of women in developing nations. The more prevalent image is that tradition and social mores in many of these countries, as well as educational and economic disadvantages, limit women's empowerment in business. The approach to business is different and there's a real recognition that innovation and creativity are sometimes more closely linked to female leaders. Institutional backing for working women has also helped, with growing support for remote working arrangements, flexible hours and paid maternity leave. The Maternity Benefit (Amendment) Bill, 2016, which increases maternity leave from present 12 weeks to 26 weeks was passed by the Rajya Sabha again shows solidary progress in this regard in India.

Again one view is far too many women still face social pressures to leave their jobs after having children; their entrepreneurial drive is also stifled by constrained access to credit. The wage gap should also narrow. Even if they might receive equal pay to men when they join the labour force, women find the disparity widens as they move up the organisation.

National Policy on Skill Development

The National Policy on Skill Development highlights that in order to improve the productivity of the economy, participation of women in the labour force needs to be improved. Below are the major take aways from the policy.

o The policy provides a roadmap for skill development, including the setting up of Ministry of Skill Development and convergence of skill development initiatives of other Ministries. It also outlines various interventions that the government must take up to catalyze skill development for women. Some of the proposed interventions are enlisted below.

The policy highlights the need to improve access to skill development for women. According to the policy, additional training and apprenticeship seats will be set up exclusively for women. While the skill development infrastructure in India is vast, we need to create facilities dedicated to women. This also includes increasing the pool of women trainers. As per the policy, mechanisms to provide certification to women trainers would be put into place. New institutes for training of women trainers will also be

promoted. Improving access to skill development by creating more seats for women Gender main streaming of content and delivery of training Use of digital platforms for women's empowerment

The policy mentions the need for gender main streaming of training. Women participation in vocational education and training is low as compared to men. In order to bridge the gap, the policy identifies the need for special delivery mechanisms such as mobile training units, flexible afternoon batches along with on local needs based training. The policy envisions incorporation of women related issues in the guidelines for skill training procedures, such as issues of safe and gender sensitive training environment, employment of women trainers, equity in remuneration, and complaint redressal mechanism.

While Digital India is gaining momentum, there is need to incorporate ICT for providing skill development solutions as well. The policy announces the promotion of an internet or mobile based platform for women employment. The platform would connect skilled women and employers. It would focus on women willing to re-enter the workforce after a break and those affected by migration. The government of India is implementing several schemes on skill development. Given below are some of the schemes which have a special focus on women's skill development

- Deen Dayal Upadhyay KaushalyaVikas Yojana (DDU-KVY) DDU-GKY, the erstwhile Aajeevika Skills, is the skill training and placement program of the Ministry of Rural Development (MoRD) carried out as part of the National Rural Livelihoods Mission (NRLM). The DDU-GKY focuses on providing high quality skill training opportunities through Project Implementing Agencies (PIAs) to rural poor youth, though there is a special focus on women as mentioned below. It has an outcome-based design and the PIAs are required to place a minimum of 75 percent of those who are trained in jobs providing regular monthly wages. Also, there are special programmes for skill development under DDU-GKYH running in Jammu and Kashmir (Himayat), Left Wing Extremism Affected Districts (Roshni) and 10 percent of the programme funds are dedicated to the North-Eastern states. The programme provides funding support for placement linked skilling projects ranging from INR 25,696 per person to over INR 1 lakh. Andhra Pradesh and Tamil Nadu have been recognized as Resource States under the scheme as they have successfully implemented skilling programmes. The scheme has special focus on women and outlines provision to improve quality of impact amongst women beneficiaries-

  ✓ **Improving Coverage-** The scheme mandates that 1/3rd of the seats would be covered by women. Gram Panchayats will have to undertake special efforts to improve participation of women under the programme 4 by conducting special counseling sessions. To enhance coverage, the upper age limit for women has been revised up to 45, as against 35 years.

✓ **Setting up of migration support centres (MSC)-** MSCs would be set up to look after the needs of the vulnerable population, specially women. They will be set up both inside the state, as well as outside the state in areas where a large number of DDUKVY trainees have been placed. Funding for this is provided to the State Rural Livelihoods Mission (SRLM) which may take it up on its own or with the support of the PIA.

✓ **Training of trainers-** The scheme has special focus on establishing training centres with focus on women trainers. This is in line with the National Policy of Skill Development, which aims to increase the number of women trainers. Furthermore, wherever women trainers are being trained, the scheme mandates at least one women manager.

✓ **Post placement support-** It would be the responsibility of the PIAs to conduct post placement counselling sessions for the candidates, and specially for the women, to help them in adapting to new environment.

• Support to Training and Employment Programme for Women (STEP) The STEP program is a Central Sector Scheme of Ministry of Women and Child Development under which training is provided to poor and marginalized women in traditional trades to improve employability. The scheme is intended to benefit women who are in the age group 16 and above. Under the programme, grants-in-aid are provided by the central government to societies, voluntary organizations, and cooperatives providing skills in sectors ranging from agriculture to hospitality. Training courses under STEP would primarily be of 3 months or 6 months duration, with total assistance per beneficiary at Rs 18000 and Rs 28000 respectively. The maximum number of beneficiaries per project will not exceed 200. Amongst the states, Manipur received the maximum funding under the scheme, followed by Madhya Pradesh and Assam. A total of 24,037 women beneficiaries have been impacted under the scheme. With limited participation in the workforce, the potential of women remains untapped.

Recommendations for further enhancement of women skill set

✓ Effective implementation of the envisioned skill development interventions is needed to make them key stakeholders in development.

✓ Literacy programs for children specially under privileged girls that utilize educational games, toys, and audio-visual tools to teach early reading and numeracy skills

✓ We can compulsory introduce handicrafts practice at small level. By this way we can save our culture. This handicraft from rural area will help to give them sustainable income. We should make it compulsory in every state according to their own culture. Fare should be introduce once in month in district for them to achieve desired economic stability. Creative women can themselves put up household industries for handicraft, artistic & designed product

✓ When we talk about skills it does not necessary means cookery, tailoring, etc. These are vocational courses which the girls can enroll themselves into post school. In today's world we require various soft skill for employability as well hencecurriculum framework needs to incorporate industry outlook towards employability as well that will help enhance the skills of girl students for their career and growth.

✓ As we have seen in Haryana there is lowest literacy rate, so there needs to be separate literacy officer in each such state who liason with Sarpanch of village or Mukhiya to create awareness and help in increasing literacy level.

Conclusion

Women in India growing steadily but society has to accept this change and give support to their daughters. Government every now and then announces schemes for women empowerment but it should be implemented in spirit then only crime towards women can be solved. They will feel safe and secure in their own country. Media and education can play an important role to raise the higher standard of women. As we have seen the same has already been started and now no one can stop the growth of women in India.

Thus we can conclude, skilling women is designed process to promote the harmonious development (i.e., physical, intellectual, aesthetic, moral, social and spiritual development take place in a balanced way) of females who are capable of exercising such responsibilities in the society (towards parents, other relatives, neighbours, friends, teachers, country or nation) as their powers allow and directed towards the merger of the individual self with her Universal Self as the final end and we can proudly say India is growing very fast in this area

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Women In Boardrooms:
Escalating The New Leadership Landscape

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ABSTRACT

India ranks third lowest in the proportion of business leadership roles held by women, at 15 per cent, falling much below the global average (Grant Thornton Survey Report, 2015). Aside from the moral issue of ensuring equal opportunity for all, a more representative blend of women and men in boardrooms just makes good business sense. It stands to be a major concern as an economy, if we are only using half its most talented people, it immediately cuts our growth potential. There is tremendous effort being made to close the gender equality gap, but the fact remains that men in board rooms hold the majority and are still unequally matched.

This research paper focuses on barriers and enablers for women in reaching the upper echelons of the business world. The study has been undertaken with the objective of identifying the steps needed to move more women into leadership positions. There is strong indication that the elements that affect a woman's ability to lead are confidence and connections. Though women want to lead, they are often held back by a lack of confidence. For example, only 49% of respondents personally identify with being confident today.

This paper also give recommendations and suggestions to help companies and women executives in particular on how to develop and accelerate their leadership abilities. This paper acts as a stepping stone for all those women that are poised for advancement or dedicated to building the core leadership competencies proven to grow as strong leaders.

Keywords : Gender equality gap, boardrooms, leadership, growth potential.

Introduction

In the marketplace defined by complexity, disruption and change, today's most successful organizations are those that bring diverse perspectives and experiences to each new challenge. Along with the right thing to do, diversity and inclusion offer a strategic advantage to the business world, especially at the leadership level (KPMG Women's Leadership Study, 2015).

While gender inequality in many arenas has been on the agenda of social research and activism for decades, gender inequality in organizational leadership has been sadly overlooked. As the preliminary search in the secondary sources reveal, data on Indian female mangers is almost non-existent. The very lack of statistical data reflects the lack of attention to the issue of women in leadership in the present agenda of the Indian society.

Women have attained remarkable success in what was once considered the "male domain", of the working world. Worldwide the number of women in the workforce has increased over the years with a corresponding increase in the number of highly educated

women equipped with technical know-how. However, discrimination against women in the workplace has impacted their advancement in jobs that acquire higher societal recognition among men. Gender inequality in the workplace is exhibited in various forms, such as occupational segregation, gender-based wage gap and discrimination. Working women have constantly battled against not only horizontal segregation, but also, the separation of women and men into gender specific jobs.

Advancement of women in management jobs has not kept pace with the correspondence increase in the number of working women. Their presence in senior management level is negligible.

Women are graduating and entering management positions, yet there is a bottleneck at middle management levels. While entry is easier, progression slows down after the middle level and in most situations, regardless of their technical and professional qualifications or achievements, women are prevented from climbing up in the corporate ladder to reach the top.

Theoretical Framework of the Study. Not only do women earn more than India and China combined, but also women globally control at least 64% of the consumer spending (Silverstein & Sayre, 2009b). Having women on boards will give corporations the competitive advantage to create products and services that will better meet their customers' needs. In some countries, women drive over 70% of household spending decisions but have many unmet needs from financial education and advice to providing products they require at key inflexion points in their lives: caused by divorce, death of a spouse, marriage, first home purchase, birth of a first child, college commencement, first job etc (Accenture, 2006). Therefore, the opportunity to win market share and create new markets are abundant. Moreover, given these demographic trends, corporate leadership should reflect the diversity of the customer base (George, 2012).

A few studies that have been conducted on the issue of women representation in management jobs reveal that women are lagging far behind men in managerial jobs. Globally women comprise around 10 percent of senior management positions in Fortune 500 companies (Chadha, 2002).2 In India there presence is known to range between a high of 5.8 percent (Kulkarni,2000, p.11)3 to a low of roughly 3 percent (see Chadha 2002, Mehra 2002, and Singh 2003)4 of all administrative positions. According to the study by Koshal, et al (2006)5, 2 women per 100 economically active men take administrative and managerial positions in India. Recently the Confederation of Indian Industry released a study "Understanding the Levels of Empowerment of Women in the Workplace in India" covering 149 large and medium size companies across regions. The report highlights that women comprise 16 percent at junior management level, 4 percent each at middle and senior levels, and only 1 percent in organizational leadership positions (CEOs)6.

Problem Statement. The very fact of women being adequately represented in the workforce, but hardly present in the managerial positions got labeled "the glass ceiling", "a barrier

so subtle that it is transparent, yet so strong that it prevents women from moving up in the management hierarchy". As appears from the extant literature, the glass ceiling comes in many forms: women's under-representation at the corporate hierarchy, gendered wage gap, occupational segregation, discriminative corporate policies, lack of attention to the specific needs women have, sexual harassment, exclusion of women from informal networks.

Significance of the Study. It is necessary to conduct a study on the women managers in India and the problems and challenges they face because there are not many studies in this issue; it is necessary to identify the barriers that women mangers faces and recommend strategies to overcome and to create a platform as to what should the employer and society do to break the glass ceiling.

Objectives of the Study

- ✍ To critically review and synthesize the available literature on women in leadership.
- ✍ To examine the influence of gender in the socialization process of a child in Indian society.
- ✍ To identify the barriers and enablers for women in reaching the upper echelons of business world.
- ✍ To give recommendations and suggestions based on study.

Research Methodology

- ✍ **Paper Type : Conceptual**
- ✍ **Source of Data**
    - • **Secondary Data: The secondary sources of data comprised of various National & International journals, newspaper, Annual reports, books, digital databases namely ProQuest, EBSCO and JStor.**

Findings

Females around the world are still seen as the bearers of the future and therefore hold the primary role within the house, whereas the father is seen as the principal breadwinner.

Education for women will put an end to the narrow vision of gender equality. This shift in mind-set will continue to change the viewpoint of society and significantly impact the way females are perceived within business and as the driving forces of change.

Greater access to education, increased awareness and enhance leader encouragement will inevitably alter the perception of females within the home. This internal shift in mind-set should set the scene to resonate externally to further promote women in business, with the future seeing females take on once male centric roles such as engineers and pilots to name a few.

Females need to embrace the notion of cross cultural networking within business. This will continue to promote diversity within business and the economic landscape, as business owners (which females now are), growing closer to consumers and changing global consumer needs.

Women now get very good education, but there is a lingering conservative attitude that makes many of them hesitant to seek a career and commit to full-time employment. That is why it is important to see powerful support for women playing their full role in society from the country's leaders, their male counterparts and within society as a whole In order to continue driving the change, Indian businesses need to do more to encourage females within the boardroom.

Parenthood and family care require women to make more sacrifices.

It is something of a cliché that the advancement of women into senior leadership is hampered by the pressures of child-rearing but parenthood is still viewed as a major barrier to female advancement into senior roles by women themselves Some have to juggle care of young children and elderly parents. Interestingly, women do not start their careers expecting to be restricted by children and families.

Women still wanted high-achieving careers even after starting families, but that they suffered from mismatched expectations with their male partners.

Often women pull back from the workforce when they become parents because it becomes "difficult juggling a career and family commitments" and that "every couple has to decide who will make the career sacrifices and more often than not, it's the woman".

Recommendations

- ✍ Recognise when women do great work. Appreciate it, Celebrate it, Reward it!
- ✍ Catch them Young
- ✍ Modeling leadership
- ✍ Confidence Building Programs
- ✍ Networking Opportunities
- ✍ Female Role Models
- ✍ Design of leadership development programs
- ✍ Job design
- ✍ Encouraging men to share equally in child care and house hold work.

Conclusion

If change has to be leapfrogged, apart from the creative flexi working policies and strong development support provided by organisations to the women workforce, then government and industry bodies need to join hands and make amends to the existing labour laws which prevent women from reaching the upper echelons of the business world.

The impact of a significant female presence in leadership roles has wide-ranging benefits on the economy, on governance and on society at large.

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Sustainable Management Practices:
An Overview of Literature in India

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ABSTRACT

*Sustainable Management Practices are becoming more prominent in today's era where the concern about the "3 R" is generating a great awareness for environment safety. Here these 3 R represents: **Reuse, Recycle and Regenerate**. People are raising their concern about the product they are buying, should not be harmful for the ecosystem. This concern has shown a pro-environmental behaviors of people such as recycling, energy saving, water conservation, green purchase behavior and sharing of this knowledge to neighborhood.*

The attentiveness generated for "Sustainability", can also be seen in the corporate world, where it is named as Sustainable Management Practices. If such practices are define, we come to know that these are the practices undertaken by the business houses with the concern that whatever is being done by the corporate, should not have a negative impact on earth as well as the resources must be utilized in such a way so that the upcoming generations can also avail those resources.

***Keywords:** Sustainable management practices, sustainability, recycle, reuse, regenerate*

Introduction

Sustainable Management Practices are becoming more prominent in today's era where the concern about the "3 R" is generating a great awareness for environment safety. Here these 3 R represents: ***Reuse, Recycle and Regenerate***. People are raising their concern about the product they are buying, should not be harmful for the ecosystem. This concern has shown a pro-environmental behaviors of people such as recycling, energy saving, water conservation, green purchase behavior and sharing of this knowledge to neighborhood.

The attentiveness generated for "Sustainability", can also be seen in the corporate world, where it is named as Sustainable Management Practices. If such practices are define, we come to know that these are the practices undertaken by the business houses with the concern that whatever is being done by the corporate, should not have a negative impact on earth as well as the resources must be utilized in such a way so that the upcoming generations can also avail those resources.

Sustainable management practices are those efforts initiated by the organizations to fulfil their responsibilities towards the society. Organizations are being aware that their actions and roles must not be harmful for the environment where they are working. These efforts are taking care that the resources which they are using today should be utilized optimally so that the coming generation can also make the best use of those resources.

To define another related term, Sustainable Development as stated by Brundtland Commission Report (1987) this is a development that meets the needs of present without compromising the ability of future generations to meet their own needs.

Objective

The main objective to write this paper is to find out the work done on sustainable management practices in Indian subcontinent and to focus on the issues which are left untouched or untold. So this paper is an attempt to review the available literature and analyze the pros and cons of the research area.

Review of Literature

Globally we are facing, many environmental problems, so to overcome these issues, companies are adopting various strategies with different names such as green marketing, green practices, sustainable development, green life style and many more.

This paper is an overview of literature in such practices i.e. sustainable management practices in India. Many studies have been done the subject which shows an assortment of need of the hour. Present literature has been divided into two sections which are Sustainability and Sustainable Management Practices in India.

Sustainability

The concept of sustainability and sustainable development is prevailing all over the world. Being the 3rd largest economy and democratic country, India is also paying attention towards the application of sustainability in all the aspects of Indian economy and research industry. Following are the reviews of studies and researches in Indian context, which help to understand the various opinions for sustainability, its implications and benefits for the companies, economy and the most important, the planet; earth.

Biswas (2011) provides a feedback on sustainability in banking sector. He says that organizations in banking sector in India are also adopting sustainability practices for the environmental safety. It is a beneficial strategy for the industry as well as the economy which is helping to facilitate the improving in the asset quality in the upcoming future. Both the developed as well as the developing countries are going forward in the direction of sustainability by adopting such practices which make them environmentally responsible and can improve their brand image in the eyes of the consumer.

Datta (2012) is of the opinion that in order to promote sustainability in all the aspects of life, employees or the HR force of the company, can help creating the awareness which in turn helps organization to operate in a desired sustainable pattern.

Laxmi and Visalaxmi (2012) state many benefits of sustainability practices. In the recent past sustainability has gradually moved from the periphery to the core of the business. Further they add that Environmental responsibility has evolved as a business imperative as it aids

companies to attain their business objectives. In the recent past sustainability has gradually moved from the periphery of the core business objective.

Kothari (2013) says that 65 years after independence, India continues to struggle to achieve food, water, livelihood, and socio-cultural security for its peoples. Both official and independent assessments point to persistent poverty, shortages of food, water and energy, unemployment and underemployment, social discrimination, and other problems that hinder achievement of the Millennium Development Goals (MDGs) as also other goals set by India for itself. The author says that Indian companies have to adopt such practices so that maximum of the sustainability can be achieved in whatever the companies are doing in the upcoming future.

Kaur (2013) gives her opinion on the concept of sustainability that the fundamental challenges in the 21st century are to find ways for sustainable development that are environmentally sound, equitable and allow respect for individual and social rights. The concept of sustainability lies in maintaining harmony between buoyancy-dynamism in agricultural growth for meeting basic human needs along with emphasis on protection and conservation of natural resources.

Choudhary and Gokarn (2013) conclude that, "To ensure that development is sustainable over the long-term, marketers need to confront and implement solutions to rising environmental challenges. The common theme throughout the strategy of sustainable development is the need to integrate economic and ecological considerations in decision making by making policies that conserve the quality of agricultural development and environmental protection. This is what the product of sustainability." Further they include many studies like, Keattie (1992), Ottman (1993), Peattie (2001) which show that sustainability is interrelated with green concept in management functional areas like marketing which is a result of valuable concern. They say "there were initially three long phases in the evolution of such practices. The first phase was known as the ecological phase.

