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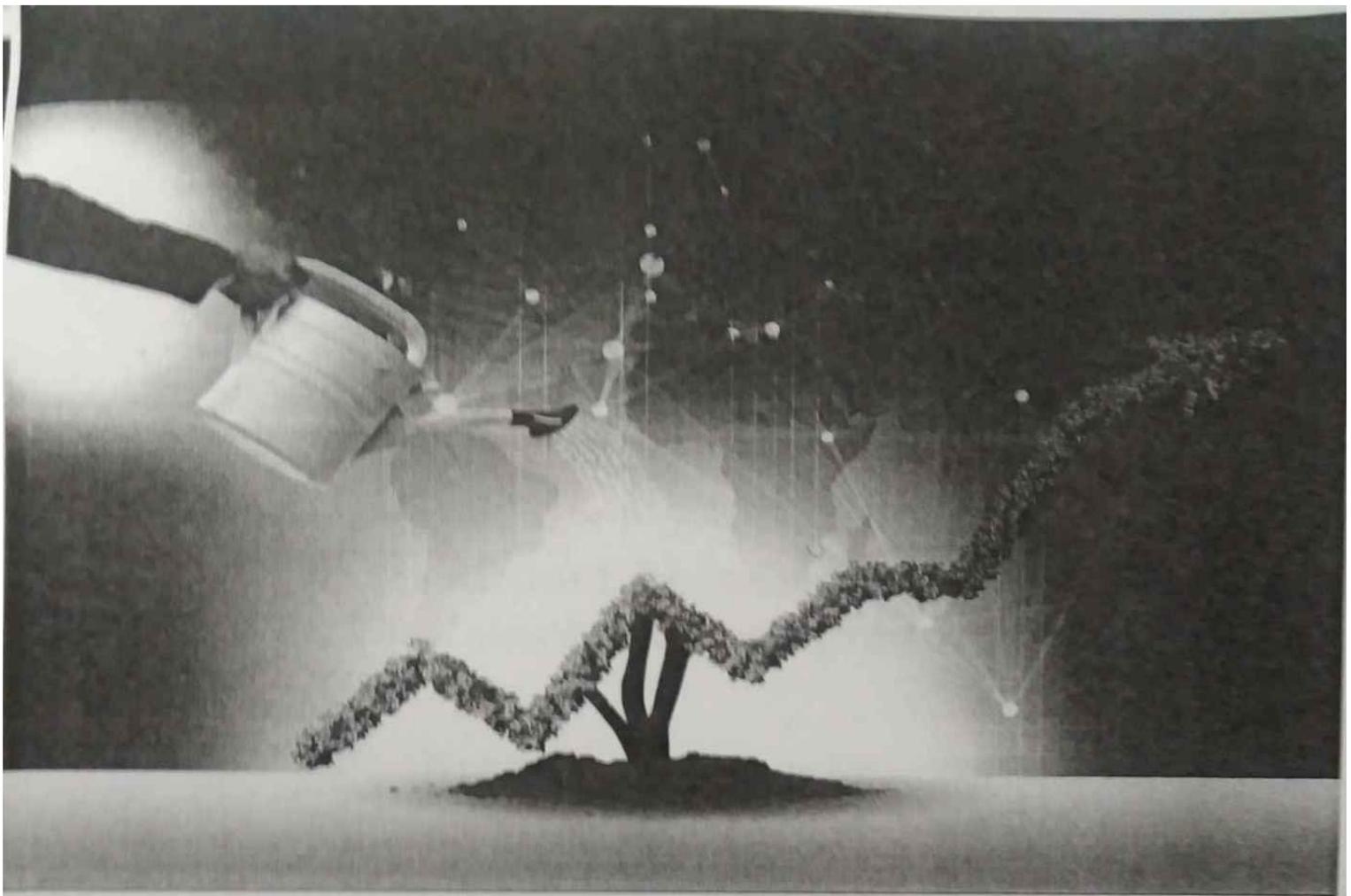
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**3.3.2 Number of books and chapters in edited volumes/books published and papers published in national/international conference proceedings per teacher during last five year.**

**Year 2021**

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Hinaben Chande

# Impact Assessment of Selective Sustainable Development Measures by ULB

A case study of Thane Municipal Corporation (TMC),  
Maharashtra, India

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**Hinaben Chande**

**Impact Assessment of Selective  
Sustainable Development Measures  
by ULB**

**A case study of Thane Municipal Corporation  
(TMC), Maharashtra, India**

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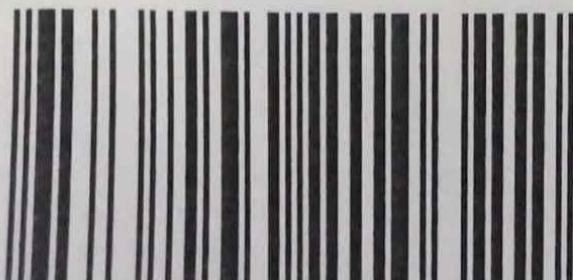
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The study reviews and analyses measures taken by TMC for sustainable development. A multi stakeholder framework was applied. Contingent valuation method was applied to ascertain the WTP of various stakeholders for SD measures taken by TMC. The study aimed to make a cost benefit analysis and impact evaluation of the projects and measures of TMC for SD of the city. Impact evaluation was based on three criteria namely environmental, economic and social. The mean WTP was used as a basis for the CBA. UGI framework frame work developed by UN-HABITAT was used for constructing UGI of Thane city. Satisfaction scores of residents were computed and comparison across different wards of the city was done. UGI score for Thane city and satisfaction score of resident respondents were compared to discern effectiveness of governance of TMC. Preferred agency for overall infrastructure provision in Thane was also investigated to know the future scope of public- private partnership. The indicators framework approach proposed by Maharashtra Pollution Control Board was applied to compute an EPI. This may help ULBs in better governance of the city.

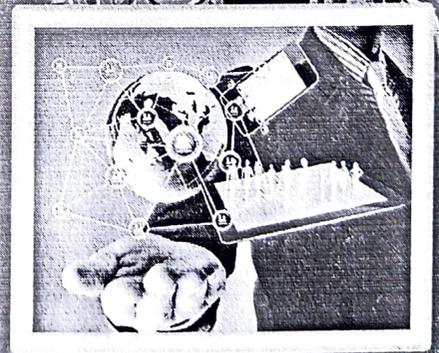
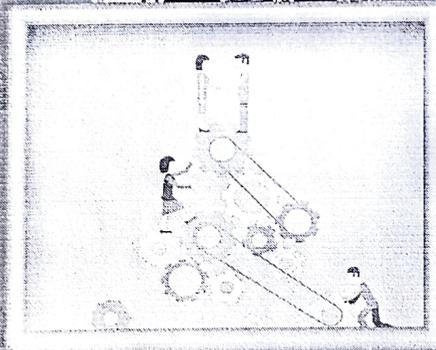
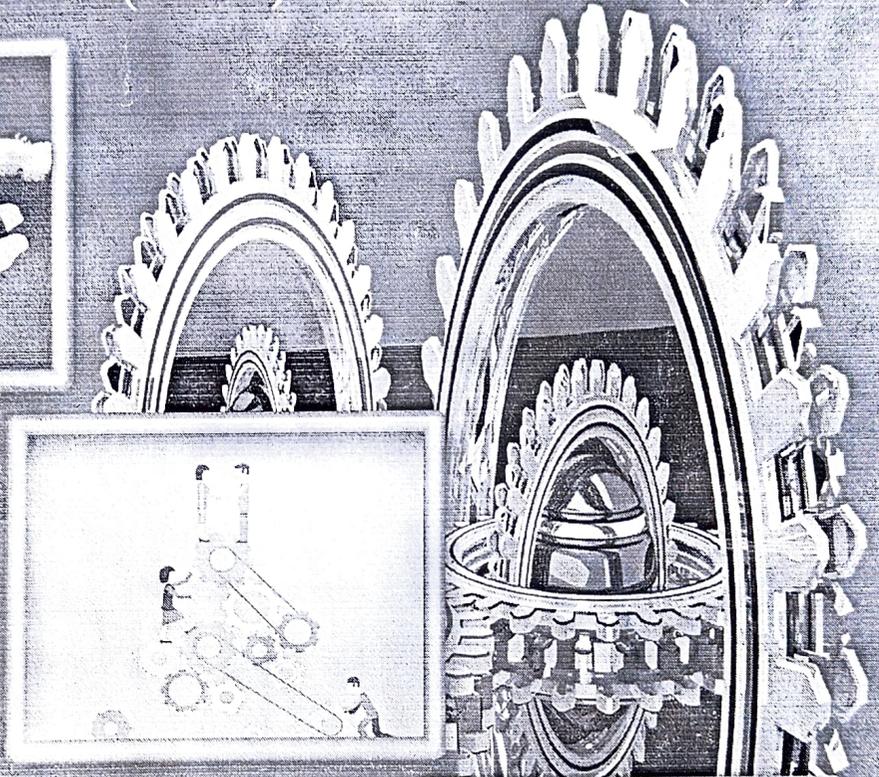
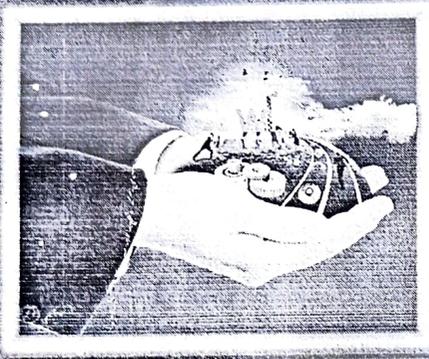


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Kharkar Ali, Thane West, Thane, Maharashtra-400601, India.

## *Role of Top Social Entrepreneurs of India – A Case Study*

**Dr. Dhanashree Pramod Sawant**

Associate professor,  
Department of Economics,  
Sheth N.K.T.T. College of Com & Sheth J.T.T. College of Arts,  
Thane, India.

**Abstract:** *With the sudden outbreak of COVID-19 we all have realised that one should be very much ready for any mishap anytime at the regional, national, and international levels. Many industries are closed-down, services sector is very much affected by this pandemic situation.*

*Almost all economies were affected to a greater extent because of the COVID-19. This has led them to think on the remedies for the issues. Initial efforts concentrated on the medical and sanitary requirements and control of the disease. The present study aims to review the social services rendered pre COVID-19 phase, so that new ideas and policy changes would be undertaken to prevent and control the related issues.*

*The study reviews eminent social entrepreneurs in India and few global level social entrepreneurs. For this various articles and E-resources are browsed and studied. It is found out that the social entrepreneurs have done great job during crisis of pandemic. Therefore, it is suggested, in near future to the policy makers to make a separate provision for the development of social entrepreneurship. It can be concluded that the economies would achieve two things, one is an improvement in the entrepreneurship and second is the solution to unpredictable issues would be possible.*

**Keywords:** *Pandemic, COVID-19, and Social entrepreneurs.*

### I. INTRODUCTION

With the sudden outbreak of COVID-19 we all have realised that one should be very much ready for any mishap anytime at the regional, national, and international levels. Many industries are closed-down, services sector is very much affected by this pandemic situation.

Almost all economies are affected due to the fast spreading of the disease. This has made the economies to think on the remedies for the issue. Initial efforts were concentrated on the medical and sanitary requirements and control of the disease.

Spreading of the disease has affected all sectors, particularly tourism and manufacturing sector. Many people have lost their jobs. Millions of people have died which made the economy worse ever. To find out the solution was not an easy task, but still many countries have taken all-round steps to control the disease.

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**A STUDY EXAMINING CHANGING LIFESTYLE AND LEARNING PROCESS OF YOUNG GENERATION IN THANE CITY DUE TO COVID 19 PANDEMIC**

**Ms. Geetanjali B. Chiplunkar**

*Assistant Professor,*

*Dept. of Economics, Sheth NKTT College, Thane (W)*

**Abstract:**

*In the year 2020, entire world is suffering from COVID 19 pandemic. World has a history of some of the major pandemics that have occurred over the time. COVID- 19 was first reported in Wuhan, China, and subsequently spread worldwide. Currently, people all over the world have been affected by corona virus disease 2019 (COVID-19), which is the fifth pandemic after the 1918 flu pandemic. India reported the first confirmed case of the corona virus infection on 30 January 2020 in the state of Kerala. As a preventive and safety measure against the COVID 19 Pandemic, honorable Prime Minister Narendra Modiji has announced nationwide lockdown on 24<sup>th</sup> March 2020 for 21 days in our country which was extended up to May 2020. This lockdown affects different population segments of the country like industrial workers, farmers, businessman, home servants, doctors, students etc. Young generation especially students are experiencing this situation may be for the first time in their life which affects their lifestyle, learning process, behavior etc. This COVID 19 pandemic affects the young generation positively as well as negatively.*

*So this paper tries to study influence of COVID -19 Pandemic on young generation in Thane city examining their lifestyle, study pattern and upgrading technical knowledge during this lockdown period.*

**Key words:** *COVID 19 Pandemic, lock down, young generation, lifestyle, learning process etc.*

**Introduction:**

The entire world was already suffering from economic slowdown from the year 2019 which is again badly affected by COVID 19 Pandemic in the year 2020. Before this situation also the world was suffered from pandemics like Great Plague of London 1665, Cholera Pandemic 1817-1923, Russian Flu 1889-1890, Asian Flu 1957-1958, Swine Flu 2009-10, SARS and MERS etc. which reduced human capital on a larger scale. The corona virus transmitted in many countries in the world from China from that USA is the major sufferer of this corona virus infection. The corona virus was officially named severe acute respiratory syndrome corona virus 2 (SARS-CoV-2) by the International Committee on Taxonomy of Viruses based on phylogenetic analysis. This is communicable virus which rapidly transmits from one person to another. As a safety and preventive measures government of many countries declared lockdown and curfew. In India the first patient of COVID 19 was found in January 2020. By mid-March, Corona patients were rapidly growing in India. Considering the seriousness of this situation, honorable Prime Minister Narendra Modi announced 1<sup>st</sup> Lock down in India on 24<sup>th</sup> March 2020. Even after the first lockdown, the situation was getting out of control. However, government announced another phase of lockdown till 31<sup>st</sup> May 2020.

This lockdown affected various sectors of our economy which is going to affect again our economic growth and development. Due to COVID 19 pandemic and increasing lockdown phases people were suffering from different



problems. Like the other segments of population, the young generation also influenced by this situation. Due to COVID 19 pandemic the state governments across the country temporarily started shutting down schools and colleges. As per the present situation, there is an uncertainty when schools and colleges will reopen. So, in this challenging period number of changes was observed among young generation. This research paper tried to study changes in lifestyle and changes in learning process of these students.

