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Indian Journal of Business Administration
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The Indian Journal of Business Administration a national peer reviewed refereed journal is an official organ of the Department of Business Administration, Faculty of Commerce and Management Studies, Jai Narain Vyas University, Jodhpur (Raj.) publishing in the month of June and December every year. Since from starting issue of our departmental journal in year 1994-95, we aims at bringing and providing the surface to original studies - papers, research notes, reviews of literature - in different areas of Commerce & Business Administration, made by academicians, practitioners and independent thinkers having genuine concern with the theory and practice of Business Administration, for the purpose of fuller appreciation of the manifold dimensions of the subject that may lead to more effective and meaningful management of operations. Previously, it was yearly journal of Department but due to the huge academic demand the frequency of our journal has been changed as two issues for every year in the month of June and December and now it called as Biannual (half-yearly) journal.

The findings, interpretations and conclusions expressed in this journal are solely those of the authors and should not be attributed, in any manner, to the Department of Business Administration.

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A PROFILE OF THE DEPARTMENT

The Jai Narian Vyas University was established on 2nd June 1962 as 'The University of Jodhpur'. Later on, it was renamed as 'Jai Narain Vyas University.' The University has a residential character. The erstwhile 'Faculty of Commerce' of the university was restructured into four separate teaching departments, viz The Department of Accounting, The Department of Business Finance and Economics, The Department of Business Administration, and the Department of Management Studies in the year 1990 with a new umbrella name of 'Faculty of Commerce and Management Studies.'

The Department of Business Administration came into existence on 3rd Feb.1990 and since then it has grown both academically and professionally, With Prof. P.N. Saxena as its first and founder Head of the Department, we have had a long journey of two decades. Prof. Saxena is both satisfied and happy to see the Department growing for his successors Dr. D.P.Ghiya, Mrs. Asha Malhotra, Dr. A. B. L. Mathur, Dr. R. R. Lodha, Dr. L. C. Bhandari, Dr. Rajan Handa, and Dr R.C.S. Rajpurohit, all have taken the department to greater heights over the years.

The Department offers M.Com., Ph.D, and D.Litt in Business Administration. At the undergraduate level, the Department offers B.Com (Hons.), B.Com and BBA Degree courses in combination with sister departments. Two separate Post Graduate Diploma courses, namely Post Graduate Diploma in Marketing and Sales Management and Post Graduate Diploma in Human Resource Management have been successfully running on self-financing basis. Both the diplomas have proved quite useful as professional job oriented courses for past many years.

The M.Com. Program offers specialization in four different areas: The Human area, The Marketing area, The Finance area, and The Institutional area. Currently, teaching is provided in Marketing and Human areas. The Department is staffed with and enriched by Seven Assistant Professors. Since the creation of the Department to till date, regular research as good number of PhD degrees have been awarded and numerous of PhD researches are in progress thereby usefully contributing to Research for advancement of knowledge in the domain of business administration. Several of our graduates have been very well placed in different organizations both in India and Abroad. The Department is also contributing by working on major and minor Research projects undertaken by its faculty members. The department successfully organized various UGC Refresher Course, Workshops, National Seminar and Conferences sponsored by UGC, New Delhi.

I must say that we in the department have always worked with a team-spirit and therefore whatever we have achieved so far, it is the gainful result of that. For all communications, following is the address of the Department:

Dr. Ramesh Kumar Chouhan

Head of the Department & Chief Editor, IJBA

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Dr. Ramesh Kumar Chouhan

Chief Editor, IJBA & Head,
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MESSAGE

Our Department of Business Administration is committed to not only the cause of imparting quality education in commerce & management stream but also committed to the cause of promoting high quality research work in commerce and management areas through quality research papers published in “Indian Journal of Business Administration (IJBA)”, a National Peer Reviewed Refereed Journal that contributes towards enlightening our researchers in the times to come.

The current issue of our departmental journal in my ex-officio capacity as the Chief Editor presents an academically proficient blending of research papers. The field of commerce and management is witnessing rapid changes and challenges due to dynamic changes at global level which is forcing and presenting new challenges & opportunities to academicians, researchers and practicing managers to keep themselves updated on the latest advancements in commerce & management area. Our journal acts as a connecting link to promote these exchanges of ideas among the scholars and practicing managers. The Journal explores subjects of interest to academicians, practitioners and others involved in the field of business. Our goal is to promote awareness, provide a research outlet for the students and faculty, and increase educational exchange. I believe the spectrum of papers in this issue will prove its worth to the readers.

I feel a sense of satisfaction in bringing out this current volume of our journal and we could not have reached this milestone without contributions and cooperation received at all levels of the editorial efforts and authors who have contributed to our growing and continued success. I must also express my sincere thanks to Prof. (Dr) Mahendra Singh Rathore, Dean, Faculty of Commerce and Management studies, Prof. (Dr) D.S. Kheechee, President, Jai Narain Vyas University Teachers’ Association and all my fellow teachers, friends and non-teaching staff members in the department as well as in the faculty of Commerce and Management studies for their affectionate and supportive behaviour. We are still learning, still experimenting and still attempting to improve our process and product. We would appreciate your feedback and suggestions, and welcome additional assistance to the editorial board.

[DR. RAMESH KUMAR CHOUHAN]



Dr. Ashok Kumar

Managing Editor, IJBA & Assistant Professor
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EDITORIAL

The "Indian Journal of Business Administration," founded in 1992 by Prof. P.N. Saxena, has quickly gained a reputation for presenting the best of management ideas that are conceived and developed by management thinkers in the academic society on issues that are regarded as important and crucial in the contemporary world. In the process, it is usual that while old concepts get reconfirmed or revised, new concepts and techniques emerge for a fuller understanding of the problems and implications of diverse approaches and strategies in the field of Commerce and Management.

The "Indian Journal of Business Administration" is a peer reviewed referred national journal of the Department of Business Administration. Although, it is only a small star in the galaxy of learners, it has been doing its humble bit in bringing to the surface, some of the relevant issues in the realm of commerce and management, along with necessary and even implicit non-business orientations towards a wide range of public and offering possible tips or clues to the academician, readers and managers for multiplying managerial/organizational effectiveness in general towards enhancing their quality of business as well as a successful life.

The last two years have been tough for society and business alike due to the Covid crisis. However, these circumstances have also led to the transformation of the whole corporate environment, as well as the ways of doing business. New fields of study have developed that have the potential to significantly alter future business situations. The current edition of the journal encompasses few of those researchers in its present volume. The current volume touches several research areas which include blockchain and payment system in banking, covid-19 impact on Indian Economy, social impact of women entrepreneurship, robotic accounting, health and education status of Rajasthan, trademark issues in cyberspace, ethical business practices, digital era marketing, changing consumer behaviour during covid pandemic, artificial intelligence in e-commerce, corporate social responsibilities, brand community building to name few. The present volume is a modest and honest attempt to bring to light contemporary researches

to solve social and industrial problems, in the fervent hope that the exercise would help one have a better appreciation of the issues that matter. In the expectation that these expert studies, in their own right and limits, would help stimulate the thinking of the readers and generate responses, possibly helping in ways more than one.

The current issue would not have been possible had we not received encouragement and support from our academic leaders. We are thankful to our Hon'ble Vice Chancellor Professor (Dr.) Pravin Chandra Trivedi for all his inspiration and kind assistance that enabled the present volume to see the light of the day. We would also like to extend our sincere gratitude to Professor (Dr.) Mahendra Singh Rathore, Dean, Faculty of Commerce and Management Studies for his precious support and blessings.

The Department has potential and drive and each of the members hold the key to open up the pathway to excellence. The members involved in this have done appreciable work and unless members participate wholeheartedly, improvements would remain elusive. The success of the journal will depend upon the deep involvement of the members of the department as a family and the kind support from the Faculty of Commerce and Management Studies as well as J N V University administration.

Though a significant attempt has been made in the improvement, quality being elusive as to its boundary limits, the subsequent issues would be further developed for which an evaluated feedback from the readers would be of immense help. The Editorial Board will focus on professionalizing these management circles. It is believed that the patronage and co-operation extended by contributors and readers would enable the department to improve the quality of the journal as a continuous process in its value growth. We are looking forward to valuable comments from readers and contributors for the true improvement in the quality of our Departmental Journal.



Dr. Ashok Kumar



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Volume:-14

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CONTENTS

1	Automation in Accounting and Financial Reporting Process: A Study on Digital Lending <i>Dr. Anshu Gupta & Kishan Kumar Panday</i>	1-11
2	Covid -19 Pandemic: Strategies to Revive Higher Education Institutions <i>Dr. Neelam Kalla & Dr. Puja Gehlot & Nishant Gehlot</i>	12-19
3	A systematic study of opportunities and challenges in green marketing in India <i>Dr. Dilip.S.Chavan</i>	20-30
4	Importance of e-trade in India <i>Dr. Mangu Ram</i>	31-38
5	A systematic study of digital marketing in India <i>Dr. Ramesh Kumar Chouhan</i>	39-46
6	Employee awareness and practices on green human resource management: a systematic review <i>Dr. Rajnish Kler</i>	47-64
7	Investigation and criminal justice administration system in India - <i>Dr. Pushendra Kumar Musha</i>	65-74
8	Urban Fringe Transformation and Commercialisation – A Case Study of Ahmedabad <i>Vrinda Ojha</i>	75-82
9	Right to be Forgotten: An Analytical Study in Present Indian Scenario <i>Dr. Om Prakash Siravi</i>	83-88
10	Crypto currency and Central Bank digital Currency (CBDCS) : whether the future of money or a financial nightmare <i>Dr. Meenakshi Punia</i>	89-96
11	Evaluating The Impact Of Covid-19 Pandemic On Tourism Industry Of India <i>Dr. Ashok Kumar & Nisha Sankhla</i>	97-104
12	Perils of inertia: A case study of water pollution in water scarce Marwar <i>Minal Bhandari Nahta & Dr. Ashish Mathur</i>	105-115
13	Understanding the Foundations of Effective Performance Management Systems: Lessons for Human Resource Leaders <i>Rashmi Vyas & Dr. Neelam Kalla & Dr. Hemlata Joshi</i>	116-124

AUTOMATION IN ACCOUNTING AND FINANCIAL REPORTING PROCESS: A STUDY ON DIGITAL LENDING

Dr. Anshu Gupta*
Kishan Kumar Panday **

Abstract:

The aim of this paper is to grasp the concept of automatic accounting practices and the financial information process in the context of digital lending. Manual system has given way to digital transaction recording in financial and managerial accounting. Automated accounting is identifying, recording, summarizing the financial report. Digital lending is the process of employing an automated accounting procedure to check and analyze an individual's credit worthiness. It's digital accounting, that offers all sufficient financial data in a digital format at a low cost and with very little effort. This paper further aims to explore how automated accounting is helping digital lending companies to understand and enrich their financial, managerial, strategical information in such a manner that could boost up the overall strategy.

Keywords: Automated accounting, Financial Reporting System, Digital Accounting, Digital Lending Strategy.

Introductions:

The process of recording monetary transactions electronically using a digital accounting system is known as automated accounting. Digital accounting is a Transformation of paper-based accounting

into software-based computerized accounting systems that can be manipulated and transmitted (**Deshmukh Ashutosh,2006**). Accounting is the language of business, it involves the recording of the transaction, summarizing of transactions and report financial affairs. Management requires to take decisions within the stipulated time therefore Information should be supplied with a minimum delay to the decision-making body. Digital accounting is innovation such as big data analytics, CSM, data keeping and internet of thing, application and cloud base computing (**Ritter & Pedersen, 2020**).

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A company's efficiency and productivity are anticipated to help it succeed in business. Digital technology can help with content evaluation and creation, collaboration, and data analysis. Digital technology can be effective in assessing and creating content, collaboration, data analysis. Now-days accounting is needed to have inter-disciplinary approach, digital accounting is combination of digital (information) technology and accounting (**Lehner and Martikainen, 2019**). A successful entity is using the latest technology to support their routine works that enhancing their business. In the modern era of technological advancement, artificial intelligence technology has been developed in accounting and it is being used by many organizations in accounting operations.

Digital lending is lending through the Web and mobile-based application by utilizing the technology of assessing and authentication. It is the process of deciding the credit to those who are seeking a loan through digital channels, right from receipt of application (**T Ravikumar, 2019**). Digital lending is neither required to be present physically nor to produce any financial document, it uses blocks chain based artificial intelligence technology which

fetches all required information digitally, assesses the creditworthiness of the seeker, and helps to understand whether credit can be grant or not digitally. Automation in digital lending is the key to maximizing application processing speed, some aspects are still not ready for it, while the scoring model can be implemented using a predictive machine learning algorithm (**Sarungu CM2020**)

Literature review: Digital accounting is facilitating a well-designed financial reporting system for fintech based digital lenders. The lender uses an internet-based financial analytic mechanism to assess the creditworthiness, the risk involved and financial hunger of the prospective credit seeker. In the meantime, artificial intelligence technology handle entire accounting, transaction recording, provide information, right from credit rating to bank account statement analysis.

T Ravikumar (2009)Has concluded in his paper that digital lending is significantly growing as it is involved automated technological processes to assess eligibility, risk perceptions and creditworthiness. It facilitates less time consuming, cost and risk in matching the lending criteria. A financial institution who is using digital accounting and financial reporting system are in more advantageous positions in insuring their business competitiveness.

Mills and McCarthy (2014) In his research that organizations are establishing credit accessibility and recovery standards that how technology influences the process. There is empirical evidence that small financial institutions and lender communities are more successful as they rely on digital under writings that is more accurate. Employ experienced bankers, reviewing sales documents extensively, cash flow, and considering borrowers collateral and digitally.

Lehner O, Leitner S, & Eisl (2019) in his study find that the accounting information systems (AIS) have become an innovative way to collect data and analysing of financial transaction, decisions making has been improved by using the autonomous process. Financial report facilitates in decision-making, using advances technology, organization is trying to create digital accounting environment. Artificial intelligence (AI) is multi-functional, cognitive capabilities to make decisions in complex scenarios. Therefore, digital transformation in accounting bring organization on more developed in automation and robotics that would results in “fully autonomous accounting system (FAAS)”.

Ogoti, G. N. (2019) In his research has analysed the status quo and prospect of digital lending. He observed there is a significant role of technology in processing digital credit, risk factors, Credit assignment becomes easy. He has concluded in his research, automation in accounting is helping to analyse the risk involved in granting credit through digital channels.

Chukwuani, V., & Egiyi, M. (2020) In his research, he has concluded that an organization that has welcomed the artificial intelligence-based accounting process has become more valuable. Accountants should equip themselves with an automated accounting process it would enhance the accuracy and quality of the financial reporting. The digital accounting process helps them to reduce the workload and cost control. After an extensive study of the literature related to digital accounting and lending, it is quite clear that digital accounting has become one of the core areas that cannot be ignored by financial companies. Accounting is not only recording the transactions but has also become a source of important information related to the business entity. Digital lending cannot go without the technology of automated accounting. Digital lending required a mechanism of assessment, Disbursement, recording, taxation, fee, structure and recovery

recording in real-time when it accrued, artificial machine learning, cloud computing, a financial algorithm is facilitating a way forward to digital accounting and lending.

Objective: Since the internet has become the basic need of human beings and creating various opportunities for both, whether its services provider or user. Products and services are available at the fingertips. Marketer best practice is to fulfil the shouted need of the consumer. The objectives of this paper is to understand that how digital accounting is helping to make decisions quick and easy for financial institutions. What is an artificial intelligence, cloud computing and data analytics assisting in financial and managerial accounting methodology and reporting systems in digital lending? What kind of accounting methodology and strategy is being used by the digital lender?

- To explore and understand digital accounting and its perceptions
- To know the methodology and status of digital accounting for credit assessment.

Research methodology: Research methodology may be a quantitative or qualitative one, the qualitative research methodology is exploring the subjective phenomenon and synthesizing it to understand problems (Creswell, John W 1994). The research methodology comprises the observation of secondary data/information combined with interview or other forms of observations. All the relevant sources like books, journals, newspapers, and relevant websites have been used to make the study an effective one. This study will theoretically explain the effective use of digital accounting in digital lending. Digital lending model and process of digital lending to satisfy the objective of the study.

Conceptual framework of digital accounting and financial reporting in digital lending: Accounting nowadays has been modernized in multiple ways. Now there is almost no human involvement in accounting. A firm whether it is a small scale or a large business, is using accounting software and other means of customized accounting and transaction recording systems like ERP software which helps in managing the day-to-day activities and business processing. “Enterprises resource planning (ERP) is the integrated management process in real-time mediated through software and technology”(Enterprise Resource Planning, 2010) it facilitates the collection, storage, manage and interpretation of the information from many departments of the organization and also helps in accounting, procurement, project management, risk management and compliances (Deshmukh Ashutosh,2006).

Different parties may be interested in the financial position of a particular company entity, therefore digital accounting helps in real-time financial reporting. Financial reporting is important to management, shareholders, investors, customers, and governments. Financial reports cannot be prepared without using an appropriate method of accounting. The financial report supplies information about assets, liabilities, profitability, fund flow and cash flow. For the reliabilities of this information, the business firm is using the automated accounting that starts right from transaction recording and ends on the financial report. “Financial reporting is the functions of accounting related to the finance department of an organization and includes modules for financial accounting, sub-account accounting, accounts receivable, payable, revenue management, billing, grants, expense management, project management, asset management, accounting, joint venture, and debt collection”(oracal.com).

Digital solution in accounting: Business/organizational digital transformation is occurring not only in fundamental areas such as production and distribution, but also in financial and human resources. Because of the fierce competition, value addition is unavoidable; no business would want to be left behind in terms of technical advancement. A sequential flow of the event is the basic aspect of the accounting in a digital accounting solution.

Features of Digital Accounting Solution

- | | | |
|---|---|---|
| 1 | Paperless accounting | It facilitates the digitalisation of all invoices or the document of transactions involved. |
| 2 | Interfaces to (external) systems | Receive invoices and other files from suppliers or banks that can be accepted directly into the accounting system via an interface. |
| 3 | Management of data quality | Validate the quality and accuracy of data. |

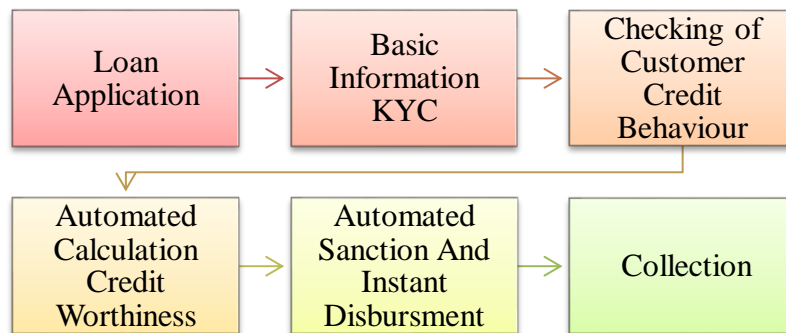
4	Process automation	latest digital capabilities to fully automate routine processes.
5	Uniformity of systems	The fundamental systems of accounting are, for the most part, consistent.
6	Integrated consolidation system	In the company, digital accounting has a consolidation system that allows direct access to the corporate division's data.
7	Real-time reporting	For quick analysis, it employs state-of-the-art technologies like high-speed databases.
8	Creation of transparency	The systems are used to allow analysis from the top of the organization to the smallest detail of end-to-end processes such as buying and selling.
9	Big data analyses	Digital technology expertise in the area of big data in accounting systems; i.e. analysis of large amounts of data from different source systems.
10	Tools for visualisation	The firm actively employs digital visualization tools to produce the results of its data analysis in a graphical form and to varying degrees of detail for the respective target audience.
11	Cloud computing	Most of the firm's applications have been moved to cloud solutions.

(Source: KPMG report on the Digitalisation in Accounting)

Process of digital lending: Traditional credit granting is Tough for both consumers and financial institutions, as it involves huge time in paperwork for assessing the creditworthiness and repayment capacity of the borrower, nowadays, after the introduction of the use of financial technology (**fintech**) has become less time consuming. digital accounting adaptation and the financial algorithm is being used to check out the past financial track record of the consumer, it is backed by the artificial

intelligence which takes a very few moments to fetch and verify the eligibility for a credit limit of the prospective customer. These mechanisms check the customer financial need pattern, previous loan record, on going loan and credit line and payment defaults if any.

Model of Digital Lending Process



As per the above model, the entire process starts right from the submission of a loan application through a digital channel and the algorithms lead next to intensive KYC procedure. Customer credit behaviour assessment involves the checking of creditworthiness of the customer if all parameters of the pre-defined credit policy of the company have been satisfied the disbursement takes place immediately into the bank account of the customer.

Risk Management and Credit Underwriting: risk management becomes inevitable and it is a necessary part of the lending and advancing business. In digital lending there is more risk is involved as there is neither physical interaction between the lender and borrower nor any collateral security become part of the lending agreement. Finance companies comprehensively use underwriting and risk management.

Underwriting is a structured process used by financial institutions to ascertain the degree of vulnerability in the event of non-payment, delay in payment of dues. It is a type of analytical function.

The five fundamental C's involved in Credit Risk

- I. The capital
- II. The credit history of the customers
- III. The capacity of repayment
- IV. Collateral and
- V. Condition of the Loan.

these five terms are digitally manipulated during the evaluation of each loan application, the software financial algorithms would decide whether an application will be immediately rejected or passed

The above risk model shows how risk is handled by the financial body, integrated with the firm's objective and securing optimum risk-adjusted returns after analysis of risk, maintenance of risk profile. (ISACA2009)



Proposed Framework Source: (ISACA,2009)

Designing a successful digital lending transformation: The future of any business organization always depends upon what they choose today like the policy, the plan, the procedure and technology. In today scenario the business is becoming more challenging and complex as new technologies and research are arriving frequently. Digital lending cannot be static, new technology in finance/ accounting and taxation is being generated by the developer and tech solution companies, the designing of a successful lending structure will depend upon, how the tech structure is being used and implemented by management. Optimistic unlimited data or multiyear information projects are rarely suitable foundations for digital lending transformations.