In this phase, all the activities were carried out in order to resist the ever increasing environmental problems and offer solutions for these problems. The second phase was called the environmental phase as after the environmental problems, the entire focus was shifted on the implementation of cleaner technologies. This phase also led to the discovery or the invention of products that would improve the environment or at least not increase the already existing problems. The last phase is termed as the sustainable phase which is still prevailing".

Garg, (2014) comments on sustainability saying, "The employees play a very crucial role in the implementation of sustainable development of the organization". The study highlights the growing recognition of the work force as the most important asset to a company, in developing the sustainability and related management practices. If the employees are not willing to adopt the sustainability in their working as well the person life, then the management implementation of sustainability is quite difficult for the organization. In this situation, the company would not be able to exploit the benefits of sustainability.

Rishi et al. (2015) state in their study that in today's era, consumers choose sustainability when they are influenced by their surroundings like family, parents, friends and other peer group. Consumers' motivation can be enhanced through some rewards for the green behavior. One more thing on which the authors emphasized is that consumers can be stimulated to behave green, when there are frequent communications around sustainability efforts made by various parts of the society.

Sustainable Management Practices

Some of the reviews on the studies related to Sustainable Management Practices are concluded here, which are as follows:

Walker et al. (2002) conducted their study and concluded that the main issue of cost reduction, which is an integral concern for any company, can be solved through the sustainable management practices with the application of ISO 14001. Organizational benefits like improvement in operational quality and efficacy accrue directly. Entrepreneurs can achieve other benefits like loans, carbon credit and green points.

Darnall et al. (2008) show in their study that sustainable management practices are positive association with supply chain management, which improves environmental sustainability. Study concluded that those companies which possess the formal and certified Sustainable Management Practices shows a better overall performance in comparison to those companies which are not using such practices.

Gurtoo and Antony (2009) have the opinion that the SMEs in India are quite backward towards the application of sustainable management practices, as they are unable to bear the magnitude of expenditure. Lack of access to large credit and low cash reserves due to small scale reserve; induce the SMEs to continue with the outdated and highly polluting technology. Thus the introduction of cleaner and greener technology, waste management and other sustainable management practices, are not just a question of access to technology and information for the SMEs. So, Lack of resources and low borrowing capacity is a significant barrier for the adoption of sustainable management practices in Indian industries.

Zorpus (2010) suggests the formation of a separate cell for compliance to demonstrate a commitment to reduce waste, reduction of usage of energy and resources, setting objectives and targets and review of company's sustainable management practices. This way, a company can motivate manpower and get the benefits of such practices in the upcoming future with the focus on higher sustainability and environment safety.

Gopakumar and Santosh, (2013) say that the lack of Sustainable management practices in a company leaves it unsure on how to deal with the obstacles introduced by the environmentally responsible manufacturing and dealing with increasing market complexity. This conclusion clears the importance of management practices in a company and its growth.

Jain and Bhatiya (2013) carried out a study on 106 respondents and found high level of awareness on the environment friendly practices among the consumers. They resulted that in

India concerns have been expressed by manufacturers and customers about the environmental impact of products. Consumers and manufacturers have directed their attention toward environment friendly products that are presumed to be "green" or environment friendly like low power consuming (energy-efficient) electrical appliances, organic foods, lead free paints, recyclable paper, and phosphate free detergents.

Yadav and Pathak (2013) conducted a study on Indian banking sector focusing on sustainable management practices by various banks. As the banks are the main source of financial assistant for any kind of industry, this sector can play a major role in promoting sustainability and sustainable management practices by providing funds to mainly those projects which are socially and environmentally responsible. The authors add that, the approach for sustainable management practices differs from one bank to another, as different banks are at different stage of their marketing on the basis of their approach toward environmental sustainability. According to the authors various banks are adopting various practices in this direction, some of the examples; studies by the authors are as follows:

Name of the Bank	Sustainable Management Practices
State Bank of India	• Green Channel Counter in 2010 for Paperless Banking • Use of Wind Energy with Suzlon Energy Ltd.
Punjab National Bank	• Use of energy efficient appliances • Green Audit sheet • Easy loaning system for projects on renewable energy
Bank of Baroda	• Paperless Banking through Mobile Banking and e-banking • Easy loaning system for projects on Solar and Windmill Energy • Promotion of environmental protection and pollution control
ICICI Bank	• Green Banking facilities through e-banking and Mobile banking to earn Carbon Footprint • Green Building, energy efficiency • 50 % Relinquishment on processing fees on purchase of car models using CNG or LPG
HDFC Bank	• 20 solar ATM • Paperless e-banking • Energy conservation by using CFLs • Purchase of energy star rated electronics

Mitra and Dutta (2013) from their empirical study considered economic and environmental dimensions of sustainability for the purpose of evaluating the sustainable management practices and their impact on the performance of the organization. Their study revealed that these practices are at a very emerging stage in India. They added from the results that the big organizations like TATA Steel, TATA Motors, Av Birla Group, ITC Ltd., Maruti-Suzuki, M&M ltd., and many other big companies are simultaneously practicing sustainable management practices like ISO 14001 and Corporate Social Responsibility.

Singh, Brueckner and Padhy (2014) indicate from their research that SME's in India are responsible of 70% of industrial pollution and there are growing evidence of increased pollution from this sector. The study highlights high pollution generating production work being taken by SMEs from large companies trying to avoid environmental protection costs.

Katiyar (2015) concluded from her study that today is the right time to adopt sustainable management practices as these practices will bring drastic change in the business world if all nations make strict rules as sustainable management practices are essential to save the world from pollution and other negative impacts. These practices help to perk up the consumer associated to the business, as they are also ready to pay to products and services that have least impacts over the environment and a cleaner & greener earth. And when the consumers are ready to pay for the green and eco friendly products, this mindset can be cashed for the profit and earning increments. This concept of sustainable management practices has a very huge scope in the developing countries like India.

Figure: Sustainable Management practices help earn more Profit

Balakrishan and Gurtoo (2015) conducted a research on the Indian Pharmaceutical industry and investigated the relationship between sustainable management practices and its formal implications in an organization. This research counters an olden fact that SMEs are lacking the implementation of such practices, in long term. However, the results also show the wide display of environmental strategies being followed by them indicating lack of clarity, and highlighting the need for specific knowledge and awareness based interventions.

Bhagat et al. (2016) state their feedback on ISO 14001. They say "sustainable management practices" have accomplished an incredible overall enthusiasm because of the advantages they might acquire when effectively executed in organizations.

Bhagat et al. (2016) define sustainable management practices in a review as "a set [or system] of procedures and practices that empower an association to decrease its ecological effects and build its working productivity." This emphasis on procedures and practices is basic to all sustainable management practices, which are for the most part established on the Arrangement, Do, Check, Feedback" cycle of ceaseless change.

Conclusion

The above discussion and review of literature presents a factual scenario of Indian business organizations. All the reviews suggest that organizations should adopt such practices which help the organization to fulfill the responsibility towards the society as well as these practices helps to enhance profit opportunities, employee engagement, creativity, sense of responsibility, and standing out of the crowd.

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E-Safety among Working Women

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ABSTRACT

This paper is drawn to identify the awareness of internet access in the women of private as well as government sectors. The idea of using the IT devices and internet has increased gradually in past 22 years. Aim of this research is to identify the awareness in the working women on safe internet use and suggest a code of conduct for e-safety. The study reveals average awareness level in working women on safe internet use in private sector is more than in government sector. The reason for this difference may be the amount of internet use and exposure for personal and official use. Since we are fast facing increased digitization and internet of things (IoT) there is a dire need to spread awareness and promote safe online use, with the up to date knowledge of cyber crime and cyber laws ensuring cyber security.

Keywords: E-safety, Internet of things

INTRODUCTION

Our country is leading with the title, DIGITAL India, because now a day's almost everyone is using the smart phones and other IT devices. There has been a tremendous development in the past 22 years as compared to past 200 years. Earlier, only few people had the knowledge of using phone, creating calls and communicate with far distant people using IT devices but in present almost each person can create a call, use internet and IT devices well as compare to the past years. Although India is a developing nation, but if we see the data of today's India then, telecom services accounts for 44% of revenue, IT services accounts for 24%, devices are responsible for 17% of total revenue but has the highest growth rate of 6-8%. Increase in revenues of Information technology field is leading the India as DIGITAL INDIA.

At present, everyone has willing to get the job in DIGITAL field because this field has the highest technical ability, the connectivity between the persons or the company is very fast. For working in the DIGITAL field, there is necessity that employee should know the use of the Internet very well because company has to be attached to their clients for the profits and betterment of the company. Internet gives us best and fast communication to the clients but it has a dark portion also i.e. CYBER CRIME.

Web safety, or online safety or Internet Safety, is the knowledge of maximizing the user's personal safety and security risks to private information and property associated with using the internet, and the self-protection from computer crime in general. It doesn't mean to the internet only but it also means to communicate with the people using Technical devices e.g. mobile phones and safe and responsible use of the technology, Also known as electronic safety. This

safety now a day is very necessary because in present each and every person is connected to the internet. Mainly in official setup because the data of a firm is very sensitive if it gets harmed by anyone then it will very big issue for the firm or otherwise.

Objectives

1. Find the level of awareness on E-safety among working women in private and government sector
2. Suggest a code of conduct for E-safety

Methodology

The locale for the present study based on E-safety among working women is restricted to Udaipur district of Rajasthan.

Source of data was primary. Purposive random sampling was used. Data is collected from the working women from Government and private sector, with the total sample size being 60. The questionnaire used for survey has been included in appendix A.

Data Analysis

The data collected was tabulated and analyzed using MS-Excel.

Table 1: Response given by the working women from the government sector

Statements		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Govern ment Sector	TRUE	30	30	22	16	6	6	12	8	8	24	18	4	6	24	30	30	8
	FALSE	0	0	8	14	24	24	18	20	22	6	12	26	24	6	0	0	18
	Unmarked	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	4

In above table 1, some of the women of the government sector left some question blank. Number of the women who gave right answer is very few.If we extract the result from the given tables and compare them to the correct answers then the result arises that the women in the government sector who are aware about the internet and its pros and cons have the average of 13.64. It was found that most of the women from government sector use Tablet & Smartphone for accessing internet.

Let's come to the private sector, the awareness of women in the private sectors is greater than the digits of government sector's women. Answers given by the women of private sectors are given below.

Table 2: Response given by the working women from the Private sector

Statements		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Private Sector	TRUE	24	10	20	26	14	26	22	14	14	30	28	20	12	28	6	4	24
	FALSE	4	20	10	4	16	4	6	16	14	0	2	10	18	2	24	26	2
	Unmarked	2	0	0	0	0	0	2	0	2	0	0	0	0	0	0	0	4

Table 2-shows that there were 10 women who left 4 questions as unmarked. The Average of right answers in private sector is greater than the average of right answers in government sector. If we evaluate the answers of the private sector's women with the correct one then the average of the awareness among them arises is 20.94. Women which are belongs to private sectors mostly use Laptop & Desktop for accessing internet.

Awareness of internet (Average)

Private sector's Women: 20.94

Government Sector's Women: 13.64

According to the analyzed data the result reveals that, the knowledge of pros and cons of internet and awareness about the internet in the working women of the private sector is greater than the working women in the government sectors. The women of government sector have 13.64 and private have 20.94, the difference of 7.3 consequences that the women of government sector has the less awareness about the internet scams and it's access. This could be due to less internet use or exposure.

Code of Conduct for E-Safety

A indicative code of conduct is proposed for E-safety, which will be of help to keep away from safety hazards online, providing security from internet frauds/scams and further problems.

1. Read terms & Conditions before creating account on a social networking site. Because many of the social networking uploads your personals on site if you agree with the terms and conditions.

2. If you get any strange email then report it as spam. That kind of emails can be the virus infected or covered by the hackers who can viral your information on internet and can take illegal advantages of your information. Do not respond to them.

3. Use strong password for your email address. Use long password with special characters.

4. Do not skip the security code which is asked by the site during login because this security code can't get copy by the robots and make your personal data strong and secure.

5. Keep changing your password so that no one can get idea of your password/guess.

6. Checkout for secured websites (beginning with https)

7. Do not leave your computer system/mobile without locking or logging out when moving away from it at workplace/home/public places.

8. Maximize use of biometric authentication.

9. Do not share your passwords with anyone.

10. Be awareness of cybercrime and cyber laws. Install software(s) for the safety and security of your system

11. Configure your Smartphone settings (eg. Bluetooth/wi fi) cautiously.

12. Avoid the practice of selecting save password for auto password entry.

13. Make use privacy settings when using social sites.

14. Beware of website advertisements, such as ads that ask you to vote for your favorite actress or musician, ask you to play a simple game to win a free game console or phone, or download free smilies or avatars. Once you click, you might be asked to enter your email address, and while that can seem harmless, it can subject you to spam or even *spyware,* which takes control of your computer and can retrieve personal information without you even knowing it. Downloading from an untrustworthy source could also subject your computer to virus-infected programs, which can do major damage to your computer, such as deleting important files.

15. If you are victimized, report the offense.

Conclusion

There is a dire need to develop awareness and promote safe use of internet through various devices in this dynamic world where information and communication technology has become a lifeline.

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Quality of Work Life of Employees: An Inevitable Component of Success of Business Organizations

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ABSTRACT

Human resource is the most dynamic and valuable resource of the organizations, which decides the organization's success and failure in this competitive world. The success of any organization depends to a large extent upon the capability, competency, efficiency and level of development of human resources. Today, the organizations from small to large concentrate more on acquiring and retaining the most competent and contemporary work force which helps them to survive in this competitive world. One such vibrant and dynamic tool which helps the organizations in gaining competitive edge is 'Quality of Work Life'. Quality of Work Life (QWL) is a generic concept that covers a person's feelings about every dimensions of work. Quality of Work Life acts as a connecting link between employees and their organizations and it improves work life as well as personal and social life of employees. In this paper an attempt has been made to study the concept of Quality of Work Life in more comprehensive manner and to critically review the literature available on Quality of Work Life. For our study purpose, only secondary data is used which is sourced from different books, journals, articles etc. The study revealed that in the modern scenario, QWL, as a strategy of Human Resource Management, is being recognized as the ultimate key for development among all the work systems.

Keywords: *Quality of Work Life, Employees, Organizations.*

Introduction

Human resource is the most dynamic and valuable resource of the organizations, which decides the organization's success and failure in this competitive world. The success of any organization depends to a large extent upon the capability, competency, efficiency, and level of development of human resources. Today, the organizations from small to large concentrate more on acquiring and retaining the most competent and contemporary work force which helps them to survive in this competitive world. One such vibrant and dynamic tool which helps the organizations in gaining competitive edge is Quality of Work Life.

Quality of Work Life (QWL) has become one of the most important issues these days in every organization as people spend around one third of their lives at their workplace. The basic purpose of Quality of Work Life is to develop the work environment which is excellent for the people as well as for the economic health of the organizations. The success of any organization is critically dependent on how it attracts, recruits, motivates and retains its workforce. In

today's scenario, organizations need to be more flexible so that they are equipped to develop their workforce and enjoy their commitment. Therefore, organizations are required to adopt a strategy to improve the employees' Quality of Work Life in order to satisfy both the organizational objectives and employee needs.

The term Quality of Work Life aims at changing the entire organizational climate by humanizing work, individualizing organizations and changing the structural and managerial systems. It takes into consideration the socio-psychological needs of employees and seeks to create such a culture of work commitment in the organizations, which will ensure higher productivity and greater job satisfaction of employees.

Quality of Work Life basically talks about the methods through which an organization can ensure the holistic well-being of the employees instead of just focusing on work related aspects. It is related to the fact that an individual's life can't be compartmentalized and any disturbance on the personal front will affect his/her professional life adversely. Therefore, organizations are required to focus on the overall development and happiness of the employees and they should direct their efforts towards the minimization of work stress among the employees without jeopardizing the economic health of the organization.

Quality of Work Life is related to the activities which take place at every level of an organization, and which simultaneously enhance human dignity and growth, and promotes greater organizational effectiveness. Quality of Work Life includes the process in which people at all levels work towards enhancing the organizational effectiveness and thereby achieve satisfaction of work and life. Quality of Work Life is a process of work organizations which enables its members at all levels to actively participate in shaping the organizational environment, methods and outcomes.

Quality of Work Life aims at achieving the twin goals of enhanced effectiveness of organizations and improved quality of life at workplace for employees. Quality of Work Life is beneficial for both employees as well as employers. The presence of Quality of Work Life initiatives makes the employees feel safe and relatively well satisfied at the work place. Employees believe that Quality of Work Life enhances their job satisfaction by assigning meaningful jobs, ensuring job security, making provisions for adequate pay and benefits, providing safe and healthy working conditions, giving opportunities to develop human capacity, allowing participation in decision making and making provisions for grievance handling. Quality of Work Life initiatives are equally beneficial to employers also as they get flexible, satisfied, committed and motivated work force which is beneficial in determining organizations' competitiveness in this highly competitive world.

Objectives of the Research
- To study the concept of Quality of Work Life in more comprehensive manner.
- To critically review the literature available on Quality of Work Life.

- To discuss the benefits associated with the implementation of Quality of Work Life programs.
- To discuss the techniques for the improvement of Quality of Work Life of employees.

Methodology

In order to achieve the above stated objectives, a systematic review of literature was done. For our study purpose, only secondary data is used which is sourced from different books, journals, articles etc. Hence, the study for this paper becomes a desk study rather than a survey or any other mode of researching.

Review of Literature

Quality of Work Life is an essential concept of favorable situations at the work place. QWL has different meanings to different people. Some consider it as industrial democracy; managers and administrators consider it as improvement in the psychological aspects of work to enhance the productivity; and Unions and workers interpret it as more equitable sharing of profits, job security and healthy and humane working conditions. In general terms, QWL refers to favorableness or un-favorableness of a job environment for people. It refers to the quality of relationship between employees and the total working environment (Davis and Cherns, 1975). The QWL facilitates employees' training opportunities, job satisfaction and working conditions. A better QWL improves the growth of the employees along with the organizational growth.

The concept Quality of Work Life of employees has attracted attention of many researchers and practitioners at international, national and regional levels of the country. Literature related to basic theoretical aspects of Quality of Work Life is reviewed in this section.

1.   Evolution of Quality of Work Life. The term QWL refers to all the organizational inputs which aim at satisfying the employees and enhancing the organizational effectiveness. Walton (1973) attributed the evolution of Quality of Work Life to various phases in history. Legislation enacted in early 20th century to protect the employees from the risks inherent in job and to eliminate the hazardous working conditions, followed by the unionization movement in the 1930s and 1940s were the initial steps towards the evolution of the term 'QWL'. During this period emphasis was on job security, due process at the work place and economic gains for the worker. The 1950s and 1960s witnessed the development of different theories by psychologists proposing a positive relationship between morale and productivity, and the possibility improved human relations would lead to enhancement of productivity. Attempts at reforms to acquire equal employment opportunities and job enrichment schemes were also introduced during this period. During 1970s, the idea of Quality of Work Life was evolved. According to Walton, Quality of Work Life is a broader concept than the earlier developments and it is something that includes the values, human needs and aspirations.

The term 'Quality of Work Life' was firstly appeared in research journals and press in USA in 1970s. The term 'QWL' was introduced in an international conference on practices and theories of democratization of work place, which was organized at Arden House, New York in 1972. The term QWL was introduced by Louis Davis. In 1972, the International Council for Quality of Work Life (ICQWL) was formed to facilitate research on Quality of Work Life. During 1972 to 1980 the concern for QWL gained momentum, and assumed the proportion of a movement.

2. Definitions of Quality of Work Life. According to Walton (1973) Quality of Work Life is a process by which an organization responds to employee needs for developing mechanisms to allow them to share fully in making the decisions that design their lives at work. Quality of Work Life is the degree to which work provides an opportunity to an individual to satisfy his/her personal needs, to survive with security, to interact with others, to have a sense of personal usefulness, to achieve praise and recognition and to have an opportunity to improve one's skills and knowledge (Lippitt 1977).

