

Hinaben Chande

# Impact Assessment of Selective Sustainable Development Measures by ULB

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

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**Hinaben Chande**

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Sustainable Development Measures**

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



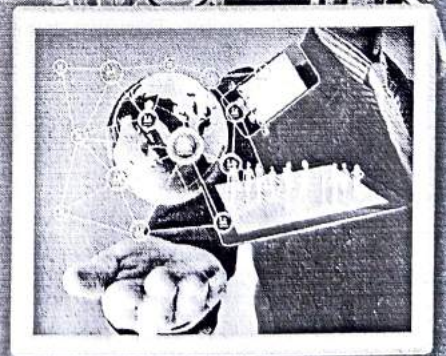
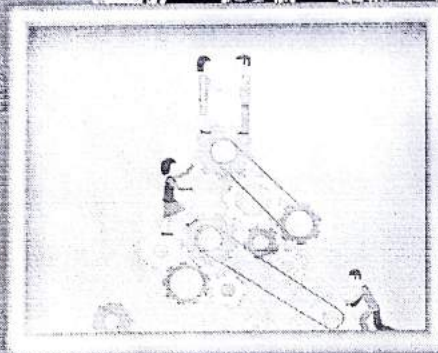
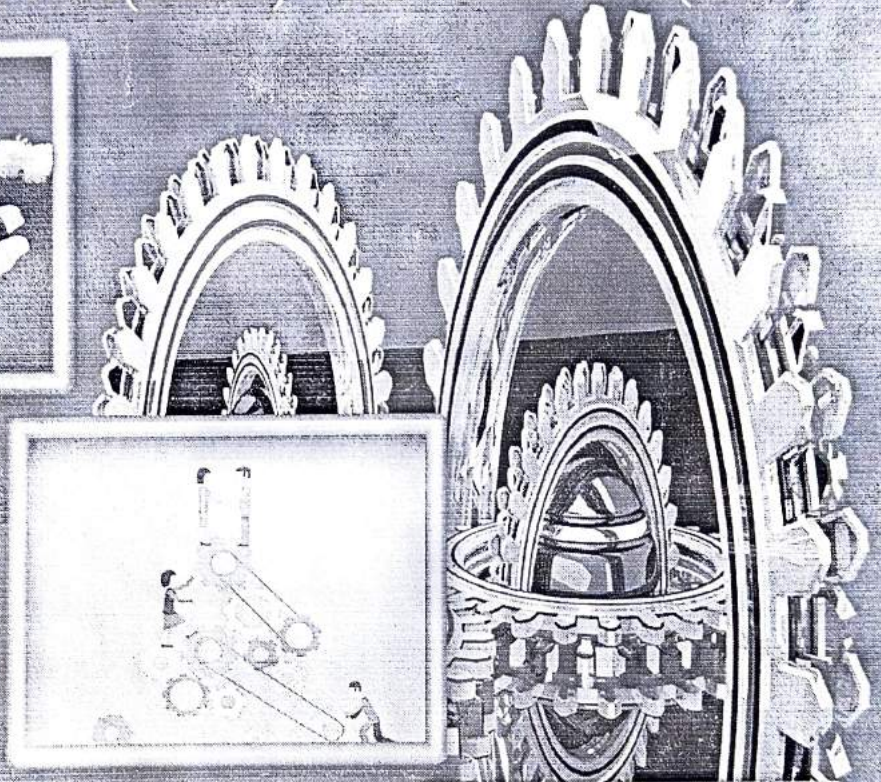
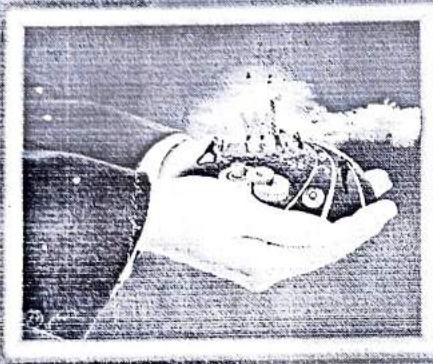
Author is working as Associate Professor and Head, Department of Economics at **Sheth NKT College,** Thane. She is Ph.D. in Economics from University of Mumbai and has 25 years of UG and 10 years of PG teaching experience. Her many papers are published in UGC recognised journals. She has presented many papers at National & International conferences.