1. **End-to-end digital process:** this design suggests that there should be an end-to-end digital process for digital lending, no physical activity should be in the middle of the process. Accounting of the firm, credit assessment of the consumer, granting of the loan, and collection of the loan must be done digitally. If there is any physical process involved it will create disruption in the process, which ultimately will be costly for the firm.
2. **Momentum for automation:** the digital lending firm should create the Momentum and environment to create a fully autonomous system of work. There should not be any ambiguity in the mission of digitalization. risk managers can be afraid of a fully automated approval process for digital loans.

Growth of Digitalization in financial business. The recent past year exemplifies the significant changes in the Indian business environment's history. There has been a great deal of change, and the organisation has successfully responded to it, as there is a lot of possibility of growth. In 2016, the Indian Govt. Demonetise some currency notes, thereafter, a trend of digitalisation begins in Indian business. Payment, selling, and buying become more digital, therefore the proper mechanism to record the transaction required, simultaneously there was a huge demand for credit, but financial instituting was in a difficult situation to operate their normal course of action. Digital technology has helped the financial institution in managing the business effectively. Today Organizations focusing on equipped themselves with the latest technology of production, distribution, financial, human resource planning and public relation. Digitalisation has been a requirement of modern business

Conclusion: Since the birth of LPG, the business has become more difficult to run in general, as multinational corporations have harmed the future of small businesses in the industry. They have massive machinery, corporate resource planning, big data analytics, and an artificial intelligence-based robotic system in their operations. Hours of data analysis are required to keep them self-reliable and competitive in the market. Accounting is one of the most important activities that the organisation should perform well. Accounting is the foundation for financial data or reprints. Accounting facilitates seamless decision-making; nevertheless, if there is a lapse in recording business

transactions, a company may suffer. Previously, accounting was reliant on human effort; an accountant was expected to enter transactions, summarise them, and prepare trading and loss accounts, profit and loss accounts, and balance sheets for businesses; however, with the introduction of digital accounting, this has become easier and faster, as a computerised system of accounting is now in place.

The collapse of conventional accounting and lending systems has resulted in digital lending. Traditional lending, which includes banks and NBFCs, currently involves an extremely time-consuming and tedious credit appraisal process. However, an increasing number of millennials are posing a challenge to the traditional approach; as users of smart technology who have everything at their fingertips, they are creating demand.

Digital lending in future will be a core part of the array of financial offerings, those not taking steps towards achieving Digitization of loans will not be relevant. Digitalization of the formal sector of credit lending is inevitable, increasing market growth of digital lending will attract more innovation in digital accounting. The accountant must be adapting the digital innovation in accounting it is no threat for them but it will help them to be still relevant in their profession.

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COVID -19 PANDEMIC: STRATEGIES TO REVIVE HIGHER EDUCATION INSTITUTIONS

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Nishant Gehlot ***

Abstract

Covid 19 pandemic has hit every sector hard, as it was quite unprecedented. Almost all the nations have witnessed slowing down of economy in last six months. Education is one of the main sectors which were greatly affected by this pandemic situation. The educational institutions, were the first ones to be locked and probably will be last ones to reopen; considering the safety of youth. Looking at the highly contagious nature of this virus, there are minimum possibilities in near future for education to be on track. In response to this pandemic, all educational institutions including schools, colleges and universities; have tried to switch from conventional education to online education. The top most educational institutions such as IITs and IIMs have been among the first to adapt according to new system, but for other higher educational institutions; there is a plethora of challenges including lack of resources, digital illiteracy, fear and uncertainty and lack of infrastructure. The present paper endeavours to look at the array of challenges faced by higher educational institutions in India and suggests some remedies to combat the impact of this pandemic effectively, within the given time frame.

Key Words: Pandemic, Covid-19, Higher Education

Introduction

The global pandemic Covid 19 right now has hit almost every sector including education, health, business and whole economy. The Covid 19 pandemic started somewhere in December 2019 and as of now globally, there have

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been 25,541,380 confirmed cases of COVID-19, including 852,000 deaths, reported to WHO.¹

As far as Indian economy is concerned, the GDP observed almost 23 percent fall recently in the last quarter.² All the sectors of economy have gone through unexpected shocks and some paradigm shifts. For some industries the growth has been hampered and some industries have observed complete lockdown. However, industries and corporations have been continuously looking for innovative solutions to revive themselves since the advent of pandemic. Education is no exception including school and higher education institutions.

According to UNESCO, around one billion students including youth; have been affected due to this pandemic.³ Youth, specially who are registered in higher education; are facing a number of challenges related to their security of future, placement prospects and availability of jobs at the end of their education. The coming text discusses the challenges and some of the remedies to overcome these challenges.

The challenges of pandemic for higher education are numerous. Amongst these the most common are:

1. How and to what extent have the higher education institutions been affected by Covid 19 pandemic?
2. How higher education institutions are trying to mitigate these impacts?
3. How higher education institutions can prepare themselves by anticipating and address the larger impact pandemic on students, research and job market?

The pandemic has affected every education institution in all aspects, be it schools, colleges, universities or professional studies and coaching institutions; every institution is facing a number of challenges.

1. <https://covid19.who.int/>accessed on 02/09/2020.
2. <https://indianexpress.com/article/explained/gdp-contraction-23-9-the-economics-behind-the-math-6578046/>accessed on 02/09/2020.
3. <https://en.unesco.org/covid19/educationresponse/globalcoalition> accessed on 02/09/2020.

Understanding Covid 19

First, we need to understand that why this pandemic has been declared and what causes this. The 2019 novel coronavirus or COVID-19 is a coronavirus disease. The COVID-19 has been established to be fatal and by attacking respiratory system, it can be life threatening too (Meng, Hua, & Bian, 2020).

This virus is of highly contagious nature and it affects a number of people within a very short span of time and so far now in absence of clear-cut guidelines of treatment; the virus spreads at a very fast rate and prevention is indispensable (Meng, Hua & Bian, 2020).

The campuses of schools, colleges and universities have a large number of students studying in close proximity with each other, in the limited spaces available. These institutions have students coming from different social, economic, demographic and geographical backgrounds from around the world. So, in this pandemic it was very natural for these systems to be at high risk of spreading infections. Further, their vulnerability is also more towards this pandemic. Their closing down and uncertainty about probability of opening again has led to a big uncertainty. Resultantly, there is a big question on future of many students; creating uncertainty for higher education including school and college education.

Challenges of Higher Education Institutions:

As per the report of UNESCO on April, 2020; thousands of educational institutions have been affected and figures also suggest that 1, 576, 021, 818 learners have been affected.⁴The main challenges faced by higher educational institutions are:

Closed Down Campuses:

The institutions have observed a large number of cancelled classes and closed down campuses across the globe. This response to corona or Covid 19 outbreak is considered to be essential to save thousands of youth from getting affected.

The globe has also observed a large number of foreign students returning to their nations and discontinuing the studies.

4. <https://en.unesco.org/covid19/educationresponse/globalcoalition> accessed 05/09/2020.

Discontinuation of Academic Sessions and Deferred Admission Process:

Considering the pandemic widely spreading across the globe, a large number of students have not been able to start their studies at due time. The institutions have closed down without any preparation and activities like admissions, examinations, entrance tests by various colleges and universities are on hold.

Research and Development Activities:

All the research and development activities are also on hold as researchers are not able to travel and collect data. Certainly, this will lead come as a setback for young researchers of higher education.

Placement and Training:

The training and placement activities are also on hold as the companies are now not recruiting and placements are on a hold for unknown time. The internes, trainees and final year/semester students will have to wait till the situation normalise or till the organizations come with a blended training model, comprising of offline and online modes.

Understanding the Economic Impact:

The biggest risk is that this pandemic's effect on education institutions will also resultantly lead to economic disruptions. The local education sector across the world is massively affected by international students not turning up, who actually are a large share of their students. Reportedly in US, Chinese students comprises 33.7 per cent of the foreign student population, while Indian students comprise of 18.4 per cent.⁵ A large number of foreign students have been unable to register for new courses as well as start new courses due to travel restrictions.

Lack of Resources:

There is a lack of infrastructure and resources- financial, technological as well as human for implementation of online education system. The situation is graver with tier two cities and rural areas where there is a lack of digital literacy as well as appropriate infrastructure. Further, discontinuation of academic sessions and new admissions has led to lack of funds for regular activities as well as the updating of systems.

5. <https://edition.cnn.com/2020/03/07/health/universities-coronavirus-impact/index.html> accessed on 05/09/2020

Uncertainty and Fear:

The Covid 19 outbreak and pandemic has led to an atmosphere of uncertainty and fear amongst educators, administrators and students. There are many adaptive responses and systematic interventions which can effectively deal with an uncertain and ambiguous context. The systematic handling of fear and uncertainty through systematic measures can boost the morale and positivity during pandemic (Durodié, Bill., 2020)

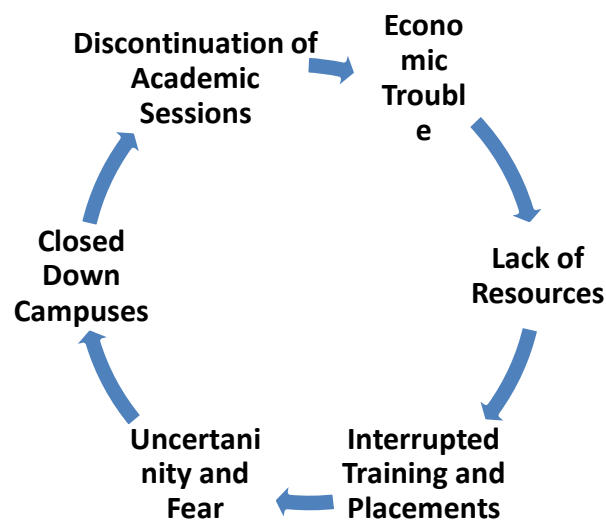


Figure 1: Challenges of Covid 19 Pandemic for Higher Education Institutions

Remedies to overcome the challenges of pandemic:

Maximise Online Learning:

The most effective remedy is to run the courses online. Classes along with other supported procedure like admissions, examinations; can also be performed online. Through online learning, students from remote places also do not need to risk their lives

by travelling and it will also save their time and resources. The open source learning or credit based MOOCS are now popular modes of training. But the institution must also be aware of the challenges of distance learning and appropriately use them (Kirkup, G., 2014).

Develop Strong Systems:

Although, online learning and administration of Indian universities is suggested but at the same time; it's quite challenging too. Specially, the state-run universities and schools in tier two cities and remote areas, are not equipped with the systems, technology and skilled people; which makes it more difficult to adapt and innovate. But the higher educational institutions must try in the direction of gradually shifting the conventional admissions, examinations and teaching learning process from offline to online mode, with help of adequate technology. The investment in development of e-learning centres bring a plethora of advantages for institutions (Dutta, Mosley & Akhtar, 2011).

Cost Effectiveness:

To overcome the financial losses, the simplest remedy is to cut down the costs; wherever possible. The institutions must focus on optimum utilization of valuable resources. The online learning system has already led to cost cutting in several areas but building robust technology driven system also need big investments. The institutions now must diverse their resources from conventional systems to technology driven systems. So that the cost efficiency can be achieved. The studies suggest that public educational institutes are less cost efficient in comparison to private counterparts (Tochkov, Nenovsky & Tochkov, 2012). The state-run institutions can make efficient use of online resources developed by government, which are cost effective to enhance the efficiency of organizations.

Innovative Curriculum and Research Methods:

The current pandemic has affected higher educational institutions in around 188 countries in 2020. If we want to save the educational system from collapsing, it is essential to come up with some strong measures and innovation to combat the challenges posed by this pandemic. The educational system has to build up a strong system where

participation and engagement of students can be effective at the same degree as it is in the conventional system. Now, there is a greater need for educational institutions to strengthen the practices in the curriculum and make it more responsive to the learning needs of the students even beyond the conventional classrooms (Davis et al, 2020).

Psychological Upliftment of Students and Staff:

The COVID-19 pandemic has given birth to a strong psychological impact among medical workers as well as workers from other industries and the general public. The experts have already suggested that psychological interventions are required to be designed after identifying and targeting people with heavy psychological burdens. Future studies are warranted to design and evaluate the effectiveness of psychological interventions (Ho, Chee & Ho, 2020) (Luo, Min. et al., 2020).

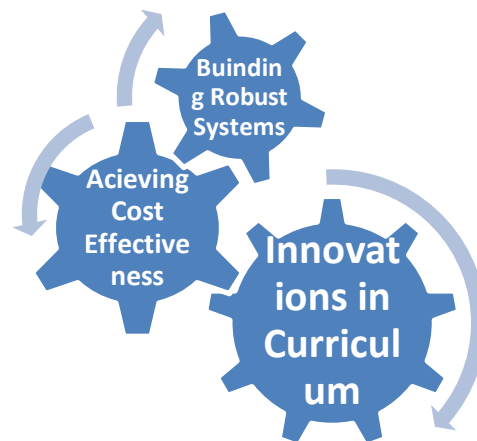


Figure 2: Key Focuses for Higher Education Institutions during Pandemic.

Conclusion

The unexpected Covid 19 pandemic has disrupted the whole education system across the globe, be it elementary, higher education or technical education. The institutions are forced to rethink, reshape and redesign their strategies in order to survive and maintain the academic excellence in new scenario. In the lieu of pandemic, innovative solutions can bring several benefits like greater access to education, higher efficacy of educational effort, cost-effectiveness etc. (Ehlers & Pawlowski, 2006).

The higher educational institutions must think carefully about the e-learning systems and weigh their relative costs and benefits of implementation (Selwyn, 2020). So, considering the factors like availability of resources, need of stakeholders, requirements of the local community, government support and economic viability; the higher educational institutions must evolve in order to survive and grow during and post pandemic. Also, they are now required to innovate and invent sustainable solutions to not only to combat Covid-19, but also make them future ready and environment friendly. Sustainability is the key for all the industries including education sector.

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CHALLENGES IN GREEN MARKETING IN INDIA

Dr. Dilip.S. Chavan*

ABSTRACT

Just Now, manufacturers and customers have expressed concerns about the environmental impact of products. Particularly, Indian Consumers and Product manufacturers have turned to presumably "green" or eco-friendly products such as low-energy (energy-efficient) appliances, foods, lead-free paints, recyclable paper and phosphate-free detergents. Indian marketers are also realizing the importance of the concept of green marketing. Although a number of green marketing researches have been conducted around the world; There has been little academic research on consumer perception and preferences in India. This article explains how companies have increased their rate of targeting green consumers, those who care about the environment and allow them to influence their purchasing decisions. The study identifies the three particular segments of green consumers and explores opportunities and opportunities with green marketing.

Keywords: Green Marketing, Environment, Traditional Marketing, Consumer, Marketer.

INTRODUCTION

Firstly, the environment and environmental issues, one of the reasons why green marketing emerged. According to the American Marketing Association, green marketing is the marketing of products that are known to be safe for the environment. Therefore, green marketing encompasses a wide range of activities, including product modifications, production process changes, packaging changes, and advertising modifications. the environment With a growing awareness of the effects of global warming, non-biodegradable solid waste, the harmful effects of pollutants, etc., both vendors and consumers are becoming increasingly sensitive to the need to switch to green products and services. Many people believe that green marketing only refers to the promotion and promotion of products with eco-friendly properties. In general, terms like phosphate-free, recyclable, refillable, ozone-friendly and eco-friendly are most commonly associated with green marketing by consumers.

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Yes, green marketing is a goose that lays golden eggs. In the manner of Mr. J. Polonsky, the concept of green marketing can be described and defined as “any activity aimed at generating and facilitating an exchange aimed at satisfying human needs or desires in a way that satisfies their needs and desires with minimal adverse input takes place.” Green marketing is also known as environmental marketing/green marketing. As resources are limited and human needs are unlimited, it is important for marketers to use resources efficiently without wasting them, as well as the goal of the organization to reach. On that account, we can say that green marketing is unavoidable. The term green marketing came to the fore in the late 1980s and early 1990s. The first wave of green marketing came in the 1980s. The tangible milestone of the first wave of green marketing came in the form of published books, both titled Green Marketing. They are from Ken Peattie (1992) in the United Kingdom and from Jacquelyn Ottman (1993) in the United States of America. According to Peattie (2001), the development of green marketing has three phases.

The first phase was called "environmental" green marketing, and during this period all marketing activities focused on helping and providing remedies for environmental problems. The second phase was "environmentally related" green marketing, and the focus was on clean technology, which involved the development of innovative new products that would address pollution and waste issues. At the third phase, it was “sustainable” green marketing. Early 2000s engaged in the development of high quality products that can meet consumer needs by focusing on quality, performance, price and convenience in an environmentally friendly manner.

OBJECTIVES OF THE STUDY

The study is aimed to cover the following objectives:

1. To understand the concept of green marketing.
2. To recognize and significance of green marketing.
3. To investigate the challenges and opportunities of green marketing.

RESEARCH METHODOLOGY

Talking about this research, it is an exploratory in nature; the said research is focuses on Literature review, News Papers, Journals, websites.

LITERATURE REVIEW

Prothero, A. and Fitchett, JA (2000) have argued that greater ecological enlightenment can be provided by capitalism by using features of commodity culture to further promote environmental goals. Marketing not only has the potential to contribute to the creation of more sustainable forms of society but, as a primary agent, the functioning and proliferation of commodity discourse also has an important responsibility in this regard.

Karna, J., Hansen, E. and Juslin, H. (2003) interpreted that proactive marketers are the most authentic group in the voluntary implementation of environmental marketing and the pursuit of competitive advantage by respecting the environment. The results also demonstrate that the ecological values, strategies, structures, and functions of environmental marketing are logically related to each other, as assumed by the environmental marketing model used to guide this study.

Sanjay K.Jain and Gurmet Kaur (2004) in his studies of environmental awareness, which quickly became a global phenomenon discussed on commercial companies, was raised to the opportunity and have begun to grow green on environmental challenges when practicing marketing strategies. The above barriers were compounded by the lack of environmental awareness of many companies and the existence of a wide price range for the same product, many of which implied a hasty assessment of environmental responsibility. The same phenomenon has also been presented in other research.

Alsmadi (2007) examines the environmental behavior of Jordanian consumers and shows a high level of environmental awareness. Unfortunately, however, this positive trend and preference for 'green' products did not seem to have any impact on the final choice, evidently because these consumers had greater trust in traditional products and little trust in green claims. The above barriers were compounded by the lack of environmental awareness of many companies and the existence of a wide price range for the same product, many of which implied a hasty assessment of environmental responsibility. The same phenomenon was also shown in other studies.

Need green marketing: an anthropological view

Problems such as global warming and exhaustion of ozone umbrella are the main for healthy sound. Thus, green marketing by enterprise class is always in the selfish anthropological perspective of long-term sustainable business and to satisfy the consumer and obtain the license from the governing body Industries in Asian countries grasp the need for green marketing developed countries, but there is still a significant gap between their understanding and their implementation.

GREEN PRODUCTS IN INDIA

Wipro Info tech (Green It) was the first Indian company to launch environmentally friendly computer peripherals. Samsung was the first to launch environmentally friendly mobile phones (made from renewable materials) - W510 and F268 in India. Oil and Natural Gas Corporation Ltd. (ONGC), India's largest oil company, has introduced the energy-efficient Mokshada Green Crematorium high-powered energy, which saves 60-70% of wood and a quarter of the burning time for cremation. Reva, the Indian crematorium, the Bangalore-based company was the first in the world to market an electric car. Honda India has unveiled its hybrid Civic car. ITC launched Paper Kraft, a premium line of environmentally friendly commercial paper. Indusland Bank has installed the country's first solar-powered ATM, driving a green shift in India's banking industry.

Suzlon Energy manufactures and markets wind turbines, which are an alternative energy source based on wind power. This green initiative of the company is paramount to reduce the carbon footprint.

10 Ways to Go Green

1. Unplug when not in use.
2. Use less water, every drop counts.
3. Switch to compact fluorescent light bulbs.
4. Choose products with less packaging.
5. Buy organic and local food.
6. Drive less that saves fuel.
7. Walk more.

8. Recycle more.
9. Switch to green power, use non-conventional energy like solar power etc.
10. Spread the world about green, live green, stay green.

GREEN MARKETING-

Challenges although a large number of companies are practicing green marketing, it is not an easy task as there are a number of issues that need to be addressed when implementing green marketing. The major challenges for green marketing are:

1. New concept- The educated and urban Indian consumer is becoming more and more aware of the benefits of green products. But it's still a new concept for the masses. Consumers must be informed and aware of the environmental hazards.
2. Cost factor Green marketing involves the marketing of green products/services, green technology, energy/green energy, the development of which and subsequent support programs require a lot of money to be spent on R and D programs, which ultimately can lead to increased costs.
3. Convince customers may not believe in the company's green marketing strategy, so the company must ensure that it takes all possible measures to convince the customer of its green product. The best possible option is the introduction of eco-labeling schemes. Sometimes customers are also not willing to pay the additional price for products.
4. Sustainability initially, the gains are very small as renewable and recyclable products and green technologies are more expensive. Green marketing will only be successful in the long term. Therefore, the company should plan and prepare for a long-term rather than a short-term strategy while avoiding being tempted into unethical practices in order to achieve short-term gains.
5. No cooperation Green marketing companies have to work hard to convince stakeholders and often fail to convince them of the long-term benefits of green marketing compared to the short-term costs.

CHALLENGES IN GREEN MARKETING

Need for Standardization

Only 5% of “green” campaign marketing messages are found to be fully true and standardization to authenticate these claims is lacking. There is no standardization to authenticate these claims. There is currently no standardization body to certify a product as organic. Unless some regulators are involved in the delivery, the certifications are by no means verifiable. A standard quality control body must be in place for such labeling and licensing.