Nadler and Lawler (1983) summarized the different meanings of the Quality of Work Life that have emerged throughout the years and have concluded that Quality of Work Life includes a greater amount of subjective and impalpable parts of the employment.

First Definition	1969-1972	Quality of Work Life = Variable
Second Definition	1969-1975	Quality of Work Life = Approach
Third Definition	1972-1975	Quality of Work Life = Methods
Fourth Definition	1975-1980	Quality of Work Life = Movement
Fifth Definition	1969-1982	Quality of Work Life = Everything

Table 1. Period wise definitions of Quality of Work Life

According to **Robbins (1989)** Quality of Work Life is defined as a process by which an organization responds to employee needs by developing mechanisms to allow them to share fully in making the decisions that design their lives at work. Quality of Work Life is related to employee satisfaction with a variety of needs through resources, activities and outcomes stemming from participation in the work place **(Sirgy et. al, 2001)**.

Past researchers have suggested different definitions of Quality of Work Life but the essence of all definitions is that QWL is a multi-dimensional construct, made up of a number of interrelated factors that need careful consideration to conceptualize and measure. It is associated with job satisfaction, job involvement, motivation, productivity, health, safety and well-being, job security, competence development and balance between personal and professional life.

3. Determinants of Quality of Work Life. Quality of Work Life is becoming an increasingly popular concept in recent times. The term QWL has become well known not only to the social scientists, but to lay men as well. A number of attempts have been made

to identify various determinants of QWL by the philosophers and research scholars. Table 5.1 presents a list of a number of previous researchers, identified the various determinants of QWL.

Author	Determinants of Quality of Work Life
Walton (1975)	Adequate and fair compensation, Safe and healthy working conditions, Immediate opportunity to use and develop human capacities, Future opportunity for continued growth and security, Social integration in the work organization, Constitutionalism in the work organization, Work and total life space and Social relevance of work life.
Taylor (1978)	Individual power, Employee participation in the management, Fairness and equity, Social support, Use of one's present skills, Self development, Meaningful future at work, Social relevance of the work, Effect on extra work activities.
Rosow (1981)	Pay, Employee benefits, Job security, Alternative work schedule, Job stress, Participation in decision making, Democracy at work place, Profit-sharing, Pension right, Company's programs designed to enhance work welfare, Four days work a week.
Mirvis & Lawler (1984)	Safe work environment, Equitable wages, Equal employment opportunities, Opportunities for advancement.
Baba & Jamal (1991)	Job satisfaction, Job involvement, Work role ambiguity, Work role conflict, Work role overload, Job stress, Organizational commitment, Turn-over intentions.
Wyatt & Wah (2001)	Supportive management and favorable work environment, personal growth and autonomy, rewarding nature of job, stimulating opportunities and growth.
Sozka (2007)	Financial reward, Work load, Content of work, Social relations, Work promotion and possibility for future development, Working conditions, Enterprise localization, Benefits, Corporate culture, Enterprise image
Rethinam & Ismail (2008)	Health and wellbeing, Job security, Job satisfaction, Competence development and Balance between work & non- work life.
Muftah and Lafi (2011)	Physical factors (salary and rewards, work conditions and environment), Psychological factors (growth and job development, supervision and relationship with co-workers, stress, and communication) and Social factors (work life balance).

| Author	Determinants of Quality of Work Life
Singh and Srivastav (2012)	Social relationship in the organization, Task and job aspects, Physical work environment, HR policies and programs, Other life domains (Learning, Family/Friends, Leisure(quality and quantity), Health)
Nanjundeswarswamy & Swamy (2013)	Work environment, Organizational culture and climate, Relation and Co-operation, Training and development, Compensation and rewards, facilities, job satisfaction and job security, autonomy of work and adequacy of resources.

Table 2. Determinants of QWL in the view of previous researchers

Past researchers have identified different determinants of QWL. The various determinants of Quality of Work Life, supported by many of the researchers, are- Pay and benefits, job satisfaction, safe and healthy environment, growth and development, promotional opportunity, participation in decision making, communication, relationship with managers and co-workers, motivation, organizational commitment, job security and work-life balance etc.

4. Eight Best Practices of Quality of Work Life

Walton (1975) has explained Quality of Work Life in terms of eight broad conditions of employment that constitute desirable Quality of Work Life (QWL). These are discussed as below:-

1. **Adequate and Fair Compensation:** This is fundamental to QWL. It implies just and fair balance between efforts and rewards. The salary offered by organizations must be adequate and it should be proportionate to the work done by the employees and there should be internal consistency among the salaries of employees. It includes proper job evaluation, training to perform the job, ability of the organizations to pay and profit sharing. In India, the Minimum Wages Act, 1948 was passed to prevent the exploitation of labor and the Payment of Wages Act, 1936 was passed to prevent the unauthorized deduction of wages.

2. **Safe and Healthy Working Conditions:** In order to improve the QWL of employees, the work environment should be congenial and free from hazards. Unsafe and hazardous working conditions cause problems to both employees and employers. In short term, employers can experience some advantages but in medium and long terms, it can adversely affect the productivity. Therefore, reasonable efforts should be made in order to ensure safe and healthy working conditions. Reasonable working hours, zero risks, physical conditions of work and age restrictions on lower side ensure good working environment.
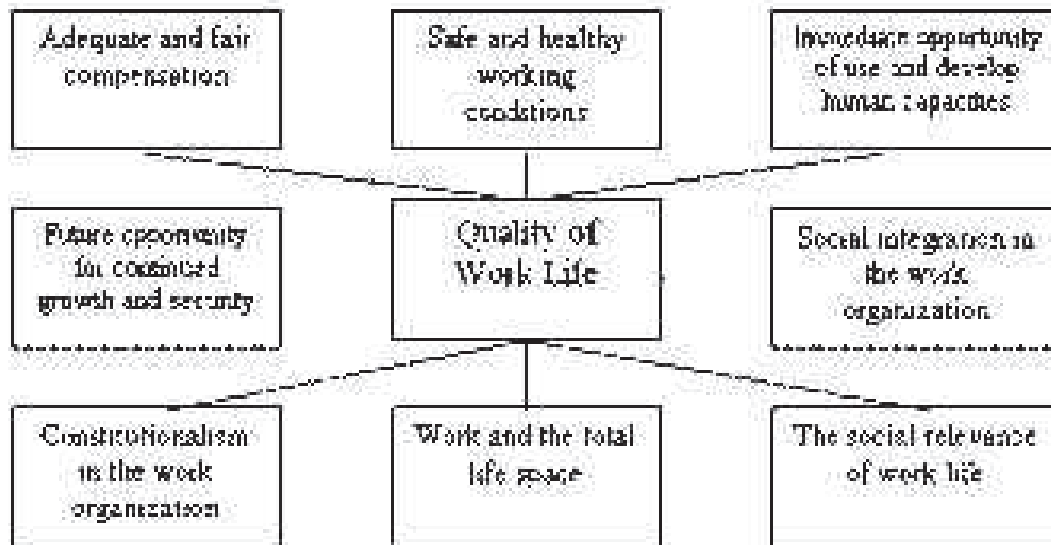
Fig. 1 Eight Best Practices of Quality of Work Life

1. **Immediate Opportunities to Use and Develop Human Capacities:** Today, work has become repetitive, fragmented and lifeless. The workers respond mechanically to the demands of the organizations. This situation leads the employees towards stress and dissatisfaction. Therefore, efforts should be made to increase the autonomy and exposure to multiple skills. Employers should give immediate feedback to employees for their work. Jobs that possess autonomy, give the workers a personal responsibility for the results and jobs that provide feedback, give the workers opportunity to improve their performances if they are lacking somewhere.

2. **Opportunities for Continued Growth and Security:** This is related to the career aspects of employees. Here the focus is on career opportunities not on job itself. Employees should the take into consideration the opportunities which are available to develop new abilities and skills in order to keep themselves updated. The provisions of growth and advancement opportunities play an important role in improving Quality of Work Life.

3. **Social Integration in the Work Organization:** One of the objectives of Quality of Work Life is to generate satisfied employees in the organization and develop a feeling of self-esteem among themselves. The factors which inculcate these feelings are openness and trust, a sense of community feeling on the job and equal opportunities for all irrespective of caste, creed, sex and religion. Relationships between employees and employers are an indicator of healthy work organization. Therefore, opportunities should be provided for both formal and informal interactions.

4. **Constitutionalism in the Work Organizations:** This is related to the organizational norms that affect the freedom of an individual employee. Efforts must be made to see that

right norms are formed in the organization. The constitutional guarantees such as right to personal privacy, freedom of speech, equitable treatment and governance by the 'Rule of Law' are necessary to improve the Quality of Work Life.

5. **Work and the Total Life Space:** There should be balance between personal life and professional life of employees. The demands of work like late hours, frequent travel, quick transfers etc. are, both psychologically and socially, very costly to employees and their families. Such events depress the Quality of Work Life of employees. Organizations should help the employees in balancing their work and non-work life, so that employees can meet the expectations of both the organizations and their families as well.

6. **The Social Relevance of Work Life:** The discharge of social responsibility of business organizations also contribute towards the improvement of Quality of Work Life. On the contrary, the organization's lack of concern for social responsibilities like low quality products, disregard for pollution and bad employment practices etc. impinge upon the self-esteem of employees.

5. Benefits of Quality of Work Life (QWL) Programs

Quality of Work Life refers to the extent to which employees of an organization can satisfy their personal needs through their association with the organization. Effective execution of QWL programs produces- satisfied, productive and healthier employees and it also helps in the development of profitable, adaptable and efficient organizations. Some other benefits of QWL programs are-

- Balanced personal life and professional life
- More positive interactions with superiors, colleagues, family members and friends
- Reduced employee turnover and work place tardiness
- Reduced absenteeism and stress
- Improved physical and psychological health of employees
- Increased motivation and loyalty
- Improved employees' morale and job commitment
- Increased opportunities for training and up skilling
- Increased productivity and organizational effectiveness
- Enhanced brand image of the organization

6. Techniques for improving the Quality of Work Life

The concept of Quality of Work Life focuses on identifying and implementing the alternative techniques to improve the Quality of both personal and professional lives of employees. These techniques motivate the employees by satisfying not only their economic needs but also their social and psychological needs. The effective implementation of these techniques helps in creating a conductive work environment for employees. Some of these techniques are discussed below:

- **Flexible Work Schedule:** Flexible working hours (flex time), staggered hours, reduced work week, job sharing, part time employment, and other types of alternative work schedules provide freedom to employees in scheduling their work.

- **Telecom muting:** It is also known as flexi-place. Employers should allow employees the freedom to select the location of work. This arrangement requires a formal commitment between employer and employee. The employer and the employee can communicate via e-mail, phone, fax etc. It is a QWL tool that cuts overheads and reduces or eliminates employee commutes.

- **Job Enrichment:** This technique redesigns employees' jobs to give them freedom and responsibilities in achieving their work goals. It also helps in increasing the degree to which the employees control the planning, execution and evaluation of their job. Job enrichment helps the employees in satisfying their higher order needs by providing interesting, stimulating and challenging work.

- **Job Rotation:** This technique helps the employees in reducing the monotony in the work by giving them different kinds of work assignments periodically. This also helps the employees in gaining multi-job and multi-functional knowledge and skills.

- **Job Enlargement:** This technique aims at making an employee's job more challenging and rewarding by adding more duties and tasks to the existing ones. Job enlargement increases the employee's self-esteem and satisfaction.

- **Communication:** Two- way communication is necessary for the improvement of Quality of Work Life in an organization. Downward communication helps the employees in receiving instructions and feedbacks from the managers and upward communication helps the employees in sharing views and grievances with the superiors. Organizations should ensure that the communication flows to different points with speed and efficiency so that both employees and organizations will be greatly benefited.

- **Job security:** To enhance the Quality of Work Life, job security is to be provided to the employees because employees feel fear that they can be terminated at any time if they will not meet the performance standards. The performance due to the fear will not give satisfactory results. If the employees feel that they have a secured job then they will give their best input.

- **Leisure activities:** In order to improve the Quality of Work Life of employees, leisure activities like cultural activities, weekend trips, picnics, sports and games, competitions etc. should be organized by the organizations. These activities will help the employees in reducing their work-stress. These activities will also help in enhancing the interactions among co-workers and satisfying the socio- psychological needs of the employees.

- **Career Development:** Employers should provide career advancement and growth opportunities to employees in order to improve their QWL. Career planning, counseling, second careers etc. help in meeting the expectations of achievement-oriented employees.

- **Autonomous Work Groups:** This is a modern approach to improve the QWL. In an autonomous work group, employees are given the freedom of decision making. In such a group the workers themselves plan, co-ordinate and control their activities. The group as a whole is accountable for the success or failure. It is also called a self-managed work team.

- **Socio-technical Systems:** This technique involves redesigning the workplace not only technologically but also physically with human considerations for the workforce.

- **Participation in decision making:** Employees should be allowed to participate in decision making, particularly on their working related matters. This will enhance the satisfaction and performance of the employees.

- **Administrative Justice:** The principles of justice, fair and equity should be applied in disciplinary procedures, grievance procedures, promotions, transfers, work assignments, leaves etc.

8. Conclusion

To summarize, Quality of Work Life is viewed as an alternative to the control approach of managing people. QWL is a dynamic multidimensional construct which includes the elements such as- pay and benefits, working conditions, career growth and development, interpersonal relations, work-life balance, job satisfaction and job security, participation in decision making. In the life of a working individual, the Quality of Work Life holds prime importance. The QWL approach considers people as an 'asset' to the organization rather than as 'costs'. Quality of Work Life is an essential tool for the smooth functioning of an organization and for attracting and retaining the top talent in the organization. QWL ensures greater participation and involvement of workers, makes work easier and improves quality and efficiency. Organizations are enjoying the fruits of implementing the QWL programs in the form of increased productivity and efficiency, and efficient, satisfied, motivated and committed employees, who direct their whole efforts in achieving the organizational goals and objectives. This is the reason QWL concept has gained momentum recently and researches are going on worldwide to find out inputs for framing the effective QWL strategies.

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Contribution of STEP (scheme started by the govt.) in Empowerment of Women in India from 2001-2015

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ABSTRACT

Women in India have participated fully in areas such as education, sports, politics, art, culture, services; technology etc. reports show that gender inequality has an adverse impact on development goals as it reduces economic growth. So there are various government schemes which work for women's development and one of them which are very popular is STEP launched in 1986-1987. The STEP Scheme aims to provide skills that give employability to women and to provide competencies and skill that enable women to become self-employed/ entrepreneurs. The Scheme is intended to benefit women who are in the age group of 16 years and above across the country including rural women. The grant-in-aid under the Scheme is given to institutions/organizations including NGOs. Present study intends to analyze the contribution of STEP from 2001-2015 in the empowerment of women.

Introduction

After analysing 1991 census we find that women constitute 47.1% i.e. [approximately 50%] of the total population of our country. It is further an alarming fact that at that time 90% of those women were working in informal sector without legislative measures and under worst working conditions. A situational review of women in informal sector was conducted by THE National Commission for Self Employed Women and Women in the Informal Sector [1988] after which it suggested that there is a dire need that women be given benefits like guarantee of employment and income generation, minimum wages. Welfare and support services training and up gradation of skills etc. In this direction SUPPORT TO TRAINING AND EMPLOYMENT PROGRAMME was launched in 1986. This was an initiative taken by Govt. of India to ensure empowerment of women and their well being in informal sector. This scheme has been administered by the Ministry of Child and Women Development as a central sector scheme since1986.The scheme aims to benefit women in the age group of 16 yrs and above across the country and it aims to bring self reliance and autonomy among women by enhancing their productivity and providing them opportunities to take up income generation activities and to develop skills among them to become self employed entrepreneurs. It further aims to mobilise women in small viable groups and making facilities available through training. Credit facilities and other inputs and to provide support services like better health care, literacy etc for further improving women employment conditions. The scheme comprises of 10 traditional sectors of employment like agriculture, small animal husbandry, dairying and fisheries, handlooms, handicrafts. Khadi and village industries, sericulture, social forestry and waste land development [added later on] and now according to the revised guidelines of STEP

scheme the scheme aims to provide employment in any locally appropriate sector .In order to make women more viable, economically independent and to raise their status, the scheme provides various services such as facilitation of organisation of women, support services with health check-ups. referral services, education facilities etc [As per 2009 STEP Guidelines] The major target groups under this scheme includes wage labourers, marginalised asset less rural and urban poor women, unpaid daily workers, female headed households and families below poverty line. According to the norms of the scheme as the cost from project to project may vary as the project has to implemented in different sectors it was decided that NABARD approved norms will be made applicable to the project to be sanctioned under this scheme. A particular project under the scheme will last up to 5 years depending upon the nature of activities and number of beneficiaries to be taken under the project [as per 2009 STEP Guidelines] The implementing agencies include Public Sector Organisations, District Rural Development Agencies, Federations, Co-operatives and voluntary organisations, Non Govt. Voluntary Organisations working in rural areas with legal status or as a society registered under Societies Registration Act 1860 or under the Corresponding State Acts.

Literature Review

The Programme Evaluation Organisation conducted a study on the recommendations of Planning Commission to analyse the working and progress of Support to Training and Employment Programme [STEP] for which they selected 10 states including Bihar, Gujarat, Haryana H.P., Kerela, U.P., Tamil Nadu. Rajasthan, Karnataka and West Bengal, 10 projects,76 societies, 1041 benefiaries and reference period from 1986-87 to 1993-94 in their study which was conducted during October- December 1994.Their main objectives were to evaluate the impact of STEP Programme on socio economic status of the beneficiaries , to analyse the type of training provided, to study the extent to which support services are available to women, to study the limitations in the implementation of STEP Programme and to suggest remedial measures to overcome them. They found certain weak points in the scheme after analysing their results which include weak training aspect in implementation of programme, lack of linkages with other Govt. departments and other voluntary organizations, lack of coordination and monitoring in various projects, lacking knowledge of family norms and legal issues like marital rights, property rights, minimum wage etc , A lack of 10% share of funds to be released by implementing agencies, lack of raw material, marketing and credit facilities to women in certain states. To overcome these problems the organisation also gave certain suggestions like an integrated approach to training must be adopted using methods like visual exhibitions and visits, emphasis on strengthening the implementation stage of STEP Programme, ensuring adequate delivery of support services by identifying link agencies strengthening co-ordination and monitoring at implementation stage, educating women regarding small family norms and the legal issues etc.

Objective of the Study

The objective of my study is to analyse the contribution of Support to Training and Employment Programme [STEP] in the empowerment of women from the year 2001 to 2015

through trend analysis and to identify the co-relation between the number of beneficiaries and amount of fund released under STEP scheme in last 15 years.
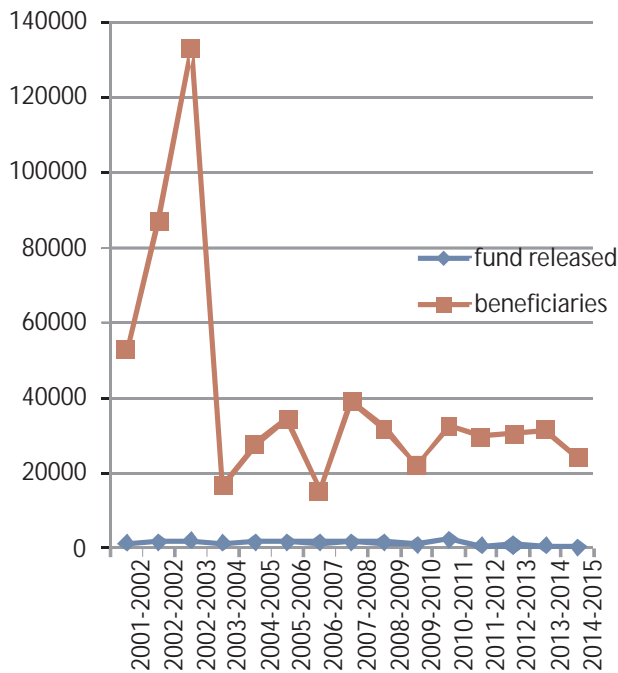
Methodology Used

Trend analysis and co-relation technique has been used. Trend analysis is a research technique which is used to analyse the pattern of change which has developed over time and how it is likely to develop in the near future. Rational analysis of development patterns provide a far reliable basis for speculation and prediction than reliance on mere intuition. Trend analysis does not predict the future but it becomes a powerful tool of predicting the future patterns of development as in my study I have analysed the trend of the two variables funds released and the number of beneficiaries under STEP scheme. Co-relation is a research technique which determines the relationship between two given variables. It helps in determining how the two given variables interact with one another i.e. if one variable changes then we can have an idea of how the other with change. The value of co-relation in the study is 0.436962. There is no significant relation between the two variables i.e. fund released and the number of beneficiaries.