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

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

**Dr. Dhanashree Pramod Sawant**

Associate professor,

Department of Economics,

Sheth NKTTC College of Com & Sheth JTT College of Arts,  
Thane, India.

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

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

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

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

### I. INTRODUCTION

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

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

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



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

**Ms. Geetanjali B. Chiplunkar**

*Assistant Professor,*

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

**Abstract:**

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

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

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

**Introduction:**

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

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





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

**Objectives of the Study:**

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

**Research Methodology:**

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

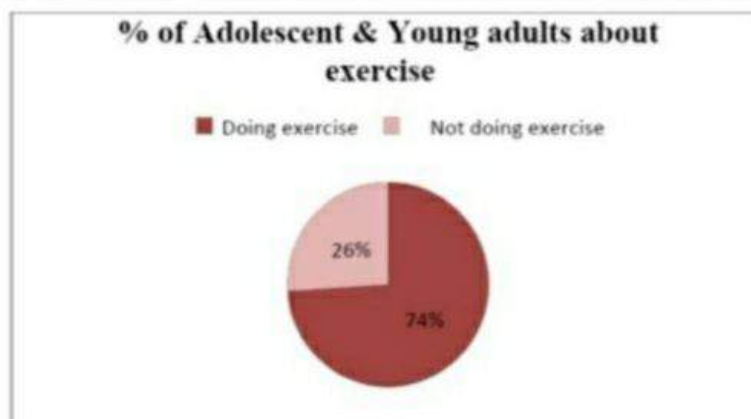
**Brief information about young generation:**

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

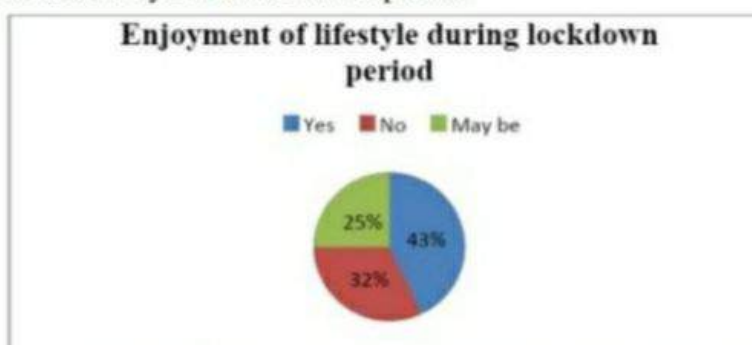
**Findings of the study:**

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

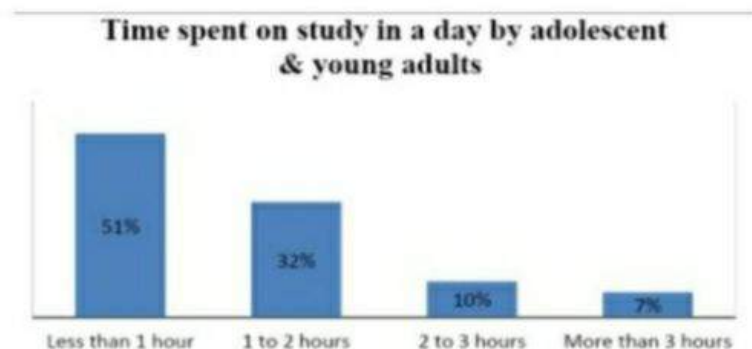




- It is observed that in this lockdown period young adult experiencing changes in their eating habits, changes in their behavior and thinking. They understand the value of their life and they observed changes in their attitude towards the society.
- Even if they have learned many new things during this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

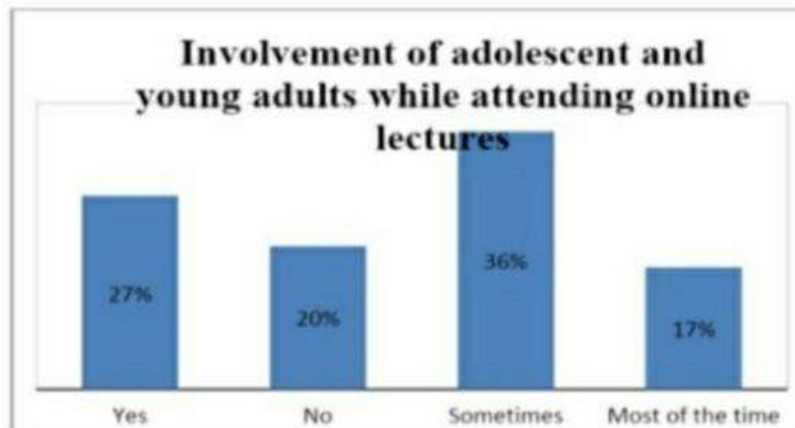


- It is examined that majority of adolescent and young adults were not able to concentrate on their studies during this lockdown period. Most of them i.e., 51% were doing a study which is less than 1 hour. It is shown in following diagram.