New Concept

The educated and urban Indian consumer is becoming more aware of the benefits of eco-friendly products. However, it's still a new concept for the masses. Consumers must be informed and aware of the environmental hazards. The new ecological movements need to reach the masses, and that will take a lot of time and effort. Due to India's Ayurvedic heritage, Indian consumers appreciate the importance of using natural and herbal beauty products. Indian consumer is exposed to healthy lifestyle like yoga and consumption of natural foods. In these aspects, the consumer is already aware and will be inclined to accept green products.

Patience and Perseverance

Investors and corporations need to see the environment as a great long-term investment opportunity; marketers need to see the long-term benefits of this new green movement. It requires a lot of patience and no instant results. As this is a new concept and idea, it will have its own acceptance period.

Avoiding Green Myopia

The first rule of ecological marketing focuses on customer benefit, i.e. the main reason why consumers buy certain products in the first place. Get it right and encourage

consumers to switch brands or even pay a premium for the greener one. Alternative. It doesn't help if you develop a product that is green in many ways but doesn't meet customer satisfaction criteria. This leads to green myopia. Even if green products are priced too high, they again lose acceptance in the market.

SOME CASES

Interestingly, green marketing continues to be an issue of 5 global interest. In fact, Google Trends reports that, on a relative basis, more searches for “green marketing” originated from India than from any other country.

Rank	Country
1.	India
2.	UK
3.	US
4.	Thailand
5.	Australia
6.	Canada
7.	China

Many companies are adopting green for capturing market opportunity of green marketing some cases

EXAMPLE 1 : Best Green IT Project: State Bank of India: Green IT@SBI

By the use of eco and strength pleasant system in its 10,000 new ATMs, the banking massive has now no longer most effective stored strength charges and earned carbon credits, however additionally set the proper instance for others to follow.

While talking about SBI, SBI is likewise entered into inexperienced carrier recognized as “Green Channel Counter”. SBI is presenting many offerings like; paper much less banking, no deposit slip, no withdrawal shape, no checks, no cash transactions shape some of these transaction are executed via SBI shopping & ATM cards. State

Bank of India turns to wind strength to lessen emissions: The State Bank of India have become the primary Indian financial institution to harness wind strength via a 15-megawatt wind farm advanced through Suzlon Energy. The wind farm placed in Coimbatore makes use of 10 Suzlon wind turbines, every with a capability of 1.5 MW. The wind farm is unfold throughout 3 states – Tamil Nadu, with 4.5 MW of wind capability; Maharashtra, with nine MW; and Gujarat, with 1.5 MW. The wind venture is step one with inside the State Bank of India's inexperienced banking software devoted to the discount of its carbon footprint and merchandising of strength green processes, mainly the various financial institution's clients.

EXAMPLE 2 : Lead Free Paints from Kansai Nerolac

Kansai Nerolac Paints Ltd. has usually been dedicated to the welfare of society and surroundings and as a accountable company has usually taken projects with inside the regions of fitness, education, network improvement and surroundings preservation.

Kansai Nerolac has labored on casting off dangerous heavy metals from their paints. The dangerous heavy metals like lead, mercury, chromium, arsenic and antimony will have destructive outcomes on humans. Lead in paints mainly poses threat to human fitness wherein it may motive harm to Central Nervous System, kidney and reproductive system. Children are extra vulnerable to lead poisoning main to decrease intelligence ranges and reminiscence loss.

EXAMPLE 3 : Indian Oil's Green Agenda Green Initiatives

1. Indian Oil is absolutely geared to fulfill the goal of achieving EURO-III compliant fuels to all elements of the us of a through the yr 2010; predominant towns will improve to Euro-IV compliant fuels through that time.
2. Indian Oil has invested approximately Rs. 7,000 crore thus far in inexperienced gas initiatives at its refineries; ongoing projects account for a in addition Rs. 5,000 crore.

3. Motor Spirit Quality Improvement Unit commissioned at Mathura Refinery; comparable gadgets are developing at 3 extra refineries.
4. Diesel excellent development centers in vicinity in any respect seven Indian Oil refineries, numerous extra inexperienced gas initiatives are beneathneath implementation or at the anvil.
5. The R&D Centre of Indian Oil is engaged with inside the formulations of green biodegradable lube formulations.
6. The Centre has been licensed beneathneath ISO-14000:1996 for surroundings control systems.

GREEN FUEL ALTERNATIVES

In the us of a's pursuit of opportunity reasserts of strength, Indian Oil is specializing in CNG (compressed herbal gas), Auto gas (LPG), ethanol mixed petrol, bio-diesel, and Hydrogen strength.

EXAMPLE 4 : India's 1st Green Stadium

The Thyagaraja Stadium stands tall with inside the quiet residential colony in the back of the Capital's well-known INA Market. It becomes mutually devoted through Union Sports Minister MS Gill and Chief Minister Sheila Dikshit on Friday.

Dikshit stated that the stadium goes to be the primary inexperienced stadium in India, which has taken a sequence of steps to make certain strength conservation and this stadium has been built as consistent with the inexperienced constructing idea with green materials.

EXAMPLE five: Eco-pleasant Rickshaws earlier than CWG

Chief minister Shiela Dikshit released on Tuesday a battery operated rickshaw, "E-rick", backed through a cell offerings provider, to sell green transportation with inside the town beforehand of the Commonwealth Games.

EXAMPLE 6 : Wipro Green It.

Wipro can do for you on your quest for a sustainable tomorrow - lessen charges, lessen your carbon footprints and emerge as extra green - all at the same time as saving the surroundings.

Wipro's Green Machines (In India Only)

Wipro Infotech becomes India's first corporation to release surroundings pleasant laptop peripherals. For the Indian market, Wipro has released a brand new variety of computer systems and laptops referred to as Wipro Green ware. This merchandise is RoHS (Restriction of Hazardous Substances) compliant consequently lowering e-waste with inside the surroundings.

EXAMPLE 7 : Agartala to be India's first Green City

Tripura Sunday introduced plans to make all public and personal motors in Agartala run on compressed herbal gas (CNG) through 2013, consequently making the capital "India's first inexperienced town".

Tripura Natural Gas Co Ltd (TNGCL), a joint assignment of the Gas Authority of India Ltd (GAIL) and the Tripura and Assam governments, has undertaken a venture to deliver CNG to all personal and authorities motors. CNG may also be to be had to the ones now the use of electricity, petrol and diesel to run numerous machineries.

TNGCL chairman Pabitra Kar advised reporters. He stated: "The Corporation will quickly offer PNG connections to 10,000 new home clients with inside the town and outskirts. Agartala could be the primary town in India with inside the subsequent 3 years to emerge as a inexperienced town.

EXAMPLE 8 : Going Green: Tata's new mantra

The perfect worldwide benchmark though is 1.5. Tata Motors is putting in place a green showroom the use of herbal constructing fabric for its floors and strength green lights. Tata Motors stated the venture is at a initial stage.

The Indian Hotels Company, which runs the Taj chain, is with inside the manner of making eco rooms if you want to have strength green mini bars, natural mattress linen and napkins crafted from recycled paper. But there might not be any carpets on the grounds that chemical compounds are used to smooth the ones. And in relation to illumination, the rooms can have CFLs or LEDs. About five% of the whole rooms at a Taj resort could game a elegant eco-room design. One of the maximum exciting improvements has come with inside the shape of a biogas-primarily based totally strength plant at Taj Green Cove in Kovalam, which makes use of the waste generated on the resort to fulfill its cooking requirements. Another green patron product this is with inside the works is Indica EV, an electric powered vehicle with a view to run on polymer lithium ion batteries. Tata Motors plans to introduce the Indica EV in pick European markets this year.

CONCLUSION

Marketers additionally have the duty to make the clients recognize the want for and blessings of inexperienced merchandise compared to non-inexperienced ones. In inexperienced advertising and marketing, clients are inclined to pay extra to preserve a cleanser and greener surroundings. Finally, clients, business customers and providers want to pressurize outcomes on decrease the bad outcomes at the surroundings-pleasant. Green advertising and marketing assumes even extra significance and relevance in growing nations like India.

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IMPORTANCE OF E-TRADE IN INDIA

Dr Mangu Ram *

ABSTRACT

In realistic terms, e-trade started out to take off in India as net customers and cellphone income grew in importance, however over time e-trade has surely grow to be famous with round 30% of the city population, however because of the confined variety of merchandise. Diversity and standardization Sales thru ecommerce aren't developing faster. Only confined, however branded gadgets are being offered because of choice regulations and the client assure that their buy can be a price saving at the circumstance that precedence is for the reason that after income carrier and product pleasant are assured thru e-commerce. Electronic Business is extra than simply shopping for and promoting merchandise on-line, it additionally encompasses the whole on-line method of developing, marketing, promoting, delivering, retaining and purchasing merchandise and services.

Keywords: E-Commerce, Customer Satisfaction, Quality Assurance.

INTRODUCTION

We have visible fast technological extrude in current years. Technological modifications in each enterprise have made an extensive difference, which has led to a shift in clients in the direction of services. Consumer conduct is converting rapidly; Customers are empowered, connected, and anticipate exceptional stages of carrier and convenience. To fill this void, many agencies have placed high-quality efforts to satisfy client expectancies and stand geared up to paintings correctly for excessive stages of client satisfaction. Billions of humans have got right of entry to the Internet; the age of the Internet and generation has superior with inside the e-trade market.

Michael Aldrich turned into an English businessman who invented online purchasing in 1979. E-trade is a method of promoting and shopping for merchandise online. Electronic trade is classed into numerous kinds such as Business-to-enterprise, enterprise-to-client, client-to-enterprise, and client-to-client. The increase of e-trade has

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placed many agencies right into a foundation, now Amazon is the most important e-trade organization with inside the world, accompanied with the aid of using Just Dial, eBay, Shopify, etc. E-trade is phenomenal, the wide variety of purchasers purchasing online has steadily extended with the growing use of the Internet. Customers are too busy nowadays to shop for items with inside the market. Hence, e-trade has made existence extra handy for them. Today in e-trade, clients are seeking out the goods they need to shop for. Businesses have an effective seek engine that brings up loads of merchandise that meet purchaser needs.

LITERATUREREVIEW

The e-trade adventure in India wasn't steep in the beginning, it began out in 1999 with the aid of using K. Vaitheeswaran, the organization's call changed into fabmart.com, Indian clients are very new to this segment, the charging gateway and the logistics changed into the vital problem. The Indian authorities have given you improvements and have brought an internet charge approach to the IRCTC. This manner has led to the client's knowledge of the web charge approach, however, the technical demanding situations had been few.

Then pinnacle gamers like Flipkart, Amazon, Snapdeal and Myntra took those technical demanding situations as a possibility with dependable charge gateways like PayPal and PayYou. They are very secure; with little with aid of using little, they have accepted as true with of clients. Then the relaxation is history, now e-trade has ended up the purchasing platform for all city clients.

OBJECTIVESOFTHESTUDY

1. To take a look at the existing fame of e-trade on Indian economy.
2. To take a look at the significance and contribution of e-trade.
3. To recognize the demanding situations of e-commerce in India

RESEARCHMETHODOLOGY

This study is primarily based totally on secondary records accrued from numerous sources, e.g. studies articles, www.statista, Ministry of Commerce publications, etc. that are to be had on the internet.

ANALYSIS OF DATA

Table 1: Present Market segments of E-commerce

Category	Specification
Digital population as of January 2020	687.6 million
E-commerce market size by 2027	200 Billion USD
Active E-commerce penetration	74%
E-commerce share in retail by 2021	7 %
Share of online shoppers who prefer mobile wallets	32%
Category of online retail with the highest penetration rate	Electronics
Flip kart revenue	436.15 Billion INR
Most popular e-payment service	Paytm

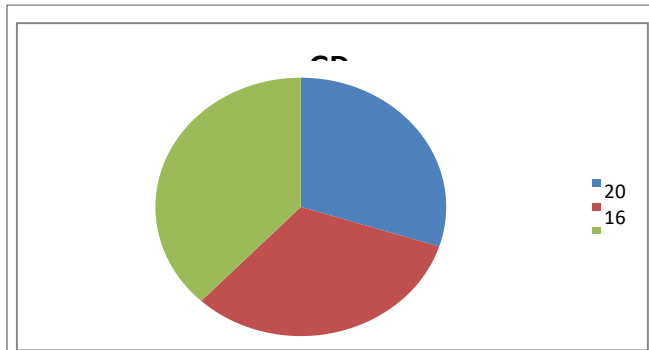
Statista 2020

Table 2: Share of E-commerce to GDP

Year	GDP
2016	0.71
2017	0.76
2018	0.9

Source- Statista 2020, EPW March 2019

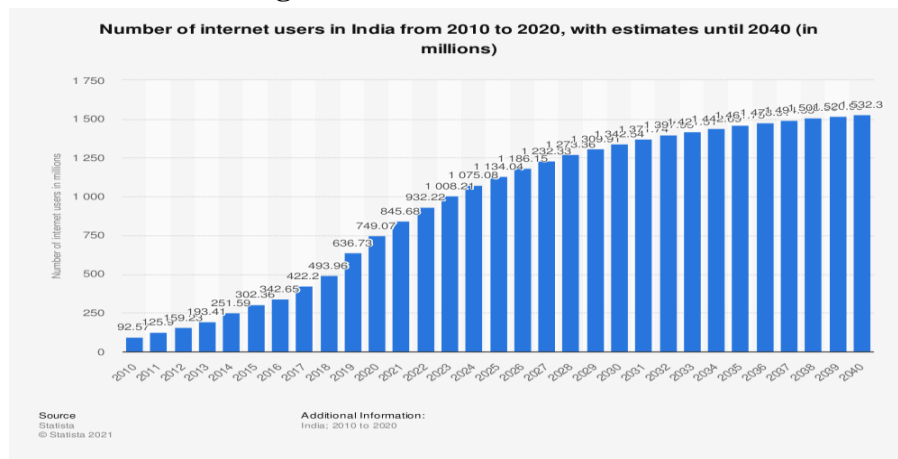
Figure1:Share of E-commerce to GDP



E-trade accounted for round 0.76% of India's GDP in 2017, which became anticipated at 0.9% in 2018, making it the second one biggest on line marketplace with inside the global after China, the country's fast boom with inside the virtual space.

INTERNETUSERS ININDIA

Figure2:Number of internet users in India



Source- Statista2020

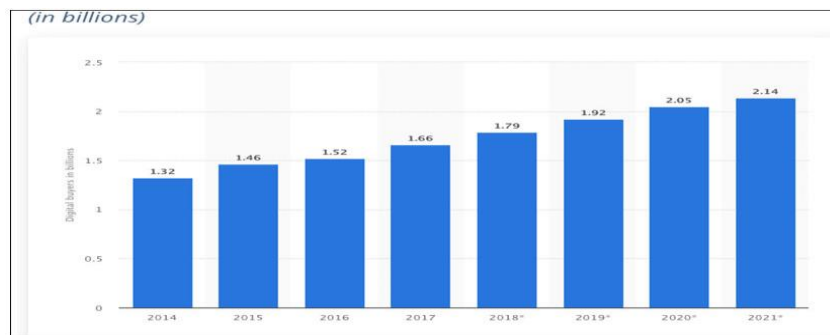
India had extra than 480 million net customers national in 2018 and that wide variety is predicted to upward thrust to over 660 million customers through 2023, suggesting notable marketplace capacity in net offerings for the south. Worldwide on line market place in India.

Table4: DigitalbuyersinIndia2014-20(In Millions)

Year	No of Buyers
2014	54.1
2015	93.4
2016	130.4
2017	180.1
2018	224.1
2019	273.6
2020	330

Source- Statista2020

Figure3: Digital buyers in India2014-20



Source- Statista2020

The e-trade area has skilled a growth with inside the Asian vicinity in current years. India, the South Asian country, had the quickest developing on line retail marketplace in 2019. The wide variety of national virtual customers became anticipated at round 330 million in 2020.

The wide variety indicates that almost 71% of Internet customers with inside the vicinity offered merchandise on line at some stage in the length mentioned. The enterprise is grew to become the tables through customized ads, appealing discounts, rapid shipping and returns infrastructure, and a excessive penetration price of this retail atmosphere mixed with the ease of being at domestic and having all of your alternatives proper for your doorstep Commercial area significantly.

Future of E-commerce in India

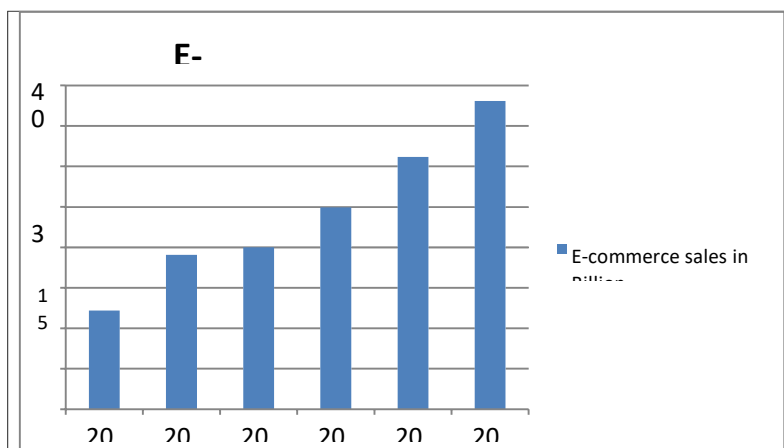
The e-trade area in India is developing hastily. The net person base in India is 460 million and it's far developing day through day. The elevated boom of e-trade in India is because of the proliferation of the net and without problems to be had clever phones. In addition, the favorable demographics and authorities digitization efforts also are using the boom of the e-trade area in India.

Table5: E-CommercesalesinIndia (In Billion Dollars)

Year	Sales
2015	12.9
2016	16.08
2017	20.01
2018	24.94
2019	31.19
2020	38.09

Source- Statista2020

Figure4: E-Commerce sales in India (In Billion Dollars)



Barriers to Electronic Commerce in India

Some of the infrastructure boundaries chargeable for the gradual boom of digital trade in India are as follows, a number of which might be even establishing up new enterprise opportunities.

Debt collection: When making bills via Net Banking, you need to surrender a substantial part of your income (4% or extra) even in an enterprise with low margins. Fraudulent charges, price backs, etc. are the duty of the store and are consequently blanketed with inside the enterprise model.

Logistics: You ought to supply the product effectively and securely to the proper man or woman at the proper time. The regular guide does now no longer offer an appropriate stage of service; Courier offerings have excessive costs and a confined range. To start with, you could want to buy coverage for high satisfactory gadgets shipped, which will increase the cost.

Vendor Management: However advanced tools can also moreover be, the provider will have to come down and deal in an inefficient tool for inventory management. This will sluggish down drastically. Most of them might not convey any digital statistics for their merchandise. No incredible looking photographs, no digital statistics sheet, no mechanism to check for everyday prices, availability to hold your internet web page updated.

Taxation: Entry tax, Indirect Taxes, and loads of state precise office work which accompany them. This can be complicated at times with loads of exceptions and precise rules.

CONCLUSION

The recognition of e-trade relies upon immediately the enlargement of the producing area, which mechanically follows after standardization and branding. The enthusiasm for transactions with e-trade drives virtual charge and so monetary inclusion turns into an outcome of the e-trade theorem. A complete have a take a observe enterprise tendencies suggests that e-trade is rising as an essential device in confirming the explosive boom of the Indian economy. It has the capacity to show India into a financial superpower. With hastily developing Internet penetration, e-trade gives an appealing enlargement possibility for retailers. To attain this, India needs to make investments extra in assisting infrastructure and modern and leap forward enterprise models.

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A SYSTEMATIC STUDY OF DIGITAL MARKETING IN INDIA

Dr. Ramesh Kumar Chouhan*

ABSTRACT

India, a densely populated USA with a populace of 1,339,180,127 (as of July 2017) ranks 2nd with inside the international. There are enough possibilities which can be created each minute for the people. And while we are saying virtual advertising and marketing, then be aware that the destiny of virtual advertising and marketing in India and the scope of virtual advertising and marketing in destiny goes to get brighter with inside the coming years. A cellular telecell smart phone has turn out to be the primary want for everyone. According to a survey (through Internet and Mobile Association of India (IAMAI)), India may have round 500 million net customers through June 2018. The enterprise is shaping out to turn out to be one in every of its type markets, because the International Journal of Advanced Research Foundation is claiming 2013 to 2018 because the golden generation of virtual advertising and marketing in India. About \$1.5 billion investments have been marked with inside the quick span of 2013 to 2015 in the direction of Indian agencies. Digital Marketing and marketing and marketing is influencing peoples to shop for and promote on line and e trade is getting increasingly sales. The reason of this look into is to have a look at the effect of virtual media and whether or not it's far an vital device for each entrepreneurs & customers. We have explored the impact of Digital media in addition to its effect at the customer's shopping for conduct. This examine turned into completed on the premise of a established questionnaire for number one statistics in addition to a pattern length of one hundred respondents.

Keywords: Future, increase, virtual advertising and marketing

INTRODUCTION

India, a densely populated USA with a populace of 1,339,180,127 (as of July 2017) ranks 2nd with inside the international. There are enough possibilities which can be created each minute for the people. And while we are saying virtual advertising and marketing, then be aware that the destiny of virtual advertising and marketing in India

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and the scope of virtual advertising and marketing in destiny goes to get brighter with inside the coming years. A cellular telecell smart phone has turn out to be the primary want for everyone.

Even in case your mom desires to strive out a brand new recipe, she clearly makes use of YouTube to take the jot down what is wanted and the way it's far to be done. And while it comes right all the way down to the enterprise, absolute confidence the fashion of virtual advertising and marketing is at the boom. Everyone desires to marketplace their services and products via the net to boom the reach. Compared to standard advertising and marketing those are a few key advantages which make this advertising and marketing approach extra powerful and affordable.