References: Reserve Bank of India [RBI], Central Statistics Organisation [CSO], www.Indiastats.com

Results and Discussion

Years	State Wise Approved Beneficiaries under the STEP scheme in India during the years	Fund Released (Rs. in Lakh)
2000-2001	52550	1436.39
2001-2002	87140	1856.93
2002-2003	133131	2112
2003-2004	16350	1378.5
2004-2005	27740	1732.566
2005-2006	34575	1717.92
2006-2007	15565	1597.64
2007-2008	39055	1705.63
2008-2009	31865	1602.28
2009-2010	21963	1228.56
2010-2011	32600	2431.71
2011-2012	29650	833.14
2012-2013	30481	883.3
2013-2014	31478	701.85
2014-2015	24037	400.22

The given graph tries to analyse the trend and co-relation between the two given variables i.e. the number of beneficiaries and the amount of fund released in the last 15 years i.e. from 2001 to 2015 and if we carefully observe the graph we find that as the years are gradually increasing the amount of fund released remains constant and with the gradual increase in number of years the number of beneficiaries are declining if we analyse the given graph in detail we notice the fluctuating nature of the second variable i.e. [no. of beneficiaries] i.e. in the first two years i.e. [2000-01 to 2001-02] the graph proportion moves in upward direction then in the next year i.e. [2002-03] there is sudden rapid increase in the proportion of the graph with the number of beneficiaries reaching its maximum in the year [2002- 03] and gradually in the sudden next year i.e. [2003 -04] there is a sudden drastic decrease in the graph proportion which seems quite alarming. Then in the next two years [i.e. 2004- 05 to 2005-06] the graph moves slightly upward then it again fluctuates downwards in the year [2006- 07]. Then the graph proportion keeps on fluctuating slightly upwards and downwards in the upcoming years till the year [2011]. Then in the next three years i.e. [20011-12 to 2013-14] the graph proportion shows constant results and then it gradually declines in slightly in the last year i.e. [2014-15] Therefore we notice that the graph proportion of the variable number of beneficiaries move in a zigzag mode throughout the course of last 15 years. All this observation brings me to the result of the trend analysis i.e. both variables seem to show declining trend as the number of years goes on increasing. After analysing the given trend I come to the result of my study which tends to analyse the contribution of the STEP Govt. scheme in the empowerment of women from 2001 to 2015. As the trend analysis shows declining trend, this brings me to the conclusion of my study that the Govt. scheme Support to training and employment Programme has not contributed much in the empowerment of women from 2001 to 2015 i.e. my study shows negative results regarding the effectiveness of STEP Govt scheme which clearly proves that this Govt. scheme has been a failure throughout the course of last 15 years i.e. [2001- 2015]. Especially the graph proportion of release of funds which remains constant throughout the years and the sudden tremendous decline n the number of beneficiaries in the year [2003-04] seems quite alarming and disappointing. The constant nature of funds allocated prove that the govt. is not really interested in implementing the

scheme in practice and it only can fool the public during election time to win the confidence of the public. The govt only knows to make promises of making various govt, schemes for public welfare but all those schemes are merely shown in paper work and are not really implemented at all. This study proves the inefficiency and inadequacy of this scheme and this scheme seems to prove a useless initiative of the govt in the direction of women empowerment. Results show that there are certain lapses on the part of govt. in implementing this scheme. And also we notice that after the implementation of the scheme in the seventh five year plan and the subsequent years [1985-92] experience shows that the scheme does not give satisfactory results and therefore the govt has been given various advices by the Planning commission to revise the scheme in order to strengthen its exiting components to make it more effective in achieving its objectives The scheme was also evaluated by an independent agency and Programme evaluation organisation all of these gave their view that the scheme should be revised, Then finally in 2014 after the evaluation report of National Institute of Administrative Research Mussorie and on the advice of Ministry of Finance and Planning Commission the scheme was revised but even after this revision in my opinion certain lapses rest in the scheme which may be treated as reasons for its ineffectiveness like the mindset of the govt is not clear regarding the objectives of the scheme before revision of the scheme it had broader objectives to achieve but now after revision it is focusing on two fold objectives but the results show no difference in the achievements of the scheme in 2014. Results show that inadequate funds are being released for the scheme and if they are being released they are no reaching the beneficiaries due to corruption on the part of implementing agencies. As per the revised guidelines the maximum limit of beneficiaries to be covered in each project should not exceed 200 and duration of the project has been reduced to 18 months due to which the project services may not reach a large number of women across the country. Moreover , the lack of awareness among women regarding these empowerment schemes and the diverted attention of govt towards other schemes for women empowerment like Mother and Child tracking System, Rashtriya Mahila Kosh, Priyadarshini etc i.e. the govt. is paying more attention on these schemes, women are being paid less in wage employment, no adequate monitoring at implementation level, inadequate methods of training, lack of proper channels for providing services etc are certain lacunas that are responsible for ineffectiveness of the scheme. Now I would like to quote certain suggestions to strengthen the components of the scheme to make it more effective. Firstly the govt should focus on the key objective of the scheme i.e. to provide wage employment to women with sufficient wages and to impart skills among them for self employment and all other objectives like providing support services. Credit facilities should be eliminated as the objectives. Secondly the target groups should include all types of unemployed women whether rich or poor and scheme should be exclusively for women only. Thirdly the scheme should intend to benefit women of 18 years and above as at this age women become more mature and start realising their responsibilities properly fourthly the limit of beneficiaries to be covered under each project of the scheme should be eliminated. Fifthly the project duration of the scheme should be increased as in a short span of 18 months satisfactory results could not be achieved. Sixthly a definite amount of fund should be decided

to be released for this scheme every year. Further govt should pay equal attention to all schemes for women empowerment not more or less to one scheme or the other. Secret committees should be appointed to review the working of implementation agencies and to observe whether their share of fund [i.e.10%] reaches the beneficiaries. Women awareness programmes should be run in both rural and urban areas to spread awareness regarding the scheme. Training should be provided in all sectors and interesting training methods like audio visual exhibitions, visits, seminars, conferences etc should be used to develop the interest of women. In conclusion we can say that no doubt the scheme has not shown fruitful results in previous years but this does not decrease the relevance of the scheme as it is a measure of govt. to enable women to stand on their own feet by developing useful self employment skills in them in all sectors so that they can earn even living in their households and this scheme is a remarkable effort in the direction of making women financially independent so that they can give financial assistance to their families in times of need and further by making women capable of earning money through training and employment this scheme also help in raising the contribution of women in economic growth of the country and also it will increase the confidence of women help them realise their potential and save them from any kind of exploitation by raising their socio-economic status in society further this scheme if implemented properly can reduce the economic gap between men and women by providing them equal opportunities for employment as women and men together can help in overall growth and development of the nation. So there is an urgent need to review this scheme and make appropriate changes in this scheme to make it contribute really in the empowerment of women.

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Empirical Analysis of Operating System's Impact on XML Parsing through Java DOM API

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ABSTRACT

A parser is one of the components in an interpreter or compiler, which checks for correct syntax and builds a data structure (often some kind of parse tree, abstract syntax tree or other hierarchical structure) implicit in the input tokens. An XML Parser is designed to read XML and create a way for programs to use XML. There are different types each with its advantages. Every program must implement or call on an XML parser unless it blindly copies the whole XML file as a unit. The main types of parsers are DOM, SAX and STAX. For each type, there are some implementations available for a variety of languages like Java, C++, C#, VB# (in fact, any .Net language), PHP, Perl, Python, Ruby and so on in this paper I explore the behavior of XML parser operated with PHP DOM API and tested for the various operating systems at different node values.

Introduction

Parsing is the process of breaking a data block into smaller chunks by following a set of rules, so that it can be more easily interpreted, managed, or transmitted by a computer. Spreadsheet programs, for example, parse a data to fit it into a cell of certain size.

XML parsing is the process of reading an XML document and providing an interface to the user application for accessing the document. XML has become much more than just a data format for information exchange. Enterprises are keeping large amounts of business critical data permanently in XML format. Data centric as well as document and content centric businesses in virtually every industry are embracing XML for their data management and B2B needs. E.g. the world's leading financial companies have been working on over a dozen major XML vocabularies to standardize their industry's data processing.

XML parsers can be classified into two broad categories, based on the types of API that they provide to the user applications for processing XML documents
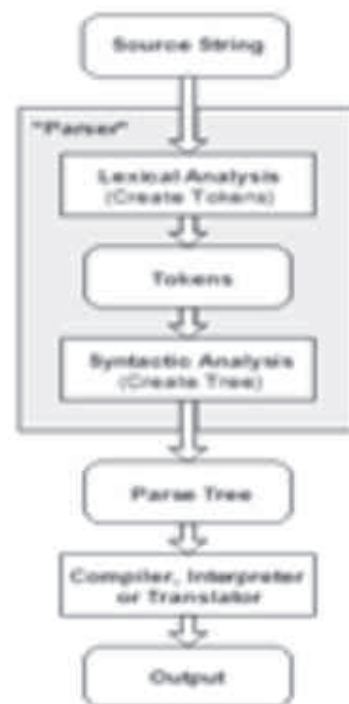
Fig 1: Overview of parsing process
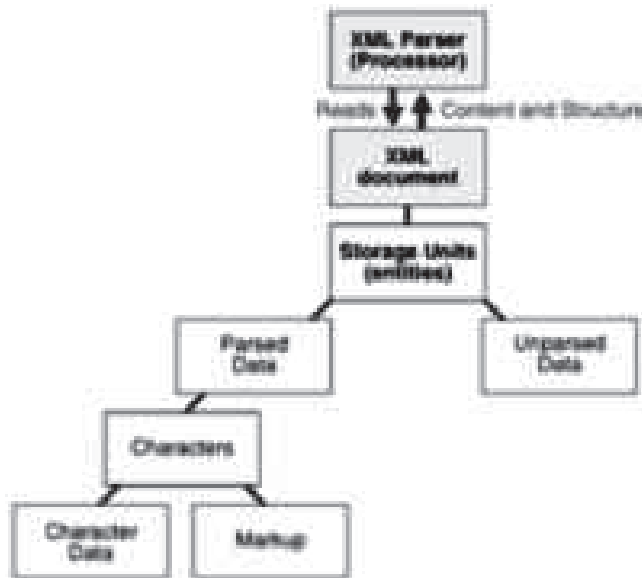
Fig 2: Overview of XML parser

Document Object Model (DOM): DOM is a tree-based interface that models an XML document as a tree of various nodes such as elements, attributes, texts, comments, entities, and so on. A DOM parser maps an XML document into such a tree rooted at a Document node, upon which the application can search for nodes, read their information, and update the contents of the nodes.

DOM defines a standard for accessing and manipulating documents. DOM builds an in-memory tree representation of the XML document, where each node contains one of the components from an XML structure. The two most common types of nodes in XML document are element nodes and text nodes. Java DOM parser API allows us to create nodes, remove nodes, change their contents, and traverse the node hierarchy.
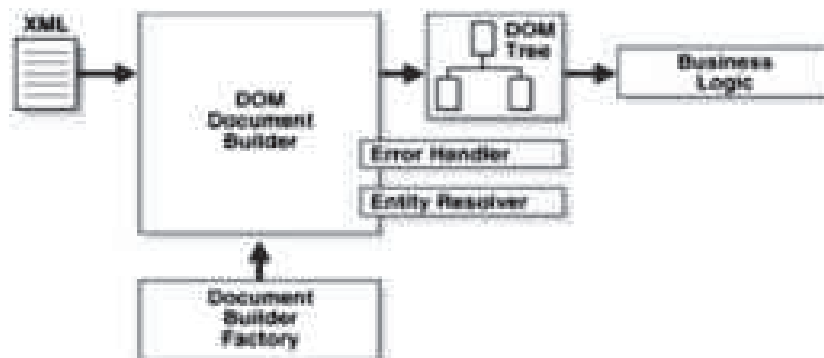
Fig 3: DOM parser

Simple API for XML (SAX): SAX is an event-driven interface. The application receives document information from the parser through a Content Handler object. It implements various event handlers in the interface methods in Content Handler, and registers the Content Handler object with the SAX parser. The parser reads an XML document from the beginning to the end. When it encounters a node in the document, it generates an event that triggers the corresponding event handler for that node. The handler thus applies the application logic to process the node specifically
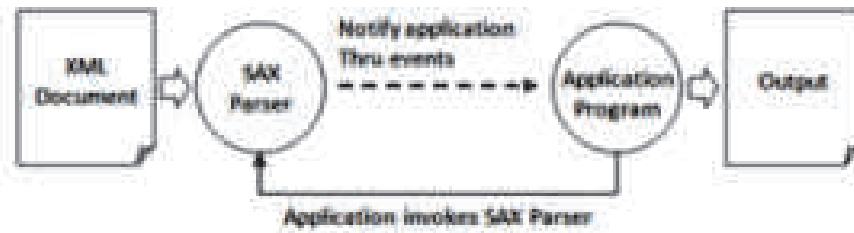
Fig 4: SAX parser

Research work and methodology

All comparative studies have done in keeping mind about Parser, means all last compares are performed in context of just Parsing API. No studies have done in the context of mechanism or environment or platform which may effect on time consumption in Parsing of XML document. There are no study encountered, which find out the impact of OS on parsing of XML document.

So there is gap identified that, does an OS effects the parsing time of XML document?

In my research work I have parsed the XML file through JAVA DOM API on various operating systems like Windows Xp, Windows 7, Windows 8, Fedora and UBUNTU. By parsing the XML file threw different operating system I have taken the reading in form of time (in milliseconds) required to parse a file.