**Objectives of the Study:**

1. To study lifestyle of students in lockdown period during COVID 19 pandemic.
2. To review influence of lockdown period on students learning process.
3. To examine influence of technology on students learning process in this lockdown period.

**Research Methodology:**

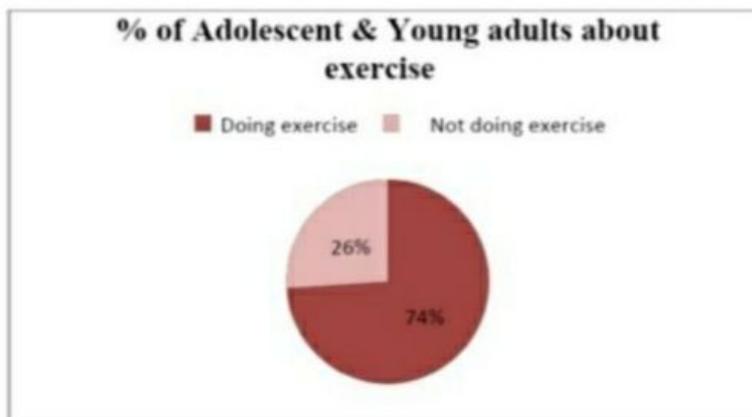
This paper is based on Primary as well as secondary data. Primary information was collected randomly from 200 students staying in Thane City of Maharashtra through online questionnaire. For better analysis, age group between 15 to 25 were selected for the survey. Secondary data collected from sources like various reports of the government, newspapers, articles, different websites etc.

**Brief information about young generation:**

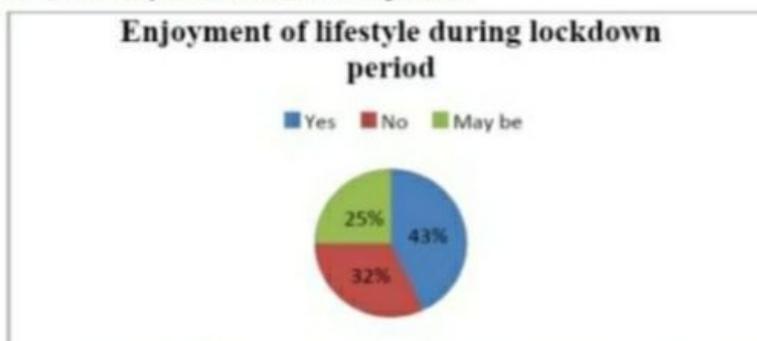
Younger generations are considered as the backbone of every country's future. With the changing times, many changes were observed in this generation as well. Comparing this generation with the previous generation, it can be seen that the attitude of this generation towards way of life has changed radically. Adapting to technology, learning and assimilating new things is instantaneous for this generation. Giving quick response to anything is also a feature of this generation. This is probably the first time this kind of pandemic and lockdown situation has happened to this young generation. Number of changes has been observed among young adults during this lockdown period. Their learning method, wake up and sleeping time, helping in domestic work, developing hobbies, spending more time with family than friends, watching various motivational videos, learning new study material, participating in many online events etc. were examined in this lockdown period.

**Findings of the study:**

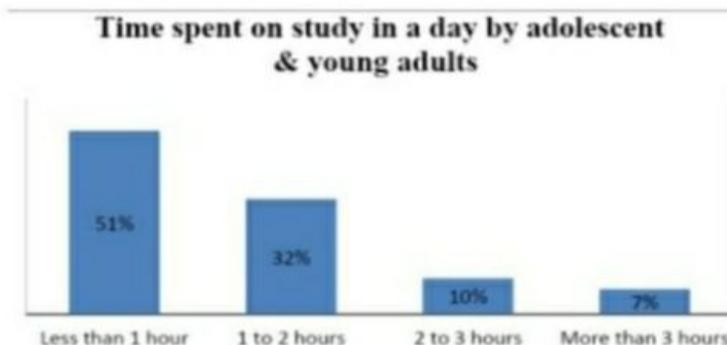
1. Related with their lifestyle, it is observed that there has been drastic change in their wake up and sleeping time. As compared to normal times they prefer to sleep more for 2 to 3 hours.
2. Apart from the study, young generation spend their time in helping their parents in domestic work, playing indoor games, developing their hobbies, social work, conservation of the environment etc. which created positive energy into them.
3. Many young adults became health conscious during this lockdown period by doing yoga, meditation, stretching exercise etc. which help them to maintain good health during this pandemic period. According to data collected through survey 74% of sample doing exercise. Maximum samples preferred 30 minutes to 1 hour duration for the exercise.



- It is observed that in this lockdown period young adult experiencing changes in their eating habits, changes in their behavior and thinking. They understand the value of their life and they observed changes in their attitude towards the society.
- Even if they have learned many new things during this lockdown period, majority of samples i.e., 43% said that they did not enjoyed their lifestyle in this lockdown period.

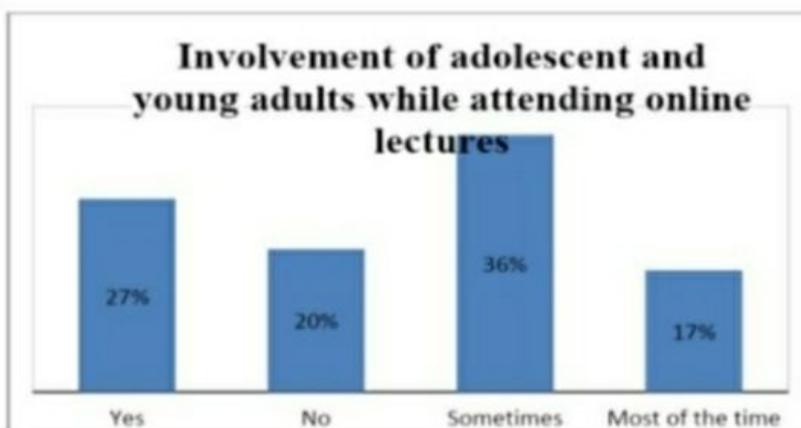


- It is examined that majority of adolescent and young adults were not able to concentrate on their studies during this lockdown period. Most of them i.e., 51% were doing a study which is less than 1 hour. It is shown in following diagram.



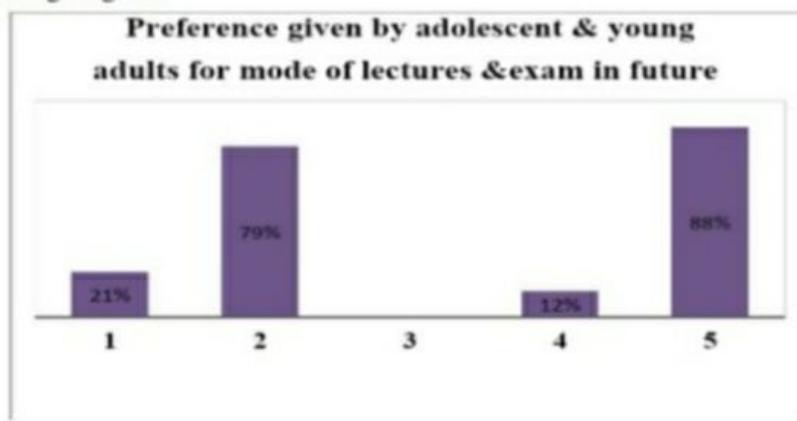


7. It is also observed that in this pandemic period the learning method of young adults have been changed. Majority from them i.e., 87% of students took the help of technology for their study. From the various online platforms maximum from them are using online apps like Zoom, Google Meet etc. So, it is responded by them is that this lockdown period increased their technical knowledge.
8. Apart from their syllabus they spent time on watching motivational videos, Spiritual videos and videos related with social issues. They had participated in many webinars, online competitions; many of them have completed various short term online course etc.
9. However, it is observed that though adolescent and young adults used technology to attend various lectures, they are not able to concentrate always on that. They can be able to attend the online lecture which is less than 1 hour or maximum of 1 to 2 hours. It is also observed that the concentration capacity of boys was less than girl students.



10. It is examined that this lockdown period has increased use of technology by young adults. However, it is adversely affecting their health also. After attending online lectures these students were suffered from headache, irritation of eyes, effect on hearing capacity, spinal problem etc. Especially girl students were major sufferer.
11. Though it is the era of technology most of the students preferred offline method that is classroom teaching for lectures and traditional method for examinations in their future.

It is shown in following diagram.





**Suggestions:**

1. It has been suggested that while conducting online lectures for young adults, educational or any other institute must limit the duration of lecture. More the duration, lesser the concentration of students. So there has been a maximum limit on hours of lectures.
2. It is suggested that students have to take care of their health while attending online lectures and educational institutes or other institutes also consider students health while designing online lectures.
3. It is suggested to students that to come back to their earlier wake up and sleeping times because irregular times can affect their health.
4. It is suggested to students that be familiar and adapt online mode because now in this situation of pandemic it is very difficult to engage regular offline lectures. May be in future number of educational institutes can adopt online pattern more.

**Conclusion:**

It can be concluded that in any situation young generation of our country never stop learning. In this COVID 19 pandemic period, the lifestyle of many adolescent and young adults has changed but they preferred their earlier lifestyle more. Many of them exercise regularly in this period which has positive impact on their mind and body. They adopted new technology; learn many new things but this technology has negative impact also on their health. Sometimes due to more duration of online lectures, they are not able to concentrate properly. So, it suggested to educational institutes and public policy makers to frame a proper policy for online lectures. The length of online lectures should not be out of students' capacity and the lectures must be interesting by using more e-content. However, it is concluded that this pandemic period has positive as well as some negative influence on young generation of our country.

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has attended/presented a paper on the topic

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## 10. Resilient India: Effects of Covid -19 on Indian Economy and Formation of New India

**Miss. Saumya Rai**

Research Scholar, Assistant Professor in Department of Commerce, NKTT College of Commerce and JKTT College of Arts, Thane. (West)

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Research Guide, I/C Principal, Mahatma Night Degree College of Arts and Commerce, Chembur, Mumbai.

### Abstract

The COVID-19 epidemic has paralyzed social and economic life. In this study, the emphasis is on impact assessment in the sectors concerned, such as aviation, tourism, and retail. International and internal mobility is limited and the income generated by travel and tourism, which contributes 9.2% of GDP, will have a strong impact on the GDP growth rate. Air receipts will drop by \$ 1.56 billion and foreign portfolio investors (REITs) withdrew large sums from India, approximately \$ 571.4 million. While lower oil prices will reduce the current account deficit, reverse capital flows will increase it. The rupee depreciates continuously. The crisis saw a terrible mass exodus of a fluctuating population of migrants on foot, amidst the national bloc. Their worries primarily were loss of job, daily ration, and absence of a social security net. India must rethink its development paradigm and make it more inclusive. COVID 19 also predicted opportunities in India. There is an opportunity to participate in global, multinational supply chains losing faith in China. For "Make in India", some reforms are needed, including labor reforms.

**Keywords** - COVID 19, economic impact, GDP growth rate, sectoral impact, V-shaped recovery.

### Introduction

The shock is playing out in almost a similar manner in all countries of the world but in the case of India however the problem might be more acute and longer-lasting owing to the state the economy was in, in the pre-Covid-19 period. By the time the first Covid-19 case was reported in India, the economy had deteriorated significantly after years of feeble performance.



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Kharkar Ali, Thane West, Thane, Maharashtra-400601, India.

## *Digital India: Moving From Cash to Cashless Economy*

Saurnya Rai  
India.

**Abstract:** In today's world, due to hi-tech advancements and innovations, a very significant level of change is possible in the means of making and receiving payments. Digitalization has transferred and improved the lives of people in many ways and enhanced society to achieve its goal more transparently in economic transactions. The digital India program, an initiative of honourable Prime Minister Mr. Narendra Modi, is an attempt to connect the government and society which in turn helps the government and improve the lives of the whole society. The initiation will emerge new development in every sector by creating new opportunities by helping them to participate and build a more transparent and responsive system.

**Keyword:** Cashless, Digitalisation, Digital-India, Indian Government.

### I. INTRODUCTION

2016 is the year which will be always linked to demonetisation for the withdrawal high amount denomination Rs.500 and Rs.1000 of India's currency in circulation on November 8. Government is making every possible effort to make digitalisation possible through web portals or electronic transactions which would ensure transparency and smoothness. The Reserve Bank of India has reported an unprecedented rise in currency held by public. It has grown a whopping 57% — from Rs. 17.5 trillion on Nov 4, 2016 to Rs 28 trillion on Oct 8, 2021. The cash to GDP ratio in India is now at 14.5 %, the highest since independence. "Cashless Economy" refers to the physical stream of national exchange being replaced with the digital platforms such as online transactions, the introduction of plastic cards, Internet banking, etc. With this change, the currency is not restricted from use, whether it means to slow down the usage of cash currency by utilizing the appropriate procedure. The role of digital transactions becomes more prominent; hence it provides an alternative solution to the population for different perspectives.

With programmes like digital India, government of India to help and encourage the country to adopt digitalisation in every form. These initiatives which like Digital India which expected to root out the dependency on lengthy bureaucratic processes, weed out corruption and help cut down time in taking public services to the citizens of the country. Digitalisation of economy helps the government to reach out the touched and most venerable people of our country. Our decent Prime minister imagines changing our country and making data accessible for all the residents. His vision is to enable the resident with access to advanced and quick administration, learning and data. This will not be achievable without making our digital system more strong and up to date. Advanced India is the following enormous thing that India is seeing. It goes for significantly contracting the lives of residents with the change venturing to every part of the ways of both provincial and urban India. Various



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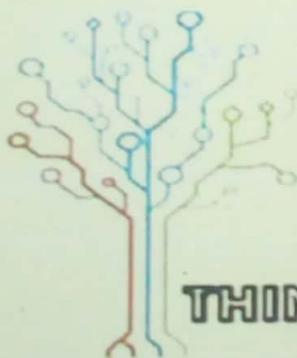
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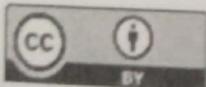
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## *The Role of IT in Agricultural Sector in India*

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Thane, India.