According to a survey (through Internet and Mobile Association of India (IAMAI)), India may have round 500 million net customers through June 2018. This will create a captivating enterprise possibility to promote products and services to a developing populace of tech-savvy net customers.

Digital Marketing Industry in India

Digital Marketing enterprise in India is un fold to nearly all of the enterprise sectors. Some of the programs of E-Marketing are buying and order tracking, on line banking, charge structures and content material management.

The energy of virtual advertising and marketing permits geophysical limitations to vanish making all customers and companies on the planet capacity clients and suppliers. It is understood for its cap potential to permit enterprise to talk and shape a transaction everywhere and anytime. Digital advertising and marketing enterprise in India is a booming profession these days. In a rustic with a speedy increase economic system, it's far predicted to have a totally excessive giant increase in Digital advertising and marketing profession. The increase with inside the virtual advertising and marketing developments is making a totally enormous effect on advertising and marketing and advertisement. The massive photograph of Digital Marketing enterprise in India cannot be whole if quick preview of the beyond virtual advertising and marketing data isn't made. Going lower back to records, International Journal of

Advanced Research Foundation exhibits the subsequent in 2016. Between 1971 and 1972, The ARPANET is used to set up a sale among college students on the Stanford Artificial Intelligence Laboratory and the Massachusetts Institute of Technology, the earliest instance of electronics or virtual trade.

1979: Michael Aldrich demonstrates the primary on line buying device.

1981: Thomson Holidays UK is first enterprise-to-enterprise on line buying device to be installed.

1996: India MART B2B market mounted in India.

2007: Flipkart turned into mounted in India. Every E-advertising and marketing or business companies makes use of majorly virtual way for his or her advertising and marketing purposes.

In 2011, the virtual advertising and marketing data discovered that marketing and marketing through the cellular telecell smart phone and pills turned into 200% decrease than that of the subsequent years. During this year, the internet really well worth turned into \$2 billion. The increase turned into in a geometrical development because it rose to \$6 billion in 2012. The aggressive increase needs for extra development with inside the profession works and specialists are being introduced to the field. From 2013 to March 2015, the funding overall boom turned into 1.5 billion bucks over the previous years. There has been an outstanding increase up until this gift moment.

The record through the International Journal of Advanced Research Foundation discovered that summarized that India is attending to see the golden length of the Internet area among 2013 to 2018 with amazing increase possibilities and secular increase adoption for E-Commerce, Internet Advertising, Social Media, Search, Online Content, and Services bearing on virtual advertising and marketing. Total Media, Digital and Mobile Internet Ad Spending in India (2013-2019).

LITERATURE REVIEW

Mathew Johnson (2020), finish that without a doubt, the corona virus has left its mark with inside the records books. The query entrepreneurs ought to be asking themselves is simply how a lot will those alternate things? We are beginning to recognize the effect the virus has had on industries, however how will the progressive entrepreneurs of these days adjust? One component is certain- virtual answers ought to be on the pinnacle of the time table for all companies.

Kamaljeet Kalsi (2020) determined in examine that “Free delivery” turned into the pinnacle manner survey respondents pronounced shops and eating places should earn their enterprise, with almost 1/2 of all respondents choosing this option. 41% of respondents highlighted “Take-out” and “Easy on line ordering” as a manner to earn their enterprise. Curb-facet pickup” turned into a provider liked through 38% of customers. While “Commitment to nearby jobs” turned into decrease at the list, with most effective 30% of respondents mentioning this as a manner to earn their enterprise, it's far nevertheless appropriate to peer customers taking notice. 73% of customers use proximity-primarily based totally seek to discover nearby companies while they want them. Proximity-primarily based totally seek turned into the pinnacle patron choice through an extensive margin. In fact, customers have been 121% much more likely to apply the proximity seek to discover nearby companies than they have been to visit a nearby enterprise website.

Shruti Agrawal (2020) concludes that the impact of Covid-19 on Indian economic system and deliver chain is studied. This examine additionally pronounced approximately the Covid-19 impact on international production and deliver chain. N-CoV has affected the producing corporations and their deliver chain over the international. COVID-19 is affecting our deliver chains and production operations daily.

Dr. Saraswathi Moorthy (2020) finish that know-how the want to examine the shopping for conduct of on line customers particularly in the course of this international pandemic crises could be very essential, as this could allow on line shops to provide higher buying enjoy in phrases of hygiene and protection through retaining

social distancing that's of predominant importance. Also, allowing a higher on line buying enjoy can clearly keep away from customers to step out in their residence thereby curtailing the virus to a top notch extent.

OBJECTIVES OF THE STUDY

1. To evaluation the effect of Digital Marketing on Consumer shopping for conduct.
2. To evaluation the attention of Digital Marketing.

HYPOTHESIS OF THE STUDY

H01: There isn't any enormous affiliation amongst Consumer Loyalty and Product Purchasing through Digital Marketing.

H02: There isn't any critical affiliation among month-to-month income & product desire to be sold through the Digital Network.

RESEARCH METHODOLOGY

A quantitative questionnaire for the evaluation of number one statistics is used to have a look at the impact of virtual advertising and marketing on diverse criteria. Main information have been amassed from one hundred respondents. Respondents are selected from the Mumbai Region of Maharashtra.

Primary statistics in a hierarchical layout turned into acquired through direct questions of respondents, and accomplished explicitly through the survey process.

Sample Size for this evaluation is one hundred individuals who purchase items or offerings through a virtual platform. The statistics turned into evaluated and the principle turned into checked the use of a mathematical technique consisting of a chi-rectangular check.

RESULTS AND INTERPRETATION

After amassing the statistics from the respondents with aid of a established questionnaire, the findings are translated as follows.

Responses from Online Buyers

Respondents have been requested many questions concerning their age, month-to-month income, occupation, and so on the way to make clear their profile and their responses. The following desk is represented to bases of responses.

Table-1: Responses from Online Buyers.

	Category	No. of Respondents	Percentage of Respondents.
Gender	Male	73	73%
	Female	27	27%
	Total	100	100%
Age	Below 18 years	15	15%
	18-30 years	28	28%
	31-45 years	35	35%
	Above 45 years	22	22%
	Total	100	100%
Profession	Employee	42	42%
	Business	25	25%
	Student	6	6%
	Housewife	19	19%
	Any other	8	8%
Total	100	100%	

Monthly Income	Below 10000	38	38%
	10000-25000	24	24%
	25000-50000	10	10%
	Above 50000	28	28%
	Total	100	100%
	Total	100	100%
Reasons for Online Shopping	Easy Buying Options	35	35%
	Wide Variety of Products	22	22%
	Various Methods of Payments	17	17%
	Lower prices	21	21%
	Others	5	5%
Total	100	100%	
Influence of Digital Channels to buy more	Social Media	57	57%
	Websites	18	18%
	Emails	5	5%
	Advertising	16	16%
	Others	4	4%
Total	100	100%	
What kind of Product you would prefer to buy through Digital Channel	Convenience Goods	15	15%
	Shopping Goods	72	72%
	Specialty Goods	13	13%
	Total	100	100%

Customer Satisfaction in Purchase through Digital Channel	Strongly Agree	38	38%
	Agree	55	55%
	Neutral	5	5%
	Disagree	1	1%
	Strongly Disagree	1	1%
Total	100	100%	
From which Digital Channel you bought products	Social Media	21	21%
	Websites	51	51%
	Email	8	8%
	Advertising	15	15%
	Others	5	5%
Total	100	100%	

Chi Square Test: Relationship amongst month-to-month earnings & product desire to buy through the Digital Network.

For studies the affiliation amongst month-to-month earnings or product desire for store thru the Digital Network, the Clubbed Table is as follows.

Table 2: Relationship amongst month-to-month earnings & product desire to shop for in the course of virtual channel

The information may be readily represented in desk 2 above. Hypothesis checking is completed so one can greater precise.

H01: There isn't any huge correlation amongst month-to-month earnings & choice of the agency to shop for from a virtual market.

The approximate chi-rectangular quantity is 15, 2929 relying at the calculation. The p-price is 0.01897. The final results is sizable at $p < 0.05$, with a importance of 0.05. As a result, the null speculation is rejected & there's a sizable correlation amongst month-to-month income and the patron's choice to store thru the virtual channel.

Chi Square Test: Relationship amongst Consumer Satisfaction & Product Purchases in the course of Digital Marketing

To examine the connection amongst Customer Satisfaction & Product Purchases throughout Digital Marketing, the Clubbed Table is followed.

Table3: Relationship among client loyalty and product shopping through virtual marketing

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Social Media	10	11	0	0	0	21
Websites	20	31	0	0	0	51
Emails	3	3	2	0	0	8
Advertising	4	8	2	1	0	15
Others	1	2	1	0	1	5
Total	38	55	5	1	1	100

The information may be readily represented in desk three above. Hypothesis evaluation is completed so one can greater precise.

H02: There isn't any significant affiliation among Consumer Loyalty & Product Purchasing through Digital Marketing. The envisioned chi-rectangular quantity is 41,459 in line with the estimate. The p- price is 0.000475. The locating is critical at $p < 0.05$, thru a importance factor of 0.05.

The null speculation is denied, in line with the previous study. In different terms, there's a first-rate connection among client loyalty and the shopping of merchandise throughout the Digital Network.

CONCLUSION

With the Research conducted, in virtual marketing, spotting patron behaviour is important to industrial overall performance due to the fact clients have followed the use of the Internet and on-line socializing technology it's been found that there's a connection amongst month-to-month earnings & items they buy. Monthly People's Income performs a sizable function with inside the shopping of diverse merchandise throughout the Internet Web. This has additionally been mentioned that there's a huge whole with inside the diploma of client provider with the net shopping for of merchandise. Many of the Consumers had been thrilled with the objects offered through Digital Network. A commercial enterprise will obtain even higher with virtual media as it is aware of and implements what the patron wants.

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EMPLOYEE AWARENESS AND PRACTICES ON GREEN HUMAN RESOURCE MANAGEMENT: ASYSTEMATIC REVIEW

Dr. Rajnish Kler *

ABSTRACT

Human Resource Management (HRM) practices perform a significant role to accomplish and sustains the company's environmental function by promoting green human resource functions as training, recruiting, creating green corporate culture, and appraisal. In this study, the researcher intends to assess the knowledge of faculty members regarding Green HRM practices. The study was conducted on 225 faculty members from Delhi University and its affiliated Colleges. The sampling technique used for the study was Random Sampling Technique where a structured questionnaire was used by the researcher for collecting information pertaining to Green human resource management (HRM) practices in the Delhi University and its affiliated Colleges for the study. The study concluded that the highest mean of green awareness and practices has been observed for the variable "Virtual interview is followed in institutions rather than calling pool of candidate to an interview directly" while the least has been observed for the variable "I usually turn off light and PC when leaving my room" having a mean of 2.43 and 1.33 respectively. There was a significant negative correlation among the designation and the use of energy efficient light. There was significant linear relationship observed among the green management practice's effects and awareness on the effectiveness of green management in the organization.

Keywords: HRM, Green Practices, Green Awareness, Green Policies, Educational institution

1. INTRODUCTION

Life is always exciting when integrated with nature. Similarly, the Human Resources Management when it is merged with the environmental management makes exciting facts in the organization as well as to an environment. However, the Green HRM success not only vests on the hands of organization alone but also the entire team such as employers, employees, shareholders etc.

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Two important green human resource management components are green human resource management practices and the preservation of knowledge capital, which supports employees to decrease carbon emissions through car sharing, electronics, job sharing, conference calls and retraining, virtual interviews, online training, and more. The main factors that support for the Green HRM in the organization are Green training and development, Green Recruitment and selection, Green rewards and compensation, Green performance Management, Green Empowerment and Appraisal etc.

As part of the development of global environmental issues and international environmental standards, companies are required to review official environmental practices. (Daily and Huang 2001). Green HRM is the development, progress and execution with the goal of training green with the aim of developing a Green organization (Ren, Tang et al. 2018).

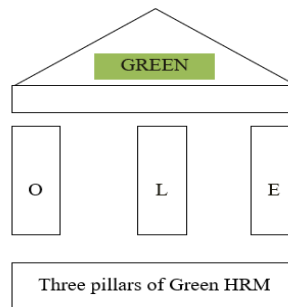


Figure 1: Representing the three pillars of Green HRM [Sources Aravamudhan, 2012]

There are 3 pillars of Green HRM. They are organization sustainability (O) which determines the programs, initiatives and action that aim at preservation of Resources to support environmental practices. Leadership (L) the action of leading a group of people or an organization to coordinate all together for success. Employee behavior (E), where employee's reaction to a particular situation at workplace which



enhance their loyalty towards organization. Hence this OLE is needed to be strong in implementing Green HRM at workplace. Educational institutions have an important role in implementing green initiatives, for which knowledge of green policies, practices and initiatives is essential (Amrutha and Geetha 2020). Hence, in this study, the researcher intends assess the knowledge of faculty members in Delhi University and its affiliated Colleges regarding Green HRM practices.

The study objectives are as follows:

1. To assess faculty awareness and knowledge of Green HRM practices.
2. To identify green HR practices and the extent of implementation in academic institution.
3. To estimate the awareness and knowledge of Green HR practices based on demographical factors.

2. REVIEW OF LITERATURE

The term “green” in human resource management (HRM) activities also considered as the interests of HRM policies and practices in relation to the larger environmental map of the company (Ullah 2017). Therefore, the word green does not mean greening the environment but means that the companies of the business are aware of their environment (Jabbour 2011; Kapil 2015; Jyoti 2019).

During this administration, thinkers are currently engrossed in their knowledge of how to help create a universe as a better place to live, Academics and experts of HRM are reluctant to take the stage, emphasizing green management of human resources difficult to indicate when reviewing Green HRM (Renwick, Redman et al. 2013).

A Green company is numerous responsive towards the environment, resources effective and produce additional perception towards social obligation (Sathyapriya, Kanimozhi, et al. 2013). Companies that are accompanying green policies regularly intimate the green employment necessity.(CIA and HUSSAIN 2013). To apply an effective green management system for companies, it is important to develop strong technical and managerial skills in all company employees(Bangwal and Tiwari 2015; Jain and D'lima 2018).

HRM practices play an important role in achieving and sustaining companies' environmental performance by encouraging the green functions of human resources like training, creating green corporate culture, appraisal, and recruiting (Roscoe, Subramanian, et al. 2019). (Bhardwaj 2016), reviewed numerous green banking practices representations utilized through Indian firms to develop and achieved that banks that are utilizing green banking practices influence the company performances.(Mampra 2013) have presented green human resource management as the application of human resource management guidelines to promote the use of maintainable resources in business and environmental protection, which further improves the morale and fulfilment of workers.

The research (Harved et al., 2012) reports that HRM performs a significant role in promoting green practices and highlights the HRM contribution to green productivity. Also, the learning of eco-friendly performance affects different related actions, and GHRM practice implementation may enhance the lifestyle of workers (Ragas, Tantay et al. 2017). Green management is the method by which the banking sector confronts the environment when formulating environmental management guidelines (Sudin 2011), whereby the bank needs to reconcile banking growth among compulsory growth of banking with the protection of the environment for the upcoming generation.

3. METHODOLOGY

The following section describes the tools and the methods used for obtaining information for the purpose of the research study.

3.1. Research Instrument

The type of research design used in this research is descriptive research design. Fundamental data were collected from respondents using the method of survey. The instrument used for the data collection is questionnaire. The questionnaire included questions related to Green HR practices. Likert scale has been used (1= Strongly Agree, 2=Agree, 3=Neutral, 4=Disagree, 5= Strongly Disagree)

3.2. Sample of exploration

Sample chosen for the study was 225 faculty members from Delhi University and its affiliated colleges. For this investigation the random sampling technique is utilized. Structured questionnaires are used by the researcher.

3.3. Hypothesis:

H₀: About Green HR practices with a demographic variable, the knowledge and awareness level have no important correlation.

H₁: About practices of Green HR with demographic variable, the awareness and knowledge level have an important correlation.

3.4. Statistical Analysis

To checking the reliability of the questionnaire Cronbach's alpha was conducted. Descriptive statistics was used by the researcher for analyzing the data. The hypotheses are two tail test based and having a confidence level of 95%.

4. RESULT AND DISCUSSION

Table 1: Reliability statistics of the green awareness variables

Reliability Statistics
Cronbach's Alpha
.886

The reliability statistics measured by Cronbach's Alpha for the green awareness variables is found to be 0.886. If the composite reliability and Cronbach's α scores are greater than 0.70 (Nunnally 1994), referred as a strong construct.

Table 2:Representing the various Green HR practice variables and awareness also the Green practices efficiency in the organization

	N	Mini mum	Maxi mum	Mean	Std. Deviation
Effectiveness of Green Management in the organization	225	2	5	3.35	.918
I am aware about Green HR practices in my institution	225	1	5	1.90	.816
Students are encouraged to think about the environmental concerns	225	1	4	1.68	.695
Public transport is used rather than individual vehicle to institution	225	1	5	2.12	1.117
I usually turn off light and PC when leaving my room	225	1	4	1.33	.558
All materials and Equipments are conserved at my work place	225	1	4	1.79	.707
I would like to learn a environmental friendly behavior at my work	225	1	3	1.51	.612
Teleconference with participants of different location is a used to interact all at a time	225	1	5	2.23	.911
Virtual interview is followed in institutions rather than calling pool of candidate to a interview directly	225	1	5	2.43	.946

Telecommuting is used for flexibility at work now a days	225	1	4	1.87	.695
Electronic-filing method makes work easy compared to paper filing method	225	1	5	1.55	.728
Faculty motivates to use resources properly	225	1	5	1.71	.803
There is support from my department to create Green product/processes	225	1	5	1.81	.782
The institution policy includes Green HR practices to conserve the environment	225	1	5	1.97	.800
The Institution uses energy efficient light bulbs	225	1	5	1.90	.848
The management communicate the importance of environmental concern to all faculty members	225	1	4	1.95	.736
The institution follows Green recruitment and selection process	225	1	4	2.24	.823

The institution focuses on green training and development	225	1	5	2.18	.847
The top management emphasize on Green reward Management	225	1	5	2.38	.864
The institution has Green performance management system	225	1	4	2.30	.774
The institution has a Green discipline management	225	1	4	2.16	.721

The mean values for all the variables of the green awareness and practices have been determined. It has been observed from the study that the highest mean of green awareness and practices has been observed for the variable “Virtual interview is followed in institutions rather than calling pool of candidate to an interview directly” while the least has been observed for the variable “I usually turn off light and PC when leaving my room” having a mean of 2.43 and 1.33 respectively (Table 2).

Table 3: Representing Pearson correlation among the green awareness variables with the demographic variables

Correlations				
		Qualification	Designation	Experience
I am aware about Green HR practices in my institution	Correlation of Pearson	-0.105	-0.064	0.011
	Sig. (2-tailed)	0.263	0.494	0.911

Students are encouraged to think about the environmental concerns	Correlation of Pearson	-0.120	-0.077	-0.024
	Sig. (2-tailed)	0.203	0.411	0.796
Public transport is used rather than individual vehicle to institution	Correlation of Pearson	0.044	-0.016	0.008
	Sig. (2-tailed)	0.640	0.863	0.929
I usually turn off light and PC when leaving my room	Correlation of Pearson	-0.064	-0.092	-0.093
	Sig. (2-tailed)	0.497	0.328	0.323
All materials and Equipments are conserved at my work place	Correlation of Pearson	-0.093	-0.055	0.166
	Sig. (2-tailed)	0.323	0.560	0.076
I would like to learn a environmental friendly behavior at my work	Correlation of Pearson	-0.137	-0.070	0.091
	Sig. (2-tailed)	0.143	0.460	0.333
Teleconference with participants of different location is a used to interact all at a time	Correlation of Pearson	0.032	-0.161	0.076
	Sig. (2-tailed)	0.734	0.085	0.422

Virtual interview is followed in institutions rather than calling pool of candidate to a interview directly	Correlation of Pearson	0.073	-0.060	0.173
	Sig. (2-tailed)	0.439	0.528	0.064
Telecommuting is used for flexibility at work now a days	Correlation of Pearson	-0.008	-0.050	-0.049
	Sig. (2-tailed)	0.930	0.592	0.602
Electronic-filing method makes work easy compared to paper filing method	Correlation of Pearson	0.033	-0.122	-0.044
	Sig. (2-tailed)	0.726	0.194	0.637
Faculty motivates to use resources properly	Correlation of Pearson	-0.039	-0.035	0.125
	Sig. (2-tailed)	0.678	0.710	0.182
There is support from my department to create Green product/processes	Correlation of Pearson	-0.075	-0.079	0.094
	Sig. (2-tailed)	0.426	0.400	0.319
The institution policy includes Green HR practices to conserve the environment	Correlation of Pearson	-0.143	0.034	-0.069
	Sig. (2-tailed)	0.128	0.715	0.462

The Institution uses energy efficient light bulbs	Correlation of Pearson	-0.101	-.215*	0.032
	Sig. (2-tailed)	0.282	0.021	0.733
The management communicate the importance of environmental concern to all faculty members	Correlation of Pearson	-0.131	-0.179	-0.074
	Sig. (2-tailed)	0.162	0.055	0.429
The institution follows Green recruitment and selection process	Correlation of Pearson	-0.040	-0.062	0.068
	Sig. (2-tailed)	0.668	0.513	0.468
The institution focuses on green training and development	Correlation of Pearson	0.031	-0.059	0.040
	Sig. (2-tailed)	0.746	0.534	0.670
The top management emphasize on Green reward Management	Correlation of Pearson	0.092	-0.023	0.090
	Sig. (2-tailed)	0.328	0.806	0.339
The institution has Green performance management system	Correlation of Pearson	0.001	-0.031	0.055
	Sig. (2-tailed)	0.991	0.745	0.562

The institution has a Green discipline management	Pearson Correlation	-0.069	-0.010	0.098
	Sig. (2-tailed)	0.465	0.919	0.296
**. At the level of 0.01(2-tailed), correlation is important				
*. At the level of 0.05 (2-tailed)correlation is important				

Person correlation analysis among the green awareness variables and practices with the demographic variables of the subjects such as qualification, designation and experience has been analyzed. Correlation analysis showed here was an important negative correlation among this designation and the variable “the institution uses energy efficient light bulbs”. However, for all other variables there were many positive and negative correlations observed among the variables but the findings were found to be non-significant (Table 3).