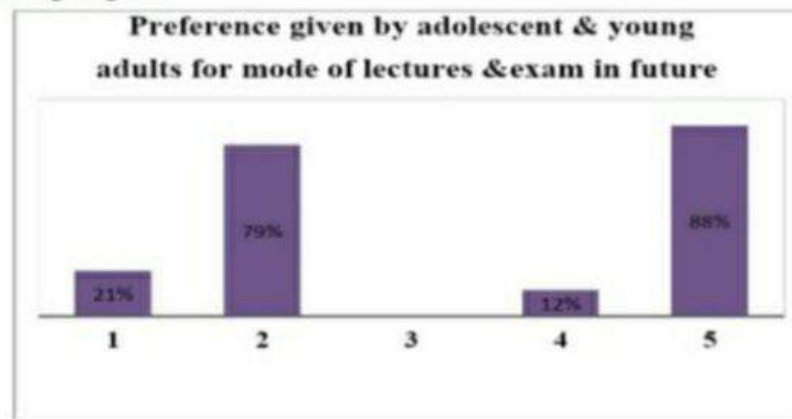


7. It is also observed that in this pandemic period the learning method of young adults have been changed. Majority from them i.e., 87% of students took the help of technology for their study. From the various online platforms maximum from them are using online apps like Zoom, Google Meet etc. So, it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



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

It is shown in following diagram.







**Suggestions:**

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

**Conclusion:**

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

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

## Digital India: Moving From Cash to Cashless Economy

Saurnya Rai  
India.

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

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

### I. INTRODUCTION

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

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





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OPPORTUNITIES & CHALLENGES”** organized by Department of Commerce in  
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December, 2021.

The title of the paper was Digital India: Moving From Cash to Cashless Economy

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

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

Dr. Eknath Zherker

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

### Abstract

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

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

### Introduction

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



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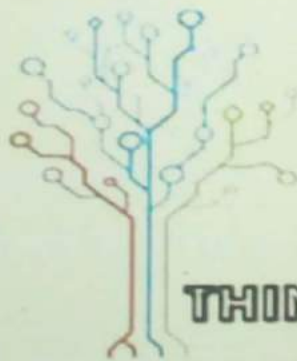
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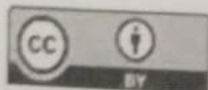
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## *The Role of IT in Agricultural Sector in India*

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

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

### I. INTRODUCTION

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

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

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

## II. AGRO TECHNOLOGY AND INDIAN ECONOMY

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

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

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

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



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

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

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

#### V. RESULT AND DISCUSSION

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

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

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

## VI. CONCLUSION

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

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## *Review and Analysis of Real Estate sector with Reference to RERA Bill*

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

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

### I. INTRODUCTION

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

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

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

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

## II. OBJECTIVES

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

## III. RESEARCH METHODOLOGY

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

## IV. LITERATURE REVIEW

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

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

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

## V. MOMENT OF INDIAN REAL ESTATE SECTOR

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



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

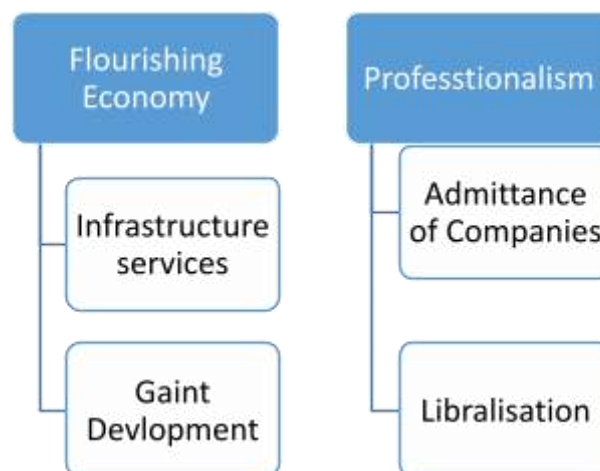
RERA was necessary to streamline the developer and to boost up the sentiment of the buyer so that the real estate sector can revive and can be capable of facing the tough times in the economy. RERA is implemented in order to look after the issues like quality of construction, price, delays etc. RERA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