Fig 5: Process Diagram of my research work

By all observation I have plotted the behavior of all operating system for minimum, maximum and average value. I also tested XML parsing for three different node values that are 531 nodes, 1123 Nodes, 1666 nodes and 2266 nodes.
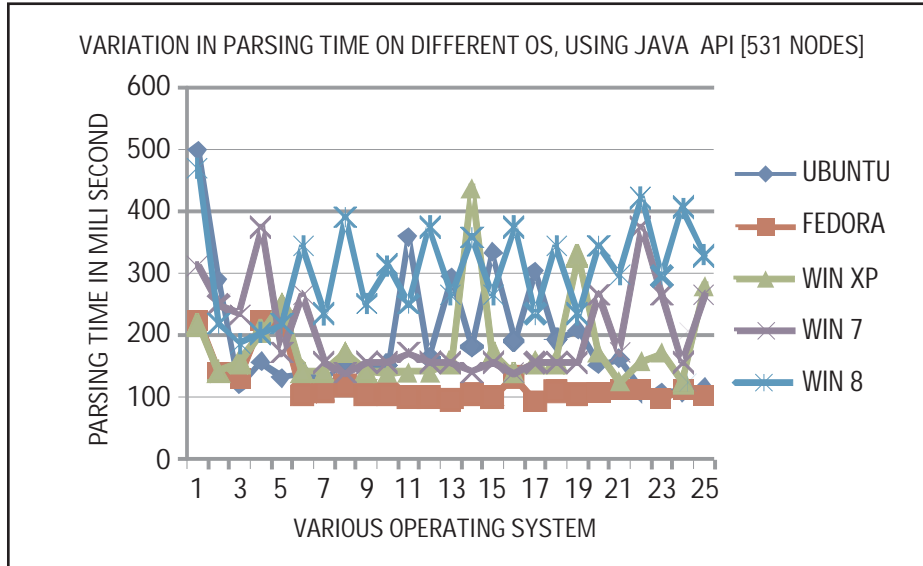
Fig 6: Comparison of variation in parsing time at node value 531 in various operating systems
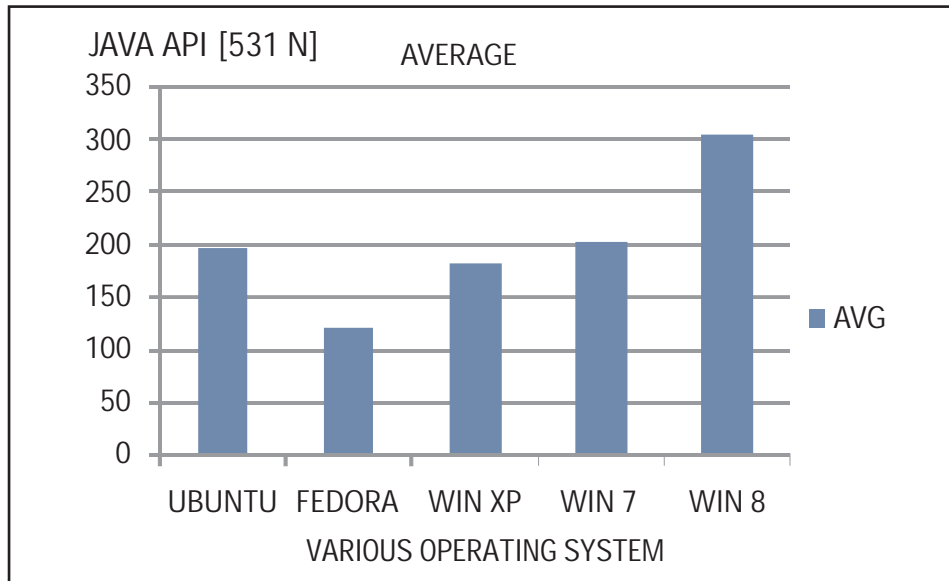
Fig 7: Test result for average parsing time at node value 531 in various operating systems
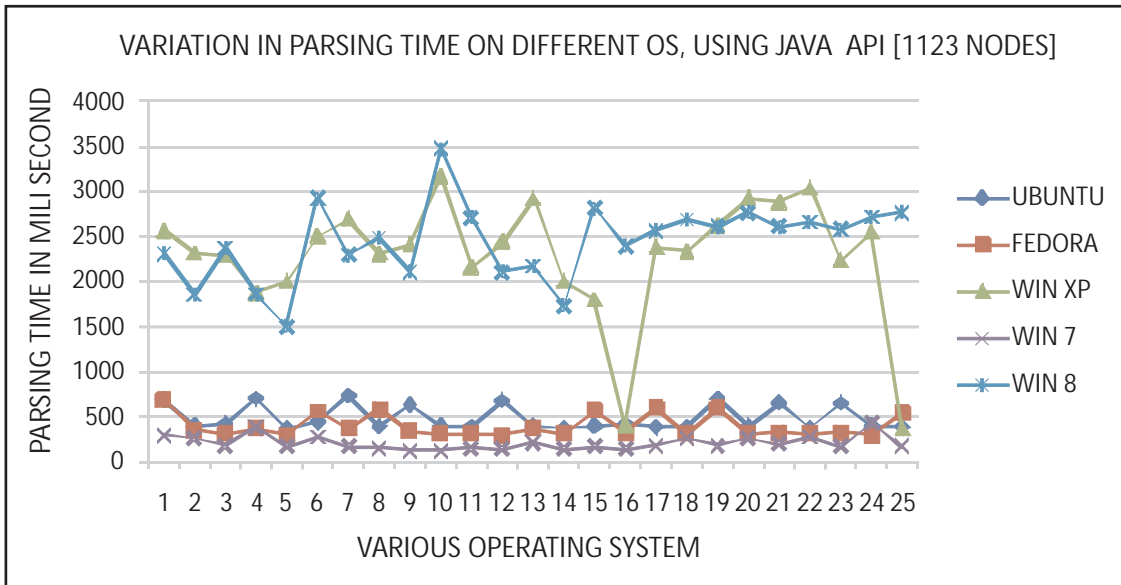
Fig 8: Comparison of variation in parsing time at node value 1123 in various operating systems
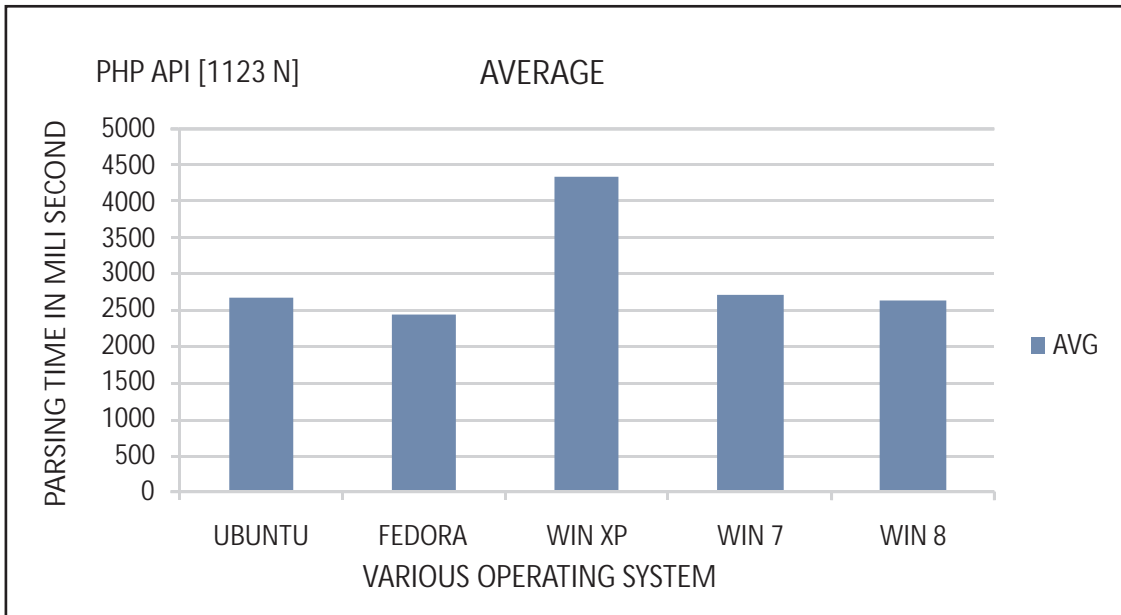
Fig 9: Test result for average parsing time at node value 1123 in various operating systems
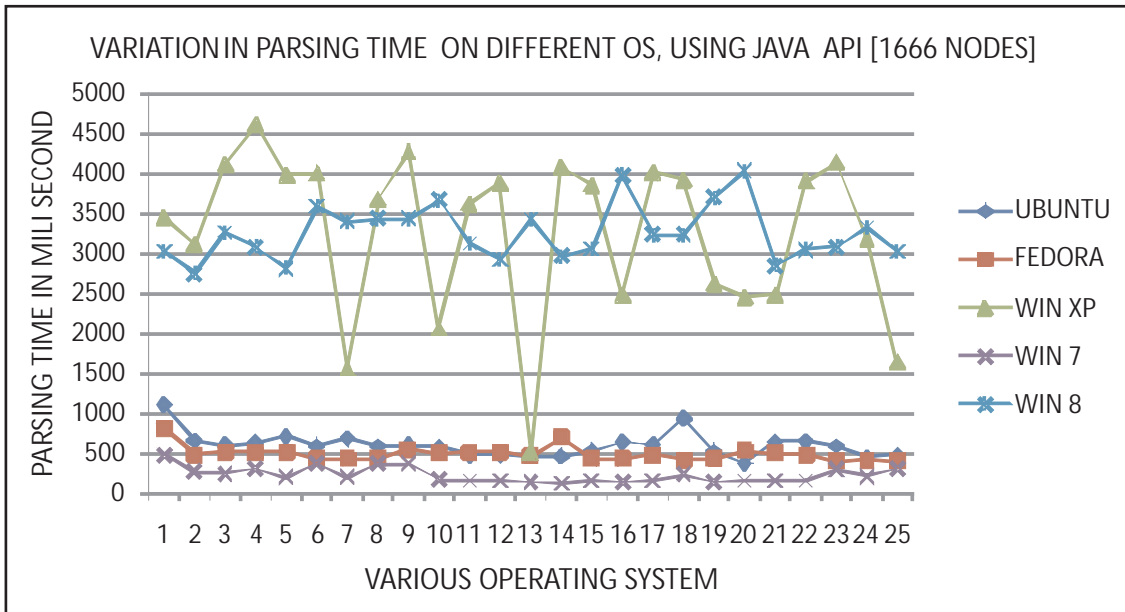
Fig 10: Comparison of variation in parsing time at node value 1666 in various operating systems
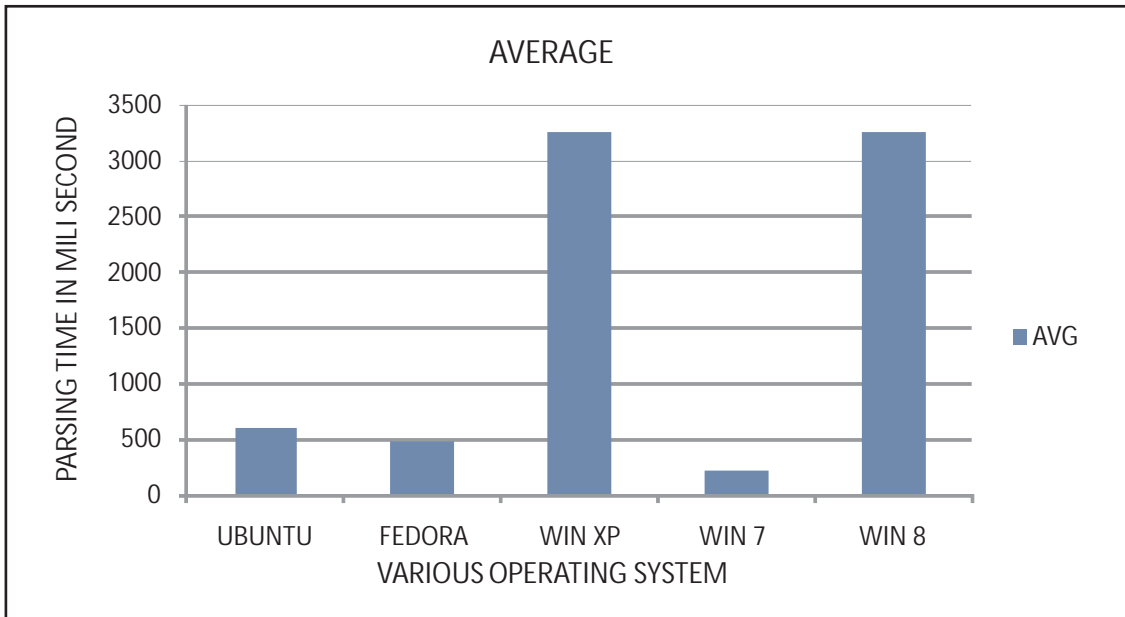
Fig 11: Test result for average parsing time at node value 1666 in various operating systems
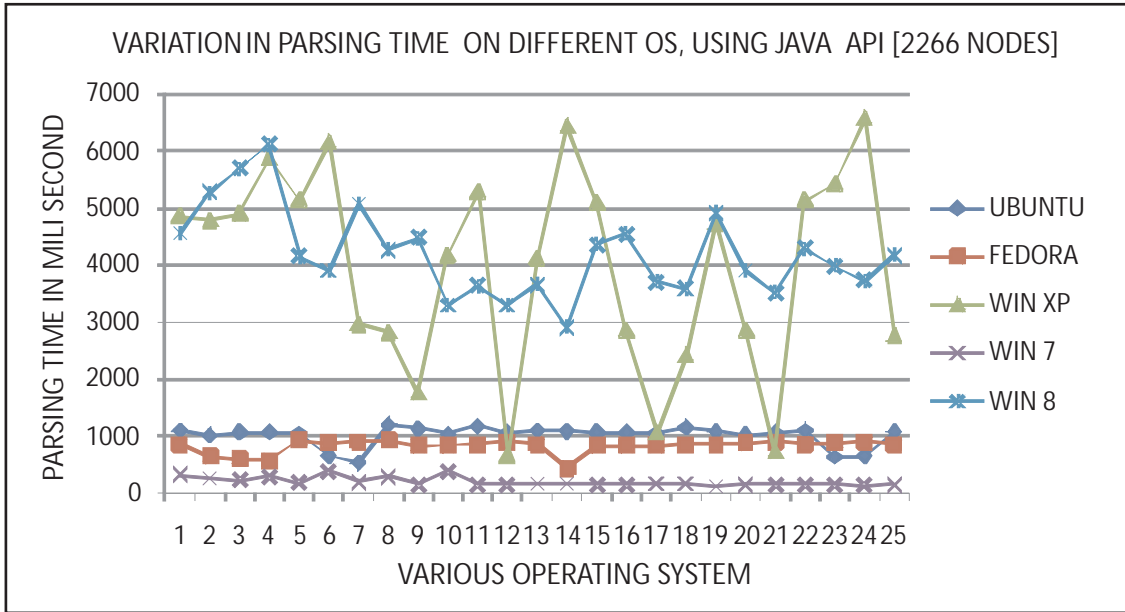
Fig 12: Comparison of variation in parsing time at node value 2266 in various operating systems
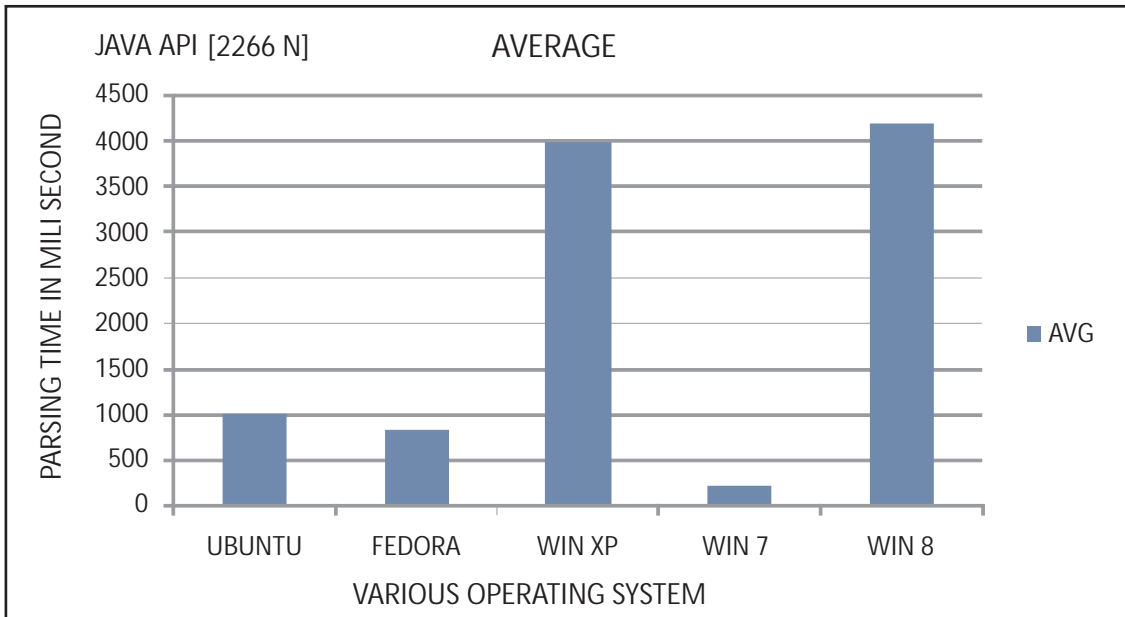
Fig 13: Test result for average parsing time at node value 2266 in various operating systems

Conclusion

Form the all above testing I have concluded that the different operating system has different time to parse the XML file in JAVA DOM API, but from the result we can see that windows 8 operating system is showing maximum parsing time and windows 7 is showing the minimum parsing time to parse the XML file in JAVA DOM API. One more thing is that as the node value is increase the parsing time is also increase. So windows 7 operating system is showing minimum parsing time and it is best in all contexts.

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Estimation and Calculation of Various types of Operating Costs for Implementing Green Manufacturing in Mining Industry

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ABSTRACT

The mining industry is currently faced with constantly increasing capital and operating costs. This paper deals with the overall operating costs involved in surface mining i.e. fuel costs, labour costs, maintenance costs, repair costs, etc. This paper shows how to calculate the various stated operating costs and thereby can be used for reduction of cost which is needed for implementing green manufacturing. This paper also can help various researchers in the field of reduction of cost in any industry.

Keywords: Operating Cost, Fuel Cost, Green Manufacturing, Labour Cost

INTRODUCTION

Any correct selection of machinery and equipment through the development stage is one of the most important decisions made in surface mining operation. Technical and economical feasibility and safety are major criteria in this section. Selection of equipments for materials handling and the two operations (loading and haulage)are generally the first and most important task. The equipment and machinery required for other operations may be followed reasonable from materials handling equipments. Since there is loading and haulage in any production cycle and for wastes removing and extraction of ores in open pit mining, in order to have a clear explanation about various operating costs involved in calculating the effect of surface mining on environment with respect to green manufacturing practices, this research paper highlights important formulae's among all other surface mining formulae's for calculating and estimating operating costs involved.

The general principles and basics for selection of equipment and planning have been resented in previous studies and now the application of the said principles in operating conditions of surface mining needs to be explained. The considerable point in surface mining is the selection of equipment that is completely depending upon the mineral and waste removing method. This is because the materials handling is the basic items(major activity) of surface mining.

The geometrical form of pit has great effects on the size and type of equipment along with more effects on their productivity. All major mechanical methods of surface mining may have its own special geometrical form. As a general rule, the largest applicable equipments are the least and most suitable one from technical, economical and safety aspects in special conditions. It is possible to have some practical limitations (such as mobility) for some large hauling

equipment which are useful especially from the point of view of production rate and costs and it seems there are no limitations in this regard for them.

The term "green" manufacturing can be looked at in two ways: the manufacturing of "green" products, particularly those used in renewable energy systems and clean technology equipment of all kinds, and the "greening" of manufacturing -reducing pollution and waste by minimizing natural resource use, recycling and reusing what was considered waste, and reducing emissions.

In this paper, the emphasis is given on second definition of green manufacturing i.e. reducing resource use, waste, and pollution, along with recycling and reusing what was formerly looked at as waste, yields benefits in terms of reduction in operating costs and an improved bottom line.

Estimation of Production Operating Costs for Loading and Haulage Equipments In Surface Mining

Operating costs of equipments (taken hydraulic excavators and dumpers only) include following items:

- Energy and fuel costs
- Lubrication and filter costs
- Tire costs
- Repair parts and maintenance costs
- Labor costs

Energy & Fuel Cost

Relevant costs of fuel and energy include the costs of electricity or fuel consumption and for its determination we should benefit from equation shown below for calculation of consumption rate and relevant price.

Energy or fuel cost (Rs.) = hourly fuel usage * fuel price

Hourly fuel usage (litres) = rated power (kW) * 0.3 * load factor

Lubrication & Filter Cost

In order to calculate relevant costs of lubrication and filters which may be explained according to a percentage of fuel costs which is about 20 percent for low-movementequipments and 30 to 40 percent for full-movement equipment such as hydraulics hovel.

Tire Cost

When rubber-tired equipments have been used, the costs of tire would be calculated as:

Tire cost (Rs./hr) = tire price / operating life

Maintenance & Repair Parts Cost

Relevant costs of repair parts and maintenance include of three parts of repair costs, major overhaul costs and maintenance labor costs and would be calculated as:

Repair cost (Rs. /hr) = purchased price *repair factor * maintenance factor

Major overhaul cost (Rs. /hr) = purchased price *relevant percentage/ period for major overhaul

Maintenance cost (Rs. /hr) = maintenance labor factor * labor cost

Wear Parts Cost

Wear items include bucket teeth, hoist ropes, drag ropes and dump rope for shovel.

The Method of calculation of wear parts is to take the cost of all of the wear items and divided each of them by its estimated life.

Labour Cost

Labour costs are typically calculated on an annual basis and would be obtained with regard to insurance, tax and advantages. Hence, operating cost can be determined by determining these above stated costs. The same can be said in schematic diagrammatic form as given on next page:
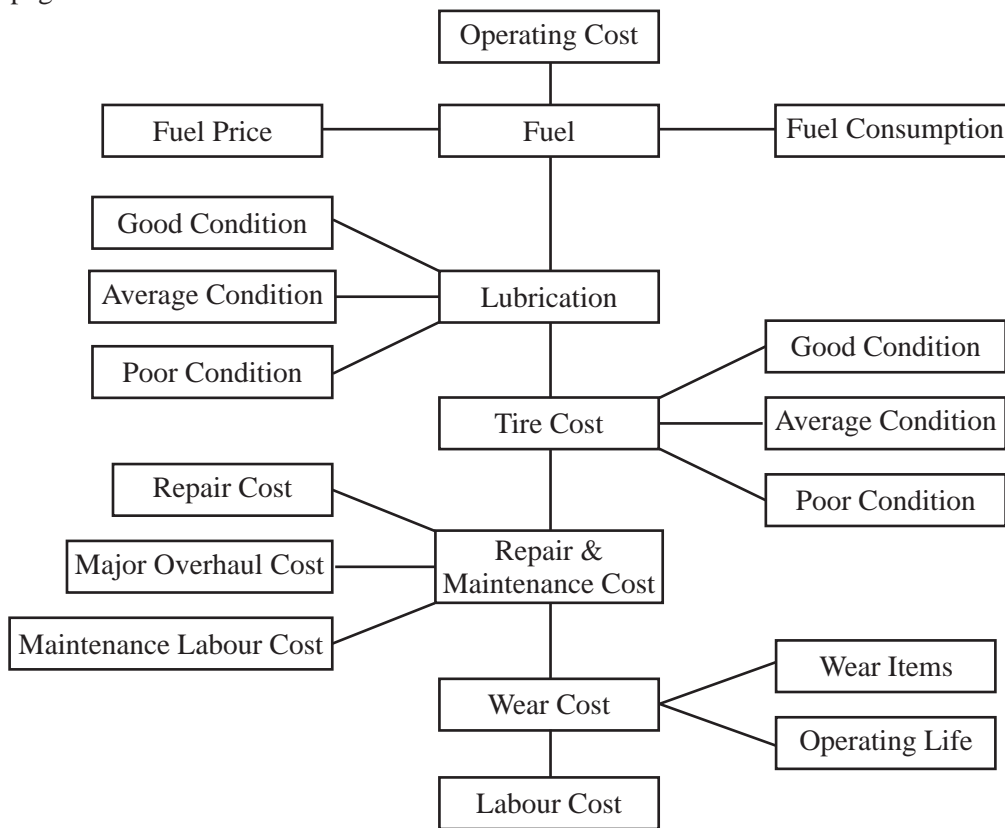
Conclusion

One of the major present costs in a surface mine is related to operating costs of hauling and loading equipments, while in most cases in open pit mines the share of this part is reached about 70% of total production cost. Therefore, considering these costs could be so much effective in complying with green manufacturing so that total economy of the mine improves and consideration of this reality made the mine specialists to have daily increasing efforts for reducing the costs of this part.