Table 4: Factor analysis representing the extraction value of the variables using principal component analysis

	Initial	Extraction
I am aware about Green HR practices in my institution	1.000	.472
Students are encouraged to think about the environmental concerns	1.000	.521
Public transport is used rather than individual vehicle to institution	1.000	.738
I usually turn off light and PC when leaving my room	1.000	.416
All materials and Equipments are conserved at my work place	1.000	.622
I would like to learn a environmental friendly behavior at my work	1.000	.710

Teleconference with participants of different location is a used to interact all at a time	1.000	.597
Virtual interview is followed in institutions rather than calling pool of candidate to a interview directly	1.000	.614
Telecommuting is used for flexibility at work now a days	1.000	.682
Electronic-filing method makes work easy compared to paper filing method	1.000	.598
Faculty motivates to use resources properly	1.000	.595
There is support from my department to create Green product/processes	1.000	.693
The institution policy includes Green HR practices to conserve the environment	1.000	.584
The Institution uses energy efficient light bulbs	1.000	.556
The management communicate the importance of environmental concern to all faculty members	1.000	.659
The institution follows Green recruitment and selection process	1.000	.699
The institution focuses on green training and development	1.000	.747
The top management emphasize on Green reward Management	1.000	.676
The institution has Green performance management system	1.000	.737
The institution has a Green discipline management	1.000	.685
Process of Extraction: Investigation of Principal Component.		

The analysis of Factors was performed on various variables about the practices and awareness of green management in the organization using the principal component analysis to identify the various important variables. It has been observed from the study that principal component analysis has identified five important factors for measuring the awareness and practices of green management in the organization. The five variables are as follows “Public transport is used rather than individual vehicle to institution”, “I would like to learn an environmental friendly behavior at my work”, “The institution focuses on progress and Green training”, “The organization consumes green performance management system”, “The institution follows Green recruitment then process of selection” (Table 4).

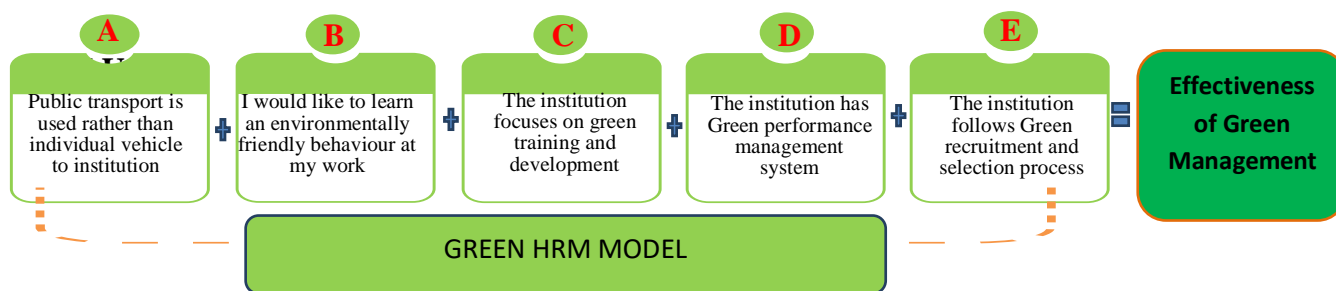
Table 5: Regression analysis of the effectiveness of green management in the organization based on the green management awareness and practices in the organization`

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.793	.361		7.738	.000
Public transport is used rather than individual vehicle to institution	.043	.081	.052	0.529	.598
I would like to learn an environmentally friendly behavior at my work	.156	.146	.104	1.065	.289
The institution focuses on green training and development	.111	.163	.102	.679	.499
The institution has Green performance management system	.155	.150	.131	1.032	.304
The institution follows Green recruitment and selection process	-.167	.166	-.150	1.006	.317

a. Dependent Variable: Effectiveness of Green Management in the organization

Regression analysis has been performed to determine the green management practice's effects and awareness of the green management efficiency in the organization. It has been observed that there was a significant linear model that explained the impact of effectiveness of green management in the organization based on the practices and awareness of green management in the organization (Table 5). The regression equation for the model has been calculated to be

$$\text{“Effectiveness of green management...”} = 2.793 + 0.043 * \text{“public transport is used....”} + 0.156 * \text{“I would like to learn...”} + 0.111 * \text{“The institution focuses on...”} + 0.155 * \text{“The institution has green...”} - 0.167 * \text{“The institution follows green...”}$$



CONCLUSION

In this ever changing world, the environment has been the most affected. It is necessary for us to understand that humans and nature are complementary to each other, if one is not, the other cannot survive. Institutions should teach to the coming generation that how to perform duties without wasting energy, they must initiate learning from their teachers and curriculum. Whatever you learn today and adopt as lifestyle, will design and built tomorrow. It is the common responsibility of teachers and students to take more steps for green culture and environment in the campus and society at large. Whatever we save from today's toil, will prove to be a boon for the world to come. It will be a quite difficult to adopt these green practices in the initial phase but later everything will be easy. If educational institutions give any form of awareness & training towards Green culture, then people will be able to re-orient, re-innovate and re-connect with green policies. The COVID-19 pandemic has put us in unforeseen crisis and everything is about to collapse, so it is important for us to handle that turmoil. We have to stop this together and re-create everything, so that a better tomorrow can be formed and future generations can take advantage of it. We have already lost a lot, this is our only opportunity, and this is our turn now to bring change.

The present study concludes that the highest and the lowest mean of green awareness and practices have been observed at 2.43 and 1.33 respectively. There was a significant negative correlation among the designation and the use of energy efficient light. There was a significant linear relationship observed among these green management practice's effects and awareness of the effectiveness of green management in



the organization. After the enactment of the blended mode of offline and online classes under the new education policy (NEP 2020), a new direction will be set in Green Human Resource Management.

Several new initiatives have been taken in the university and colleges towards green practices, such as Virtual Learning Environment (VLE), online classes through Microsoft Teams, Google Classroom and online assignment submission by students etc. The university has successfully completed two years of fully online mode of Open Book Examination (OBE) and online script evaluation by teachers. The university has also completed the declaration of final year results within 28 days, such quick declaration of results shows that green and online practices are time efficient and cost effective for sure. Go-green initiatives of e-resources caters to many disciplines of Undergraduate and postgraduate courses, it will bring ingenuities in the times to come, and it will be the key to green society.

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INVESTIGATION AND CRIMINAL JUSTICE ADMINISTRATION SYSTEM IN INDIA

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Abstract

Crime in India has expanded in recent times, and it is fundamental that the criminal justice system works at first-rate if it is not to be overpowered by the huge issue of crime. The essential standards of the criminal justice system have been derived from the Constitution. India's criminal justice system is broadly seen as perhaps the most disorganized justice system. From the anticipated adjournments in examinations and sales to the mechanical and obsolete tactics used by police experts while handling the case, justice must be served on adjournments and procedural genes of court in this country. The main issue for the courts is an excessive adjournment of cases, and the prison conditions are pathetic. Efforts are being made to complete the administrative changes by using a Law Commission which will help in managing the issue of crime more effectively. This frees the criminal justice system from the troubles of its operation and imprisonment in large numbers, however, many residents think of it as being very kind to criminals.

This paper examines the need for the criminal justice system and police to help people and criminals. This will help in re-establishing the certainty of the everyday person in the Indian legal system.

Keywords: Investigation, Criminal, Administration, System, Justice

Introduction

During the past few decades, the essence of crime and its recognition has changed significantly around the world. Not only has the amount of crime expanded, but records show that actual crime is currently more painstakingly coordinated than before. In a popular government, the police are accountable for demonstrating multidimensional capabilities. The investigation is a superb capability of the police which is a legal duty. The police are the instrument of the government to maintain harmony and control among

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the general public. The functioning of the police makes the government lucky or unfortunate. The functioning of the police often becomes a measure of the efficiency/failure of the administration.

Extensive powers have been given to the police to find out the real and unspoken truth, in which impediment from any side is not allowed. Anyway, the police are in no position to support the case to empower the court to register a conviction on the basis of such evidence.¹ In any case, the fact of the matter is great. The police investigation is far from satisfactory. It is very common in police investigations to control the evidence and employ observers to protect one's safety.²

To gain entry or obtain evidence, police routinely resort to third-degree techniques,³ including torture. They also adopt strategies of delayed cross-examination which create difficulty of independence and ignore to record arrests to check the illegality of their action. Defective investigation helps the guilty parties to get retribution without any problems. In such a situation the court becomes insecure.⁴ The defective investigation appears to be intentional in cases where government officials, police officers or the wealthy are involved. The Indian criminal justice system dismissed a dire situation due to poor investigation.⁵

Criminal Justice Systems

During the early period, some types of testing existed, in particular, testing by experience, testing by compression, and testing by fighting. In 1215, it happened twice that created inequality in the criminal justice system in England and Europe.⁶ One was the marking of the Magna Carta in England and the difference was that of the Fourth Lateran Council held in Rome.⁷

1. Jamuna Chaudhary v. State of Bihar, AIR 1974 SC 1822

2. E.K.Chandrasenan v. State of Kerala, AIR 1995 SC 1066

3. D.K.Basu v. State of West Bengal, (1997)6 SCC 642.

4. Karnel Singh v. State of M.P., AIR 1995 SC 2472

5. Navin Chandra N.Majithia v. State of Maharashtra, A.I.R 2000 SC 3275

6. M.Charif Bassiouni, —Survey of Major Criminal Systems in the world in Daniel Glaser (edt.) Hand Book of Criminology, Rand McNally College Publishing Co., Chicago, 1974 at p.549

7. It was the ecumenical meeting summoned by Pope Innocent III at the Lateran Palace at Rome.

Magna Carta ensured specific procedural rights for the accused during the trial.⁸ This led to the presentation of the 'accused talks' trial. The Fourth Lateran Council prohibited the clergy from directing in trial by trial. Then at that point, it became important to select certain persons at trial on the basis of experience, which was a legal practice to decide the culpability or culpability of the accused by exposing the individual to a painful act.⁹

Every government, whatever its composition, must uphold the law and exercise control over the general public, which it administers. This is an essential capacity that every government should have. This is done through what is called the criminal justice system.¹⁰ The concept of criminal justice as a system is equally new and there is a profound difference in assessing whether it is in fact a system involved. The general meaning of the system is the recommendation that it is a setup course of action that motivates the fulfilment of a particular goal indicated by the system.¹¹

Concept of Crime

In order to have an unmistakable image of the criminal justice system, it is most catalytic that the conceptual structure of 'crime' is conceived. This can be understood from the idea of the present-day social order which relies on specific adequate group norms that all as a part of the social structure are required to adhere to. The word 'crime' is derived from the word 'aradh' which means 'accusation' or 'crime'. Crime is a social fact and has social significance. The concept of guilt includes the potential for public wrong as opposed to private wrong with subsequent arbitration between the perpetrator and the damaged party by an impartial office addressing the community as a whole.

The concept of crime has also been a dynamically developing abstraction. It varies with the financial condition of the general public. It has consistently been characterized by cultural appraisals of public virtues and wrongful and illegal conduct.

8. Holt, Magna Carta, Cambridge University Press, London, 1968, p.323, 327.

9. M.Damaska, 'Adversary system' in S.Kadish. (Edtd.), Encyclopedia of Crime and Justice, New York : The Free Press,1983,at 29, quoted in Salvatore Zappala, Human Rights in International Criminal Proceedings, Oxford University Press, 2003 at. 14.

10. Gupta N.J.. Crimimil Justice in India- Whither Commitment ? CBI Bulletin, Jan. 2004, p.14.

11. S. Venugopal Rao. Perplexities in Criminal Justice, JILL, (Vol. 27-3), 1985, at 459.

Need for Criminal Justice System

Like every impartially enlightened society, our criminal justice system is relied upon to give the utmost confidence that everything is good for individuals out in the open by effectively, swiftly and legally managing crimes and criminals. The point should be to reduce the degree of criminality in the public eye by guaranteeing the most extreme detection of reported crimes, the prompt conviction of the accused, accompanied by appropriate punishment to the convicted and equitable restoration of casualties to meet the end of justice.

Following the history of justice, the concept was created in ancient Greece with the concept of majority rule government during the fifth century BC. The crude and old man had its starting point in ideas of vengeance and is also seen in the Old Testament. This resulted in the concept of protecting the weak from the solid by using off-base as a permit to counter the reaction. Justice involves a mixture of profound qualities in law. Plato legitimized with the progress of time that justice was a level-headed guideline on the foundation of moral merit that is involved in each individual to form a common society. A sensible society was one in which the power of the standard of justice was in the form of a manifest condition.¹²

Meaning of Criminal

In general, individuals will argue without a doubt that a criminal is a person who commits a crime. Most of us have trespassed on some law at some point in time with the idea that any state-of-the-art state is a criminal, indirectly. A person is certainly not a criminal in a particular legal sense unless that person has been sentenced by an official court for the crime.

Where we are unable to do Rreus work, there must be a duty of care. A duty may be purely through a contract, a willful undertaking, a blood relation through which one lives¹³, and maybe unexpected in terms of one's actual position¹⁴. Duty can also be by its own arrangement of a dangerous circumstance¹⁵.

12. Venon Fox, "Introduction to Criminology", Prentice-Hall, Inc., 1976 p.

13. Rv. Stone and Dobinson [1977] QB 354

14. R v. Dytham [1979] QB 722, where a policeman on duty stood and watched three men kick another to death.

15. R v. Miller [1983] 1 All ER 978,

Meaning of Justice

Justice is the legal or philosophical concept by which decency is regulated.¹⁶ The concept of justice is different in each culture. The concept of heavenly order has been opposed by advocates on the issue of justice from God. The hypothesis of regular law has been argued by scholar John Locke in the seventeenth century. In the general consensus practice, scholars have argued that justice is derived from the common system of all concerned. John Stuart Mill argued in the nineteenth century that justice is that which has the best results. Speculation of distributive justice concerns what is transmitted, among who is it disseminated, and what is lawful transportation. The liberal scholar has argued that justice can exist only in the direction of uniformity.

Criminal justice

Criminal justice is the system of foundations of government coordinated to maintain social control, prevent and relieve crime, or authorize people who abuse the laws. Those accused of a crime have certain assurances against abuse of investigative and prosecuting powers.

Meaning of Administration

The administration is an interaction of liquidation as well as indebtedness laws in the United States. For insolvent elements, the capacity is an independent system and continues to maintain its business. The managerial beneficiary has a supervisor for the benefit of his banks. The manager can recapitalize the business, the business may be set up available for purchase by new owners or it merges with the fundamentals that sell and close the rest.¹⁷

Administration of justice

During the legal system, the administration of justice is executed by the government. The purpose of such administration is to give justice to each and every one of those who come into the legal system. The expression is also commonly used to

¹⁷ The Bankruptcy and Insolvency Act. [WWW.Bankruptcy -canada.ca](http://WWW.Bankruptcy-canada.ca)

denote a university degree, such as a BA in Justice Administration, as required for a job in law enforcement or government.¹⁸

Criminal Administration of Justice System at a glance

Criminal law is protecting society from criminals and law-breakers with the horror of punishment for impending law-breakers, as it seeks to eliminate sanctioned punishments to actual wrong-doers on their crimes. Along these lines, criminal law includes both fairly broad criminal law and procedural criminal law. Delineates meaningful criminal law offences and suggests punishment for the equivalent; At the same time, procedural law substantially governs the law.¹⁹

Today's world requires a responsive, comprehensive and receptive approach to deal with various issues by our justice system. Considering the fact that there is clearly a paradigm shift in our criminal justice system and there is a need to pursue alternative techniques to the question target even in criminal cases rather than introducing a significant reform, we first need to look at the overall nature of a trial and the method or system followed by our courts for criminal administration of justice.

Society and the Police

Holistic life makes a person more grounded by conquering his real obstacles. Social life is indispensable for his self-defence and stamina. Broadly speaking he understands things, which otherwise he proved to be incapable. The public activity requires an order of personal conduct standards. The directed conduct of the members reinforces the general public. Standards were set to make social interaction smooth and powerful. Society devises systems to ensure the submission of rules and regulations. If the violators are not booked, it will lead to further violations promoting the general public's breakdown. Most likely, in earlier times, social control may have been accomplished through moral lessons and the self-regulation of the masses, which created an environment that notices the rules and with no coercive contraption. completes his work. A change in our criminal justice system is fundamental and instead of making a significant improvement there is a need to pursue alternative techniques to the question

18 "Archived copy". Archived from the original on 2016-08-07.

19 <https://www.lawteacher.net/free-law-essays/administrative-law/administration-of-criminal-justice-law-essays.php>

target even in criminal cases, we first need to look at the overall character of a trial and our The system followed by the courts for the criminal administration of law or justice.

Term Policing

The term policing refers to a social interaction through which social control is achieved and police are only a part of it. The term police are increasingly used in place of the expression "policing".²⁰ It is accepted that advanced police forces are accountable for the police procedures found in various social systems. However, it should be noted that the police is different from the police. The police are doing only part of the policing elements of the general public. Police suggest a group of bicycles with specific social abilities, although police refer to a particular type of friendly establishment. Policing is carried out by various offices and the police are one such establishment through which the state exercises authority over the general public.²¹ Policing is accomplished by specific people, coordinated to meet capabilities. The police point to broad powers to ensure the safety of individuals from external and internal threats and ensure harmony, security and order in the community. This is accomplished through a mixed repertoire of individuals and statutes, involving state police forces, experts from state bodies, whose primary responsibilities may extend beyond the police, contract security organizations, and general policing drives and residents with mechanical equipment such as cameras and bugs.²² It has been abolished to advance peace and security in the eyes of the people.²³ Police are the component through which the force of the state is used to support law and order, maintain harmony and investigate crime.²⁴

Need of Police

Advanced countries are worrying about the security of the two establishments. Army and Police. Military systems with hostility from external sources and police are internal threats. Although in the past the cohesion was done by limited associations, its

frustration in fighting crime led to the establishment of an office constrained by the state. Industrialization gave impetus to this contact. In India, the coordinated police force was introduced by the colonial regime, organized according to their need. The police firmly perform the functions connected with the sovereign capacity of the state. Along with reforming the community, elements of the police are also being expanded.

Special Acts

After independence, India has seen the execution of some extraordinary laws to prevent wildness and psychologically oppressive activities. Maintenance of Internal Security Act (MISA), Terrorist and Disruptive Activities Prevention Act (TADA), and Prevention of Terrorism Act (POTA) are some of them. A large number of acts were removed because of the police's misuse of these act systems, including focusing on minorities and political rivals. Such acts were given wide powers to the police and were for the most part remembered for the arrangement of its scope as opposed to accepting the required standards of criminal law. For example, POTA allowed the detention of a suspect for up to 180 days without documenting the final report in court. An admission made for a police officer is acceptable.²⁵

Conclusion

Survivors of crime are ignored and waited to be properly considered in our country's criminal justice system. Although there are provisions in the Constitution on the basis of which the judiciary has taken steps in the last few decades, but these steps may not be sufficient unless appropriate statutory provisions are drafted. The need of the hour is to radically change the perspective of our criminal justice scheme. The success or failure of the administration of criminal justice depends on the efficacy of these allied units. For the law to be governed, the system by which it is administered must be adequately measured when mapped against three dimensions of justice - genuine justice based on merit, timeliness in the disposal of cases, and utilization of resources. Access to justice, therefore, assesses the fulfillment of these criteria of an individual's eligibility for justice, to ensure that legal redress does not become the protection of the few.

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URBAN FRINGE TRANSFORMATION AND COMMERCIALISATION – A CASE STUDY OF AHMEDABAD

Vrinda Ojha*

Abstract

Urban fringe or periphery is the boundary of the city where there is the new expansion of the urban area is taking place. These new environs of the suburb are developing also because of commercialization. Urbanization is a procedure of urban fringe agglomeration. This paper suggests a deliberate framework for delineation of urbanization in developing countries and their urban agglomerated regions. It explains the inescapable features of spatial changes in the built-up area and the rural-urban economic structure. This paper consists the secondary data which explain that the structural changes can be taking place mainly due to commercialization. As the expansion of the market, residential and road density are the result of urban transformation. Agricultural activities are reduced with the passage of time and the urban spatial structure is developing rapidly thus this can be a commercial enhancement of the city. According to “Cobbinah, Erdiaw-Kwasie, and Amoatang (2015)” urbanization is not only applicable up to the built-up but also the growth and development of the areas in respect of demographic, ecological, social, and the economic aspects of the areas. Although urbanization and phenomena of commercial activities are the important structure of the region penurious urban management and planning are an insubstantial part of the economic structure of the city region. Land use land cover changes are analysed of Ahmedabad urban agglomeration. This shows that built-up increases when the road density increase and the roads are density or indirectly related to the commercialization. In 1995, when agricultural activities are a more intense part of the economy but when there is the arrival of commercialization it change the scenario of the economy which can convert from agriculture to urbanization and marketization which lead to an increase in the transport and built-up area of the region.

Keywords- rural Urban Fringe, Commercialisation, spatial and structural changes, road development, built-up growth.

Introduction-

Urban growth and development in the rural fringe area make the expansion of "Urban Sprawl", it is called "sprawl" because its outcomes and quality of urbanization have the characteristics of both urban and rural both. The commercial geographical appraisal is those which show the relationship between the commercial activities and transformation of land use land cover areas of the region. Ahmedabad urban agglomeration is those where these activities are shown because as the commercial activities or the trading and money venture are spreading towards the outer boundary of the city thus the land use land cover area is going to change.