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

## VI. REAL ESTATE ADVANCEMENT AND BOOM ERA

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

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



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

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

## VII. RUINATION OF INDIAN REAL ESTATE SECTOR

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

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

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

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

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

### Real Estate Bill

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

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

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

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

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

- **Pertinence of the bill**

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

- **Formation of real estate dictatorial authority**

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

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

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

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

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

- **Responsibility of promoter**

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

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

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

- **Obedience to declared plans**

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



- **Roles of real estate mediators**

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

- **Rights and jobs of allotters**

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

- **Role of real estate dictatorial authority**

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

- **Fast track quarrel resolution system**

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

- **Penalizing measures in case of disobedience**

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

## IX. CHALLENGES

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

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

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

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

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

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

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

## XI. CONCLUSION

The following are the conclusions of this study:

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



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

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

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Commerce and Sheth J.T.T. College of Arts, (Reaccredited by NAAC B+ (2.62), 3<sup>rd</sup> Cycle, ISO Certified: 9001:2015),  
Kharkar Ali, Thane West, Thane, Maharashtra-400601, India.

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

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

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

## L INTRODUCTION

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



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

The title of the paper was .....  
Workforce diversity and Management: A study on relationship between diversity management practices  
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**Dr. Pallavi Shah**  
Convener

**Dr. Himanshi Mansukhani**  
IQAC Coordinator

**Dr. Dilip Patil**  
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Kharkar Ali, Thane West, Thane, Maharashtra-400601, India.

## Indian Outlook on the #MeToo moment

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

**Dr. Pallavi Shah**

Associate Professor,  
Sheth NKTT College,  
Thane, Maharashtra, India.

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

### I. INTRODUCTION

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

## II. OBJECTIVES

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

## III. OVERVIEW

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

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

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

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

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

#### IV. HISTORY

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

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

#### V. SUGGESTIONS

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

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

#### VI. CONCLUSION

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

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

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



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

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# *International Journal of Advance Research in Computer Science and Management Studies*

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Volume 10, Issue 1, January 2022

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Research Article / Survey Paper / Case Study

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

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

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

### I. INTRODUCTION

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

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

## II. NEED AND SIGNIFICANCE OF THE STUDY

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

## III. LITERATURE REVIEW

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

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

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

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

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



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

#### IV. OBJECTIVES OF THE STUDY

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

#### V. HYPOTHESIS

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

#### VI. DATA COLLECTION

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

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

#### Data Analysis Technique and Presentation:

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

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

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

2. **Standard Deviation:**

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

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

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

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

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

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

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

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

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

## VII. GENERAL SAMPLE PROFILE

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

### Descriptive statistics: Frequency distribution

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

#### Experience of the respondents:

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

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

Age:

**Table 1.2:** Age group of employees

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

Gender:

**Table 1.3:** Gender of employees

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

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

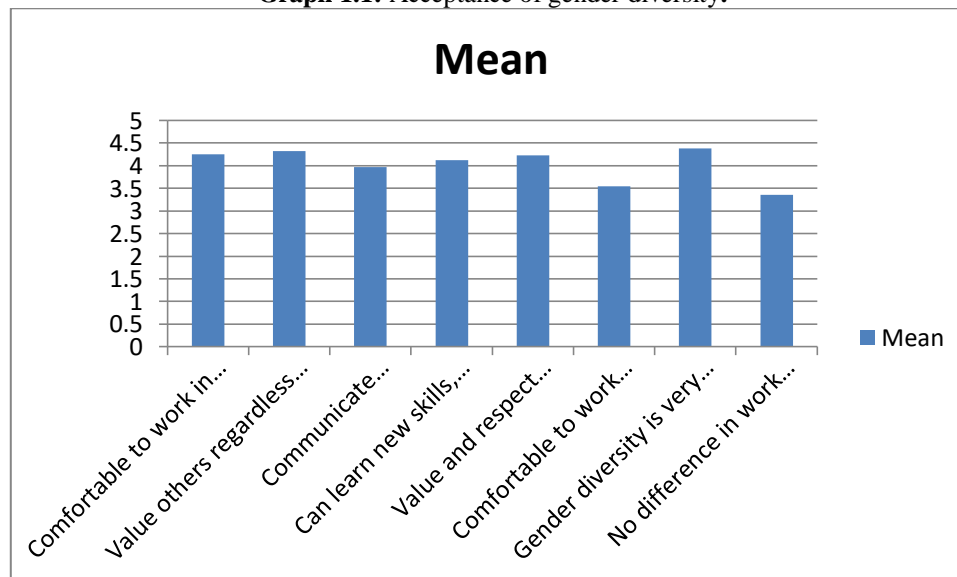
	Frequency	Percent	Valid Percent	C.F. (%)
Single	45	22.5	22.5	22.5
Married	145	72.5	72.5	95
Others (divorced, widow, widower etc.)	10	5	5	100.0
Total	200	100.0	100.0	