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Impact on Women Beneficiaries under Government Schemes for Women Empowerment

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ABSTRACT

The Government has been undertaking several programmes to improve the socio-economic situation of women in Rajasthan. The present study is an attempt to assess the outreach and impact of various programmes in certain focal panchayats. In this study, the beneficiaries under 20 schemes for women were covered in Udaipur district of Rajasthan taking two development blocks one comparatively developed and the other backward. A total of 90 respondents from were taken. The 20 specifics schemes taken up were Awareness Generation Projects for Rural and Poor Women, Condensed Course of Education for Adult Women, CSWB Scheme, Family Counseling Centre, Janani Suraksha Yojana, Kishori Shakti Yojana, National Maternity Benefits Scheme , NORAD Scheme, Rashtriya Mahila Kosh, Scheme for Working Women Hostels, Science and Technology for Women, Support to Training and Employment Programme for Women, Swa Shakti Project, Swayamsidha Scheme Respondents benefited under the Support to Training and Employment Programme for Women. This paper tries to analyze and it was suggested that the inbuilt difficulties in implementing different schemes for women should be reduced. Financial norms should be revised to enhance the amount of assistance extended to women beneficiaries. For hypothesis test Z test, Chi- square has been applied. The results show that awareness regarding development schemes was highest about respondents received information from rural and households women. It also found that provisions should be made for a single window system to reach the benefits, and mainstreaming of gender perspective should be introduced in different schemes. Primary data collected from Women Beneficiaries under Government Schemes.

Key Words : Women welfare, programmes, Beneficiary oriented programmes, Employment programmes, Economic Development, Impact on women.

Introduction

In the process of poverty eradication and reducing gender discrimination, the governments have been implementing various schemes and programmes providing ways and means towards women development and empowerment. SHG movement, one among such programmes which has been proved successful in fulfilling its objectives. However, it is felt that the other schemes and programmes do have their prominent part in the process of women development and empowerment and which are being successfully implemented. In this regard the schemes and programmes intended for women development are briefed here under Under the plan, a new scheme, "Women's Development Corporation" has been taken up for promoting employment generating activities by supporting schemes from women's group and women from poorer sections of society.

• Swayamsiddha This is a Centrally Sponsored Scheme. The Scheme had been able to provide

a forum for women empowerment, collective reflection and united action.

- Swawlamban Programme The objective of the programme is to provide training and skills to women to facilitate them to obtain employment or self employment on sustained basis.

- Support to Training and Employment Programme (STEP) This programme seeks to provide skills and new knowledge to poor and assetless women in the traditional sectors.

- Mahila Samriddhi Yojana (MSY) Through MSY, every rural woman aged 18 and above can open an MSY account of money she can save. The government would contribute incentive money of 25% of her savings.

- Indira Mahila Yojana (IMY) Under this scheme women are to be constituted into Mahila Block Societies (MBS) at the Anganwadi level.

- Rashtriya Mahila Kosh (RMK The woman development corporation has been sanctioned a loan of Rs. 20 lakh from RMK to lend through self-help group

- Swarnajayanthi Gram Swarozgar Yojana (SGSY) The objective of the SGSY is to bring the assisted swarozgaris above the poverty line by providing them income generating assets through bank credit and government subsidy.

A women's development planning and monitoring cell was also set up for collection of data and monitoring of plan programmes. A very significant step therein was to identify and promote beneficiary oriented programmes which extended direct benefits to women. An important objective in the Approach paper was the empowerment of women. In planning process, empowerment at the outset, means choices for women and opportunities to avail of these choices. The supportive environment should be provided to women at all stages by the home, school, religion, government and work place.

Review of Literature

Verma B. (2015) identified the factors that women have been regarded as the builder and moulder of its destiny. The position and status of women in any society. The present study is based on the secondary data with regard of need of women's skill development.

Ramakrishna K. & Sudhakar A. (2015)vii. Women empowerment as a concept was defined as redistribution of social power and control of resources in favor of women. The current study is based on the data gathered from the primary sources.

Musyoka M. (2014) We have learned through years of experience that when it comes to achieving successful and sustainable economic development, women are essential.

Ajani E. N. Mgbenka, R. N & Onah, O. (2013)The paper therefore reviews empowerment of youths in rural areas through agricultural development programmes. The paper is an opinion article which relied heavily on current literature observations in the study area.

Katz E. (2013) identifying Research Gaps and Priorities for Women's Economic Empowerment:. This paper will build on these findings by carefully reviewing and assessing the latest international evidence on the gender-specific impacts of youth

employment policies and programs.

Sindhi S. (2012) highlighted the people living in remote tribal villages to acquire essential knowledge and skills for their livelihood. The project also focused on various programs, especially for women. This paper discusses training as well as skills development in tribal women of Gujarat.

Kabeer N. (2012) analyzed the aim of this paper was to explore women's economic empowerment in relation to inclusive growth through a focus on women's employment. Women's employment has a positive impact on growth.

J. Psychiatry (2010) The impact of the program is evaluated at the end of 1 year in adolescents from two secondary schools in comparison to age, sex, and socio economic status-matched adolescents from nearby schools not in the program.

Klock C. E. (2009) activities are mainly community-based, participation in community development, empowering raining is only one component of a successful employment promotion programme.

Paul D, Vasudevan S. & Sood M. (2009)lvi aimed research on women and children reveal that there are several areas which require the attention of planners and programme implementers. Research on social issues in India.

Objectives:

1. To see the level of government scheme benefits to women in society in trem of women empowerment.

Hypotheses:

H01: There is no significant difference in empowerment level of women beneficiaries by government schemes.

Research Methodology

The present study is exploratory in nature. It is based primary data. Primary data will be collected from beneficiaries' women from the government schemes through a structured questionnaire. The respondents are asked to provide belief rating for schemes benefits and women empowerment rating scale ranging from 1 (strongly agree) to 5 (strongly disagree) in Udaipur district of Rajasthan. All the data will be collected from the women through interaction with women at village, schools anganwari and hospital and other markets places. The questionnaire is divided into two parts- part A dealt with demographic information and part B dealt with women satisfaction level with government schemes benefits.

In order to identify Women empowerment impact on women beneficiaries under government schemes responses were collect on the bases on 5-point Likert scale. Hence, the average response comes to 3. Average response scores along with standard deviation for all statements

were calculated. For testing hypotheses Z-test, Chi_Square and ANOVA has been applied.

Sample Size and Sampling Methods

The total sample size is 90 i.e. 30 women female each in each urban sector, rural sector, semi rural/urban sector of Udaipur. In present research Convenience Sampling Method is adopted for this study for the collection of primary data.

Data Analysis and Interpretation

Table Demographic Profile of Respondents

(A) Demographic Area wise			
Rural		Urban	
No of Respondent	Percentage	No of Respondent	Percentage
40	45%	50	55%

(B) Age							
18-25		26-45		45-65		65-above	
No of Respondent	Percentage	No of Respondent	Percentage	No of Respondent	Percentage	No of Respondent	Percentage
15	16.67%	30	33.33%	35	38.88%	10	11.12%

(C) Education					
Senior Secondary		Graduation		Post Graduation	
No of Respondent	Percentage	No of Respondent	Percentage	No of Respondent	Percentage
45	50%	35	38.88	10	11.12%

(D) Duration of Beneficiaries from Government Schemes							
Less than 1 Year		1 -3 years		4-6 Years		More than 6 years	
No of Respondent	Percentage	No of Respondent	Percentage	No of Respondent	Percentage	No of Respondent	Percentage
19	21.12%	30	33.33%	20	22.22%	21	23.33%

(E) Women Category					
Unmarried		Married		Spouse	
No of Respondent	Percentage	No of Respondent	Percentage	No of Respondent	Percentage
15	16.66%	55	61.12.%	20	22.22%

In the above table1 shows demographic profile of respondents. It has been classified into six parts. Section A describes area wise which is further classified into two groups. 45% respondents are rural and 55% respondents are urban. Section B describes age group wise respondent's profile. It is also classified into four groups 16.67% responds are 18-25 age group, 33.33% respondents are 26-45 years age group, 38.88% respondents are 45-65 years age group and 11.22% respondents are 65 and above age group. Section C describe education level of respondents it is also classified into three groups 50% respondents are senior secondary pass, 38.88% respondents are graduate and 11.22% respondents are post-graduate. Section D describes duration of beneficiaries from Government Schemes 21.12% respondent's benefits from govt. schemes less than 1 year, 33.33% benefits from govt. schemes 1 to 3 years, 22.22% respondent's benefits from govt. schemes 4-6 years and 23.33% respondent's benefits from govt. schemes more than 6 years. And section F describes women category 16.66% respondents are unmarried, 61.12% respondents are married and 22.22% respondents are spouse.

Table   Overall Opinions of Respondent

S No	Statements	Z Value	Women Empowers			Scheme Benefits level			Hypothesis Acceptance
			Average	Stdev	C.V.	Average	Stdev	C.V.	
1.	Govt. Schemes Benefits	2.49	1.38	0.56	40.58	1.24	0.43	34.54	H_0 Rejected
2.	Helps skill development	-0.61	3.23	1.37	42.46	3.33	1.43	42.93	H_0 Rejected
3.	Impact of schemes	3.67	1.77	0.75	42.51	1.43	0.79	55.60	H_0 Rejected
4.	Aware neighbours	0.29	1.88	0.64	34.08	1.86	0.89	48.02	H_0 Rejected
5.	New launch schemes	0.66	2.27	1.02	45.15	2.19	0.96	43.87	H_0 Rejected
6.	Schemes empowers women	1.99	2.19	0.79	35.94	2.00	0.82	40.99	H_0 Rejected
7.	Support family	0.73	1.92	0.88	45.58	1.86	0.64	34.54	H_0 Rejected
8.	Beneficiaries for all	0.49	1.80	0.70	38.62	1.76	0.61	34.75	H_0 Rejected
9.	Officers' benahviour	4.07	1.92	0.68	35.21	1.62	0.58	35.68	H_0 Rejected
10.	Increase scheme amt.	-0.54	1.81	0.84	46.23	1.86	0.71	38.36	H_0 Accepted

In Table 2 depicted opinion of women regarding government schemes. In above table out of 10 statements in the questionnaire, opinion in case of 10 statements has been found to be significantly different from equally divided opinion. It shows that in majority of cases women are more satisfied from govt. schemes. Only some cases women are not satisfied from govt. schemes and govt schemes not much empowers women's.

LIMITATION OF THE STUDY

This study is geographically restricted to Udaipur City. Limited numbers beneficiary's women from government launched schemes. Rural and urban area women cover in study. In selecting the sample there are chances of sampling errors.

Conclusion: - The study is aimed at measuring the level of Impact on Women Beneficiaries under Government Schemes for Women Empowerment in Udaipur district. To achieve this objective data was collected from total 90womens of Udaipur of using Questionnaire. For hypothesis test Z test Chi- square has been applied. The results show that majority of cases women are not satisfied up to the marks from government schemes. It also found that government have to increase schemes amount and level of schemes for better support to her family.

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Education Enhancement with Cloud Computing

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ABSTRACT

Cloud computing is becoming an adoptable technology for many of the organizations with its dynamic scalability and usage of virtualized resources as a service through the Internet. Present review work is an attempt to study cloud computing technology and provide an insight towards its applicability in enhancement of education system. The study reveals that the cloud computing technology will likely have a significant impact on the educational environment in the future. Cloud computing is an excellent alternative for educational institutions which are especially under budget shortage in order to operate their information systems effectively without spending any more capital for the computers and network devices.

Keywords: *Cloud Computing, Education*

Introduction

Education or Learning is an important component of life and it also plays an important role in maintaining the economic growth of a country (Bora, 2013). Now a days the classroom teaching is changing and students are becoming more technology oriented. The usage of information technology by the universities, colleges and schools for communicating the training programs are gradually increasing. The need for the networks, servers, storage, applications and services are significantly rising. The high rate of IT technology changes will continue to place a pressure on organizations' budgets. Continuous upgrades of software and hardware have become important items on many of those organizations' resource meetings and will continue to put pressure on the budgets of those organizations. Educational Institutions have started investing on the infrastructure, platform and software. Educational Institutions demand for the computing needs keep on changing from time to time. Cloud Computing is the latest technologies to incorporate for the teaching and learning process in this changing environment to maps the needs of educational institution. However, cloud computing services could offer many of those organizations with the opportunity to continue to take benefits of new developments in IT technologies at affordable costs. Cloud computing is likely to be an attractive proposition to startup and small to medium enterprises and educational establishments. The Characteristics of Cloud Computing is on-demand Self-Service, Broad Network Access, Resource Pooling, Rapid Elasticity and Measured Service. By sharing IT services in the cloud, educational institution can outsource noncore services and better concentrate on offering students, teachers, faculty, and staff the essential tools to help them succeed (Yadav, 2014; Lakshminarayanan et al. 2013; Sultan, 2010; Microsoft, 2009).

Benefits of Cloud Computing

Due to the recent development in IT technologies, infrastructure and continuous upgrades in software and hardware has put a great deal of pressure on the budgets and expenses of universities and educational institutes. Cloud computing development provides many universities with an opportunity to take advantage of new IT technologies at an affordable cost. Cloud computing is a significant alternative for today's education environment. Advantages that come with the newest technology can help resolve some of the common challenges.

1. Universities can open their technology infrastructures to business and industries for research advancements.

2. The efficiencies of cloud computing can help universities keep pace with ever-growing resources requirements and energy cost. The extended reach of cloud computing enables institutions to teach students in new, different ways and help them manage projects and massive workloads.

3. It offers a range of online tools and services that provide secure communication and collaboration capabilities.

4. Cloud computing allows both the teachers and the students to access, share and publish documents, class calendars or web pages (Rao and Challa, 2013).

5. Personalized Learning**:** Cloud computing affords opportunities for greater student choice in learning. Using an Internet-connected device, students can access a wide array of resources and software tools that suit their learning styles and interests.

6. Reduced Costs: Cloud-based services can help institutes reduce costs and accelerate the use of new technologies to meet evolving educational needs. Students can use office applications for free without having to purchase, install and keep these applications up to date on their computers. It also provides the facility of Pay per use for some applications.

7. Accessibility: Availability of the services is the most important and desired by the user using the education cloud.24 X7 is the availability that is needed by this system without failure. From anywhere one can login and access the information.

8. No Extra Infrastructure: Colleges and governments are now free to focus on their goals that is making more research facilities available to the students and making the environment global in spite wasting time on worrying about the buildings, labs, teachers etc.

9. Go Green: Education cloud will surely reduce the carbon footprint.

10. User Friendly: This new facility is user friendly and no need to worry about the complexity. It is easy to understand and easy to operate. (Yadav, 2014)

Cloud computing enables users to control and access data via the internet. The main users of a typical higher education cloud include students, Faculty, administrative staff, Examination Branch and Admission Branch as shown in Figure 1. All the main users of the institution are connected to the cloud. Separate login is provided for all the users for their respective work

(Mrdalj, 2011). Teachers can upload their class Tutorials, assignments, and tests on the cloud server which students will be able to access all the teaching material provided by the teachers via Internet using computers and other electronic devices both at home and college and 24X7. The education system will make it possible for teachers to identify problem areas in which students tend to make mistakes, by analyzing students' study records. In doing so, it will also allow teachers to improve teaching materials and methods. With the development of private and educational cloud, new web applications such as Lecture Tools, Slide share etc allows the lecturer to get their work done in their web browsers rather storing and carrying it on the hard drive. (Mathew, 2012; Katz et al., 2010; Cattenddu and Hogben, 2009).

This will not only make it possible for students to use online teaching materials during class but they will also be able to access these materials at home, using them to prepare for and review lessons. Utilization of cloud computing systems will reduce the cost of operation because servers and learning materials are shared with other colleges (Yadav, 2014).
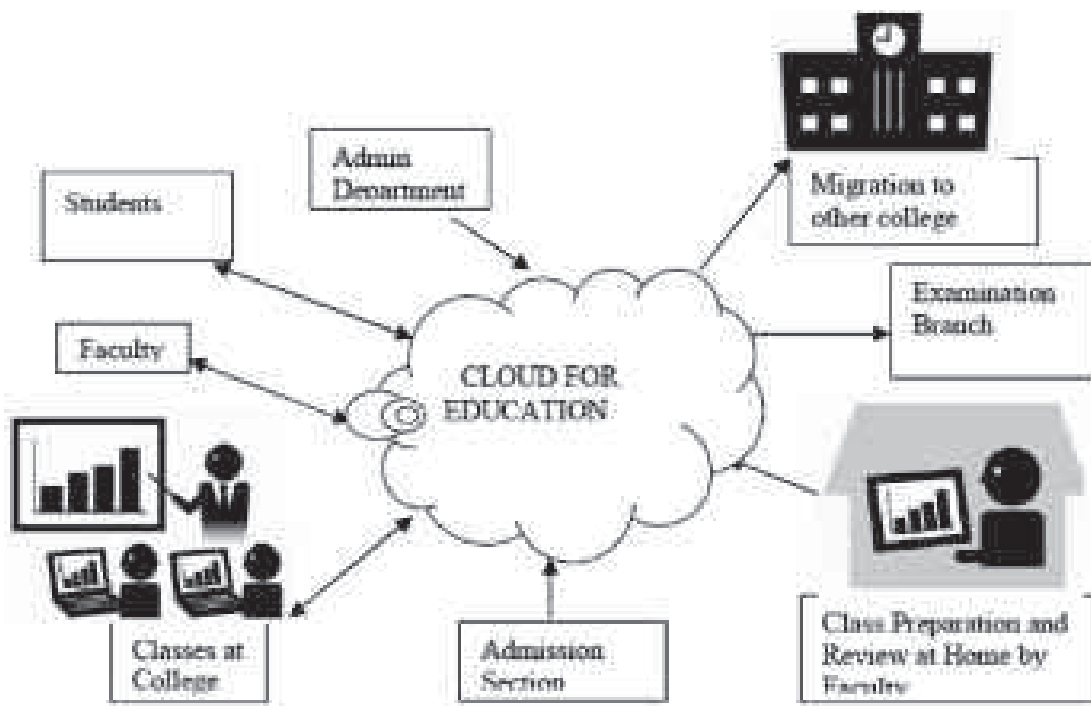
Figure 1: Educational cloud computing service.

Educational cloud computing is quickly taking the education community by storm as more platforms, applications and services are being developed for academic cloud computing:

Microsoft Education: The Microsoft software and services strategy are about the power of choice a hybrid model of resources that enables the students and researcher to transfer to the cloud. It also lets the researchers to arise workloads across the infrastructures and complement

their actual IT assets with Web-based services. Microsoft cloud services offer students and researchers the ability to make full use of the same Microsoft technologies in the educational institution Microsoft Live@edu is intended for educational needs. It provides a set of hosted collaboration services for the educations institutions. The hosted service includes collaboration services, communication tools, mobile, desktop, and web-based applications. It has the feature of data storage capabilities. Office Live Workspace, Windows Live SkyDrive, Windows Live Spaces, Microsoft Shared View Beta, Microsoft Outlook Live, Windows Live Messenger and Windows Live Alerts are the part of Live@edu suite. By means of free registration process universities, colleges and schools can enroll in the program. Microsoft Live@edu is mainly for the institutions for enabling facilities for their academic activities. (Microsoft; Tout et al., 2009; Justin et al., 2009)

Google Apps for Education: Google App Education (GAE) as a new generation of cloud computing-based Web application development platform, enables its users such as the faculty, researchers and students and so on, to operate Web applications within the Google Infrastructure. GAE is available at no cost to institutions, universities and education community (Elumalai and Ramachandran, 2011). The teachers, students, and staff can share ideas more quickly and get things done more adequately they have got an efficient communication and sharing tools. Google Apps Education Edition lets technical administrators offer a collection of Web-based messaging tools such as Google Mail, Google Talk, Google Sites, Google Video and Google Calendar to the faculty, students and staff for free in addition to productivity and collaboration tools such as Google Docs Package (Sultan, 2010).

1. **Google Applications For Educational Cloud Computing:** GAE provides a range of online tools and services that offer secure communication and collaboration capabilities to the institutional schools and let the faculty, researchers and students opt the solutions that suit their unique needs.

2. **Google Calendar:** Google Calendar is a published, shared, integrated and accessible calendar for scheduling courses. Moreover, the faculty, researchers and students can use the Google calendar to handle their business and organize their work groups.

3. **Google Sites:** Google Calendar enables the faculty, researchers and students to build, create and publish information with Google tools.

4. **Google Video:** Google Video allows the faculty, researchers and students to share information using secure and private video tools.