As the market and the related business or enterprises move towards the urban sprawl thus the road networks are also developed according to it and through the road network development, the built-up is taking place based on the availability of transport and market nearby their residential areas. The environs of the urban area(urban periphery) are going to be changing scenario of the land use land cover of the region, agricultural land is transformed into the commercial land where there the roads, market, and any other urban development are taking place.

Study Area-

Ahmedabad urban fringe includes three boundary such as - Ahmedabad Municipality Corporation (AMC) Ahmedabad Urban Development Authority (AUDA) and the village boundary (buffer zone). The commercial activities are pursued from the central part of the city towards the AUDA boundary because of the congestion of the area and the hub of the market in a particular region.

The map of the location area is designed according to the growth of population and then towards the village area. This map covers 5456km² which includes the wards, fringe, and villages of the Ahmedabad urban agglomeration.

The location map explains the expansion of Ahmedabad towards the Mehsana, Gandhinagar, Kheda, and Sabarkantha which shows that urban settlements are going to be expanded towards the fringe area of Ahmedabad and covers the villages of these regions.

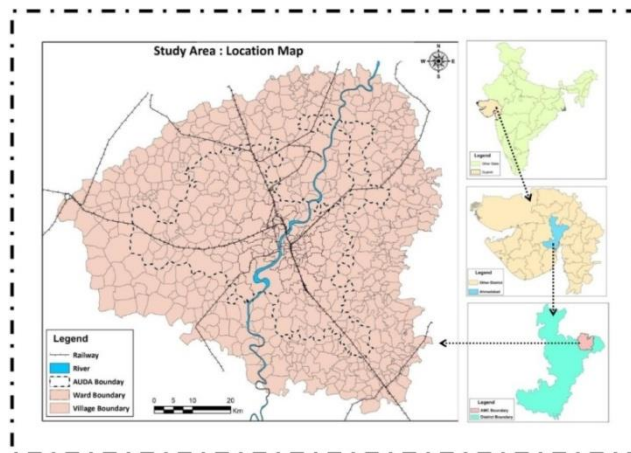


Figure1: Location Map of urban fringe expansion of Ahmedabad urban agglomeration

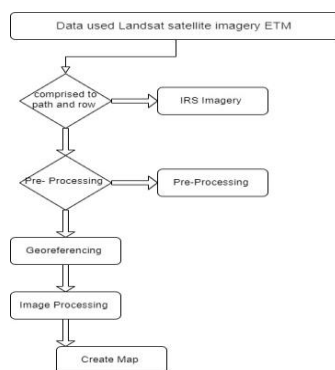
Source: Authors creation and compilation

Objectives:-

The paper mainly concerns the process, types, and consequences of the commercialization in the fringe of the Ahmedabad urban agglomeration.

- To evaluate the commercialization and their relation with land use land cover changes.
- To appraise the geographical challenges with the venture of commerce in the city region.

Methodology:



The data set of the paper relate to the landsat satellite imagery from which the map and the tabulation can be created which include the growth and expansion of built up area in the Ahmedabad urban agglomeration.

Complication of Periphery:-

Urban sprawl is the region where the urban and rural activities are identified such as agriculture and market with underdeveloped or developing road networks. Although urbanization is favorable for the development of the city region the adverse impact on the agricultural land area is giving negative on the transformation of land use hand cover category of the region.

Agriculture is important not only for the rural areas but also for the sustainable growth of the urban agglomerated region. Commercial venture expansion towards rural areas can make the transformation of agricultural land into urban land use purposes which causes the threat to the agricultural and productive land. With this there is also a lack of management and planning for the use of land for residential purposes and also for the development of industries and localization of factories over there. The relationship between agricultural land and built-up area growth are "Inverse" with each other which shows that when settlement increases the agricultural land area are decreases and vice versa.

Commercialization can make the city high congested and through this geographical (land use land cover) factor are affected and transformed.

Solution for Urban Periphery:-

An urban agglomeration is one where the expansion of a city is significant because of its Commercialisation, Industrialisation, and Urbanisation in the city region. Urban periphery has the characteristics of both rural and urban areas thus the agricultural and productive land are used for commercial purposes but if these transformations are taking place with economic and political planning through which the unused or barren land comes under construction whereas the agricultural land should not be used for this purpose. The expansion of urban sprawl cannot be made limited but this spreading of the city can also be made systematic and managed with some criteria. Urban built-up expansion also is taking place due to commercialization towards the urban sprawl. As in the AMC, boundary consists very congested market area with also old built-up region due to this market are expanding beyond the limit of AUDA where there the localization

of market area are being cheap and providing a large part of the land for also market and other commercial venture development. The proper planning and regulations for sustainable growth makes the systematic localization of Market, Industries, and Transport and also for the built-up area without threatening the regional natural resources.

Result and Discussion:-

The outcome of this study is related to the commercialization from which the urban fringe or the urban periphery are developed towards the outer area of the urban region along with the road development and the market growth from the AMC boundary towards the AUDA and village boundary.

Delineation of urbanisation and commercial activities

Urbanization leads to urban expansion which includes the rural boundary having the characteristics of the rural and urban region which expand from the interior boundary to the village boundary. Market and transport are the two main factors that make the commercial activities forward for the growth and development of the urban region.

Table: Growth of urban fringe area towards the sprawl

Year	Area (sq.-km)
1995	144
2000	165.79
2005	198.19
2010	245.07
2015	301.56
2020	354.96
2025	415.27

Source: Land use land cover calculation in ArcGIS through change detection method

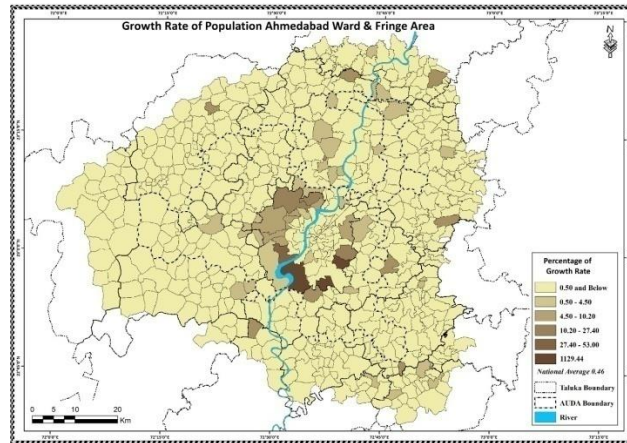


Figure 2: Growth of population of Ahmedabad ward and fringe area
Source: Authors creation and compilation

Mode of changes of built up area with capitalisation

Built-up is the most important factor of urbanization which makes the rural area the urban region because of the quality of settlement and increases the density of population from AMC boundary towards the rural areas. Capitalization is the process of transformation of traditional factors into a modernized form. Agriculture is the main source of economy in rural areas but due to expansion of built-up areas and the modification of transport system of the urban region. Built-up and transport systems are being capitalized by urban sources and get transformed into the developed form thus the region should be called “urbanized” or “urban sprawl”. When the land use land cover changes with capitalization and urban system thus the region is developing with commercial activities such as market, industries, and transport.

Conclusion

Commercialization and urbanization are interrelated factors that can be developed with the same relationship to each other. Urban sprawl is the outer boundary of the urban region which has both rural and urban characteristics but with the commercialization such as the expansion of market towards the rural boundary, localization of industries, and the road infrastructure. Ahmedabad is the metropolitan city where the commercialization is proceeding and the city expands towards the Kheda, Sabarkantha, Mehsana, and Gandhinagar.

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RIGHT TO BE FORGOTTEN: AN ANALYTICAL STUDY IN PRESENT INDIAN SCENARIO

Dr. Om Prakash Siravi*

Abstract-

The right to be forgotten is a right to have one's personal information removed from widely available sources. The Supreme Court of India also recognising the right to be forgotten of the person as a part of right to privacy under fundamental rights available in Constitution. The Parliament and the Supreme Court should evolve a mechanism for balancing between privacy, public interest and freedom of expression. The government and parliament should speed up the enactment of the Personal Data Protection Bill 2019.

Key Words:- RTBF, Fundamental Rights, the B. N. Srikrishna Committee, Data Protection Bill.

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Introduction:-

The increased use of the internet and its pervasive nature, The right to privacy and the right to be forgotten (RTBF) for data has become a worldwide concern. This article will address this issue in terms of analyzing the concept of this RTBF in India and other jurisdictions.

The RTBF, sometimes also recognized as the right to removal of data, the people have a right to have their individual data may be deleted from the websites or Internet. Furthermore, a traceable technique must be in place to ensure that deleted data must be erased from backup storage also.

Historical Aspects and International Scenario of the RTBF:-The RTBF originated from the decision of the European Union Court of Justice. Mr. Costeja González, a Spanish person residing in Spain, filed a lawsuit with the European Court of Justice (ECJ) against two national newspapers, Google Spain and Google Inc., in this landmark case. He wanted Google to take down links to an old newspaper item about his prior

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insolvency, stating that there was no need for the out-of-date information to stay online after the liability(Debt) was paid. The ECJ weighed the complainant's privacy rights against Google's economic interests in reaching its decision. As a result, the court found in favour of Mr. Gonzalez, ordering that the information about him and the attachment procedures be deleted. This decision has established itself as a precedent and authority on the right to be forgotten.² However, in 2019, a European Union court limited the judgement to the EU, stating that Google is not required to implement the RTBF outside of Europe.

Process of Erasure of Data in European Union:- A person can make a request to any entity in the European Union, either verbally or in writing. One month is given to the receiver to respond. Before a request for removal is authorised, it is evaluated based on a number of factors. In EU nations, searches utilising the person's name no longer seem in content search outcomes if the request is approved. Europeans can file a complaint with their local data protection authorities if Google refuses to delink material. Google may face legal action if it fails to obey with a Data Protection Agency verdict.

The General Data Protection Regulation (GDPR) of the European Union (EU) of 2018 establishes the right to be forgotten. According to this Regulation, *“the data subject shall have the right to demand from the controller, without undue delay, the deletion of personal data about him or her.”*³ Furthermore, the controller is required to delete individual data without excessive delay.

European Court of Justice concluded in year 2019 that the European Union's RTBF does not spread outside EU member state's borders. Currently, the EU, the United Kingdom, and Australia are working hard to make the Right to be Forgotten a reality. *“Controller is defined as “any natural or legal person, public authority, agency, or other body that determines the purposes and means of processing personal data.”*⁴

Judicial set-up for Right to be Forgotten (RTBF) in our country:-RTBF is not explicitly available to the general public in India. Courts, on the other hand, have implicitly recognised it as part of the right to privacy.⁵ In India, the RTBF, which requires the removal of data, has yet to be recognised. *“In this case, An temporary*

2. Google Spain SL, Google Inc. v. Agencia Española de Protección de Datos, M. C. González (2014).

3. Article 17, EU's General Data Protection Regulation (GDPR), 2018.

4. Article 02, EU's General Data Protection Regulation (GDPR), 2018.

5. Under Article 19 of the Indian Constitution.

direction was delivered by the Delhi High Court to preserve the rights of an American citizen. The petitioner desired the removal of a judgment of acquittal in a case filed under the Narcotic Drugs and Psychotropic Substances Act (1985). As per the petition, the continued existence of judgment on the websites/portals of Google and Indian Law had caused irreparable damage to his social life as well as his career prospects.”⁶ The High Court of Delhi issued an interim injunction. It ordered Google and Indian Kanoon to take down links to the verdict from their websites. The petitioner's right to be forgotten must be balanced against the public's right to access the court's records.

“Recently, a constitutional court commented about social media users' right to be forgotten in cases of revenge porn, highlighting the necessity for a legal barricade against the growing scourge of revenge porn, some women, would wish to produce and display her character as porn star. Women are the victims in the majority of incidents, including this one. They have the legal right to be forgotten. Capturing photographs and videos with the woman's consent does not excuse the exploitation of such content once the victim-accused connection becomes strained.”⁷

However, *“In 2016, a Delhi banker, had asked to exercise his right to be forgotten after details of his marital dispute, which was settled in court, kept appearing online. The HC had requested responses from the centre, Google, and an online database.”⁸ In a case a lady who had gone to Karnataka High Court for the cancellation of her marriage certificate. The father of that lady also demanded that her name be detached from internet, after parties reached an agreement, and the Karnataka high court accepted his request in this matter.⁹ Indian residents do not have an explicit right to be forgotten.” Despite the fact that courts have underlined the importance of this right in various judgements. The court concluded that an person's right to privacy includes ability to control his online presence also.¹⁰*

Personal Data Protection Bill, (PDPB) 2018:-In his report, the B.N. Srikrishna Committee¹¹ emphasised the importance of getting an individual's agreement to process and use personal data. Harmony between parties must be specific and clear, according to the committee, and it must be able to be revoked as quickly as it was given.

6. J.S. Mundy v UOI 2021 SCC On Line Del 2306, (Judgement on 12.04.21)

7. S. Rout v. State of Odisha 2020 S.C.C. On Line Ori-878

8. timesofindia.com/india/explained-right to be forgotten/(Retrieved on Dated 17.11.21)

9. Sri Vasunathan v. the Registrar General, W.P. No. 62038/2016

10. K.S. Puttaswamy versus Union of India (2017) 10 SCC 1

11The B.N. Srikrishna Committee constituted in August, 2017

The PDPB was introduced in parliament on December 11th, 2019, with the goal of establishing regulations for the protection of individuals' personal data. *“This draft bill titled Rights of Data Principal mentions the Right to be Forgotten. It indicates that the data principal (the person to whom the data is related) has the right to limit or prevent a data fiduciary from continuing to disclose his personal data.”*¹² Under this right a person can de link, remove or remove his/her personal data held by proper agency of data fiduciaries. Data fiduciary is anybody who chooses the goal and means of processing personal data alone or in collaboration with others, whether it be the state, a corporation, a legal entity, or an individual.

Personal data and information are very sensitivities, So the Data Protection Authority (DPA) will be in charge of monitoring about personal data and information of any individual. While the proposed bill has provisions allowing a data principal to request that his or her data be erased, the request must first be approved by the DPA's Deciding Officer. When reviewing the data principal's request, this authority will need to evaluate the relevance of the personal data, the scope of the disclosure. The degree of accessibility sought to be regulated The data principal's role in public life, and the type of disclosure with among other factors may be considered.

A clause on the Right to be Forgotten is included in the draught PDPB of 2018. However, this proposed bill doesn't include this right. Mr. B.N Srikrishna committee's recommendations underlined this right as well. As a result, it was integrated into the 2019 Draft PDPB. Every individual has the right to restrict continued disclosure of individual data by any data fiduciaries, according to the Draft Personal Data Protection Bill, 2019. The following situations are met:-

- I. Disclosure served or no longer serves the purpose for which it was made.
- II. Furthermore, the disclosure was made with the individual's previous consent, which has subsequently been revoked.
- III. Finally, the disclosure was made in violation of the new bill's provisions or any other legislation in effect.¹³

12. Personal Data Protection Bill, 2019 Clause 20 under Chapter V.

13. Section 20, Draft Personal Data Protection Bill, 2019.

Arguments in Support of the Right to Forget include the following:- Under Article 21 of our Constitution, the Right to be Forgotten safeguards an individual's privacy. Every person would be able to completely exercise his or her right to life & personal liberty as a result of this. This right would prevent society from stigmatising someone after they have been acquitted of a crime. Additional sanctions, such as social boycotts and career difficulties, may be avoided if a person exercises their right. It would aid in keeping the victim's individuality concealed, particularly in highly delicate circumstances like rape or harming the woman's modesty. The Karnataka High court observed that –*“If any personal information is released without an individual's agreement, it can be extremely damaging to a person's reputation and emotional well-being. Uploading fraudulent or vengeful posts about a person will not be considered.”*¹⁴

Arguments Against the Right to be Forgotten:-

- I. I. The RTBF conflicts with Article 19(1)(a),¹⁵. For example, a rape victim has the right to have her previous incident should be forgotten. A criminal person has not right or claim to seek that his conviction not be publicised, but he does have the right to request that his conviction not be publicised.
- II. II. The proposed Data Protection Bill 2019 leaves data removal to the adjudicating officer's discretion. This could result in data being deleted at random.
- III. III. It may jeopardise journalists' ability to report independently. The adjudicatory officer has the authority to remove items from media organisations that criticise government policy in general.
- IV. IV. Removing complete judgements may limit public criticism of judicial performance in determining the administration of justice's impartiality and objectivity.

The Right to Forget & Freedom of Expression must be balanced:-The RTBF is a legal right that allows individuals to have their personal information removed from the internet. However, by using this privilege, one is restricting the public's right to

14. Sri Vasunathan v. the Registrar General, W.P. No. 62038/2016

15. This Article protects the right to information as part of freedom of speech

information, which is protected under First Amendment. Simply said, if this right is widely claimed, the search query results will progressively disappear. As a result, on a case-by-case basis, each of these rights must be balanced. The Justice Sri Krishna Committee also properly points out that the balancing test should be carried out by concern authority in this types of matter.

A complete framework must be established by the law regarding this RTBF and search engines should accept forgotten requests. This will ensure that the state or a firm has a limited role in an individual's personal choices. People should be able to move forward from their shady criminal past.¹⁶

The RTBF gives lot of advantages for those persons who want to erase old data from the various websites. Sometimes RTBF may create conflict with public records. For example, we know that judgments of courts have been treated as public records and all judgements comes in the definition of public document.¹⁷ *“According to a report by Vidhi Centre for Legal Policy, RTBF cannot be extended to official public records, especially judicial records as that would undermine public faith in the judicial system in the long run. The right to be forgotten creates a conflict between individuals' right to privacy and society's right to information and press freedom.”*¹⁸

Conclusion and Suggestions:- Privacy must be introduced as a justification for rational restraint made under our constitution by a amendment in order to effectuate the RTBF. The RTBF can be limited with the construction of a legal framework. For instance, when exercising one's right to freedom of expression & information, following things must be taken into account:- I) Compliance with lawful responsibilities; II) Fulfilment of a responsibility in the public interest; III) Archiving in public health; IV) Historic research or systematic research purposes; or V) For establishment of Legal claims and its exercised, and defended.

Lastly, we can say that the right to be forgotten is recognised in maximum countries. However, courts have implicitly recognised it as part of the Indian Constitution's Article 21 guarantee to privacy. The PDPB 2019 has already been introduced in our legislature, and it has to be thoroughly debated. As a result, meticulous balance is required in order to execute it in a limited sense. The Data Protection Bill 2019, which is now being debated, should be passed as soon as possible. Individuals would have the lawful right to have their unnecessary and not suitable personal data should be erased from internet.

16. <https://www.iasgyan.in/blogs/right-to-be-forgotten> (Retrieved on Dated 17.11.21)

17. Section 74, Indian Evidence Act, 1872.

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CRYPTOCURRENCY AND CENTRAL BANK DIGITAL CURRENCY (CBDCS) : WHETHER THE FUTURE OF MONEY OR A FINANCIAL NIGHTMARE.

Dr. Meenakshi Punia*

Abstract

In Dynamics of time when technology is playing important part in shaping and moulding our life, society and law, then it wasn't the currency which has to be left behind. Crypto currency and cryptographic assets have now changed and challenged the basic concept of money. CBDCs, stable coins, crypto-assets are beyond the idea of that tangibility of money, now its virtual and more expansive. There are certain risks and challenges with such crypto assets and this paper will examine and critically evaluate the notion on which such currencies are prevailing and how cautiously but optimistically we can tread in such sea of crypto currencies. Centralised and decentralised currency in this provides it different angel of approach. It will also examine How decentralised ledger technology that is blockchain is backbone of all of these.

Key Words: Crypto Currency , Crypto assets, Blockchain, ledger, Central Bank digital currency, CBDC

The world of crypto currency is getting crowded with new crypto currencies day by day and so is the diverse use of such currency in various financial institutions. There has been a constant debate regarding realisation of virtual money. Where some nations have adopted it with open arms whereas many have been sceptical in wholesome realisation and acceptance of the same. Bitcoin, Ethereum, doge coin etc are few such crypto currencies which are prevalent and popular among customers. Today, crypto currency finds itself in a similar position, with limited exposure towards its ability to remodel the financial structure and its capacity for wider global impact. Crypto currencies have provided a medium to the individuals to make, exchange, share and invest in assets which may or may not be tangible. Moreover, these crypto currencies have demonstrated

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that they can be used to provide a new financial environment for investment and transaction devoid of any manipulation and discrimination on behalf of caste, class, political outlook, gender, race etc.

Digital money has been around us for a few decades and Cryptocurrency in very line of it is termed as an up 2.0 version of such money but this won't be fair with both the digital money as well as cryptocurrency to be compared on equal par. As both have a peculiar way in the financial system and also in its origins and synthesis.

Recently the inclusion of crypto assets in the taxation mechanism has given the industry the much-awaited recognition that it deserved. As a result, it has positively shaped the perception of potential crypto investors who were uncertain about its legal position in India. Investors who've been interested but sat on the sidelines can finally participate in crypto now with its acceptance as a virtual asset [1] class.

Cryptographic assets [2] (crypto assets) “are transferable digital representations that are designed in a way that prohibits their copying or duplication. The technology that facilitates the transfer of crypto assets is referred to as blockchain or distributed ledger technology. Blockchain is a digital, decentralized ledger that keeps a record of all transactions that take place across a peer-to-peer network and enables the encryption of information. Hence Cryptocurrencies may comprise of Decentralised Non fungible tokens as well but centralised digital currency, various accepted modes of traditional digital assets make them at par with each other therefore taxing specifically decentralised NFTs seems the target of the government” [3]. In the Intellectual property sphere these virtual assets can help creators, producers and content makers to gain profits on their deserving intellectual property rights.

If we talk about traditional as well as non-traditional currencies it is the cryptocurrencies which are more easily accessible, autonomous, publicly available and real-time solving of dispute, management of various financial assets. As in recent times Cryptocurrency is taken as programmable money, a term for real money that is represented in digital form or by tokens – for the masses. This Programmable money is tracked corresponding via electronic ledgers, known as blockchains. In tokenization [4], blockchain is the major element in cryptocurrencies, central bank digital currencies and

other crypto assets. Blockchain technology is also known as distributed ledger technology. It keeps and maintains records and encrypts transactions happening across peer-to-peer networks [5].