**Abstract:** Agriculture is considered as main backbone of Indian economy. As Information Technology is playing a pioneer role in every field, that's why the main purpose of this paper is to introduce the modern technology adoption its importance, usage and role in improvement of farmers in India. In the last century, the basic agriculture technology like machines has changed a life of various stakeholders of agricultural field like farmers, merchants, consumers etc. Though the modern technology, farmers and harvesters has started using various IT Technologies. It is observed and experienced that approximate 90 percentage of farmers are cultivating vegetables, Grains, Fruits, and Various Cereals etc. and brought it to the market for selling purpose. Unfortunately the real scenario is merchants are act as intermediate between farmers and consumers, it is observed merchants are earning more revenue than farmers. However, the modern technology is changing the way that humans operate the machines, GPS locators, use of IOT, as computer monitoring systems and self-steer programs allow the most advanced tractors and implements to be more precise and less wasteful in the use of fuel, fertilizer or seed. In future, there may be mass production of driverless tractors and other agriculture machinery which use electronic sensors and GPS maps. This paper has more focus to come up with the various solutions and use IT applications to change life of farmers, to gain more supernormal profit, to construct direct link between farmers and consumers for trading.

**Keyword:** Agribusiness, Information Technology, IOT, GPS, etc.

### I. INTRODUCTION

The challenges before Indian Agriculture are immense. This sector needs to grow at a faster rate than in the past to allow for higher per capita income and consumption. It is an accepted fact that the sound agricultural development is essential for the overall economic progress. About two thirds of workforce directly or indirectly dependent on agriculture. This sector generates about 28 percent of its GDP and over 15 percent of exports. Rising consumer prosperity and the search by farmers for higher incomes will simultaneously drive crop diversification. Export opportunities for agricultural products are also expected to continue to grow, provided India could meet the stability, quality and presentation standards demanded by foreign trade and consumers and maintain its comparative advantage as a relatively low cost producer. Given its range of agro-ecological setting and producers, Indian Agriculture is faced with a great diversity of needs, opportunities and prospects. The well-endowed irrigated areas which account for 37 percent of the country's cultivated land currently contribute about 55 percent of agricultural production, whereas, rainfed agriculture which covers 63 percent accounts for only 45 percent of agricultural production. In

these less favorable areas, yields are not only low but also highly unstable and technology transfer gaps are much wider as compared to those in irrigated areas.

If it is to respond successfully to these challenges, greater attention will have to be paid to information-based technologies. Strengthened means of dissemination will be needed to transmit this information to farmers. Both technology generation and transfer will have to focus more strongly than ever before on the themes of optimization in the management of their available resources by producers, sustainability, coping with diversity by adapting technology more specifically to agro-ecological or social circumstances and raising the economic efficiency of agriculture. To make information transfer more effective, greater use will need to be made of modern information technology and communication among researchers, extensionists and farmers. Public extension system requires a paradigm shift from top-down, blanket dissemination of technological packages, towards providing producers with the knowledge and understanding with which they solve their own location - specific problems. Continuous two-way interaction among the farmers and agricultural scientists is the most critical component of Agricultural Extension.

## II. AGRO TECHNOLOGY AND INDIAN ECONOMY

At present, the issues have been addressed by the Extension Systems of State Departments of Agriculture, State Agricultural Universities (SAUs), KVKs, NGOs, Private Extension Services through various extension approaches in transfer of technology. A limitation in Transfer of Technology (TOT) model continues to remain a challenge for the public and private extension systems. With the availability of telephone and Internet, web applications, it is now possible to bridge this gap to quite a large extent by using an appropriate mix of technologies.

The Department of Agriculture and Cooperation, Ministry of Agriculture, Government of India has launched Kisan Call Centres with a view to leverage the extensive telecom infrastructure in the country to deliver extension services to the farming community. The purpose of these Call Centers is mainly to respond to issues raised by farmers instantly in the local language, on continuous basis.

## III. BENEFITS/PROS OF FARMING APPLICATION OF FARMER

- The modern technology has proved to be the boon to the farmers. The increased numbers of humans require more productivity from the farm and agriculture business. To feed the total number we need more production in the upcoming years. The farming app would help the farmers to grow the product to balance the ratio.
- The farmers are skeptical to adopt new technology at first, as farming is an old trade. They prefer to follow the old fashion ways, the easier methods. But in this era of technology, no one could ignore the influences and advantages of technology. With the advancement of technology, they could grow more crops or maintain farm animals more accurately. They don't need to run between the territories the farming app would do that for them with the GPS tracking facility.
- With the farming app, the farmers could instantly contact the farming experts if they needed it. They could talk via chats or use the video calling facility through the app. They could get immediate solutions to their problems. That way they could be able to resolve their issues faster and would keep the productivity unaffected.
- Farm animals get diseases sometimes. But there are several times that the farmers notice the diseased animal sometimes later. If the disease is contagious then other animals would also get affected by it. The affected animals should be moved as fast as possible. With the farming app, you could keep track of your farm animals. So, if any of them get any disease then you could identify it sooner and take majors to prevent it from spreading.

- The farming app would inform in advance if the weather is going to be a cloudy one or a radiant one. Because of the weather forecast, they could determine their line of work for the day. They also could take important preventive methods to save their products from the climate.
- In your farming app, you could show your products to your viewers. That way they would have a clear idea of the goods you are offering. Your potential customers could take their decision easily.
- With this feature, you could get every information about any incident that is happening in your farm. If there would occur anything in the farm you would get pop-up notifications on your registered device at once.
- The farming app would also help you to maintain the schedule of farming. Because of the app, there would be less chance of missing or being late for a task on your farm.
- There is direct link between farmers and consumers.
- Farmers are in position to sell their products from their farms itself.
- Farmers can utilize saved amount of transportation as a capital to cultivate their crops.

#### IV. THE NEGATIVE EFFECTS OF FARMING ON VARIOUS STOCKHOLDERS OF AGRICULTURE

- Use of excessive machineries in agricultural sector leads to unemployment of rural population.
- As Marginal Productivity is Zero in agricultural sectors many peoples are migrating from rural area to urban areas and it leads to urbanization.
- As there is no need of transportation various loaders and unloaders have no work for their hands.
- As the role of merchants/traders has reduced, Government receives less or no taxes from merchants/traders.
- The excessive use of chemicals by the help of machines reduces the fertility of the land.
- Lack of practical knowledge the farmers can't handle the machines properly.
- While the cost of maintenance is very high.
- Overuse of machines may lead to environmental damage.
- It is efficient but has many side effects and drawbacks.
- Furthermore, Driverless agriculture machine is a liability to access the technology.
- Improve the scouting programmes.
- The robotic machine could not change their culture, we have to set their programme manually.
- Most of the farmers are illiterates so they are unable to use the modern machines.

#### V. RESULT AND DISCUSSION

As we have discussed the role of IT in Agricultural sector we have come up with following outcomes-

- Due to advancement in technology standard of living of farmers has been improved.
- As many works done through technology, Children's from rural area has started taking education.

- Technology becomes responsible factor increase in productivity and therefor export of agricultural products is possible through ECGC (Export credit Guarantee Corporation of India).
- Farmers can devote full focus on agricultural activities.
- The traditional market is out of fashion and it replaces modern that is E-Commerce.
- The agricultural products which was kept on the street for commerce is now placed it in the malls.
- IT applications is the reason for increase in annual income of farmers.
- Various co-operative societies are started approaching directly to farmers for place orders in bulk.
- Online auctions are done for farmers products through IT applications.
- Using IOT (Internet of Things), farmers can operate their water pump sets from any place in the world.

## VI. CONCLUSION

- Due to Initiatives taken by Indian Government and State Governments in the field of agricultural sector, it has observed that it is very helpful and fruitful for creating conducive environment for farmers in India.
- Farmers have become more techno savvy to use various IT applications for their agricultural activities.
- Due intervention of Information technology in agricultural sector middle mans are partially wiped out.
- It is observed that there is a substantial growth in the quantity as well as quality of agricultural product.
- As farmers are able to sell their products from their farm only, hence they do not require to bear transportation cost.
- Apart from all these things it is also important to pay attention that farmers are able to jump to allied activities such as animal husbandry, fish farm etc.
- Last but not lest we can think Information Technology act as a backbone for Agricultural sector.

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**Dr. Pallavi Shah  
Convener**

**Dr. Himanshi Mansukhani  
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**Dr. Dilip Patil  
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## *Review and Analysis of Real Estate sector with Reference to RERA Bill*

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**Abstract:** *In India, real estate is the second major sector after agriculture and is scheduled to rise with great proportion in the coming future. The intention of this study is to focus on Movement in the real estate market as well as highlight the initiative of RERA Bill. This paper majorly studies the development tendency of the real estate sector. The real estate industry was functioning in a more hazardous way where the developer was not able to stick to their commitment of quality and delivery of the project. Due to this the customer used to face many problems. Due to such behavior of the developer it leads to a trust gap observed between the stakeholders. As many other industries are dependent on the real estate industry, it was of utmost necessity to resolve the issue. For this, the Government of India came up with a RERA bill which put some restrictions and supervision on all the stakeholders of the industry. This study is done to analyze the act and suggest some of the changes that can be implemented in order to make the system more business effectively and efficient.. This study is anticipated to present various tribulations and challenges those buyers, developer, Promoter and stakeholders of the realty sector are facing today.*

**Keyword:** *RERA Act, REIT, NRI Investment, Developers, Investors; Realty Market.*

### I. INTRODUCTION

The real estate sector in India implicit superior importance with the liberalization of the economy, as the resulting augment in business opportunities and labor immigration led to mounting demand for commercial and housing space. There was no mechanism to check the credibility of the developer and have to rely on the market image of the developer. There was no specific redressal mechanism for the sector for delay in delivering and other related project. In other ways RERA was also needed from the side of developer as it can keep the check on inventory and will filter out the non-capable developer in the sector so that there remain companies which see larger stake in the business and indulge more professionalism.

A regulation like RERA was needed in order to revive confidence in our country's real estate sector. It is one of the leading revenue generators in our country and it is needed some transparent government authority to keep a check on developers. RERA will provide a common ground for both buyers and developers and will reduce the risks which were faced by the people before. RERA is of extreme significance as it will be applicable to most of the Real estate companies.

This act mandates a number of things like registration of projects and real estate agents which have become mandatory now. A buyer will have all the rights to know each and every detail about a real estate project and will also have the right to get all the necessary documents related to the project. RERA establishes a state authority which will govern and control both residential and commercial real estate transactions. RERA will ensure timely delivery of the project which is a big sigh of relief to home buyers or allottees. RERA will guarantee more precision between the developers as well as buyers thereby ensuring transparency in the deal.

One of the greater challenge was a trust gap between the developer and the buyer. Real estate sector as and when seen the recession, one of the major factors had been trust. Buyers were always in the fear that the developer will not give possession on time or he will not provide the required documents or he will not give the said quality of property. There was a fear that developers would fly-by-night. India's real estate sector has been one of the world's largest markets.

## II. OBJECTIVES

- To study the progressions in real estate market
- To understand RERA Bill and Key Features
- To understand Impact of RERA Act on NRI and REIT in real estate sector
- To study the diverse impacts of real estate regulatory bill

## III. RESEARCH METHODOLOGY

The Data used for this paper is derived research. Secondary data from assorted sources like RERA website, Reports, websites of government, conglomerates, trade unions, newspapers, realty magazines etc. have been referred.

## IV. LITERATURE REVIEW

To curb all these RERA act 2016 was introduced in parliament. However, the prices are not stabilized even after the implementation of the RERA act. Our study is done to recognize the loopholes that still the developers are using to use the law in favor of them. Our study is done to know what can be done to make this law more effective in terms of both developer and buyers. And can this act be implemented on a wider base and more transparency.

As per Indian Express (Dec 26th, 2012) Dr. Reena Vasishta – additional secretary to the Govt. of India (26th March 2016) in her studies shed titled that this was indeed to make a call in favor of customers, buyers, promoters and agents. The reform of the act implemented due to the economic crisis, fraudulent activities happened in the Indian real estate sector this step was taken and implemented in favor of customers to stop unnecessary incidents. It has been facing a lot of problems since 2012. This could lead to decrease demand for property further. This reduced demand is causing a slowdown in recovery of investment for builders. The RERA act is initiated by the central as well as state government to spread awareness and bring transparency to maintain the real estate field safe and secure.

Drake Mac Donald (2011) in his studies titled, In India construction industry is emerging rapidly. In India faulty construction is a major problem recognized through different segments. People construct buildings due to the hefty greed. Builders use cheap product and quick ways to build while providing lesser wages to the workers.

## V. MOMENT OF INDIAN REAL ESTATE SECTOR

The Real Estate Sector plays a catalytic role in fulfilling the demand for housing and infrastructure in the country. While it has expanded over the years, it has been highly unregulated coupled with lack of standardization and adequate measures for

protection of consumers interest. The major problems faced by the consumers was the unavailability of complete and authentic information in respect of the property they were dealing into, lack of accountability on the part of developers and builders and absence of effective regulation. The irregularities affecting the sector were delay in project completion, diversion of funds collected from buyers; renegeing on contractual commitments by both the developers and the buyers; and constraints in financing and investment opportunities available to the sector, thereby affecting its long-term growth. Thus, the need for regulation of the real-estate market was never more than it was now: to ensure transparency and fix accountability.

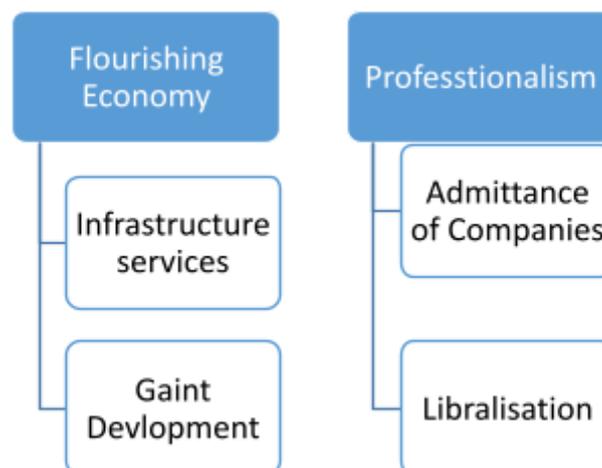
RERA was necessary to streamline the developer and to boost up the sentiment of the buyer so that the real estate sector can revive and can be capable of facing the tough times in the economy. RERA is implemented in order to look after the issues like quality of construction, price, delays etc. RERA will forced the developer to do the business in a disciplined manner and deliver the project on time with the said qualities. If this ACT is implemented successfully than it can bring revolution the real estate sector and this sector can be the driver for Indian economy

Real estate is a quality class that stipulates expert skills. The intricacy adjoining this sector is increasing in the Indian context. Compared to the full-grown real estate markets in the urbanized nations, buyers in India must have a higher level of conscientiousness before inflowing into property contracts (Christopher Crowe et al, 2011). India has its own distinctive and vital complexities and business is not an exemption to it. Real estate is an essential component in the configuration and development of all businesses and gradually growing into an immense business itself. As such the performance of the realty sector depends mainly on the performance of the market and the commerce in particular.