5. **Google Talk:** Google Talk is an Instant Messaging (IM) tool of Google. Colleagues can communicate remotely with limited conservation by IM.

6. **Google Mail:** Google Mail uses labels and filters to help students, faculty and researchers organize their email, manage the flow of incoming messages and get mail from other email accounts in their Gmail inbox in addition to sending messages from different addresses.

7. **Google Docs:** It is considered the main task tool of the course, because it permits participants to collaborate synchronously in the same document.

Amazon Web Services for Education (AWS): Amazon Web Services provides the cloud services in categories of Compute, Software, Content Delivery, Database, Storage, Deployment & Management, Application Services and Workforce (aws).

As for as education, educators, academic researchers, and students can apply to obtain free usage credits and can utilize on-demand infrastructure. With the grants, educational institutions have made advances in research, enable High-Performance Computing and tackled Big Data. AWS is providing educators up to $100USD as grants as free usage for each student enrolled in courses.

Researchers around the world have access to global computing infrastructure and storage capacity of the AWS cloud. Instead of purchasing a big amount of hardware, researchers can obtain started by simply opening an AWS account. With services like Amazon Elastic Map Reduce much of the heavy lifting of provisioning and configuring Hadoop clusters for data-intensive processing is eliminated. The feature is available for the researchers with grants (Vouk, 2008).

AWS in Education is supporting student organizations around the world. AWS offers Project Grants supporting free usage of AWS to student organizations and student entrepreneurial projects. AWS in Education is working with many Independent Software Vendors (ISV) and System Integrators (SI) to carry solutions for common education infrastructure challenges like storage, disaster recovery, archiving and content delivery (Lakshminarayanan et al.).

IBM Cloud Services to Education: IBM offers a new set of cloud services to deliver programs, computer lab contents and services to the faculty, students and researchers at schools, colleges and universities, without the requirement for advanced IT expertise at those locations. The IBM SmartCloud for Education is a set of cloud services and offerings designed to assist education systems leverage predictive analytic to get real- time insights on educators and institutional performance, enhance researcher efficiency and improve constrained lab resources for learning. By using the IBM SmartCloud for Education services, schools and higher education institutions can address the main challenges they face: student achievement, graduation rates, scholarship funding, and demands for IT resources for research, so that educators can also benefit from self-service reservation and seamless access to virtual computer resources both on campus and on the IBM public cloud. IBM Cloud Computing Services in Education: Educational institutions, universities and schools face constant demands from the students, staff, faculty and researchers for stable, fast and security rich access to labs and computing resources. IBM Virtual Computing Lab (VCL) Solutions for Cloud, part of the IBM Smart Cloud for Education, can support open/free source software and a technical infrastructure that serve the needs of educational institutions (IBM; Kumar et al., 2013).

Salesforce.com Cloud Computing in Education: Salesforce is a trusted leader in cloud computing and customer relationship management, as well as a respected pioneer in the

educational institutes. As part of these philanthropic efforts, the Salesforce.com Foundation creates its products accessible at the educational institutes at a big discount. Salesforce is being used by higher institutions of all sizes and across all sectors to work more efficiently, deepen engagement with constituents, measure and share impact and success, work more collaboratively, deliver programs and services in innovative new ways. Higher education institutions are using the Salesforce.com cloud computing platform for its immediate scalability, ease of configuration, and support for multiple functional roles (Salesforce foundation; Lakshminarayanan et al.).

HP Cloud Computing in Education: With integrated support and service tools, HP gets the students, faculty and researchers to the cloud and ensures they get the most from the cloud once the educators are there. Services from HP can transform the IT infrastructure and optimize several clouds. HP Cloud computing in education is a way to create, operate, and consume IT that makes educational resources such as the student records, knowledge management, faculty collaboration and etc. available on demand. HP Cloud Computing conveys a comprehensive, integrated cloud solution on one platform, with all the services so prized by service providers in the institutions, and IT professionals (HP CLOUD SYSTEM; Kumar et al., 2013).

AMANDA and ZMANDA Cloud Computing for Education: Amanda Enterprise was built to address these challenges providing a backup and added functionality that support fast installation, simplified management, enterprise-class functionality, and low-cost subscription fees. As an open source backup and archiving software, Amanda Enterprise only utilize standard formats and tools, thus effectively freeing the students from being locked into a vendor to retrieve the data (Amanda and Zamanda). Zmanda Cloud Computing is a radically simple-to- use and cost-effective backup and disaster recovery solution. Backup and recovery solutions have been focused to numerous products such as Amanda Enterprise, Zmanda Recovery Manager for MySQL and Zmanda Internet Backup to the educational organizations (Kumar et al., 2013).

Conclusion

Cloud computing as an electrifying development is a significant alternative today's educational perspective. Students and administrative personnel have the prospect to quickly and economically access various application platforms and resources through the web pages on-demand. This automatically shrinks the cost of organizational expenses and offers more powerful functional capabilities. The gradually removal of software license costs, hardware costs and maintenance costs respectively offers great flexibility to the university/corporate management. From the points of advantages given by cloud, there is a great advantage for university IT staff to take them away the responsibility of the maintenance burden in the university. Cloud provides instant global platforms, elimination of H/S capacities and licenses, reduced cost, simplified scalability. Adopting cloud network redundancy eliminates disaster recovery risks and its high costs. There can always be new tools and applications to improve IT features (Tuncay, 2010).

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Emerging Professional Opportunities with special reference to Biotechnology Industry

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ABSTRACT

Biotechnology is an emerging sector in our country and the industry is experiencing an incredible growth rate of nearly 40%. The consumption of biotech products in India is expected to grow to beyond the tune of $US 100000 billion by 2016. Soon the biotechnology based research will decide the strength of any country. The industry is based on knowledge and human resources of the industry are to be developed and utilized properly for keeping pace with the growth the industry is showing. The human resources are the aggregate of inherent abilities, acquired knowledge and skills represented by the talents and aptitudes of the persons employed in an organization. Research is an integrated part of biotech industry. People employed in this industry just don't need skills but also thorough knowledge of basic sciences and a regular updation of the same. Standard training programs are needed for changing revised scenario of the industry. Also the working hours required for the research and its implementation are much more than regular industries. Since live materials are involved, a sensitive and humane touch is pre-requisite for the employers. The present paper is an attempt to discover the requirement of the industry and present position of the human resources in the industry. Few aspects of the human resource development for biotech based industry are dealt in this paper. It is experienced that the present training and developmental facilities are unsatisfactory and do not meet the requirements. Also the current employability of the human resources is also insufficient and demanding. It is a suggestion that academic sector and industry amalgamate to further progress both, the industry and humanity.

Key Words: *Biotechnology, Human Resources, Research, Development, Updation*

Introduction

The promising emergence of biotechnology as an answer to most of our socio-economic and environmental problems, has brought it as a focused subject. With the academic learning and its implementation in industry, both fields have come to limelight. Biotechnology has recently been recognized as a revolutionizing science and lot of focus has been paid to the growth and development of biotechnology world over. The fascinating results that are provided by this science are creating a charm for this field. Infact growth of the countries will in some time be governed by the biotechnical research it inputs. Not only developed countries like US are paying attention to it but developed and under-developed countries have also recognized the importance of this science. As is with every aspect, economics capable of generating power is a piece of cake and every one wish to have share in it. It becomes an attractive package and marks dominance in society. The growth and economy of biotechnology based industry also shows such lucrative disposition. It has thus found its place in cover-ups of business dailies or special features are produced demarcating the rise and fascination it has engendered.

Biotechnology: the emerging science

Biotechnology is application of the principles of physics, chemistry and engineering to biological systems. It is now thoroughly understood that at the molecular level, the same laws which govern the physical world apply to living systems as well. Biotechnology represents a frontier area in scientific development and its importance goes from ethical to environmental and economic issues as is re-designing the possibilities of transforming life.

Probably it is only a matter of time before this emerging technology becomes an integral part of our daily existence. This science is not just remaining restricted to studies but has found its ways to industry also. Biotechnology is a promising field for betterment of living conditions. The increasing number of discoveries and inventions have generated higher chances that new methods of implementation are found. As far as industrial approach is considered new explorations are received rapidly and a growth at 17% is recorded for biotechnology. The industry requires trained, skilled learned human resource, so that the people learning this science academically are readily absorbed in industry. The explorations of biotech involve investments in R&D and carefully crafted financing strategies along with loyal skilled human resource.

Human Resource

The term HR is used to describe the individuals who make up the workforce of an organization. In corporate world HR is considered as assets to the enterprise, whose value is enhanced by development. Whatever the changing fortunes of the biotechnology industry are, successful management of human resources is essential. Perhaps the most valuable, but often least recognized, source of a company's intellectual property is the staff.

Human resources constitute an increasingly critical function in any biotechnology company, particularly in an industry that is in an increasing state of flux. The efforts to achieve excellence through a focus on learning, quality, teamwork, and re-engineering are driven by the way organizations treat people.

The HR of a biotechnology start-up faces the challenge of fostering a transition within the founding team from science-oriented to commerce-oriented thinking and action. An academic scientist's focus is on scientific publications, intellectual brilliance, research involving tightly circumscribed projects, and science for science's sake. A biotechnology company, however, must translate research results into revenue.

Human resources in biotech industry should be strong and sensitive at the same time. Only people with excellent interpersonal skills will be able to handle delicate tasks like helping the company founders think commercially, training them in what to do specifically plus where and when. Yet, they should be strong enough in aiding decisions, like canceling a pet project, bringing in and integrating employees better paid than founding staff, and introducing formal management tools such as reporting and budgeting without damaging employee relations. They must be highly motivated and aware of the challenges ahead.

Research Methodology

The present study is based on primary data. The data was collected from industry as well as from students. A questionnaire based on three major parameters, each including 5 questions, was answered by students and employees from biotech industry. Personal interviews were also taken from all regarding the current scenario of biotech industry and their base of answers. The data was converted in to percentage and presented in the table given.

Table 1: Level of satisfaction

Parameters	Industry (%)	Student (%)
Course Availability, Content and Practical applicability of Courses	72	80
Industrial Training and Interactions	90	100
Skills	96	66

Results

Students were more satisfied with the course content than people engaged in industry. The personal interviews suggest that industries require specified part of the course and the other related education irrelevant. In fact majority of them highlighted the need of updation of courses on regular basis and changing it as required. Students were also well aware of the courses and found them appropriately fit to impart requisite knowledge. However, they found inclusion of many sciences in biotech courses burdening. Students were more research oriented even while wishing to enter industry.

The study reveals that people from industry and students preparing to enter industry both readily feel that the current educational system requires incorporation of training programs and interaction between industry and education. Most students suggested compulsory training as part of curriculum. While people from industry believed that training be specific and be industry based.

People from industry strongly suggested the need of developing skills in the students, be they communicative or administrative or analytical. However the students studying biotech found themselves well equipped with skills and curricula complete enough to impart them the requisite skills.

Conclusion

The present study shows that wide gap exists between knowledge and its application as far as biotechnology is concerned. This is largely due to the fact that while education of students is research based, the employing industry is commercial based. However, both sections find academic improvement and suggest renewal of curricula time to time. It is inferred that the present training and developmental facilities need updation. Also the current employability of the human resources is also insufficient and demanding. Therefore it is suggested that academic sector and industry should work together to further progress the industry and humanity.

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Effect of OCTAPACE Culture on Banking Sector and Society

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ABSTRACT

In today's era in every organization HR climate has an influential impact on human performance through its impact on individual motivation and job satisfaction. Thus organizational HR Climate provides a type of work environment in which individuals feels satisfied or dissatisfied. HR climate can have a major influence on motivation, productivity and job satisfaction. In this paper we are focusing on the OCTAPACE Culture in banking sector which shows that Openness, Pro-activeness, Risk-taking, Autonomy, Trust, Confrontation, Collaboration and Authentication and lastly Experimentation are the various aspects which has a significant role in development of individual in banking sector. The survey is done in various private and public banks and also the comparative analysis is done to show result. In the analysis it was revealed that various sectors of bank are showing the effectiveness of the OCTAPACE culture that how it is beneficial for the employees, by which not only employees are motivated but also increases the productivity and satisfaction of the employee towards the organization. It is not only the banking sector in which it has played an important role but OCTAPACE culture is important for the society also. The ingredient of OCTAPACE is important for the society development also. And this research paper is focusing on the above points comprising of data collection, analysis, and with conclusions that effective results can be revealed on the society also.

Introduction

In India OCTAPACE culture will play a very important role in the development of the society. As we know that the aspects of OCTAPACE is an important factor of the HR Climate which not only improves the relations but also the efficiency and productivity of the employees or the general public. These are the Ethos or we can say the values which give us the feeling of satisfaction or dissatisfaction. It involves **Openness** which is the spontaneous expression of feelings and thoughts. Similarly, it means giving, without hesitation, ideas, information, feedback, feelings, etc; **Confrontation** is facing rather than shying away from problems. All this involves taking up challenge; **Trust** is not used in the moral sense but it is reflected in maintaining the confidentiality of information shared by others, and in not misusing it. It is also reflected in a sense of assurance that others will help, when such help is needed; **Authenticity** is the congruence between what one feels, says and does. It is reflected in owning up one's mistakes, and in unreserved sharing of feelings; **Proactive** means taking the initiative, preplanning and taking preventive action, and calculating the situations of an alternative course before taking action; **Autonomy** is using and giving freedom to plan and act in one's own sphere. It means respecting and encouraging individual and role autonomy; **Collaboration** is giving help to, and asking for help from, others. It means working together to solve problems

and team spirit; **Experimentation** means using and encouraging innovative approaches to solve problems; using feedback for improving, taking a fresh look at things, and encouraging creativity. These values are the pillars which not only improve the working culture but ultimately helps in maintaining the cordial relations in the organization and the society. In this paper the data reveals that the OCTAPACE culture has improves the working culture of the banking and the insurance sector. When they were asked to give views the employees feeled that these values inculcate satisfaction and self-development and it also improves the working conditions. So it can be said that the OCTAPACE is that ingredient which can help the society also in overall development.

Benefits

Many benefits can result from OCTAPACE Culture:

- Enhancement of employee motivation, commitment, and productivity
- Helps in individual and group development
- Satisfaction of the need of recognition
- Focus on value development
- Empowerment of the social aspect of the employees

But when we see in practicality there are no such values which are followed. In India there are few organization which focus for the above benefits. So the basic problem starts from there. So we must have to improve our Value system because of above reasons.

Objectives of the study:

- To assess HR Climate in public and private Banking sector of selected cities North West India.
- To compare the effectiveness of Climate in public and private Banking sector.
- To study problems and various aspect of the HR Climate.

Hypothesis: To test the hypothesis - HR Climate is directly affecting the efficiency and effectiveness of any organisation.

Research Methodology: This study was conducted in some cities of North West India which was included in the collection of data were Udaipur, Jaipur, Ahmedabad, Delhi, Bhiwani. The study was basically carried out in Udaipur. This paper has been a part of my doctoral research and in this paper HR Culture practical approach is assessed and its impact on society and development. So for giving it a base I would like to focus on the aforesaid.

Sampling procedure: The sampling procedure, which was used in the study, is stratified random sampling because the collection of data was from different private and public banking sector. The area of the study for sampling was used. The two strata were:

- Private Banks

- Public Banks

Sample Size: The sample size was taken around 100 but actually the result was concluded by 75. The reason behind this was that the questionnaire was not filled seriously and some were partly filled because of which they were rejected for the further assistance.

Data Collection: The data collection method that was used for the study was taken from two types of data. These two types of data were:

1. **Primary Source-Survey:** A questionnaire survey was carried out by contacting the respondents. The respondents were from the Banking sector and that also involvement of both Public and private companies. The first-hand information was collected with the help of questionnaire and with that the observation and interview method was also used.

Structured Questionnaire Tool

The questionnaire is containing the open ended and closed ended questions. It is framed in such a manner so as to take information from the respondents.

This questionnaire tool was divided into two parts:

The various questions were framed to collect the information for the performance management system and its related data.

2. **Secondary Source :** Secondary data are those, which were already available. Some of the data was also taken from the other sources of secondary source which were: Journals, Special publications, Magazines, Internet surfing, Newspaper, Research projects, Thesis & etc.

Analysis and Presentation of Data: The data has been presented in the form of the bar chart and column chart and also in the form percentage basis. Data analysis was done in order to search out meaningfully the trend and establish relationships that exist among various data groups. The primary data collected through survey method with the help of the questionnaire has been analyzed. The tools are described as follows:-

- Percentage method
- Ranking Method
- Correlation coefficient
- Test of difference of mean

And for hypothesis testing the ANOVA, correlation coefficient and test of difference of mean method was used. And the percentage method, ranking method and chi square test was used to analyse and reveal the information from the data.

Data Analysis

Table 1: In your opinion, do you think your organization is providing appropriate HR climate in excelling in your job?

Response	Public		Private	
	N	%	N	%
To a great extent	13	17.11	31	40.79
To some extent	61	80.26	35	46.05
To little extent	0	0.00	3	3.95
Not at all	0	0.00	7	9.21
No Response	2	2.63	0	0.00
Total	**76**	**100.00**	**76**	**100.00**

Chi square test

χ^2	Df	Result
34.383	3	***

The appropriate HR Climate is provided to the respondent for excelling their job. It shows:

➢ 18% public and 41% private respondents think to a great extent.

➢ 80% and 46% respectively think to some extent.

➢ 4% private employees think to the little extent.

➢ 9% private employees think not at all.

➢ 2 public respondents gave no response.

These above data clearly shows that mostly respondents agree that proper and appropriate HR Climate has provided them a better environment where they are excelling their jobs. So we can also say that this will help in the society also in satisfaction and commitment towards their goals.

Table 2:

Factors	Public		Private	
	Mean Score	Rank	Mean Score	Rank
Are you aware of the vision, mission and purpose of your organization	4.78	1	4.42	1
Organization encourages employee participation in decision making	3.67	14	3.74	17
Organization provides you full support and full freedom to perform your role	3.78	12	3.79	11

Factors	Public		Private	
	Mean Score	**Rank**	**Mean Score**	**Rank**
OCTAPACE culture				
Free to express your ideas (Openness)	3.72	13	3.79	11
Able to take risk with new ideas (Risk-taking)	3.56	16	3.79	11
Able or ready to face problem and not avoiding them because of some fear (Confrontation)	3.67	14	4.11	6
Your department and groups trust each other and share the feelings (Trust)	3.89	11	3.79	11
Your organization is strictly following the rules and regulations made by them (Authenticity)	4.39	3	4.11	6
More action oriented and willing to take initiative (Proactive)	4.12	6	3.79	11
Free to use power without fear and have freedom to act independently within job/ role boundaries (Autonomy)	4.06	8	3.79	11
In decision making and solving problem, are you working together and using one another strength for common cause (Collaboration)	4.11	7	3.84	9
There is emphasis on innovation and allowed to try out new ways of dealing with problem in your organization (Experimentation)	3.50	17	3.89	8

This table is based on ranking i.e.

1- Strongly Disagree,   2 - Disagree,   3-Can' t say   4 - Agree   5-Strongly Agree.

A. Mostly respondents are aware of vision, mission and purpose of the organisation this has been proved by mean score of 4.78 and 4.42 public and private respondents respectively. Some agree and some strongly agree it shows.

B. Mean score 3.67 public and 3.74 private respondents shows that at some level, the organization is encouraging employee participation in decision making. Here some were agreeing and some said can't say, the reason was that higher level employees are being encouraged in decision making, so they agreed and middle and lower level respondents were not so they said can't say.

C. Here again mean score is same i.e. 3.78 and 3.79, public and private respondents which means that 60 people say they agree and 40% say can't say. They agree that full support and full freedom is given to them to perform their job. This was again higher and middle management thinking.

D. Organization climate encourage OCTAPACE culture –

1. 3.72 and 3.79 public and private mean score shows in some organisation openness is there i.e. they are free to express their views. 75% people agree 25% said can't say.

2. 3.56 public mean score show that 50% respondents think they are able to take risk with new ideas and 50% say can't say and in private 3.79 score shows that 75% people say can't say about it but 25% people agree that they are able to take risk.