**Descriptive statistics for acceptance of gender diversity**

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

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

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

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

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



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

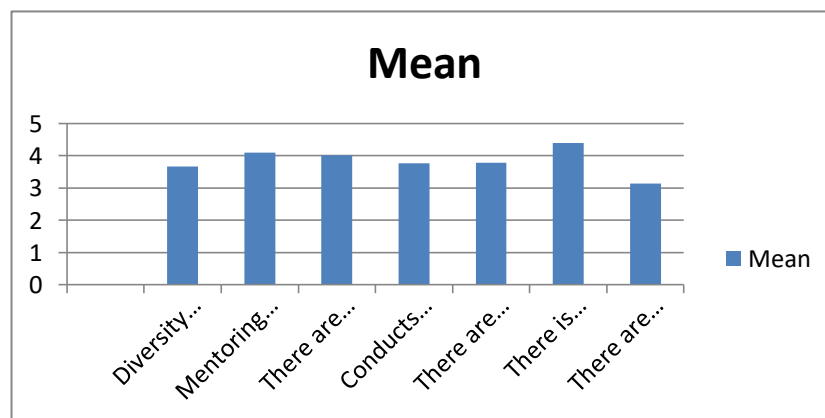
### Descriptive statistics for gender diversity management programs and practices

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

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

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

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



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

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

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

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

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

### VIII. CONCLUSION

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

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

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

**Dr. Pallavi Shah  
Convener**

**Dr. Himanshi Mansukhani  
IQAC Coordinator**

**Dr. Dilip Patil  
Principal**





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**A STUDY ON WOMEN EMPOWERMENT THROUGH SOCIAL MEDIA MARKETING**

The title of the paper was .....