## VI. REAL ESTATE ADVANCEMENT AND BOOM ERA

The Initiated act of Foreign Direct Investment (FDI) was allowed, the realty market is at a great peak and there were many fluctuations in the sector before and after FDI initiative. Below are the key reasons for the boom and downfall of Indian real estate sector.

According to JLL India, the Indian economy grew at 7.3% during the financial year (FY) 2014-15, which is higher than the predicted GDP rate of 6.8%, and is scheduled to make a growth rate in the range of 7-7.5% in the next financial year i.e. 2015-16. If this propulsion continues, supported by a promotive business environment and government policies, the country will balance to achieve a two digit growth rate in the upcoming years.



- Flourishing economy; improved GDP (Gross Domestic Product) up to 7.8% per annum.
- India's materialization as a striking off shore place and accessibility of team of wellcapable engineers and managers.

- Development of giant confined units of key companies including TCS, ICICI, Google, HDFC, KPMG, EY and American Express.
- Enhancement in the demand for eminent residential housing and property as an investment option.
- Admittance of proficient companies outfitted with capability in real estate development.
- Professionalism in Real estate sector
- Liberalization of legal verdicts and processes by the leading bodies, promoting investments in real estate.
- Advances in infrastructure services.

## VII. RUINATION OF INDIAN REAL ESTATE SECTOR

The three policies that were introduced together were Demonetization, GST and RERA which had multiple effects on the Indian economy at that time and now from past two years the Covid Pandemic hits Real estate sector very badly in many ways to major cities specifically in case of Small Developers, Promoters and Authorized Dealers as well. Demonetization hit the middle class and the lower class the most. After six months of demonetization, RERA was put into effect which again affected the real estate market detrimentally. Implementation of RERA with the aim of regulating the real estate market turned out to be an impediment to its growth since its inception. RERA directly affected the small-scale developers and contractors badly in the metropolitan areas due to the lack of employment opportunities for the laborers as a lot of proposed development of real-estate projects were either closed or adjourned until they were registered with the RERA. The shift of liability and increased accountability of the builders in terms of delivery of the properties and other regulatory policies.

Affirmed below are the causes that have led to real estate downfall in India:

- Loan interests on houses are exceptionally high.
- Timely possessions of projects are not given by a large number of developers.
- Agreement and approval processes after completing several obstacles prove to be awfully lengthy.
- A largely throttled supply line and of scheduled lack of appropriate organizational funding are some of the chief looming factors.
- Record deflation of Indian rupee against dollar and political impasses.
- Due to extreme competition in prime cities, quality of construction is also getting poor.
- Housing demand is increasing day by day due to extensive migration of people from rural to urban areas (Urban Sprawl) and supply is restricted.
- Illegal practices by several real estate players regarding promotion of projects.
- Absence of national real estate policy or regulatory bill.

## VIII. REAL ESTATE (REGULATION AND DEVELOPMENT) BILL 2016

The Bill, which was initiated in the Union Cabinet in August, 2013, got granted by the Parliament in June 2016.

### Real Estate Bill

A bill to set up the real estate regulatory authority for ruling and endorsement of the real estate sector and to make sure sale of houses, apartment or building in a competent and apparent manner and to defend the interest of consumers in the real

estate sector and establish the jurisdiction to hear petitions from the verdicts, directions or commands of the authority and for issues connected therewith or subsidiary thereto.

### **Highlights of Real Estate Bill**

The bill offers a consistent regulatory atmosphere, to protect buyer interests, help quick arbitration of disputes and ensure methodical growth of the real estate sector. It aspires at reinstating buoyancy of the common public in the real estate sector by instituting lucidity and liability in real estate and housing businesses.

#### **Comprehensive key features:**

- **Pertinence of the bill**

The planned original bill was valid for residential real estate. It is now anticipated to enclose both residential and commercial real estate.

- **Formation of real estate dictatorial authority**

The bill provides for the founding of one or more real estate regulatory authority in each state for supervision of real estate operations. It also recommends employing one or more arbitrating officers to settle quarrels and oblige reimbursement and interest.

- **Listing of real estate projects and mediators**

Developers have to compulsorily register all projects with the concerned real estate regulatory authority of the state. Real estate mediators who plan to sell any plot, apartment house or building also have to get themselves listed with the authority.

- **Mandatory public revelation of all project information**

The bill intends obligatory public revelation norms for all recorded projects such as details of advertisers, project, outline plan, plan of progress works, property status, status of legal approvals and disclosure of performed concords, names and official addresses of real estatemediators, freelancers, contractors, designers, structural engineer, consultants etc.

- **Responsibility of promoter**

The bill brings out the jobs of developers including confession of all appropriate information of project, devotion to official plans and project designs, responsibilities regarding reality of the classified ad for sale or catalog, refinement of structural faults and repayment of capital in cases of evasion.

- **Obligatory security deposit of 70 per cent**

Constructors will now have to put down at least 70% of the sale progresses, counting land cost, in a separate bond account to meet building cost. As per the former proposal, it was 50 per cent or less of sale progresses. This is intended at avoiding developers from averting money raised from allottees.

- **Obedience to declared plans**

Under this bill, developers are debarred from changing plans, structural blueprints and condition of the plot, dwelling or building without the approval of two-third allottees after revelation. However, small additions or variations are permissible on architectural and engineering basis.

- **Roles of real estate mediators**

The bill makes it compulsory for real estate mediators to sell assets registered with the governing real estate authority. They are also requisite to maintain account books, evidences and certificates and are banned from getting implicated in any iniquitous trade practices.

- **Rights and jobs of allotters**

The bill brings out the right of the allotter to attain phase-wise time agenda of project and claim ownership as per promoter assertion. Allotter is also permitted to compensation with interest and reimbursement for default by the promoter. On their part, allotters must make imbursements and perform responsibilities as per contract.

- **Role of real estate dictatorial authority**

According to the bill, the authority must act as the central agency to organize attempts concerning development of the real estate sector and give essential guidance to the suitable government to make certain the development and encouragement of a transparent, competent and spirited real estate sector.

- **Fast track quarrel resolution system**

The bill also sets up a fast-track quarrel settlement mechanism through arbitration and institution of a specialized real estate matter court. The courts will now have to pass judgment of cases in 60 days as against 90 days planned before and regulatory authorities to arrange complaints within 60 days only.

- **Penalizing measures in case of disobedience**

The punitive stipulations under the planned law comprise a fee of 10% of project cost for non- registration and imbursement of additional 10% of project cost or three-year custody or both if still not obeyed with. For incorrect revelation of information or for not obeying with the confessions and requirements, payment of 5% of venture cost will be requisite. The bill provides dictatorial authorities the control to abandon project registration in case of constant breaches and settle on further strategy regarding conclusion of such projects.

## IX. CHALLENGES

- With many ventures in the higher stages of construction, or at the stage of possession, more lucidity is needed on the relevancy of the vital phrases of the bill on current projects.
- Apparent procedures are necessary on whether projects newly approved, but not officially commenced, would be directed by the bill or not.
- The fiscal penalty for any breach of the stipulations of the law is 5 to 10% of the projected project cost/construction cost. Thus, clearness on the explanation of the project cost/construction cost could help shun uncertainty at a later stage.
- There is still a call for an apparent definition of the term 'structural faults' to avoid any vagueness or delusion in the future.
- Structural defect is the responsibility of the developer, developer has to ensure that there are no such defects before the handling of project, and even after handling the project any such defects occur than he has to rectify it. Structural defects and workmanship are two different things, but in the act, it is mention under same section. The start date for both the thing is same, whereas the start date for structural defects should be on the date of completion certificate,

whereas the start date for workmanship should be the date of the possession and should be only for one year, unlike the structural defects which the developer has to maintain for five years.

- RERA specifically draws attention about the rights and duties of the developer but does not mention much about the rights and duties of the real estate agent who is an equally important link in this industry. Clauses must include defining roles and duties of the real estate project very clearly.
- As RERA is a central law, it requires the cooperation of the states. Every state and UT needs to establish their own real estate regulatory authority and have to frame the rules. So, every state has fabricated the rules according to their convenience and therefore the act to much extent is diluted. Due to change in the system by the states many developer and agents have to wait for the registration number.
- This is the current status of the projects registered under RERA and the states or UT which are yet to notified RERA or yet to launch the website. After the act became the law in 2016, all the states and UT were asked to notified the law in their assembly within six months and establish a regulatory body by May 2017. However, many states have failed to meet both the deadlines.
- Real estate industry is a very capital-intensive industry, RERA ask the developer to block 70% of the money into escrow account and can only be withdrawn in accordance with work done. This rule restricts the developer from expanding his business as he will not have as many funds as he may require to expand the business.
- After the implementation of RERA the number of launches of real estate project in the country has decreased, because of clearance that are the developer need to get and also their money is block in escrow account, they thus does not have enough liquidity to purchase new land for new projects and have to wait until their ongoing projects get the clearance certificate and they can withdraw the money from escrow account, this has hamper the real estate sector in many ways.
- The price which were expected to become stable or go down, after the implementation of RERA has actually gone up, because now the developer has to sell the property at carpet area and so they have increased the per square f price of the property. Also, the broker and real estate agent have to register under RERA and have to pay respective fees, their brokerage fees have also gone up.
- The developer has to take care of all the structural defects for 5 years, so developer will also try to cover that cost from the cost of the property and so the price of the property has gone up.
- Due to higher penalties on missing the deadline of completing the project, developer tends to write a completion date much longer than the actual in order to be safe. This also give time to developer to perform the construction activity slowly when they do not have enough money to continue with the projects. Buyers may get misguided due to the completion date given by the developer.

#### **X. RECOMMENDATION AND SUGGESTIONS**

- Provision for punishment should be intact in all states, according to central RERA imprisonment upto 3 years or fine to the amount of total estimated cost of the project or both is applicable to developer, buyer, and real estate agent, whosoever does not comply to rules and regulation. But except kerala all other states and UT have added a clause to compound the offence to avoid imprisonment.
- Currently the law states that 10% advance is taken when signing a sale agreement, but no further clarification is made

on payment of the rest 90% of the payment. Gujarat and Maharashtra have linked all the payment instalments with the stages of construction. Similar model should follow in central RERA law and all the states should be notified to link the payment schedules with the stages of construction.

- The percentage of the amount that should be deposit in escrow account should be reduce to 40% - 60%, this will give more cash to developer on hand to invest in different project and the growth of the market will not be sluggish. If the demand exceeds the supply than the rates of the real estate property will increase and may go out of the reach of the middle class people. And also, states should not allow to dilute this clause.
- Structural defects should be clearly defined in the central law. Some states have diluted the clause by removing the DEFECT LIABILITY word from the clause, and hence make developers less vulnerable to the trouble from the members after they hand over the project.
- According to RERA Act that any change to the plan, design or anything should be done after getting the permission of the 2/3rd allottees. But this same law does not specify the time by which the allottees should collectively come to a conclusion on allowing the developer to do any alteration. This may lead to the delay in the construction of the project. Any such delay which is out of control of the developer should be noted at correspondence time and should be extended for the completion of the project.
- The RERA Bill should act as a support to the real estate industry, the biggest issue in this industry is always about Liquidity, RERA should provide incentive to REIT and pension funds to invest in the real estate projects. By this way industry will always be available with the cash and thus developers will be encouraged to expand their business. All the legal complications or barriers should be abolished through this act.
- Set up the IT network to monitor all the projects register under RERA and for quick redressal of the complaints. as far as possible.
- Land title insurance should be available to the developers, the primary issue in this sector is land dispute. By providing land title insurance the developers can be assured about the ownership of the land which plays a vital role in documentation procedure.

## XI. CONCLUSION

The following are the conclusions of this study:

- The year 2021 was slated to be a year of recovery, and the confidence was seconded by the vaccination drive rolled out by the Union Government. However, the recent upsurge in various pockets of India (especially Maharashtra) has compelled the investor community to remain in a cautious mode.
- The availability of credit for the real estate sector has emerged as one of the key factors hampering the expansion. The already uncertain environs fueled by the recent resurgence of the pandemic have compelled the financial institutions to avoid risky investments. This could add to the woes of the already cash-strapped real estate sector.
- The problem is that the real estate sector in India has a massive information irregularity, the companies have all the information and there is no means to confirm if the information they are displaying out is correct. For example, the existing price inclination in any certain locality (Prashant Das et al, 2013).
- The real estate sector has been among the sectors nastiest hit by the universal economic recession, which together with high interest rates in the countenance of continual inflation and holdups in securing obligatory government approvals,

has kept suspicious home purchasers absent for the last couple of years (G.S. Popli et al,2013).

- The immense disparity between the decelerate cycles of then and now is that, nowadays, its buyer's feelings issue. Developers have more admittance to diverse sources of assets now but consumers just don't desire to buy.
- After real state bill 2016, the small sets of optimistic developments gradually flowing into the economy have also started creating curiosity amongst customers. Some giant developer have recently observed an improving status in terms of demand of real estate in some selected cities.
- Now, the Indian real estate conglomerates are counseled to focus on customer contentment. The sector is now more controlled by a developer, putting purchaser anticipations at the offstage and carrying on business at his own engaging willpower.
- The government of India is also loyal to the real estate sector. The central ministry granted the 100 smart cities project in India; the government has also elevated foreign direct investment (FDI) frontiers to 100% for large integrated townships and other real estate projects together with special economic zones (SEZs).
- It was necessary that some type of discipline is injected in real estate sector so that they can help government in fulfilling the dream of giving house to every Indian. Even from the developer point of view this act was necessary so that they do complete projects timely and does not face any judicial difficulties and also become more agile before launching the projects.
- There is a benefit to the buyer as this new act has become the trust bridge between buyer and developer. But there are some issues which need to be addressed and also the scope of this act should be modified as it can become more business friendly to the sector. There are some challenges which are faced by various stakeholder due to implementation of this act. Buyers should be made aware about their rights; this can bring more transparency to the transaction. RERA add a greater accountability to the developer as they have to deliver project on time and with the said quality and size of the unit. Some changes to this act can make this act a transformation tool of real estate sector.

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Kharkar Ali, Thane West, Thane, Maharashtra-400601, India.