3. Mean score is 3.67 which means some people said can't say and some said agree that they are ready to face problem and not avoiding them due to some fear. In private mean score is 4.11 means mostly respondents agree and strongly agree that they are ready to face problem. But this means score is less in public because sometime they are not able to face problem due to some fear.

4. The trustworthiness is lacking, the mean score 3.89 and 3.79 of public and private is depicting, because some people said can't say and some said agree that trust is there and they share feelings. But it is not there because employees don't share their feelings and they are not able to generate trust on each other. So trustworthiness is lacking in the organization.

5. When it was asked about her rules and regulations which are made by organization are they strictly followed than the mean score was 4.39 and 4.11 public and private respectively. This means some people agree and some strongly agree which shows all agree with this that their organization is following rules and regulations strictly.

6. Organisation is more action oriented and willing to take initiative. The public mean score 4.12 shows that all people agree or strongly agree. So there is proactiveness but in private the mean score is 3.79 which show some said proactiveness is there but some said can't say.

7. Autonomy means that free to use power without any force and allow acting independently within job boundaries. The mean score of pubic is 4.06 mean mostly people agree that autonomy is there and in private 3.79, 75% said can't say and 25% said that they agree.

8. In public mean score is 4.11 means some respondents agree and some strongly agree that they are using their each other strength for common cause. But in private 3.84 is mean score of collaboration which means some agree and some said they can't say.

9. Experiment of new idea and innovation is allowed in their organization, the mean score was 3.5 and 3.89 which mean some agree and some said can't say and it may be in some organization experimentation is allowed and in some it may not.

Conclusion

¤ Mostly employees are aware of vision, mission and purpose of the organization in public and private sector employees. With this, they are able to join their individual goals with organizational goals.

¤ At some level, the organization is encouraging employee participation in decision making. The participation tends to improve motivation and as a result employee feels more accepted and involved in the situation.

¤ In both sector, the employees are somewhat agree, that full support and full freedom is given to them to perform their job. This reflects higher and middle management thinking.

¤ If an Organization climate encourages OCTAPACE culture then it can provide an employee a sense of organizational identity and generates a commitment to belief and values, that are larger than themselves. This is necessary for an insight into important dimension such as communication, cooperation, creativity, employee satisfaction, morale etc. all these factors helps in effectiveness of the organization.

Suggestion

Human Resource Management is the most important activity in the total management system. It aims at developing the enabling capabilities of people in pursuit of excellence in the organization. Such enabling capabilities can be developed in a HR Climate that provides some art of initiative, trust, openness, autonomy, risk-taking, collaboration, commitment to work, competent people, teamwork and problem solving attitude.

It is responsibility of the top management or the society to create a climate of development and make the place enjoyable so that people may give their best for the organization along with a sense of satisfaction and growth.

Transforming the mindset: These changes are creating challenges, as employees and people are made to adapt to changing conditions. There is resistance to change from people and is yet to be changed coupled with Fear of uncertainty and Control orientation. Acceptance of technology is slow but the utilization is not maximized.

Increasing efficiency: HR Climate is helping the society and business organization in increasing their efficiency and the effectiveness of the organization. The banking sector is more competitive with greater autonomy. The OCTAPACE culture helps in overall development of the society. The culture must be imbibed among the employees for encouraging the quality of work life and to encourage the free interactions among the employees. It helps the employee in decision making to improve the participation of the employees and belongingness towards each other.

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A Comparative Study of Social Awareness towards Online Banking Services provided by Public and Private Sector Banks

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ABSTRACT

Online banking also known as e-banking is an electronic payment system that enables customers of a bank to conduct a range of financial transactions through their website. The online banking system will typically connect to, or being a part of the core banking system operated by a bank and is in contrast to branch banking which was the traditional way customers accessed banking services.

This study is an attempt to assess the social awareness on the basis of online banking services across public and private sector banks. The data was collected from 110 respondents belonging to SBI and ICICI banks in Udaipur city. The study reveals that in both type of banks the familiarity with online services is in equal proportion.

****Key words:** Social awareness, e-banking, customer awareness*

Introduction

Technological factors are significantly changing the banking environment in India. Banks have traditionally been in the forefront of enhancing technology to improve their products, services and efficiency. They have over a long time, been using electronic and telecommunication networks for delivering a wide range of services to satisfy their customer needs.

Internet banking or online banking refers to conducting banking functions online with the help of electronic devices. All the Indian banks have changed their working style by making their services available through their respective websites. The internet as a part of information technology has become an integral constituent of research.

Today customers prefer to transact through user friendly devices. Broadly the levels of banking services offered through internet can be categorized into three types:-

1. The basic level service is the banks and websites which disseminated information on different products and services offered to customers.

2. In the next level these are simple transactional websites which allow customers to submit their instructions and application for different services.

3. The third level includes services which are offered by fully transactional websites which allow the customers to operate on their accounts.

The above form of online banking services are offered by traditional banks and new generation banks as an additional method of serving the society.

Literature Review

Previous studies have identified to analyze the impact of online banking services on social awareness. Daniel (1999), studied that demographic factors have a great impact and customers perceptions and intentions towards E-banking. Balachandher et al (2001), analyzed that these were greater promotional efforts on the parts of banks to create greater awareness of Internet banking. Demographic factors affect online banking behavior, Laforet and Li (2005). Khurana (2009), studied the perception of internet banking users through the relationship between demographic factors of users. It was found that there was no significant relationship between E-banking facilities and choice of banks. Nanjappa and Selvam (2011), examined social awareness and satisfaction about internet banking of ICICI bank on the basis of demographic profit of the users.

Research Objective

The people attempts to assess the level of awareness toward online banking services. It examines the familiarity and awareness of people toward internet banking.

Research Methodology

A descriptive research design involving samples collected from secondary as well as primary sources. Secondary data was collected from various journals and the primary data was collected from 58 respondents of private sector bank (ICICI) and 52 from public sector bank (SBI). The percentage analysis, cross tabulation and Chi-Square test have been applied for analyzing the data on account of different variables.

Hypothesis

H^0 **:** There is non-significant association between types of bank and customer's response regarding "Are you conversion with the online service of the bank".

Data Analysis and Interpretation

The data contains cross-tables, which relates to respondents of ICIC bank and SBI. The results are discussed as per the hypothesis taken.

Table 1: Distribution of respondents according to the conversion with the online service of the bank

Response	ICICI		SBI	
	N	%	N	%
Yes	32	55.17	22	42.31
No	26	44.83	30	57.69
Total	**58**	**100.00**	**52**	**100.00**

Figure-1: Distribution of respondents according to the conversion with the online service of the bank
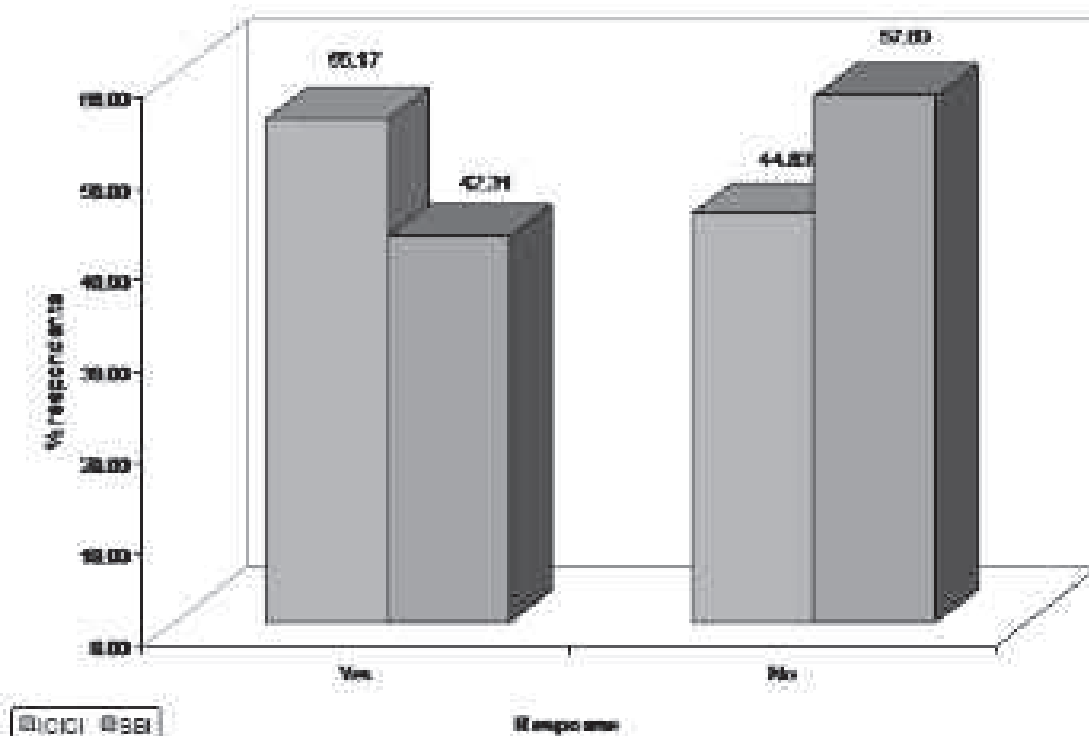
The above table shows distribution of customer of public & private sector banks (SBI), (ICICI) according to even familiarly with online services of their respective banks.

Out of total 58 respondents of ICICI Bank 32 (55.17%) said that they were conversant with online services of ICICI Bank where as 26 (44.83%) said that they are not conversant with online services of ICICI bank.

In case of SBI bank out of total 52 respondents 22 (42.31%) were conversant with online service of SBI bank whereas 30 (57.69%) were not conversant with online service of SBI bank.

According to the above table though the percentage of customer who are familiar with online services are more (55.17%) in ICICI bank as compared to SBI (42.31%) but to test whether this difference is statistically significant. Chi square test of association was applied whose results are given below.

χ^2	df	Result
1.816	1	NS

The above test result shows not-significant association between type of bank and there familiarly with online services of the bank $^2 = 1.816$, $p > 0.05$.

Hence it can be concluded that the number of persons who are familiar with online services are more in private sector bank than the public sector bank, but the difference is statistically non-significant and it can be said that in both type of bank the familiarity with online services is in equal proportion.

Thus null hypothesis $H^{0"}$ are you" conversion with online services of the bank" is accepted.

Finding and Conclusions

It has been found that in this study the majority of customers conversant with online services of the bank is more in private sector bank as compared to public sector bank but the result of Chi-Square test indicate that there is non-significant difference of opinion among the customers. Customers are a part of society and it is observed that in both public and private sector banks the familiarity with online services is in equal proportion.

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Importance of Performance Based Pay System in Public Sector

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ABSTRACT

Modern Performance appraisal philosophy focuses on present performance and further goal of human resources. It also stresses employee participation in mutually setting goals with supervisor. Performance based pay system in PAS plays a major role for evaluation of the subordinates. In this paper we have calculated the reasons equivalent with Performance based pay system in PAS of government sector. 4 variables were selected for measuring Performance based pay system. The data for the current research work were gathered from 121 managers and workers. One hypothesis was developed regarding the attributes/ constructs on Performance based pay system dimension significantly influence the PAS. To check the hypothesis multiple regression analysis was used with SPSS-19 software to identify the important factor responsible for measuring Performance based pay system in current PAS. The research paper has further shown that the current PAS is well designed in which pay system was well standards.

Introduction

Human beings are the most important resources of an organisation. They have unlimited potential for growth & development. This is the only resource which produces an output greater than input. Humans are having different abilities, aptitudes and unpredictable behaviour. These differences are natural to a great extent and cannot be eliminated even by giving the same basic education and training to them. Therefore it is necessary for management to know these differences so that employees having better abilities may be rewarded and the wrong placement of employees may be rectified through transfers or separations.

Measurement of Performance based pay system is one of the central elements of Human resource management. PA in government organisation is not directly linked to rewards, training or promotions, due to which the approach towards the whole process remains unprofessional. There is a lack of the appropriate atmosphere and professional approach towards the PAS in the government sector. The current study also emphasizes on the online performance appraisal system and development oriented performance appraisal system. This may lead as guideline of performance appraisal system for the future managers. A formal and appropriately structured performance appraisal system helps the employees to visibly recognize their roles and responsibilities and give direction to the individual's performance. It helps to align the individual performances with the organizational goals and also review their performance. A PA system in organization generally is the assignment and good reason of rewards and penalties.

The objective of this paper in the same notion is written as under:

1. To measure the Performance based pay system under PAS in Public Sector Company.

Literature Review

The reviews on the limited research on Performance based pay system is shown as under:

McGregor, (1957) in his research paper on "An Uneasy Look at Performance Appraisal" Revealed that in a formal performance appraisal plans are designed to meet the organisational and individual needs: They provide systematic judgements to back up salary increments, transfer, promotions, demotions or termination. Appraisal let subordinates know where they stand and needed changes that are required in their behaviour, attitudes, skills or job knowledge. Friedman at. al., (1984) in their research paper on "Strategic appraisal and development at General Electric Company" revealed that it is likely to be particularly true for making accurate ratings. There may be, however, greater perceived rewards for giving feedback to employees. As discussed later, some organizations may encourage managers to give feedback to subordinates.

Napier at. al., (1986) in his research paper on "Outcome expectancies of people who conduct performance appraisals" examined managers' expected outcomes (e.g., raises, promotions, employee appreciation) for providing both negative and positive feedback to employees. Other than employee dismay (in the case of negative feedback) and employee appreciation (in the case of positive feedback), respondents generally felt that the primary result would be "nothing."Giles et.al, (1990) in their research paper on "Employee reactions to contextual and session components of performance appraisal" shows a neglected area of performance appraisal research concerns the context within which the appraisal process occurs. For a sample of exempt employees, measures were developed that assessed system components of the appraisal context. The contribution of these variables (complexity, implementation, and follow-up) to the prediction of 2 measures of employee reactions to performance appraisal (review session satisfaction and appraisal system satisfaction) was compared with the contribution of a more frequently studied set of variables-supervisory behaviors in the review session. The relationship of a salary linkage variable to the 2 outcome criteria also was assessed. The supervisory session variables were related to session satisfaction, and the system contextual variables were primarily related to system satisfaction. Salary linkage was associated with system satisfaction.

Kanfer (1990) in his research paper on "Motivation theory and Industrial and Organizational psychology" revealed that in the performance appraisal context, raters are likely to consider the possibility of receiving extrinsic rewards, such as raises and promotions. That is, it is possible that engaging in careful information processing, making accurate ratings or providing feedback to subordinates will be directly rewarded by the organization. Likewise, the rater may consider whether engaging in performance appraisal activities will indirectly result in achievement of rewards. For instance, providing feedback that leads to improved employee performance may result in improved unit performance. In turn, this could lead to higher pay

increases or promotions for the manager. De Silva (1998) in his paper on "Performance-Related and Skill-Based Pay: An Introduction," argues that performance related pay, if used in isolation, has little impact on motivation or performance. According to him improvement in performance has to be secured through behavioural change effected through a range of measures, such as training and better information/consultation/communication mechanisms. Thus, critical to the success of any performance-related pay system is the practical recognition that it is only one part of a reward system which consists of both financial and non-financial rewards. The non-financial part of a reward system would typically address individual needs such as working in a team, recognition, opportunity to influence decisions, skills development, career opportunities, and a sense of achievement.

Details of company Selected for the study. Company selected for research paper is the Rajasthan State Mines & Minerals Ltd. (RSMML) which is one of the largest and most successful mining companies in India and proud to support four key areas in the economic development of country namely Agriculture, Steel, Construction and Power. It is the only producer of high grade rock phosphate in the country. RSMML today comprises of five separate divisions, each working autonomously under the overall control of the corporate office, Udaipur.

Research Methodology

The main purpose of this paper is to broaden the understanding about the PAS in government sector undertaking in respect of performance based pay system.

Research Design. The research design used by the researcher is in accordance with the requirement of empirical study. As such, it covers the type of data collected, the methodology of data collection and the various statistical tools and techniques used for analysis of data and hypotheses - testing. Being empirical study, it is completely based on primary data

Data Collection. The research was based upon the Primary data, which was collected from workers and managers of RSMML through questionnaire.

Hypothesis

H_1: The attributes/constructs configuring Performance appraisal of organisation on the Performance based Pay System of PAS dimension significantly influence the PAS.

Variables. With the above review of literature a few key areas which are required for evaluating performance based system as a tool in Performance Appraisal System is selected for the research paper there are 4 variables selected which is shown in the table-1 as under:

Table-1: Variables used for measuring satisfaction of respondents regarding Performance based pay system

	PBPS_1	There is a clear, direct and compelling linkage between performance and pay in the PA system.
Performance-based pay system	PBPS_2	A clear and reasonable process established for giving both evaluation and performance-based pay results.
	PBPS_3	I believe the amount of performance-based pay I can earn through high evaluation ratings will make a noticeable difference in my future performance
	PBPS_4	Performance-based pay based on performance ratings is the most effective method for motivating employees to improve/sustain performance

The result of the multiple regression analysis is also shown in table-2 as under:

Table-2: Multivariate Regression Analysis of Performance Based Pay System

a. Descriptive Statistics

	Mean	Std. Deviation	N
Current PA system	3.1240	.89972	121
PBPS_1	2.4711	.81726	121
PBPS_2	2.6777	.82880	121
PBPS_3	3.4711	.90438	121
PBPS_4	3.7025	.93670	121

b. Correlations

		Current PA system	VAR00034	VAR00035	VAR00036	VAR00 037
Pearson Correlation	Current PAS	1.000				
	PBPS_1	.237	1.000			
	PBPS_2	.412	.681	1.000		
	PBPS_3	.102	.182	.293	1.000	
	PBPS_4	-.015	.261	.219	.600	1.000

c. Variables Entered/Removeda

Variables Entered	Variables Removed	Method
PBPS_2	-	Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).

a.   Dependent Variable: Current PA system

d.   Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.412 a	.169	.162	.82340	.169	24.278	1	119	.000

a.   Predictors: (Constant), PBPS_2

e.   ANOVA[b]

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	16.460	1	16.460	24.278	.000a
Residual	80.680	119	.678		
Total	97.140	120			

a.   Predictors: (Constant), PBPS_2

b.   Dependent Variable: Current PA system

f.   Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	1.927	.254		7.585	.000					
PBPS_2	.447	.091	.412	4.927	.000	.412	.412	.412	1.000	1.000

a. Dependent Variable: Current PA system

Discussions

The final Regression model with only 1 independent variable (PBPS_2) explains almost 16.2% of the variance of current PAS. Also, the standard errors of the estimate has been reduced to .82340, which means that at 95% level, the margin of errors for any predicted value of Current PAS can be calculated as ± 1.613864 (1.96 X .82340). The one regression coefficients, plus the constraints are significant at 0.05 levels. The impact of multicolinerarity on selected variable is substantial. The same have the tolerance value 1.000, indicating that no identifiable variance is accounted for by the other variables in the equation.

The ANOVA analysis provides the statistical test for overall model fit in terms of F Ratio. The total sum of squares (97.140) is the squared error that would accrue if the mean of Current PAS has been used to predict the dependent variable. Using the values of PBPS_2 this errors

can be reduced by 16.9446% (16.460/97.140). This reduction is deemed statistically significant with the F ratio of 24.278 and significance at level of 0.000.

With the above analysis it can be conclude that only one variable i.e., PBPS_2, explains the Performance based pay system.

Conclusion

With the above analysis it is concluded that performance based pay system in public sector is treated as a most importance and the employees and managers were having significant opinion regarding the importance of performance based pay system. Only one variable out of 4 concluded that performance based pay system is important in PAS which revealed that the clear and reasonable process established for giving both evaluation and performance-based pay results. Finally, it is concluded that only one variable explains that performance based pay system is important in measuring the performance in government sector undertaking.

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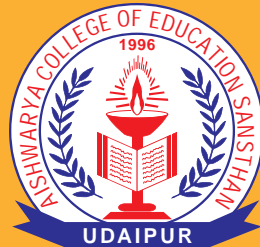
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