The interesting and peculiar part of documents involving blockchain is that it has details of transactions, determining the sender and recipient and amount involved. The individuals who are involved in the transaction are the ones who can unlock the contents of a particular ledger or block as it can only be opened with a private key. The entries into these ledgers involve a hash function by which anyone can validate such transactions in that block. Although during these transactions sender and recipients are identified, even all these positive features don't render blockchain from potential risks. This can be via fraudulent alteration and forgery of documentation. Problems can arise when financial institutions involved in these transactions don't get original documentation which is the backbone of that transaction, which is possible if anyone forges or uses documents for fraudulent purposes and the party involved is not able to verify and counter-verify such documents. These things can also happen when financial institutions out of competitive attitude move their transactions on various platforms. such an act causes conflicting double pledged transactions [6].

Price Waterhouse Coopers in its Report on Future of money has highlighted certain important dimension to future of crypto currency as [6] “The new wave of tokenised money started with the introduction of Bitcoin in 2008 as the first widely used, decentralised, peer-to-peer, crypto currency based on distributed ledger technology called blockchain. Another inflection point came with the announcement of Libra (now renamed Diem) in 2019 by Facebook. Conceived as a private stablecoin - a privately issued crypto currency pegged to a stable asset (e.g., fiat money, physical gold etc) - Libra/Diem led to the development of a number of other stablecoins. It is against this backdrop that Central Banks around the world have ramped up interest in CBDCs. Conceived as a digital representation of fiat currency, CBDCs are a liability of the central bank in the same way as physical currency. This is a major differentiator between CBDCs and other tokenised money forms such as crypto currencies and stablecoins.”

These CBDCs can be account based when ownership of CBDC is chained to an identity in which the transaction can be streamlined by seeing payee balance and payment by payer. Moreover, these very CBDCs can also be token based when it involves tokenization of the same. The account based Central Bank Digital currency works on digital payment gateways as used in day today's payment applications [5].

The Parliamentary Standing Committee on Finance, which has been chaired by member Parliament Jayant Sinha, took representation from a delegation who represented Blockchain Crypto Asset Council (BACC), Coin exchanges, crypto exchanges, digital payment apps etc. This step shows that the government is in mood for regulation rather than wholesome banning of the same [7].

The Bill named “The Crypto currency and Regulation of Official Digital Currency Bill, 2021”, is in the making Act for The Parliament which will regulate, monitor and execute orders of Government for management of crypto currencies in the country. The law will also become the basis for the introduction of RBI issued digital currency in India [8].

Although India, through Reserve Bank of India (RBI) has stepped in to introduce a crypto coin/currency but it's not exactly a crypto currency like Bitcoin or Ethereum as it will introduce a central bank digital currency (CBDC) which will be monitored and centralised by the government.

Crypto currency has come up as an added advantage to criminals across the globe. Among CBDCs and decentralised virtual currencies, the latter is more preferred. This preference also leads to attacks on crypto exchanges from time to time to steal information and possible details of transactions.

We have talked about cyber espionage, ransomware, third party application vulnerability and other such risks of crypto currency but one interesting and harrowing aspect in criminal world for such currencies is usage of these crypto currencies for payment in cyber-extortion or even any extortion or abduction by criminals. These crypto currencies are boon to the criminal to get their money from the victim in the form

of untraceable and secure transactions through these virtual currencies. It is bane for law enforcement agencies to keep up with this technology to fight against such crime and criminals. As these criminals may morph, ensconce and seal their identity while dealing and extorting money out of its victims. since these currencies can be converted into traditional cash or legitimate digital money through various ways.

Dark web and crypto currency have found a mutual alliance for discrete and secret transactions for anyone which can be advantageous too, but when it involves crime and mafia the very advantage becomes more dangerous towards the wellbeing of society. Silk Road, Darkode and Operation Shrouded horizon are examples of such relation of crime and crypto currency. In recent times it has become a haven for hawala transactions and ease of business for money laundering [9].

Certain disadvantages which make it overbearing over the whole financial Institution to wholly form a confident outlook towards crypto assets. Since crypto currencies are fully decentralized, there's no central authority to monitor the transactions and overall crypto activities. Furthermore, crypto currencies involve low levels of regulations.

This makes crypto currencies a criminal's haven. Every business that uses crypto currencies is a target unless they increase its cyber security measures. Cybercriminals can buy or sell virtual currencies without ever being discovered.

Every technology has good and evil sides of and so is with the Virtual currencies. Crypto currencies are also vulnerable to various risks involving cybercrime financial frauds etc. Crypto exchanges can fall into trap of bad trade which can cause them loss in their business. Here are some vulnerabilities and threats involved in Cryptocurrencies [9]:

1. Platforms can be Hacked and funds can be stolen if any insider person is involved in such trades.
2. Users' credentials can be stolen by phishing and hacking.
3. Compromised information can be misused resulting in compromised registration forms.

4. Many times, third party applications are seen to be used when dealing with these currencies hence making them highly susceptible targets for ransomware and malware vulnerability.
5. Crypto currency related platforms or apps may infuse malware into devices involved in mining machines and steal mining sources. the infected system may be havoc
6. In Compromised systems crypto currencies can be stolen from online wallets.
7. Manipulation of such Currency via identity theft, forgery, misrepresentation fraud, and cyber-espionage are possible risks, which can be used by hackers at opportune time.

Although these are serious vulnerabilities but interesting part is that risks can be minimised in such crypto currencies by implementing good cybersecurity measures which are cost effective compared to cybersecurity applied to traditional payment systems.

Still no matter how well equipped the law enforcement agencies are, the mafia, cyber criminals, money-launderers, hackers, smugglers, and criminals find it easy to transact in such currency due to its advantage of anonymity and privacy.

Rise of Bitcoin raised cyber security concerns but also introduced blockchain technology to the world which delivers a series of transactions on encrypted transmission. The Reserve Bank of India is planning to introduce a central bank digital currency (CBDC) which will not be cryptocurrency as it will be centralised and regulated [8].

It is the stability of CBDCs over other private crypto currency which has increased the confidence of financial institutions to have transactions in CBDCs. in this India won't be the first nation to allow and release such CBDCs. Similarly various other nations are working on the same as in Project UBIN of Singapore, Project Jasper of Canada and many other nations are also cautiously moving in the same direction.

There is a clear difference between CBDC or private virtual currency. Although these virtual currencies have shocked the very concept of money and currency. As the concept of money involves commodities and some value, some tangibility to assets but

none of this can be identified with this “new money”. It neither has intrinsic value as claimed on commodities nor they are commodities. even they are claimed to be akin to gold as fluctuations in its prices are involved. The interesting part is that they don't describe any debt or liabilities of anyone [8]. Another difference between them is that CBDC is controlled by states whereas private crypto currencies are decentralised and unregulated.

Benefits about Central Bank Digital currencies are so hyped nowadays and it can provide the same too. For example, it can help in reducing the expenditures of money transactions compared to cash or physical transactions. Moreover, these central banks can inspire confidence among peoples about how their money will be more safe and secure with financial inclusion of all across society. As these CBDCs keep account of the exact location of each unit of currency. Hence making it more secure and protected and minimises tax evasions or any potential crime.

As there are shortcomings to every technology so is with CBDCs with certain potential liability which can be risky. For example, if people began taking too much money out of banks all at once and purchased CBDCs, it could cause serious financial challenges for banks. Centralising digital currencies via the government may raise data privacy issues too. Moreover, most of the time it's the law which lags behind technology hence to address the challenges posed by these new forms of money has led many banks and financial institutions to not to venture into the risks involved in crypto currency or even in centralised digital currencies.

Citing all the pros and cons and also with cautious optimism the government should seriously think about using the crypto currency universe and to start with a centralized system it will be less risky. Although strict cyber security protocols and standard operating procedures should be designated towards the Institutions involving such crypto assets. Valuation, manipulation, mining all needs to be brought under checks and balance which is not an easy task since these crypto currencies are a favourite means and ends in world of Darknet.

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EVALUATING THE IMPACT OF COVID-19 PANDEMIC ON TOURISM INDUSTRY OF INDIA

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ABSTRACT

The Indian tourism industry has appeared as one of the most precious key drivers in the rapid growth among the various service sectors of the country. The tourism and hospitality division of our country has consequential potential due to the various dimensions of prosperous Indian culture and historical royal heritage, inherited rural lifestyle, diversity in ecosystem & region with numbers of places of rich scenic beauty available across the country.

This sector is recognised as a dynamo of massive employment possibilities in the nation as well as it is being a vital source of earning foreign exchange and creator of healthy international relations around the globe. As we all know that it is a matter of deep concern for one and all in the human society because this industry is directly or indirectly associated with every human being due to its huge demand of hospitality services concerned and this tourism industry is the most affected sector around the globe because of coronavirus pandemic (COVID-19) since from the beginning of 2020. This is a communicable disease and the biggest life-threat because this disease is spreading hastily with the high rate of spreading. This paper focuses on the various impacts of the COVID-19 pandemic on the tourism and hotel industry in India.

This paper also deals with the current scenario of the tourism industry in India due to the COVID-19 pandemic and also attempt to explore and compare the pre COVID-19 situation with the current crises. Our country, India, the 7th largest nation of the world and rich with various natural tourism resources/destinations and millions of domestic and international tourists arrive annually, which contributes in good amount to the country's GDP. This is an essential demand of the time to take early and effective steps to overcome the immediate slowdown in the tourism industry by investigating its very long time consequences at the earliest.

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This paper aims to understand the severe hit of the coronavirus on the tourism industry of India and also to analyze the coming future with the assistance of few measures and rapid recovery for the Indian economy, employment opportunity and business with the help of secondary data available on the official website, online research reports, journals, publications and other authors' opinions etc. This article emphasizes the current scenario of the tourism industry, additionally suggests some views for better survival of this industry in and after this crucial panic period on human beings.

Keywords: Tourism, Hospitality, COVID-19 pandemic, Revenue, Employment.

INTRODUCTION

In this present scenario of necessary consequent lockdown due to unprecedented ongoing panic situation arising out of the COVID-19 pandemic and this communicable disease is in vogue over the world. The COVID-19 pandemic situation not only affects the human body but is also harmful to the overall world economy.

The worldwide tourism industry has also been tapped very badly particularly in the COVID-19 pandemic phase. This is the gravest crisis in front of the whole world which has knocked tourism industry vigorously and has impacted its entire major base divisions i.e. inbound, outbound and almost all service verticals like recreation, entertainment & adventure, meetings & conferences, marriage & other functions, exhibitions, cruise and corporates.

The tourism industry is totally in the phase of zero earning and output and the issue is only one in front of the whole world i.e. communicable disease COVID-19. The latest report of CARE Ratings stated about the decline of 40 per cent in the revenue over the calendar year 2019 in the tourism industry. While every industry and sector is facing huge uncertainty over its future course due to COVID-19 but fears are more intuitive for the industry of tourism and hospitality across the world. There are several industries in India like information technology, banking, financial services, pharmaceuticals etc. and there is no doubt felt the tingle of this communicable coronavirus disease but all these industries are not as fully dependent on the physical movement of human beings from one place to another, and their console with the idea of a travel plan, both situation of which have been facing casualties through the current crisis. It will take some more time to invent a proper medical vaccine for this coronavirus disease till the people tries to linger on non-essential travel.

MARKET SIZE

The Indian Tourism market is a broad market of the nation. This market comprises multiple portfolios associated with niche tourism products around the nation like Cruises, Rural tourism, Religious tourism, Medical tourism, Wellness, Sports and adventure, Eco-tourism and Film tourism. India has been uniquely acknowledged and recognised as a distinct tourist destination for spiritual tourism attractions not only by domestic travellers but also by foreign travellers as well. India is also the most digitally equipped tourist country because of the availability of better digital platforms and conveniences for tour planning.

The online digital engines and platforms are being used extensively with the goal to capture information about tour planning, tour related bookings, tour accommodation and to explore other necessary tour requirements. The middle-class families in India which are now flourishing in terms of increased gross family income and disposable incomes have also contributed additionally to support the growth of domestic tourism as well as outbound tourism.

While in year 2019, the number of foreign tourists who arrived in India was at nearly 10.89 million and after putting in tremendous efforts by the governing administration a growth rate of 3.2 per cent year on year was achieved for the country. The FTAs (Foreign Tourist Arrivals) were 21,33,782 during the month of January-February 2020. In the year 2019, the total number of tourists who visited India on an “e-Tourist Visa” is almost around 29,28,303 with a growth rate of 23.6 per cent of total FTAs (Foreign Tourist Arrivals).

The tourism sector of India has generated employment of about 4.2 crores as of 2019 and this was 8.1 per cent of total employment in the nation. It is supposed that this number is likely to rise by 02 per cent per annum to create nearby 52.3 million jobs by 2028 in the nation. The abundances of the leading international chain of hotel business are extending their presence with world-class amenities in the Indian hotel business and it will possibly account for 50 per cent share in the Tourism sector of India by the year 2022-23.

RESEARCH METHODOLOGY

The current research is based on secondary data which are published by several organizations, agencies and Governments. The existing study also makes use of data and information given by the Ministry of Tourism, Newspapers, Books, Magazines, Research papers, Financial and Economic journals and Internet sources etc.

RESEARCH OBJECTIVES

- 1.To find out the current situation of the Tourism industry in India.
- 2.To study the consequence of the COVID-19 pandemic on the Tourism industry in India.
- 3.To explore the new ways of necessary survival of the Tourism industry in India.

PRE COVID-19 PANDEMIC SITUATION

The Central and State Government of India has implicit the prospective potential of the tourism industry of the country and has taken numerous measures to make India a global tourism centre in the field of the tourism industry. The first Prime Minister of Independent India Pandit Jawaharlal Nehru observed the importance of Tourism and said, “This sector is not only the source of generating the fast foreign exchange earning it is more than that it creates the healthy, sound and friendly relation between the countries.” Previously, the Government of India proclaimed some effective initiatives in all five-year plan of the country to give a boost up to the tourism and hospitality sector, then after many more action plans and effective steps taken by the Central Government as well as by the State Governments to nourish and uplift the tourism and hospitality sector with the aid of some suitable and effective steps such as setting up of five extraordinary tourism zones and circuits, special tourism pilgrimage or tourism trains and worldwide huge promotions of incredible India campaign for effective tourism promotion.

According to the previous report issued by the World Travel & Tourism Council (WTTC), India ranked third among 185 countries around the globe in terms of travel & tourism’s total contribution to GDP in the year 2018. It was before previously report ranked 7th in the world in terms of its total contribution to the country’s GDP in the year 2016. As per the latest report issued by the World Economic Forum in the year 2019, India was ranked 34th in the Travel & Tourism Competitiveness. In the year 2016, the data stated that this Travel & Tourism sector generated INR 14.1 trillion, which was the world’s 7th largest country in terms of absolute size, the sum is equivalent to 9.6 per cent of the GDP of India. According to the job and employment perspective in the year 2019, jobs were created around 4.2 crores in the tourism sector of India which was 8.1 per cent of total employment in the country.

Similarly, in the year 2016, the Travel & Tourism sector supported 40.3 million jobs which rank India 2nd around the world in terms of total employment supported by this Travel & Tourism sector. The tourism sector accounts for 9.3% of the country’s total jobs. India’s Travel and Tourism sector in the year 2016 was also the fastest-growing amongst the G20 countries and growing by 8.5%. A further 6.7% growth was forecasted in the year 2018. The Government has also been making serious efforts and plans to

boost investments in the tourism sector. In the tourism and hotel sector, there was 100 per cent foreign direct investment allowed through the automatic route. A five year tax holiday has also been offered by the government for 2, 3 and 4-star category hotels located around World Heritage sites of UNESCO all over the country (except in Delhi and Mumbai).

The cumulative inflow of FDI between April 2000 to September 2019 was US\$ 13.210 billion received by the tourism and hotel sector in the country. In the year 2019, Foreign Exchange Earnings were US\$ 29.96 billion registering a growth of 4.8 per cent year on year and reached US\$ 5.40 billion till February 2020.

COVID-19 PANDEMIC: HARD TIME FOR TOURISM INDUSTRY

- **Loss of Revenue** : As per the present situation all around the globe, it is expected that the consequence of COVID-19 on the inbound and outbound tourist passengers to be the most critical in the next few quarters. During the year 2019, the number of total foreign tourists who visited India was 10.9 million and the foreign exchange earnings were at Rs. 210,971 crore for India. However, now with travel restrictions in India for over 80 countries due to the COVID-19 pandemic and most of the flights of major airlines services being suspended. In the year 2020, the domestic and foreign tourism industry business is assumed to observe a distinctly negative influence in India.
- **Loss of Employment** : The tourism industry is being “badly hit” by COVID-19, the Government of India press released on April 10, 2020, reports and experts suggest possible job loss across tourism and allied industries due to decline caused by the COVID-19 outbreak over the world. On April 01st a report by KPMG, a financial services and business advisory firm stated that due to COVID-19, “The Indian tourism industry is looking at a potential job loss of approximately 38 million which is 70% of the total workforce in the country”.

HOTELS AND RESTAURANTS

1. There has been a huge decline in the restaurant and foodservice business. The home delivery of food and eatables has become the major means of revenue in the foodservice business.
2. All business stays & leisure stays, family holidays, social occasions, parties & functions etc. are being completely curtailed.
3. All hotels in India and their link with various other supporting businesses and sub-sectors like guesthouses, townhouses, banquet halls and many more have directly impacted amid the lockdown.

4. The cash flows have desiccated almost completely in this sector.
5. Small and mid-size restaurants would be the worst affected by lockdown and not in the condition to cover fixed costs.

TRAVEL AND TOURISM

1. The overall Indian tourism sector including hotels, restaurants, tour and travel operators, wedding functions and conference planners etc. contribute more than US\$ 250 billion or nearly one-tenth of the GDP of the country.
2. In the year 2020, the COVID-19 pandemic has resulted in the severest downfall for the travel and tourism sector in India. It may be observed that the communicable coronavirus disease (COVID-19) blow will be widely and harshly expected to push the sector to the dark brink for a specific period.
3. The aviation and tourism sectors are taking a hard and harsh hit.

FINDINGS

This current research was conducted on the various effects of the COVID-19 pandemic on the Indian tourism industry and it was found that the COVID-19 pandemic has harshly hit the glamorous and glorious tourism industry around the globe. It means that the tourism industry in both developing and developed countries have gone into huge depth and it needs some more effective measures, steps and actions from Government from-time-to-time to boost up again this revenue generator sector.

Basically, in the Indian context, the COVID-19 pandemic not only affected the tourism industry as a whole but the penetration of effects is severe in ancillary industries such as hotels, restaurants, markets in tourist areas and travel industries. But on the other hand in context to impede COVID-19 spread the central government and state government took effective initiatives from-time-to-time with the help of effective management through local authorities, local bodies and healthcare sector. With the help of proper and effective COVID-19 care management, COVID-19 vaccination to one and all human beings will definitely bring the new horizon for this tourism sector.

CONCLUSION AND SUGGESTIONS

The present situation of COVID-19 lockdown in India is running on modified parameters and the main focus of the government and authorities is on the infected area rather than the whole area of cities. The city areas are divided into some categories like containment zone, red zone, green zone etc. This panic situation will take some more time to go normal after the invention and common availability of effective medical vaccine for this coronavirus disease (COVID-19), till vaccine invention the people may try to linger on or avoid the non-essential public gatherings, functions & parties, travelling etc. and also follow the proper guidelines of social distancing issued by the government from-time-to-time.

There is a need for new policies and strategies for the tourism sector developed by the Central Government as well as by State Governments of the country in this panic phase of the COVID-19 pandemic. There is a requirement for proper awareness and information platforms for tourists regarding the infected red zone area located nearby to the tourist destination. At present, there is a demand for new framework/rules and regulations for foreign tourist arrival as well as for domestic tourists of the country. There is a requirement for a special government financial package for non-star hotels and hospitality service provider establishments of the country and also initiative is needed in respect to wave off all government taxes and charges of this phase. If there is any kind of corporate loans running on tourism industry establishment or any kind of loan on the employees working in this establishment then there is a requirement to linger on the instalments of loan for three to six months with special package to the employees, organizations and banks.

Even the hotel and restaurant industry is endeavouring effective relief proposals and bills from both Central Government and State Governments to provide support actions and plans such as interest-free loans from banks, waiver on all license fees, availability of subsidised food grains and a few tax rebate for one year to maintain jobs and support for this industry. If the COVID-19 situation prolongs, there may be a complete halt in this sector's operations and it may need special initial government support and positive initiatives for reviving the post situation.

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**PERILS OF INERTIA:
A CASE STUDY OF WATER POLLUTION IN WATER SCARCE
MARWAR**

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ABSTRACT

The current case study depicts the gruesome scenario of water pollution in a water scarce region of the Thar desert - Jodhpur, Pali and Balotra; going unresolved since decades. It is an accumulation of my learning and observation gathered on the topic since my bachelor's internship to my current area of research. The study aims to project how damaging can one's attitude of dis-concern towards the environment be. Particularly through the case study of Jodhpur, it is endeavored to bring more awareness of how grave can the human tendency of 'Inertia' and 'Defiance' be, if unchecked and un-tackled. It exemplifies that how the unaddressed environmental challenge is constantly resulting into an irreparable loss of the nature and life.

Keywords: Innovation, Inertia, Industrial Impact, Optimization, Water pollution, Environmental impact

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INTRODUCTION

Innovation, a word, a philosophy that is omnipresent today across sectors, domains, subjects and disciplines. Nonetheless it is an interesting paradox that while there are strata which absorb the ideology to change or talk about resistance to it rigorously, there are chunks living in an absolutely cocooned mindset.