*Workforce diversity and Management: A study on relationship between diversity management practices and acceptance of gender diversity among employees in IT industry; Pune.*

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**Abstract:** *As the Information Technology (IT) industry needs talent around the world, it has embraced diversity and has successfully benefited from diversity in the workforce. In FY 2017–2018, the IT and ITES sector employs 34 percent of women according to the Ministry of Electronics & Information Technology. The study was conducted to assess the acceptance of gender diversity among employees and to determine how the impact of diversity management systems and processes has been perceived by various IT companies, and to assess the impact of existing barriers in the IT industry. The study therefore answers the question 'Has the diversity of the workplace contributed to the success of the organization. Because diversity includes different personalities and personality traits. To gather the necessary data for this study, the researcher made extensive use of current materials containing Human Resource Management courses. High-quality and quantitative research methods have been used to collect and analyze company data. To answer the research question and to obtain useful and valuable information for each company by looking at the responses of 100 employees. Research is limited to the necessary tools for managing workplace diversity, the advantages and disadvantages of managing different employees. The advanced tool was found to be reliable by finding Cronbach's alpha values for the fixed variables in the questionnaire.*

**Keyword:** *gender diversity, diversity management programs and practices, obstacles, IT industry.*

## I. INTRODUCTION

Staff diversity is a complex issue that needs to be addressed in an organization. In the years to come, organizations that understand how to effectively manage diversity in the workplace will have a different advantage when it comes to hiring and hiring talent. For an organization that seeks to develop a diverse and inclusive workplace, it is important to understand what diversity of the workplace means. Workplace diversity refers to the variety of differences between individuals in an organization. Diversity in the workplace includes race, gender, ethnicity, age, religion, sexual orientation, citizenship, military service and mental and physical health, as well as other distinct differences between individuals. One of the key pillars of any diversity and project engagement for women. Gender diversity (e.g. increasing the representation of women in industrial workers) is now a strategic topic in the houses of both Indian international firms.



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Kharkar Ali, Thane West, Thane, Maharashtra-400601, India.

## *Indian Outlook on the #MeToo moment*

*With reference to Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013*

**Dr. Pallavi Shah**  
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*Abstract: Many careers have being ruined because the women used the sympathy card and filed a complaint against the superiors. Half the times the cases are based on some cooked stories, half-baked theories and outright lies. There has to be impartial and independent investigation in the matter. There has to be checks and balances against such arbitrary complaints and baseless accusations. Also, the law should not be draconian; biased or tilted towards assumption of guilt. The accused must not be treated as convict right from the beginning. Due process of evidentiary hearing should be followed. We have to make a safer environment for women; but not at the cost of disturbing the emotional stability of any superiors. It could be derived easily that rampant growth of social media was the incubation ground for the #MeToo exponential growth. The perfect ice - breaker for the introverts or timid victims to expose the culprits who were inflicting controlling power over subordinates. It created a platform, an infrastructure to post their complaints; create an awareness and prevent further occurrence of violence to any other person. It makes the society aware of the nature of the person they dwell with and unmask the naked face of the perpetrator. This paper will try to attract a rational bird's eye view to the concept of the POSH Act.*

### I. INTRODUCTION

Earlier it was said that the women who accused her superiors of sexual harassment charges was risking her career and jeopardizing any chances of survival in the organization. As per report in the New York Times; 83% of the women who come forward for the #MeToo moment should be given the benefit of doubt; as roughly more than 200 prominent men have lost their jobs & the suitable replacement in the view of the management were women. Hence, MeToo was a institutional restructuring and replacing moment. Company find it difficult to place person on the helm – as both genders have equal at – risk factors involved. Men could be the next sexual predators while women could be the victims or might resign in middle due to family & biological reasons. Even the Big Four companies are not immune from the discrimination. They spend almost Crores of rupees each year to waive off any legal trouble arising out of discrimination or harassment. The initial misconducts and lateral cleanup cause a lot of emotional setback to employees along all the ranks.

## II. OBJECTIVES

1. To emphasize on the lacunae in the present POSH Act.
2. To facilitate SHA (Sexual Harassment Awareness) amongst stakeholders.
3. To examine the provisions of the Internal Complaint Committee (ICC)

## III. OVERVIEW

Many organizations paid hefty price to either remove the predators from the organization or to buy the silence of the victims. The company can face legal troubles from any of the two components: the victim who is blaming the management for the discriminatory treatment & also from the alleged predator who is not satisfied with the way the company has asked him to prove his innocence. Since any allegation by women are draconian law, where the man has to prove his innocence – the undue advantage to the women if abused would cause a defamation of the innocent manager. Hence the Internal Complaint Committee has to strategize the complaints it wishes to ponder & those it wishes to reject. Either of the case which are being rejected without cause can lead to appeal to the court of law; where again the organization is under the scissor of under reach of justice as under their statutory provisions. It is never seen that the predator pays from his own pocket – it is always the company who suffers. Victims also never get the moral support which they deserve; mere financial compensation is not sufficient to make up for the mental trauma.

It is stated that many MNC who paid amount to the predators despite of the offence being proven, and later on rehiring the same person under some pseudo – designation. Sometimes they provide him initial capital to start own venture or acquire him as under consultant. Even blue collar jobs are not immune – McDonald's employees claim that they are victims of unwanted grouping. 45% of the females interviewed & 20% of the male employees were manhandled sometimes in their duties as waiters / servers. The institutional balance against such act was training the frontline employees to tackle any such advances; establish hotlines to register such instances; bouncers to ensure no one manhandles the employees etc.

Transparency and Accountability are the two major components in any sexual harassment retraction strategy that could be instrumental in maintaining the dignity of the organization after such slipup or goofs. Almost as many as 50 senior level partners have lost their careers due to the #MeToo. It not only threatens to tarnish the image, goodwill and social reputation of the organization; it also causes a troubled social paradigm change in the structure and functioning. Many institute have set a 'Sexual Misconduct Risk Management Committee' to evaluate the performance of female employees from an independent standing and compare it with the manager's performance appraisal. In case of any major discrepancy amongst both the reviews could be prima facie evidence of discrimination.

Caught the attention of the media and the courts to take it on themselves to deliver justice to those who were shadowed by fear till now. The Suo Moto appeal of the courts the open the floodgates of the victims who started coming forward. The momentum of the #MeToo was so powerful the world social media was taken off-guard by the daily rising Tweets. The age old technique of the corporates which was to keep silent or pay of the victims to buy their silence was changed overnight. The corporates started to take the allegations more seriously. The Internal Complaint Committee as established by the Vishakha Guidelines was suddenly in demand once again. With regular meetings and panel deliberations, the committee started to put forth recommendations and verdicts against the accused. The moment was instrumental in seeking apology from the Director of National Institute of Health to a member of STEM (Science, Technology & Mathematics) Department. The story however heartbreaking and touching only centers to the physical pain endured by the woman but not the opportunity and career loss,

financial hardship and systematic system failures which the nation had to face as a consequence of the action of the guilty Boss; tell you another story.

#### IV. HISTORY

It was seen that a certain President of the United States of America never used to share a meal alone with any lady with a fear of some accusations that might emerge later. He never gave a chance to awkward situation being created by cause. The only women he would be alone with was his wife. He never shared a meal, car ride or the presidential plane with another women alone. Separate arrangements would be made for such female to travel or work with him. Such was the precautionary measures taken by the President; most powerful man on the planet.

The bravery of the victims coming forward with their stories, was to be seen in the 2020 twitter enragement which allowed the floodgates to pour open and the victims to come forward. There happened to be two distinct trials - Media Trial v. Judicial Trial. The media trial believed in presumption of guilt, without any due cause or notice. Opportunity of the accused to present his defense was absent. No Validation of the allegations caused the instant unconstitutional form of vigilante justice to make the court aware of the rising hence the courts have started to make Suo moto application of mind and taking the Cognizance of the cases via social media platform. This has led to a swift deliberations and delivery of justice – *justice delayed is justice denied*.

#### V. SUGGESTIONS

It could be derived easily that rampant growth of social media was the incubation ground for the #MeToo exponential growth. The perfect ice - breaker for the introverts or timid victims to expose the culprits who were inflicting controlling power over subordinates. It created a platform, an infrastructure to post their complaints; create an awareness and prevent further occurrence of violence to any other person. It makes the society aware of the nature of the person they dwell with and unmask the naked face of the perpetrator.

The act was also instrumental in creating an open mind related to the sexual offences faced by women in professional domain. It took 30 odd years to finally accept the fact that women are indeed being harassed not only mentally, but also sexually in place of work.

#### VI. CONCLUSION

The topic of MeToo is a bipolar topic which can fill light to the long ongoing harassment of women at place of work; the depression which is being faced by the working class women due to bad boss; discrimination which is being faced on their fate due to social stereotypes and finally creation of a safe working environment for the women. All these can be attributed to the MeToo moment.

The court has started to take the cognizance of such Tweets, Open Letters or confessions of the victims on any random social media platform. The barriers to get a formal notice or complaint are removed and women can express her troubles in any manner she feels like to without being victimized. But the other side has to be seen too...

Many careers have being ruined because the women used the sympathy card and filed a complaint against the superiors. Half the times the cases are based on some cooked stories, half-baked theories and outright lies. There has to be impartial and independent investigation in the matter. There has to be checks and balances against such arbitrary complaints and baseless accusations. Also, the law should not be draconian; biased or titled towards assumption of guilt. The accused must not be treated as convict right from the beginning. Due process of evidentiary hearing should be followed. We have to make a safer environment for women; but not at the cost of disturbing the emotional stability of any superiors. Hence as per Martin Luther

King Jr. 'injustice anywhere is a threat to justice everywhere' be it the victim or the accused the injustice should not be proclaimed by the honorable judiciary.

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**Abstract:** *As the Information Technology (IT) industry needs talent around the world, it has embraced diversity and has successfully benefited from diversity in the workforce. In FY 2017–2018, the IT and ITES sector employs 34 percent of women according to the Ministry of Electronics & Information Technology. The study was conducted to assess the acceptance of gender diversity among employees and to determine how the impact of diversity management systems and processes has been perceived by various IT companies, and to assess the impact of existing barriers in the IT industry. The study therefore answers the question 'Has the diversity of the workplace contributed to the success of the organization. Because diversity includes different personalities and personality traits. To gather the necessary data for this study, the researcher made extensive use of current materials containing Human Resource Management courses. High-quality and quantitative research methods have been used to collect and analyze company data. To answer the research question and to obtain useful and valuable information for each company by looking at the responses of 100 employees. Research is limited to the necessary tools for managing workplace diversity, the advantages and disadvantages of managing different employees. The advanced tool was found to be reliable by finding Cronbach's alpha values for the fixed variables in the questionnaire.*

**Keyword:** *gender diversity, diversity management programs and practices, obstacles, IT industry.*

## I. INTRODUCTION

Staff diversity is a complex issue that needs to be addressed in an organization. In the years to come, organizations that understand how to effectively manage diversity in the workplace will have a different advantage when it comes to hiring and hiring talent. For an organization that seeks to develop a diverse and inclusive workplace, it is important to understand what diversity of the workplace means. Workplace diversity refers to the variety of differences between individuals in an organization. Diversity in the workplace includes race, gender, ethnicity, age, religion, sexual orientation, citizenship, military service and mental and physical health, as well as other distinct differences between individuals. One of the key pillars of any diversity and project engagement for women. Gender diversity (e.g. increasing the representation of women in industrial workers) is now a strategic topic in the houses of both Indian international firms.

The gender diversity study examined 60 companies from India's business environment environment, including Global Capability Centers (GCCs), technology service providers, startups, and companies in India, to understand the current state of diversity, with the aim of key queues for development. diversity. It also analyzed statistics on gender diversity and organizational policies and various policies that provide a holistic view of women in companies. Women accounted for 21 percent of total IT workforce in 2001 (NASSCOM 2001), up from 30 percent in 2012 (NASSCOM 2013, quoted in Gupta 2015); 28% according to Sudha 2012). Currently, in FY 2017–2018, the IT and ITES sector employs 34% of women according to the Department of Electricity and Information Technology.<sup>6</sup> This is more than the 20.5 percent rate for women's participation in the formal economy in 2011. In order to better understand the profile of women in India's IT-BPM industry, NASSCOM has partnered with Open University (UK) to come out with a "Women and IT Scorecard - India" that brings together, a complete set of evidence and understand the differences in standards co-operation between women and men in IT-BPM staff in India. It also measures this within the international context.

## II. NEED AND SIGNIFICANCE OF THE STUDY

The information technology industry is playing an important role in putting India on the global map. The need of the talent mix forcing the employers of IT companies to attract and to retain diverse workforce. Gender diversity refers to the awareness of employees towards understanding, valuing and accepting gender differences and similarities present at workplace. This explains the employee awareness of the importance of diversity and their attitudes towards gender diversity. For the purpose of study, accepting the similarities and differences with respect to male and female employees in IT Industry, located in Pune region have been considered.

## III. LITERATURE REVIEW

This study seeks to assess the impact of labor diversity on productivity. Over the years, many researchers have studied the various aspects of the diversity of the workforce in various organizations and in various other places not only at the Indian level but also at the international level. Various findings from previous studies have been of great help to the researcher in preparing the various materials to be used in the study.

(Joyendu Bhadurya. E. Joy Mightyb, Hario Damarb, 1 June 1999). In this paper the researcher points out that there are various political, social and economic factors that contribute to increasing employee diversity so the author has suggested some ways to increase efficiency such as making people from different backgrounds work in the same systems to facilitate understanding and communication between them. The expert also presented one model that assumes that the population is divided into 'families' where individuals in the family are 'similar' in terms of the diversity situation used but are very different from other people in other families. This enables researchers to solve their problem as a network flow problem.

(Jeffery Sanchez-Burks; He also highlighted that understanding and managing these differences requires understanding the nature of employee diversity and how it affects communication and communication methods.

(Asmita Jha, 2009) In this paper the author suspects that the most important asset of any organization is the diverse staff because different employees are good at solving problems as they provide unique and creative ideas and provide competitive advantage to the organization. In addition the author focuses on making employees happy with a clear understanding of each person's expectations and needs.

(Marie-Élène Roberge, Rolf van Dick, 2010). In this paper the authors argue that on the one hand the diversity among employees has positive effects such as creativity, problem solving, innovation but on the other hand diversity may result in certain negative factors such as growing conflicts, reduced team performance and reduced team cohesion. In addition, the

authors presented a multidisciplinary model of improving team performance by considering individual approaches- (i.e., empathy and self-disclosure), and group level (i.e., communication, team involvement and team trust) that form the basis of the process of learning individual identity in the group.