Where on one hand the studies on innovation have been bounteous, those on resistance relatively low, the thought of studying the 'mindset of inertia' borne in the entrepreneurs appears to be not very thought for. In such a scenario, the case aims to study the impact of the absence of this kind of change and innovation adopting approach with reference to the MSME sector. Thus at the core of this paper lies the study of the vulnerability Inertia can lead to.

While an innovative approach demands incurring costs on its conception/acquisition and execution say in terms of research and development, training, pilot production, marketing and so on, it also yields a broad range of benefits that endow efficiency and effectiveness to business by means of cost optimization and waste minimization. Inertia- the reluctance can be acceptable if it purports inquisitiveness, to test the authenticity of the proposed change. However a reluctant unwilling mindset that fails to even endeavor to know the cost and benefit relationship of such an approach just for the sake of inertia can prove to be fatal, demanding a mechanism of check.

The case endeavors to witness what costs an industry suffers from if it remains reluctant to adopt/respond to change innovatively. The cost occurring on account of such Inertia shall be analyzed comprehensively, taking into consideration the direct and the indirect parameters. To elaborate, economic, social and environmental loss shall all be taken under one umbrella as cost of inertia to innovative approaches.

It further toils to work out what corrective measures could result in the generation of a more efficient and innovative industry by chalking out the gap in the existing 104 framework- if any, and suggesting a model catalyzing synergy in 'Conception and Implementation' of innovation.

The study bases itself on the MSME sector of India, of which the 'Stainless Steel Re-rolling cluster of Jodhpur' has served as the scope for the case study.

BACKGROUND

Water, the sacred and scarce natural resource inevitable to nurture life. The importance of conserving and preserving this crucial resource needs no exaggeration. The saying that the next war will be for water, exemplifies its role and importance in our lives. In such an atmosphere, measures to prevent and check water pollution seem fundamental rather crucial. Moreover, it can be well presumed that stringent compliance of laws in this regard must be undergoing, particularly in the scarce region, to ensure optimum utilization of the depleting resource.

But astonishingly, the country's most water scarce region Marwar, the traditional land of the Tie and Dye artisan work, which has evolved into massive Dyeing and Printing industry, has a staggering attitude towards even addressing this concern.

The colorful land enfolds a harsh reality of constantly ignoring the environment degradation for last 5 decades now.

The region of Marwar has three centers of industrial clusters generating waste water - Jodhpur, Pali, and Balotra. However the present study is focused on Jodhpur, for it being the pioneer in industrialization, bestowed with research institutes/subject experts and for being under the direct administrative control. Hence this would be indicative of what the state of affairs could be at the other two weakly controlled/equipped centers.

The cradle of Jodhpur- the 2nd largest city of Rajasthan, holds various clusters of Textile-Dyeing/Printing, Steel Re-rolling, Guar-Gum Powder and Wooden-Handicraft, all of which are significantly generating trade waste water, besides the huge domestic waste water generated by the city's inhabitants. A systematic mechanism for treating the two categories of waste water to ensure proper disposal can be assumed to be well in existence.

However, the sad reality is that the city, after treating a small volume of the waste water, **discharges it along with the major untreated waste water, making the whole water polluted and getting into river Jojari**– the seasonal and peripheral river of the city, making Jojari an inundation of waste water from Jodhpur.

CHALLENGE

It has been since mid 60's that industries have been operational in the region. Considering the pollution caused by the industries, **the city was eventually declared critically polluted by the State Government in the year 1982. In 1996, on insistence of the state government, the** Central Arid Zone Research Institute (CAZRI) conducted a detailed study on the state and damages caused to the environment of the region and gave a report of the grave condition.

Finally, in order to tackle this alarming problem of industrial water pollution, it was only in 2005 that a Common Effluent Treatment Plant (CEPT) was established, which received land and almost entire funding from state and central government. Yet the operational status of the plant all along remained under pressure due to its mismanagement, malfunctioning and the expansion of the industries beyond capacity of the plant. All this resulted in the fact that only a small part of the water was treated prior to discharge, which lost its value as it was finally mixed with the untreated water for disposal, deluding the entire treatment. This led the central government also to declare the city Critically-Polluted in 2009.

At this crucial juncture, an innovative solution was attempted, based on observation/insight that the cost of treatment was the limiting/deterring factor in the minds of entrepreneurs. An alternative based on Waste Minimization and Utilization for resource generation was worked out, for the unit and the collective level. It succeeded in addressing the issue of pollution, conducive to the cost consideration and was submitted to the Industry and the Regulator. A *State direction for the implementation* of the work was also passed. *However, the industry continued to exhibit its inertia to the innovative solution to the extent of reluctance.*

*During this period 2009-2011, two major case studies were also conducted by the prestigious NGOs – First by the **Blacksmith/Pure Earth of US** (pertaining to Pali, Balotra and Jodhpur region) and thereafter by the **CSE** (Centre for Science and Environment) of Delhi on Jodhpur specifically. Both the studies depicted grave scenario of water pollution in the region. This may be equally pertinent to mention here that both the state and central governments, while declaring the city Critically-Polluted, also imposed ban on expansion of existing and establishment of new units to check the vulnerability of the environmental pollution caused by the industries. This status continues till today and so also continues the expansion and new activities.*

The gloomy tale of perils of water pollution has led to multiple PILs (Public Interest Litigations), lodged before the High Court and the matter today rests with the NGT (National Green Tribunal).

However the status of the pollution control measures after years of adjudication can be better understood by the differing statistics asserted by the industry to the different forums, about the fundamental parameter – the quantity-generated and the treatment-undertaken of the effluent.

Moreover the stoic silence of the regulatory authority to such contradictory submissions would not stand before the NGT, which is well equipped with the expert members and hence are liable to face dire consequences. This could indeed lead to serious socio-economic crisis in the region as the industry is a major source of employment for the masses. *The moot question that what prompts industry to such defiance of statute and its inertia to solution.*

ENVIRONMENTAL IMPACT ASSESSMENT

JoHari has traditionally been a seasonal river with very little to no water in the dry months. However the bulk of domestic waste water has begun reaching the river during these years, after the sewer lines were laid in major localities, which was earlier absorbed by the soak-pits in the city itself.

This constant flow of domestic and trade waste, added with rain-water in the river, intensifies the problem of pollution. The voluminous **domestic waste water now acts as a carrier for the highly toxic industrial effluent to a larger area. This has resulted in contamination of soil, water bodies, ground water and finally entering into the food chain through the fodder/crops cultivated with it; thus severely affecting the flora, fauna and human health.**

What is sad is that, what should have been a happy story of resilience for the dry region on receiving better and torrential rains these years, has in fact become the cause of aggravation of the problem. *As JoHari river now carrying the city's waste water, on receiving excess water from the rains results in flooding the farm lands in vicinity trampling the cultivation and causing the public unrest.*

IDEAS AND OBSERVATION

It may look astonishing that our observation with regard to the chronic and acute problem of the grave pollution at Jodhpur has attributed attitudinal causes in the roots that seek **impetus from the Management perspective** for redressal. These are :

- Defiance
- Inertia

DEFIANCE:

Unfortunately even in today's era when there is a wave of environmental consciousness across the globe, embracing environmental protection as a part of competitive corporate strategies, a many still perceive it as a burden of compliance driven by pressures from government through legally binding statute.

The bitter truth is the mindset that we do own material personally/individually, but not the nature and the environment. And thus any environmental degradation does not bother us as it is just not our property. The harsh reality is that such a sick and non relating attitude towards environmental conservation makes any statutory obligation merely as a cost to be avoided!

INERTIA:

Just as the Law of Inertia in physical Science; maintaining status quo and unwillingness to change is inherent in human behavior too. A reluctant mindset that fails to even assess the cost benefit relationship of a proposed change, just for the sake of maintaining inertia can prove to be fatal, demanding a serious mechanism of check.

Making the status of water pollution even more vulnerable is the fact that the industry besides being defiant to its statutory obligation to treat the waste water, it is utterly resistant to imbibe any sort of change in the traditional pattern of functioning. It is more astonishing that despite availability of a resource generating and an innovative treatment mechanism, the industry at both the unit and at collective level, continues to show its reluctance to even evaluate its impact.

The question here is also of irrecoverable loss accruing in terms of the gigantic wastage of the vital national resources per annum per cluster, Can we afford continuing it ?

Only if everyone were more conscious of the fact that our limited resources need to be conserved, we could make living together, a lot more pleasant. It is truly the need of the hour to have introspection of our acts and realize what kind of environmental heritage, we are passing on to the budding lives and generations ahead of us.

Thus the gravity of the challenge posed by the human behavior of defiance and Inertia has been conspicuously intensified in this case and these are the principal factors responsible for the constant environmental degradation. Gruesome is the fact that the plight of the city's water pollution is prevalent since 5 decades despite availability of viable solutions!

The words of Henry Ford can be aptly quoted here, "Business must be run at a profit, else it will die. But when anyone tries to run a business solely for profit ... then the business must die as well, for it no longer has a reason for existence." In other words, the purpose of a business is to be a business of purpose. Unfortunately, here the purpose is that we want business/profit at the cost of the very basis of life – the environment.

If this is the state of affairs at a place like Jodhpur which is the Judicial Capital of a water scarce State, known countrywide for its rich cultural heritage, then what harsh realities of irreparable environmental degradation be prevailing across the nation - unidentified and unaddressed !

WAY AHEAD: PROPOSED SOLUTIONS

The city remains epitome of environmental degradation for holding official status of critically polluted for past 30 years, even when technically advanced and financially viable solutions are already existing !!

JUST BECAUSE OF unaddressed challenge posed by DEFIANCE TO STATUTES and INERTIA TO ADOPTION OF WORKABLE SOLUTION!!

The followings remedial measures can be useful to put a check at last and moving in the right direction to save the ever degrading environment.

- **Legal consequences of defiant attitude.**
The non-compliers must be made aware of the alarming legal outcomes of defiance of environmental protection laws which are indeed inescapable. The constitution of NGT and the way it has been functioning epitomizes that there will be serious consequences of ignoring the statutory environmental compliances. This is further strengthened in the recent observation of the apex court that its “ last hope ” rests on the NGT for being - vested with wide powers under green laws, equipped with technical expertise, the commendable job done and thus entrusted the crucial and noble task of pollution control with the NGT. **The industrialists must hence be educated of their environmental responsibilities and made aware of the dire consequences of the defiance of environmental laws.**
- **Environmental Social Responsibility.**
It is crucial to educate and make aware, the industry and other stakeholders of their Environmental Social responsibility. There is no denying fact that the Industries in order to carry out their functions utilize various natural resources and affect the environment. It thus becomes a fundamental ethical responsibility for the industries to ensure that they act for the good of the society.
They must indeed be enlightened to play the **steward role** to ensure the optimum state of utilization along with ensuring minimum damage to the nature, and contribute to its restoration beyond regulatory requisites.
- **Waste - Minimization and Utilization** measures must be adopted at the Unit, Common Treatment Facility and State level to reduce wastages and thereby cost of treatment - the central consideration for industrialists.
- **Academic and Research Institutes** must proactively work with the industry and evolve the recommendations and solutions for the environmental challenges posed by the industries.

- **State Indulgence** in identifying and implementing 'Package Of Practice' conducive to environment to tackle the grave problem of inertia, just as being done in the agriculture sector.

And above all, it is more vigilance and awareness that can percolate Environmental Consciousness and Responsibility across the lines.

Only when
the last tree cut down
the last river poisoned
only then
will we realize
we cannot eat

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Let us Arise, Awake and stop not, Until the goal is achieved.

**FOR IT WILL BE TODAY, OR TOMORROW WILL BE TOO LATE AND
THE REST WILL BE HISTORY!**

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M/S Depollute (Conceiver of AFM Concept)

Understanding the Foundations of Effective Performance Management Systems: Lessons for Human Resource Leaders

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Abstract

Performance Management is the most critical tool used in the organizations to appraise and manage the performance of the employees of the organization. It not only aids Human Resource (HR) leaders in evaluating the performance but also supports in setting out the standards for the personnel, ascertaining the training needs of the employees in the organization, helps the management in making the key decisions affecting the performance of the employees such as deciding the payment structure, planning out the compensation programmes, and developing incentive plans for the employee. Thus, for effective leadership, designing a flawless performance management system is imperative as it is one of the important tools used in the organization; that results into the effectiveness of the business activities. The present study makes a small attempt to draw a conceptual framework of performance management in light of the advantages and uses of the information generated by the performance appraisal process in order to empower HR leaders with essential concept and key concerns for developing effective mechanisms for managing high performance of workforce.

Key Words: Performance Management, Appraisal, Human Resource Management, Development

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Introduction

One of most researched topics amongst researchers, corporate practitioners and academicians is Performance Management. Performance management has become the most significant part of the corporations. This is a topic of concern for leaders, managers and people from all walks of life i.e., teachers use to appraise their students, parents need appraisal system for their children and most importantly employers follow appraisal of their employees. Performance is the crucial phenomenon as it is the sole factor of deciding the benefits and future potentiality of the individuals. In the organizational setup, performance management acts as the major source for deciding the responsibilities to be assigned to the employees, the pay structure of the employees, the training needs of the employees, the promotion possibilities for the employees etc. the performance appraisal acts the source of feedback and thus helps the employers to take certain important decisions concerning their employees (Pearce and Porter, 1986).

Performance management is the procedural framework of assessing the progress of the employees on the work. It is a systematic process through which the organizations strive to evaluate the performance of the employees and also tries to identify the hidden potential of the employees to perform better in their future endeavours. According to Flippo, “Performance appraisal is a systematic, periodic and an impartial rating of an employee’s excellence in the matters pertaining to his present job and his potential for a better job” (Flippo, E.B., 1976).

Intents of Performance Management: Performance Appraisal Data is the Foundation for all major HR Decisions and Interventions

Every task done has certain objectives associated with it. Similarly, the task of performance management done in the organization is also done with certain important objectives that are to be achieved by the organization. The objectives that performance management tries to attain are as follows:

- Performance management is conducted with a view to provide feedback to the employees regarding their progress in the organization.
- Secondly it is conducted to provide a database which can be used for further decision making in the organization.
- Performance appraisal is conducted in order to establish strong superior and subordinate relationship in the organization.
- Performance appraisal is also done in order to measure the effectiveness of recruitment and selection procedures in the organization.

The data derived from the application of the performance appraisal process in the organization leads to the greater benefit to the organization as well as the individual employee of the organization. These data are of greatest help to the organization as it is used by the organization in making certain policy decisions in the organization.

A Base for Designing Compensations Systems: Salary is a very sensitive issue in any organization and hence to be handled very tactfully and with full caution. Performance appraisal information is though very useful to the organization in various ways but the most advantageous point of performance appraisal is that it helps the organization in making key decisions about the salary of its employees. With the help of the performance appraisal, it is possible in the organization that every employee is paid a fair amount of salary in comparison to his contribution in the organization's success. It can be concluded that the performance appraisal information has its greater impact on the salary administration in the organization (Cleveland, Murphy and Williams, 1989).

A Tool for Analysing Training Needs: Training and performance appraisal has a two-way impact. Performance appraisal leads to the information which enables the organization to decide the training needs in the organization and on the other hand training enables the employees to improve their performance and thus leading to a good performance management results in the organization. Thus, it can be said that the information of the performance appraisal is used for the assessment of the training needs in the organization (Cleveland, Murphy and Williams, 1989)

Horizontal and Vertical Movements of Man Power: The performance appraisal information is useful to the organization in a manner that these information's helps the organization in making plans about the promotions, transfers, and demotions of the employees in the organization. It provides the detail information on the performance of the employees which enables to take a major decision regarding the promotions and transfers of the employees in the organization.

Foundation for Talent Acquisition: The performance appraisal conducted in the organization enables the organization to judge the effectiveness of the recruitment and selection procedures that are adopted in the organizations. The employees recruited and selected by the organization are eligible for the task of the organization or not is revealed with the help of the systematic management process in the organization. Thus, it can be very easily concluded that the performance appraisal is helpful in enabling the organization in analysing the effectiveness of the recruitment and selection procedures adopted by the organization.

Designing an Effective PMS: A Concern for Leaders to foster Organizational Effectiveness and Efficiency

Performance appraisal has a greater impact on the organization. This is because the performance appraisal programme associated with individual's performance helps the organization to improve or in maintaining the performance of the organization as well the performance of the organization. Some of the benefits of performance appraisal can be listed out as follows:

A base for Improved Goal Attainment: There is found to be a positive relation between the goals attainment of individuals and effective performance appraisal system. If the organization seeks for the satisfaction of the employees regarding the performance appraisal processes than this will in turn result into highly satisfied and contributing workforce in the organization. This will automatically result into the higher goal attainment in the organization (B Kuvaas, 2006).

A Mechanism to foster Greater Employee Motivation: Employee motivation and performance appraisal is two-way process which means that if the employees are motivated with the better rewards and pay system that they will have the better performance over the jobs in the organization as well as their performance appraisal will also result into the good ratings of the employees (Jabeen M,2011). On the other hand, it is also seen that if the methods of performance appraisal are well applied in the organization than this leads to the satisfaction of the employees about the job and the company's policies and hence this satisfaction will lead to the highly motivated employees of the organization (Idowu, 2017). Motivation can be achieved by employing the best appraiser. If the appraiser lacks with communication skills and is not able to justify the appraisal procedures than this will lead to create negativity amongst the employees and will discourage the employees (Iqbal et al., 2013).

An Essential for Job Satisfaction: Performance management in the organization is one of the best sources of creating the job satisfaction amongst the employees. Performance appraisal tools if employed with fairness in the organization then the perception of employees towards the fair policies of the organization leads to the employee job satisfaction. Performance appraisal and job satisfaction are positively correlated terms. An employee is satisfied with his job only if he finds a fair and just performance appraisal system in the organization (Blau. G., 2019).

Foundation for Talent Retention: Today's most alarming problem in the organization is the employee turnover. Employees are switching off from their jobs very frequently which results into high cost to the organization in terms of recruitment cost, selection and training cost etc. The basic reason for employee switchover is the companies policies towards its workers. Performance appraisal is one of the important HR policies which aims at compensation management and salary administration in the organization. If the employees find that the performance appraisal was done in order to punish the employee and in order to negatively rank the performance of the employees so that promotion and salary improvements must not take place in the organization. If this feeling is in the hearts of the employees than the employees opt for quitting the job from the organization. And hence it can be said that if the organizations go for practicing the performance appraisal in the negative way than the organization will have to face the problem of employee turnover in the organization (Poon J.M., 2004).

Augmented Productivity: Performance appraisal is the tool used to evaluate the performance of the individuals on the job. The data of performance appraisal is provided to the employees in form of the feedback process. The data so provided is helpful to identify the training needs of the employees in case of the lower performance. If the employees are provided with a chance to improve their performance by overcoming the barriers of their performance with the help of training facility of the organization than the performance of the individual will definitely improve resulting into the higher productivity of the employees (Mwema & Gachung, 2014).

Employee Engagement and Loyalty: Performance appraisal in the organization leads to the employee engagement and loyalty. This is achieved because the organization practicing the performance appraisal system will have better salary administration, promotion plans and career prospects. This in turn will enhance the employee engagement and loyalty in the organization (Paul, Olumuyiwa & Esther, 2015).

Performance management is a key managerial activity which is responsible for bringing the change in the organization. Performance appraisal information is very useful for the better functioning of the organization and also for the betterment of the employees of the organization.

Boundaries of Performance Management Systems: The Key Concerns for HR Leaders

Stringency and Inflexibility: It is one of the common errors which is seen in the organization while following the performance appraisal system in the company. The appraiser follows the path of strictness and always tries to be very harsh during the application of performance appraisal process. Due to this attitude of the rater the employees are always ranked below their performance and hence this leads to a sense of dissatisfaction amongst the employees (Gürbüz & Dikmenli, 2007).

Leniency: Leniency is another error which is seen in the process of performance appraisal. In this the rater have a tendency of being lenient towards all the employees. The rater having the approach of leniency always think that why to rate negative any employee. Though it is a kind of error in performance appraisal as the actual performance of the individual is not accessed due it. But on the other hand, the employee is not to face any bad consequences of performance appraisal and due to this there is no bad effect on the performance of the employee, neither the employee gets discouraged and employee loyalty is also not reduced. Thus, this kind of error in the performance appraisal is not harmful to the employees but it is harmful for the organization (Marchegiani, Reggiani & Rizzolli, 2016).

Halo Effect: When only one factor is considered for rating the performance of the employee. This means that when only one factor (either positive or negative) is given weightage over all the other factors of the employee's performance. Due to that single factor an employee is constantly rated either high or low, this kind of error is termed to be the halo effect. These kinds of errors never enable the organization to know about the real performance of the employee and hence this kind of error in performance appraisal is not of much help in improving the performance of the employees and leading to the profitability of the organization (Lunenburg, F.C., 2012).

Recency of events: Sometimes it is seen in the organization that the employee's performance is rated on the basis of the recent events that have occurred in the organization and for this the overall factors are not considered in the appraisal process. And due to this error, it becomes quite impossible to access the actual performance of the employee. Thus, this type of error hinders the actual objective of the performance appraisal in the organization (Lunenburg, F.C., 2012).

In order to design an effective performance management system, the above-mentioned errors have to be controlled and minimized

Conclusion:

Based on the above text, one can effortlessly conclude that performance management is the fundamental but a vital tool to ensure effective workforce management. It is valuable- especially for HR leaders, not only for evaluating the performance but also; for strengthening human resource development initiatives. HR leaders can design effective interventions, based on the PMS data; for augmented productivity and profitability in the organization. Though the performance management is a key concern for HR leaders, however; the performance appraisal process is not free from some limitations and leaders must try to eliminate some common errors. This will enable them to get the actual and accurate picture of the personnel. Therefore, it can be concluded that a sound performance management system is an effective mechanism, and if employed with due care in the organization, it ensures the effectiveness of the organization with a highly stable and motivated workforce.

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