#### IV. OBJECTIVES OF THE STUDY

The objective of the study is to find out relationship between diversity management practices and acceptance of gender diversity among employees. The study attentions on several diversity programs and practices, which are commonly adopted in IT industry and examines the influence of these initiatives on the acceptance of gender diversity in industry.

#### V. HYPOTHESIS

**H0:** There is no significant relationship between the gender diversity management programs and practices and acceptance of gender diversity.

#### VI. DATA COLLECTION

Primary data are collected by conducting interviews with the employees in the selected companies by using structured interview schedule. Collect data from IT companies situated at different locations of Pune. Sample size for the study is 200.

The secondary data are collected from the secondary sources, these sources which record an event or happening that was never actually witnessed by the researcher. In other words, secondary sources are steps away from the real fact, replete with interpretations. The secondary data are available from the Records on historical rather chronological developments of the organization or event, Orally transmitted materials, Printed material like books, periodicals, papers and literature, Audio-visual records, As in confirmation with the above, the first part of Secondary data has been gathered by the researcher from the- Reference books, Journals, Relative Thesis, Computer (Internet) etc., Reports, Magazines, newspaper, and reference books.

#### Data Analysis Technique and Presentation:

For the study, data collected were duly edited, classified and analyzed using Bivariate (Pearson) Correlations statistical techniques. The data were presented through simple classification and graphical representation. The data were analyzed and hypothesized were tested at 1% level of significance. The description of statistical techniques with formulae is given below:

1. **Percentage Analysis:** Percentage analysis is used to find out the percentage value of all the entire different questions used in finding comparison between two or more series of data.

$$\text{Percentage analysis} = (\text{Number of Respondents} \div \text{Total No. of Respondents}) \times 100$$

2. **Standard Deviation:**

$$\sigma = \sqrt{E[(X - \mu)^2]} = \sqrt{E[X^2] - (E[X])^2}.$$

3. **Bar Charts:** A bar chart or bar graph is a chart with rectangular bars with lengths proportional to the values that they represent. The bars can be plotted vertically or horizontally. Bar charts are used for marking clear data which has discrete values.
4. **Pearson's Correlation Coefficient (r)** — The Square root of  $r^2$ . It is a measure of association between two interval-ratio variables.

$$r_{x,y} = \frac{\text{Cov}(x,y)}{\sigma_x \cdot \sigma_y}$$

Here, cov (x, y) means "covariance of x and y" i.e. how x and y vary together, and  $\sigma_x$  and  $\sigma_y$  are standard deviations of x and y respectively. Formulas for obtaining these are as bellow,

$$\text{Cov}(x,y) = \frac{1}{n} \sum (x - \bar{x})(y - \bar{y})$$

$$\sigma_x = \sqrt{\frac{1}{n} \sum (x - \bar{x})^2}$$

$$\sigma_y = \sqrt{\frac{1}{n} \sum (y - \bar{y})^2}$$

Putting these in the original formula and simplifying, we will have,

$$r = \frac{\sum (x - \bar{x})(y - \bar{y})}{\sqrt{\sum (x - \bar{x})^2 \sum (y - \bar{y})^2}}$$

## VII. GENERAL SAMPLE PROFILE

The general information of the sample that has been taken for the present study is described in detail. Frequency distributions and percentage of the sample profile is explained through descriptive statistics.

### Descriptive statistics: Frequency distribution

Frequency distributions were obtained for all the personal data of the sample profile variables.

#### Experience of the respondents:

**Table 1.1:** Experience of employees in company

Experience of employee	Frequency	Percent	Valid Percent	C.F. (%)
1-7yrs	120	60	60	60
8-14yrs	40	20	20	80
15-22yrs	25	12.5	12.5	92.5
23yrs and above	15	7.5	7.5	100.0
Total	200	100.0	100.0	

Age:

**Table 1.2:** Age group of employees

Age of employees	Frequency	Percent	Valid Percent	C.F. (%)
Below 25	20	10	10	10
25-35	83	41.5	41.5	51.5
35-45	64	32	32	83.5
45 yrs and above	33	16.5	16.5	100.0
Total	200	100.0	100.0	

Gender:

**Table 1.3:** Gender of employees

Gender of Employee	Frequency	Percent	Valid Percent	C.F. (%)
Male	112	56	56	56
Female	88	44	44	100.0
Total	200	100.0	100.0	

**Marital Status:****Table 1.4:** Marital status of employees

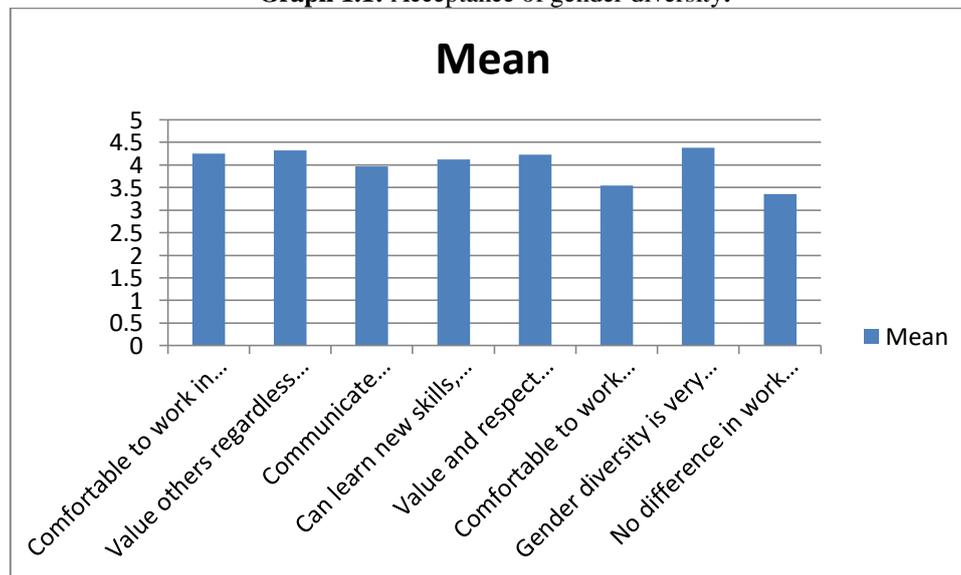
	Frequency	Percent	Valid Percent	C.F. (%)
Single	45	22.5	22.5	22.5
Married	145	72.5	72.5	95
Others (divorced, widow, widower etc.)	10	5	5	100.0
Total	200	100.0	100.0	

**Descriptive statistics for acceptance of gender diversity**

The dependent variable acceptance of gender diversity has been explained by 8 items. Mean and standard deviation for each item has been listed in table 1.6, and represented through the graph 1.1. This table explains the response of sample respondents with respect to each item, which indicate the acceptance of gender diversity.

**Table 1.5:** Descriptive statistics for variable acceptance of gender diversity

Items	N	Mean	Standard Deviation
Comfortable to work in a group where there are both male and females	200	4.25	0.68
Value others regardless of their gender, dress and mannerisms	200	4.32	0.59
Communicate effectively regardless of gender differences	200	3.97	0.99
Can learn new skills, values by working with the people of other gender	200	4.12	0.50
Value and respect fundamental differences with respect to gender	200	4.23	0.66
Comfortable to work with boss regardless of gender consideration	200	3.54	1.20
Gender diversity is very important to organization	200	3.35	1.17
No difference in work performance in workplace by both gender	200	4.18	0.52
Valid N (listwise)	200		

**Graph 1.1:** Acceptance of gender diversity.**Interpretation:**

The Table 1.5 and graph 1.1 explain the responses of employees towards the acceptance of gender diversity in organization. Result states that respondents are very much comfortable to work in a group where there are both male and females, their opinion towards valuing the others irrespective of their gender, they value fundamental differences regardless of differences in gender and no difference in work performance in work place by both gender.. But their reply in being

comfortable to work under boss regardless of gender (mean=3.97), they communicate effectively regardless of gender differences and Gender diversity is very important to organization is not positive.

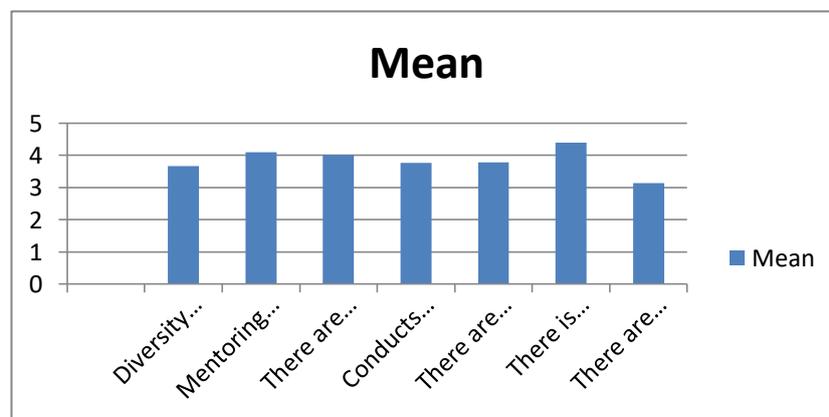
### Descriptive statistics for gender diversity management programs and practices

The mean and standard deviation represent the overall response of sample respondents towards how highly gender diversity management programs and practices are adopted in IT companies.

**Table 1.6:** Descriptive statistics for gender diversity management programs and practices

Items	N	Mean	Standard. Deviation
Diversity training sessions are conducted to enhance awareness about gender equality and to remove gender bias issues	200	3.55	0.65
Mentoring coaching and counseling sessions are there for career development and in taking responsibility to female employees	200	4.20	0.78
There are options for flexible working hours (e.g. work from home, part time work, flexible timings)	200	4.01	1.10
Conducts diversity workshops and seminars	200	3.77	0.70
There are policies about smooth transition before, during and after parental leave at the time of childbirth and childcare	200	3.80	0.74
There is protection against mobbing and sexual harassment	200	4.50	0.58
There are policies which favor gender quota in hiring, promoting, retaining and development	200	3.14	0.83

**Graph 1.2:** Gender diversity management programs and practice



The table 1.6 and graph 1.2 indicate the response of respondents about how strongly gender diversity management programs and practices have been introduced in organizations. It has been found that employees highly agree that the practice of mentoring and coaching and counseling (mean = 4.10), option for flexible working hours (mean = 4.01) and policies for protection against mobbing and sexual harassment (mean = 4.4) have been very well introduced by companies to manage gender diversity. Respondents agree that there is enough funding and commitment by top leaders towards gender diversity programs and practices (mean = 4.2). Respondents almost agree that there is practice of conducting diversity workshops and seminars (mean = 3.77) and there is policy for parental leave at the time of childbirth and childcare (mean = 3.78). But, respondents are almost neutral about certain practices like gender quota in hiring, promoting, retaining and development (mean = 3.14), and protection against gender discrimination (mean = 3.24).

**Table 1.7: Correlation coefficients for variables:  
Correlations**

		Acceptance of gender diversity	Gender diversity management programs and practices
Acceptance of gender diversity	Pearson Correlation	1	0.726**
	Sig. (2-tailed)		0.000
	N	200	200
Gender diversity management programs and practices	Pearson Correlation	0.726**	1
	Sig. (2-tailed)	0.000	
	N	200	200

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Discussion:** The Pearson correlation matrix obtained for the two variables is shown in output table 1.7. From the results, we realize that the acceptance to gender diversity is positively and significantly correlated to gender diversity management programs and practices. This indicates that higher diversity programs will result with higher acceptance.

### VIII. CONCLUSION

As total of 15 variables regarding acceptance of diversity and diversity management practices, it is concerned with attracting the widest possible range of employees, treating all members of the workforce as an asset, and making best use of their potential in order to maximize the volume of the organization and, simultaneously, the more acceptance of diversity among the employees. The analysis to find out the relationship between diversity management practices and acceptance showed that there is significant relationship between the two and diversity management efforts have positive impact on acceptance of diversity.

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OPPORTUNITIES & CHALLENGES**” organized by Department of Commerce in  
association with IQAC of Sheth NKTT College, Thane, Maharashtra, on Saturday, 4<sup>th</sup>  
December, 2021.

The title of the paper was .....  
Workforce diversity and Management: A study on relationship between diversity management practices  
and acceptance of gender diversity among employees in IT industry; Pune

**Dr. Pallavi Shah  
Convener**

**Dr. Himanshi Mansukhani  
IQAC Coordinator**

**Dr. Dilip Patil  
Principal**



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A STUDY ON WOMEN EMPOWERMENT THROUGH SOCIAL MEDIA MARKETING

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Kharkar Ali, Thane West, Thane, Maharashtra-400601, India.

## *A Study on Women Empowerment through Social Media Marketing*

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**Abstract:** *Pandemic has posed a challenge to sustainable living of individuals. Unemployment and financial crunch has forced people to innovate. Viewing this as an opportunity to be self-employed, women have moved to social media to commence their journey towards being financially independent. The research aims at studying the role of social media in self-employment during pandemic and how women have adopted it as a tool to promote their business. The findings observed after surveying of 107 respondents was that women have found social media helpful in promoting their start-up through better communication with intermediaries and customer and have secured customer satisfaction and loyalty. Social media has been crucial in expanding the target market as well.*

**Keywords:** *social media marketing, women empowerment, self-employment, customer satisfaction.*

### I. INTRODUCTION

With the growing usage of internet, smart phones and social media application like Facebook, Telegram, Instagram, etc. small entrepreneurs are now trying to connect to the market virtually, rather than having a physical infrastructure in place. This has led to invention of a new market opportunity for the small women entrepreneurs in the form of social media marketing. Social media marketing refers to the term where products and services can be marketed by a seller through social media platforms. Process involves sharing the details of the products and services through the social media platforms through activities like posting images, videos, description of the products and services virtually. Social media statistical tools further help entrepreneurs to get in depth information about performance of their business with the help of information like views and reactions received for the post, number of times post being shared, number of likes and dislikes and people engagement tools. The recent time has witnessed a rise in the usage of social media marketing specifically by the women entrepreneurs as it offers a lot of flexibility, almost Rs.0 investment and easy availability of smart phones and internet connection.

### II. RESEARCH QUESTION

How social media marketing has assisted women entrepreneurs in empowering themselves?

### III. RESEARCH OBJECTIVES

- To understand how social media has eased the process of reaching the target customers.
- To understand how social media has helped in expanding the customer base of the women entrepreneurs.
- To understand the helpfulness of social media statistical tools in tracking and enhancing the performance of the business.
- To understand how social media has assisted the women entrepreneurs in promotion of their business.
- To understand how social media has assisted in creating customer loyalty.

### IV. REVIEW OF LITERATURE

**Madhu Kumari in her research “Social media and women empowerment,”** has discussed how social media has proven useful in empowering women and encouraged the women entrepreneurs all over India. The qualitative research undertaken by the author has shown how digital literacy has empowered them in making them independent entrepreneurs and focused on how social media has given a platform to discuss issues and challenges faced by women in the path of their entrepreneurship.

**Abu Bashar in his study “Effectiveness of Social media as a marketing tool,”** has carried out an empirical research to understand the effectiveness of social media as a marketing tool and has analyzed the extent to which social media has changed the buying patterns of the consumers. He has also suggested various strategies for aspiring entrepreneurs for maximizing the effectiveness of social media marketing.

### V. SIGNIFICANCE OF THE STUDY

The research is undertaken with an aim to understand how social media platforms have assisted women in being financially independent through self-employment during the pandemic. The findings of the study will further assist sections of society to exploit social media marketing as a tool to promote and expand the business.

### VI. SCOPE OF THE STUDY

The study is conducted by collecting data from Mumbai and Thane.

### VII. LIMITATION OF THE STUDY

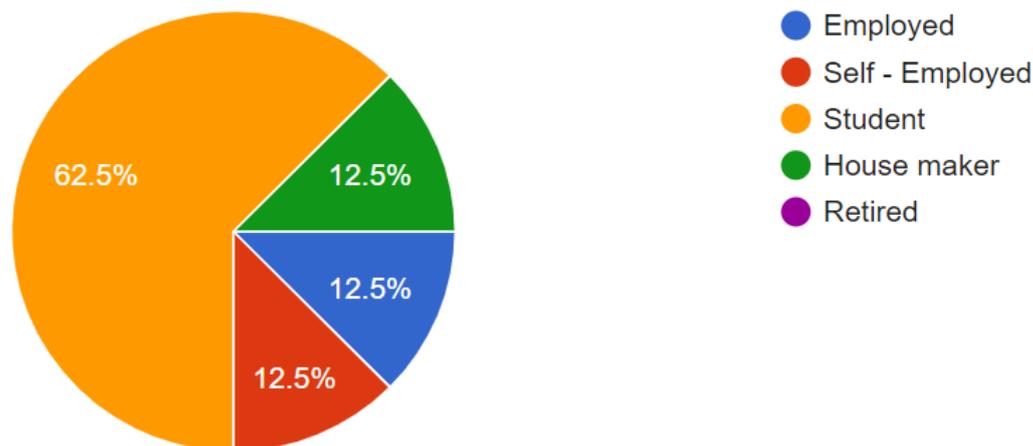
As the research is undertaken only in Mumbai and Thane the findings of the study may not be applicable elsewhere.

### VIII. RESEARCH METHODOLOGY

Primary data was collected by surveying women who have started their business over various social media platforms and use the same actively to promote their business. The questionnaire was prepared to conduct the survey focused on collecting demographic details of the women entrepreneurs, details of business model and perception towards the role of social media in developing and promoting their start-up. In total, 136 women were surveyed out of which 107 responses were found complete and suitable for further analysis.

## IX. FREQUENCY ANALYSIS

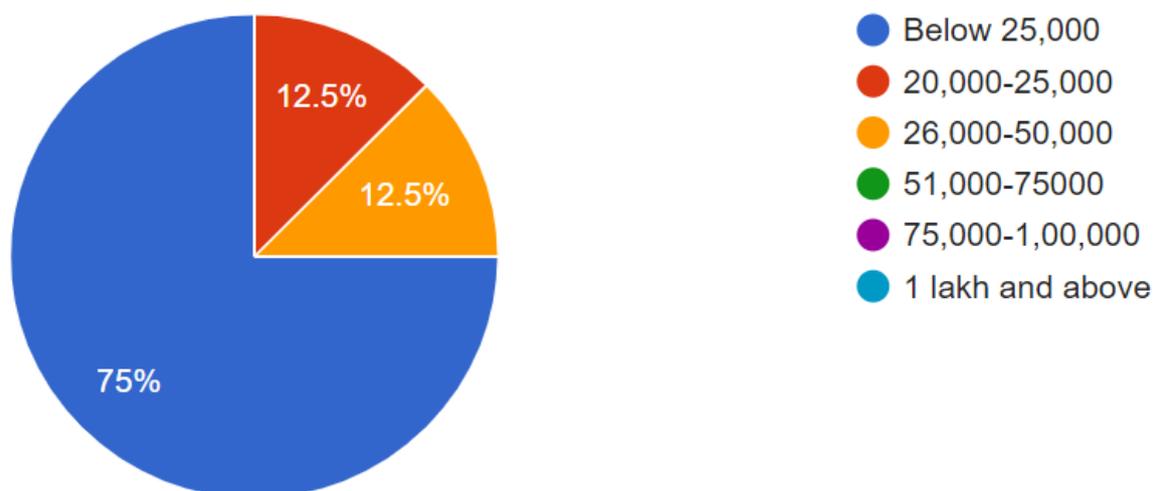
## Occupation



## Findings and interpretation

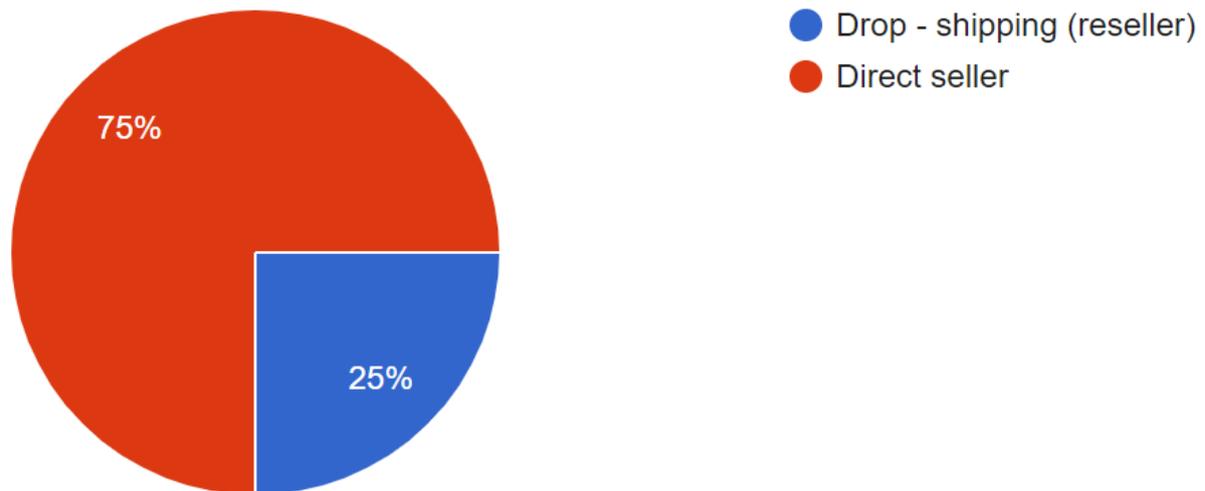
It can be observed from the above graph that 62.5% respondents belong to student category and 12.5% belong to self employed, employed and home home-makers category respectively.

## Monthly income

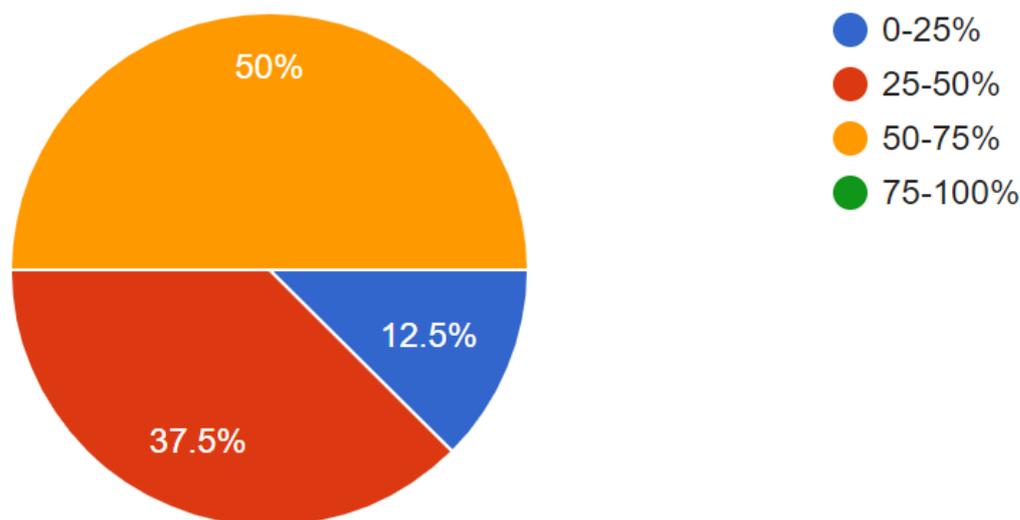


## Findings and interpretation

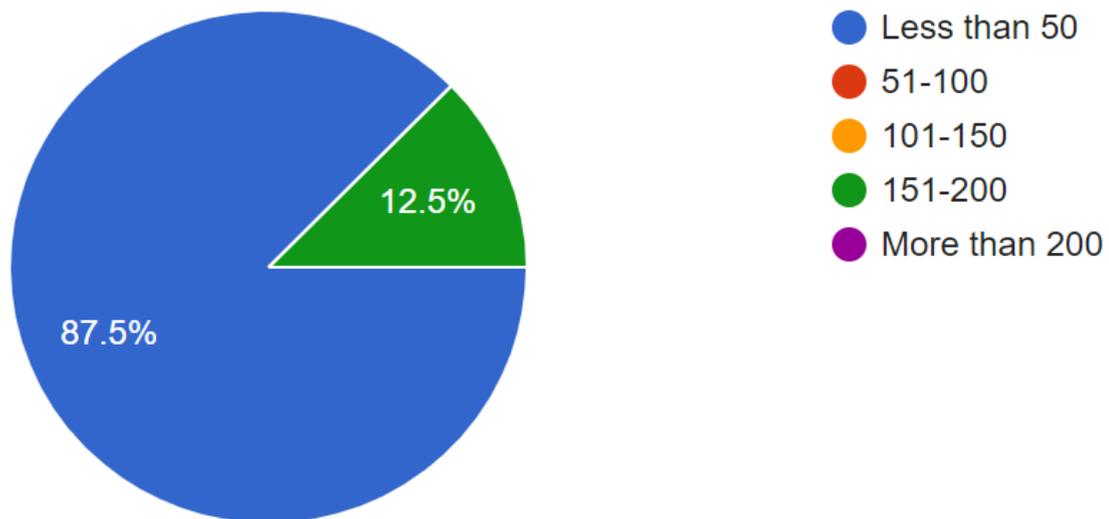
The above graphically represents the monthly income categorization. It can be observed that 75% of the respondents belong to the income category of below rupees 25,000. Well 12.5% belong to the monthly income category of Rupees 20,000 to 25,000 and rupees 26,000 to 50,000 respectively.

**Business Model****Findings and interpretation**

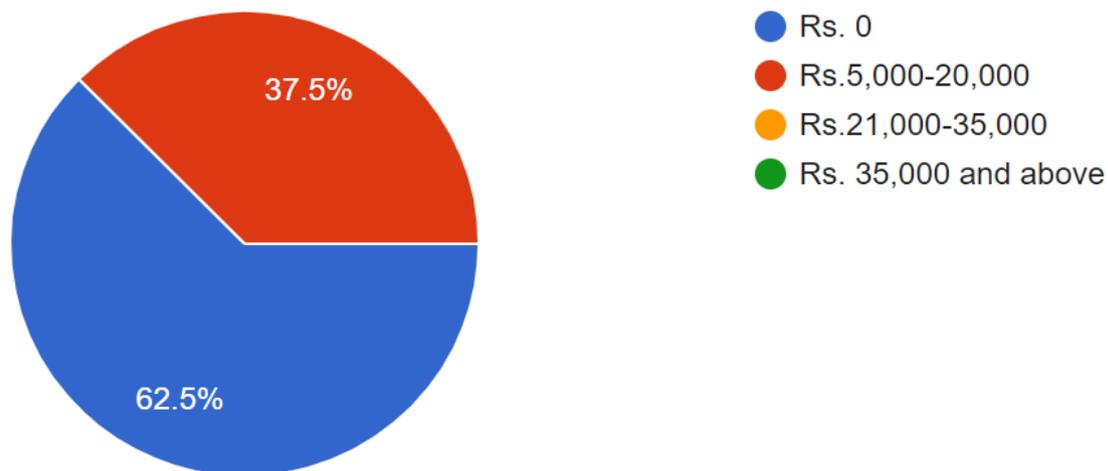
It can be observed from the above graph that 75% of the respondents were engaged in the business of direct selling while 25% are involved in drop shipping.

**Percentage of customers targeted through social media platform****Findings and interpretation**

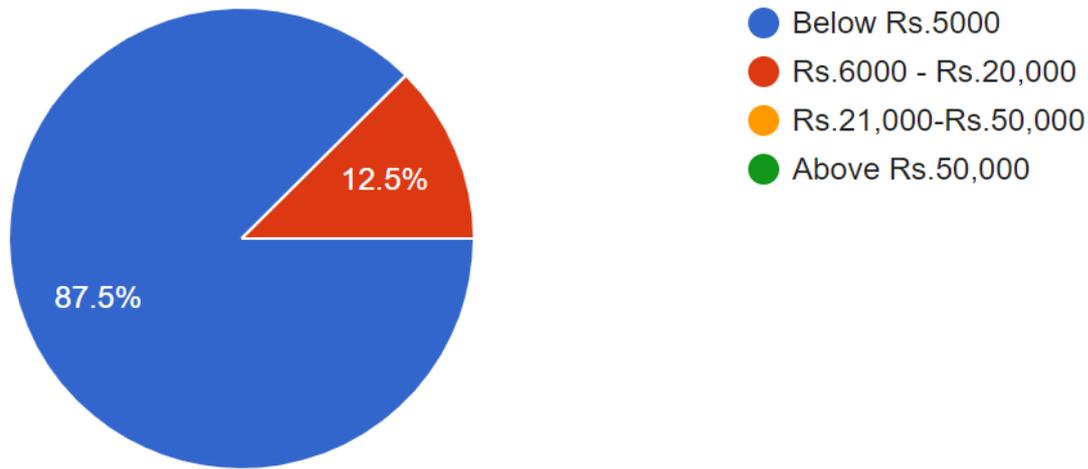
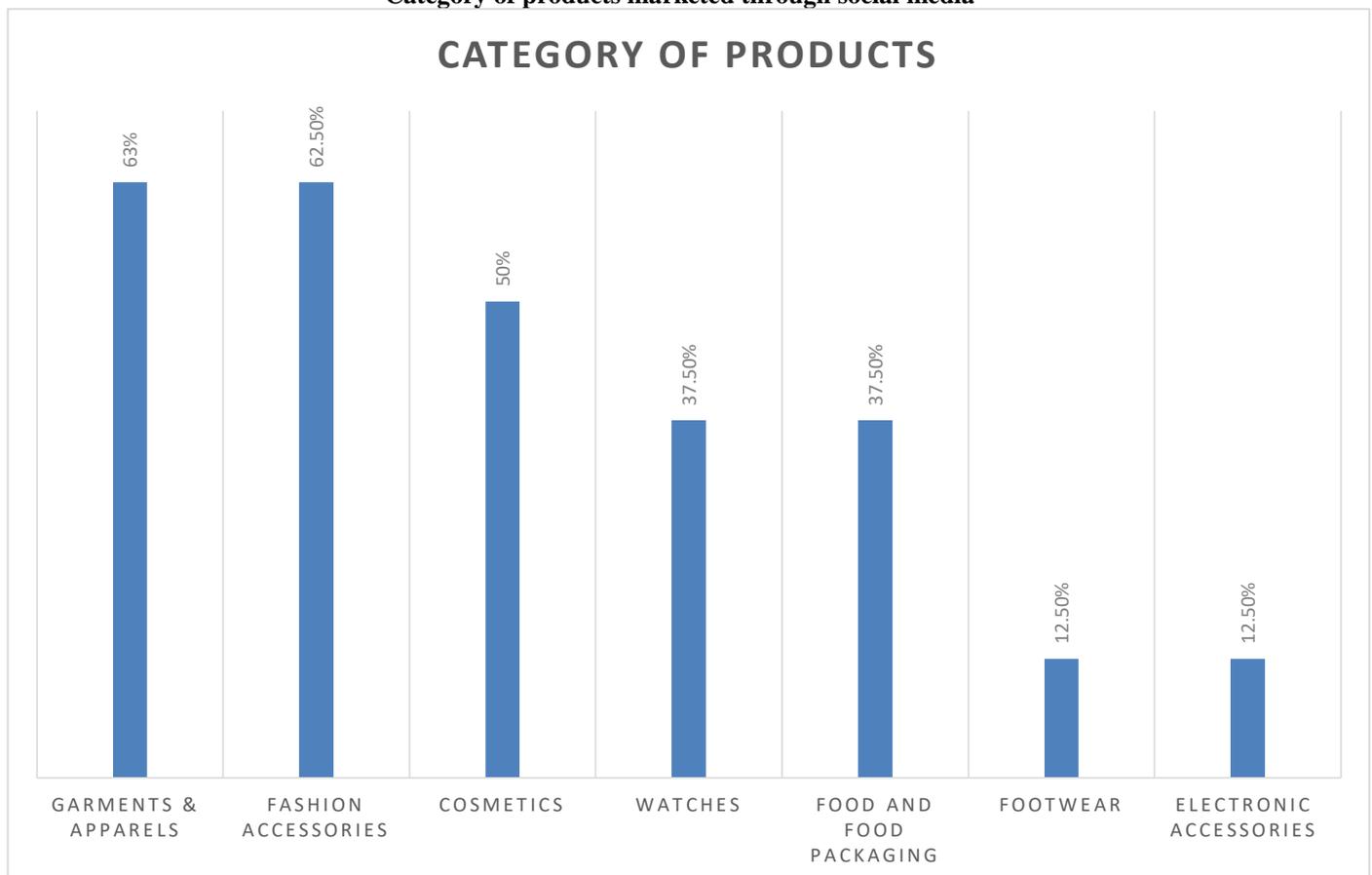
The above graph represents the percentage of customers targeted by women entrepreneurs through social media platforms. It can be observed that 50% of the respondents have targeted 50 to 75% of their customers through social media platforms while 37.5% have successfully targeted 25% to 50% of their customers through social media platforms and 12.5% have targeted below 25% of their customers through social media platforms.

**Average number of units sold per month****Findings and interpretation**

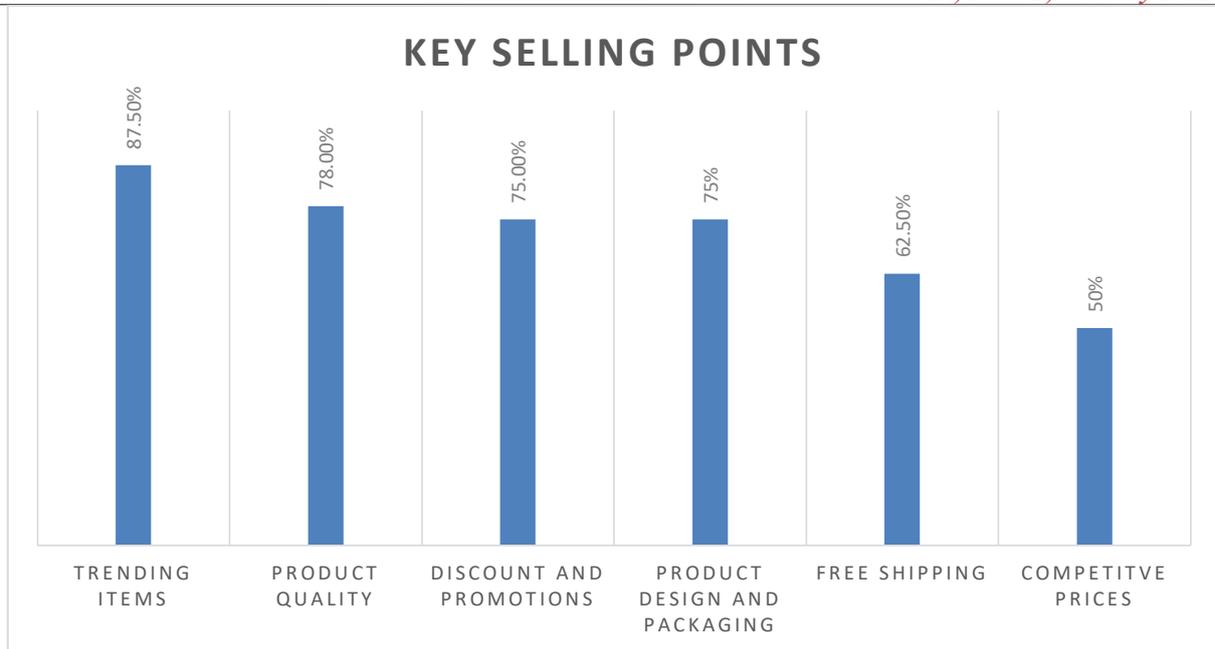
The above graph we present the average number of units sold per month. It can be observed from the above graph that 87.5% have sold less than 15 units per month through social media platform while 12.5% have sold 151 to 200 units per month to social media platforms.

**Initial investment in business****Findings and interpretations**

The above graph represents initial investment made by women in the business operated to social media platform. It can be observed that 62.5% stated that they made zero initial investment in their business of digital social media platforms while 37.5% made an initial investment of rupees 5,000 to 20,000 to start their business on social media.

**Monthly returns****Category of products marketed through social media****Findings and interpretations**

The above graph represents the percentage of various category of products sold through social media platforms. It can be observed that the highest percentage is 63% of garments and apparels followed by 62.5% of fashion accessories, 50% cosmetics, 37.5% watches and food and food packaging respectively, and 12.5% of footwear and electronic accessories are sold through social media platforms.



### X. ONE SAMPLE T-TEST

**Objective:** To identify positive (favorable) or negative (unfavorable) perception towards various factors influencing business promotion on social media platforms

**H0:** There is no significant difference in the average perception towards various factors influencing business promotion on social media platforms. ( $\mu = 3$ )

**H1:** There is a significant difference between the average perceptions towards various factors influencing business promotion on social media platforms. ( $\mu \neq 3$ )

The significance level ( $\alpha$ ) is assumed at 0.05. As the hypothesis is analysed with two-tail test,  $\alpha$  is divided 2, thus  $\alpha/2 = 0.05/2 = 0.025$ .

**Table: One-sample statistic**

Factors	p-value	Decision ( $\alpha=0.025$ )	Mean Score	Rank
Expansion	0.000	p-value < $\alpha$ , Reject H0	4.87	1
Connect with customers	0.000	p-value < $\alpha$ , Reject H0	4.78	2
Promotion	0.000	p-value < $\alpha$ , Reject H0	4.75	3
Customer feedback	0.000	p-value < $\alpha$ , Reject H0	4.72	4
Customer satisfaction	0.000	p-value < $\alpha$ , Reject H0	4.69	5
Contributed to women empowerment through financial independence	0.000	p-value > $\alpha$ , Accept H0	4.66	6
Start own business	0.000	p-value < $\alpha$ , Reject H0	4.62	7
Statistical tools have helped to track and enhance performance	0.000	p-value < $\alpha$ , Reject H0	4.25	8
Increase customer loyalty	0.000	p-value < $\alpha$ , Reject H0	4.25	9

It can be observed from the table of One-sample statistic that the p-value for all the factors is less than  $\alpha/2$ , thus rejecting H0 and thereby indicating a significant difference in the perception of respondents with respect to these factors.

To determine whether respondents had a favorable or unfavorable perception, the column of mean score will be referred to. The mean scores for all the variables with a p-value less than  $\alpha/2$  is more than 3, which indicates that the respondents had an above average perception indicating a favorable perception for these factors.

## XI. FINDINGS

The findings of the study suggests that majorly students have turned to social media platforms for starting and promoting their business. Further, social media platforms have allowed women entrepreneurs to better communicate with their customers and expand the target customer base.

The findings of the study suggested that most of the women entrepreneurs earned a monthly income of below 25,000.

Women entrepreneurs who responded to the survey mainly engage in the business of directly selling to the customers and most of them were able to target 50 to 75% of their target customers through social media platform

However, the average number of units sold per month is less than 50 and for most of the women entrepreneurs the monthly returns from the business were below rupees 5000 .

The category of products which were sold the most through social media platforms were garments and the key selling point which gained customer attention were the trending items.

The findings of the one sample T test which was conducted to study the perception of women entrepreneurs with respect to the role of social media platforms in the growth of their business suggested that the entrepreneurs had a favorable perception with respect to all the factors.

The entrepreneurs were of the opinion that social media has helped them to expand their business and connect with customers in a better way. The social media platforms have facilitated promotion of the business. Social media platforms have enabled them to collect customer feedback and measure customer satisfaction. The respondent strongly believed that social media platform has contributed to women empowerment through entrepreneurship and financial independence and has allowed them to start their own business with zero investment. The findings further prove that that statistical tools offered by social media platforms to track and enhance the performance have helped the entrepreneurs to even increase and measure their customer retention and loyalty.

## XII. CONCLUSION

Technology has revolutionized the way of doing business and is also touching all the aspects of human life. It has been often stated that technology has been the biggest fear to employment as it is replacing labor, however exploiting the technology can allow the growth of entrepreneurs. Technology may replace employment but it simultaneously aids entrepreneurship. Social media platform is held out to connect the world. It is easy to communicate and promote your business through such platforms and women entrepreneurs are making the most of this opportunity.

## XIII. RECOMMENDATIONS

Entrepreneurship has been a boon for many women during this COVID pandemic. For many it may be a way to sustain while for others it may be a way to gain financial independence. Increasing the awareness of use of technology for the benefit of the community can further enhance many women to take up entrepreneurship and social media platforms can assist them for reaching their goals.

**XIV. FUTURE SCOPE OF THE STUDY**

Researchers in the future can focus on the obstacles faced by entrepreneurs in the use of social media platforms and also the various security issues which are faced by the entrepreneurs. Research can be undertaken to understand customer perception towards the products they buy through social media platforms and on sections of society other than the women who have taken the entrepreneurship and have used social media as a platform for starting their business.

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### TITLE OF PAPER

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## Micro Health Insurance: It's Need & A Community Based Health Insurance Model

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### ABSTRACT

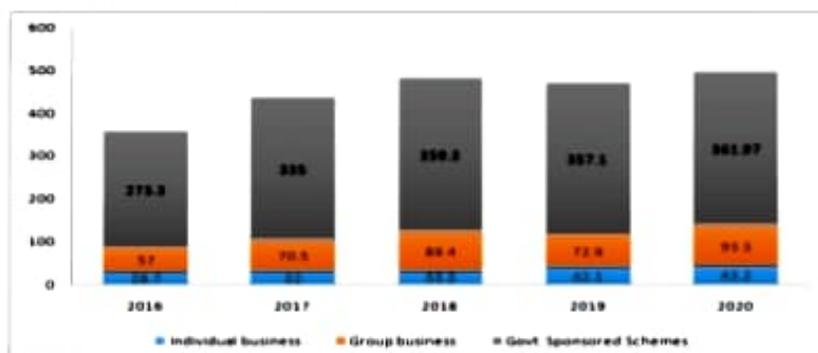
Health care could be a terribly crucial issue for a developing country towards its growth. Specially country like India, as it is developing rapidly. So many citizens residing in India are stricken by numerous diseases however sadly cannot afford a top quality health care. This phenomenon not only affects them mentally and physically but also economically. Due to lack of proper treatment and unavailability of affordable treatment they are either forced to suffer with the illness or they have to borrow funds from others which make their financial conditions even worse. Micro Health Insurance is a product which is design especially for these economically vulnerable sections of the society. Micro Health Insurance can be a powerful tool which is designed for lower income groups to meet their health care expenditures. Micro Health Insurance can be provided through a Public company, Private Company or a Non-Profit Organization. Also there can be a Community Based Micro Health Insurance Scheme.

**Key Words:** Health Insurance, Micro Health Insurance, Insurance for lower income group, Community Based Micro Health Insurance

### INTRODUCTION

Having a quality health care in any developing country is incredibly necessary., specially a country Like India which has challenge of having such a large population. Providing a quality health care to the citizens who are economically vulnerable is a difficult task. But it cannot be neglected also because it affects the overall well-being and economic condition of the nation. Health expenditures are always considered to be more vulnerable and dangerous among low income group. As it does not take away their savings but also make them fall into debt. In India there is large number of population who are below poverty line, there is a need of reducing the out of pocket expenses for Health-Care by penetrating health insurance to masses. There is need of building a model which can target low income group people and can provide them affordable health insurance premiums.

Number of people with health insurance across India from financial year 2014 to 2019, by business type (in millions)



Source of the Chart: <https://www.statista.com/statistics/657244/number-of-people-with-health-insurance-india/>



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