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

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

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

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

### I. INTRODUCTION

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

### II. RESEARCH QUESTION

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

### III. RESEARCH OBJECTIVES

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

### IV. REVIEW OF LITERATURE

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

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

### V. SIGNIFICANCE OF THE STUDY

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

### VI. SCOPE OF THE STUDY

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

### VII. LIMITATION OF THE STUDY

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

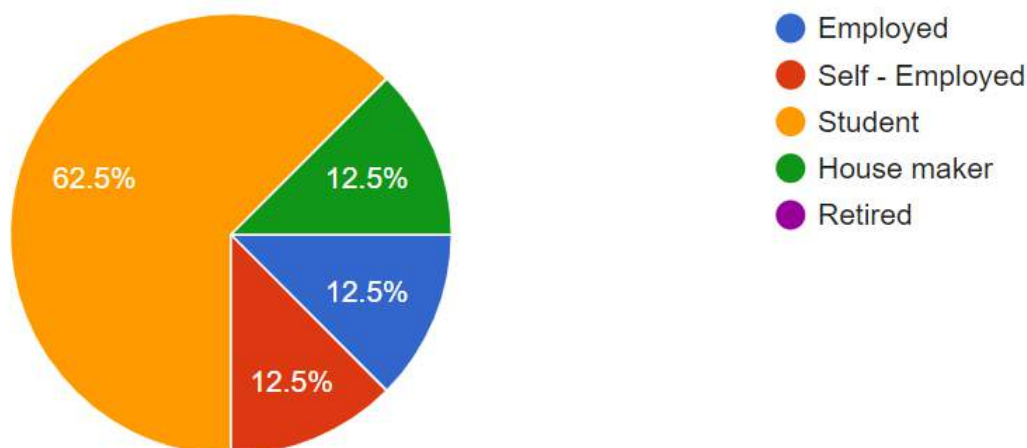
### VIII. RESEARCH METHODOLOGY

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



## IX. FREQUENCY ANALYSIS

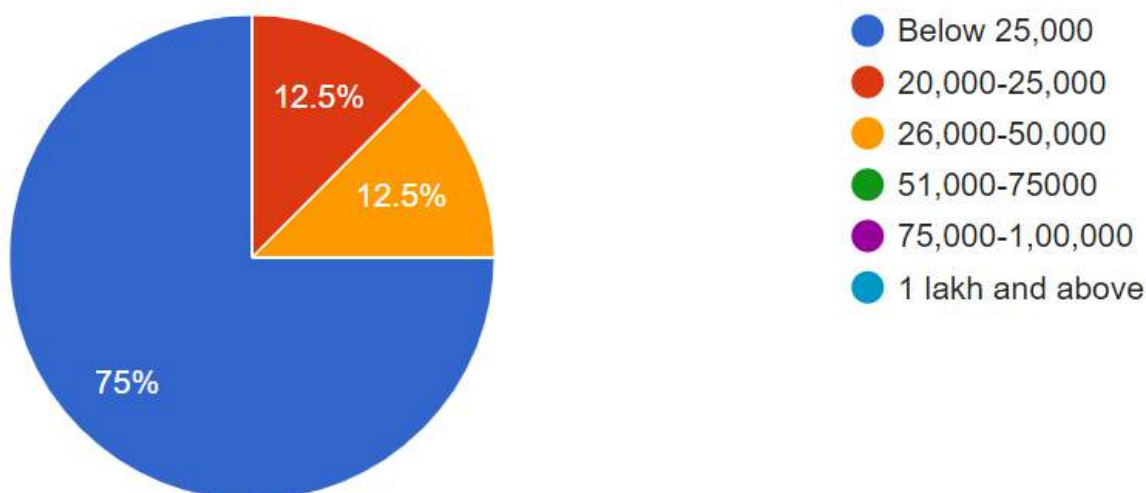
## Occupation



## Findings and interpretation

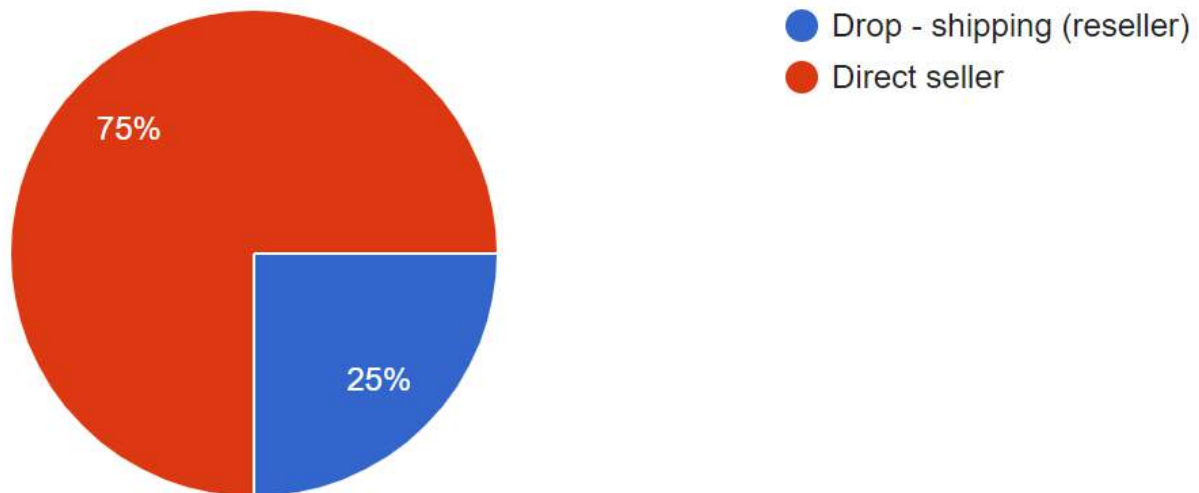
It can be observed from the above graph that 62.5% respondents belong to student category and 12.5% belong to self employed, employed and home home-makers category respectively.

## Monthly income

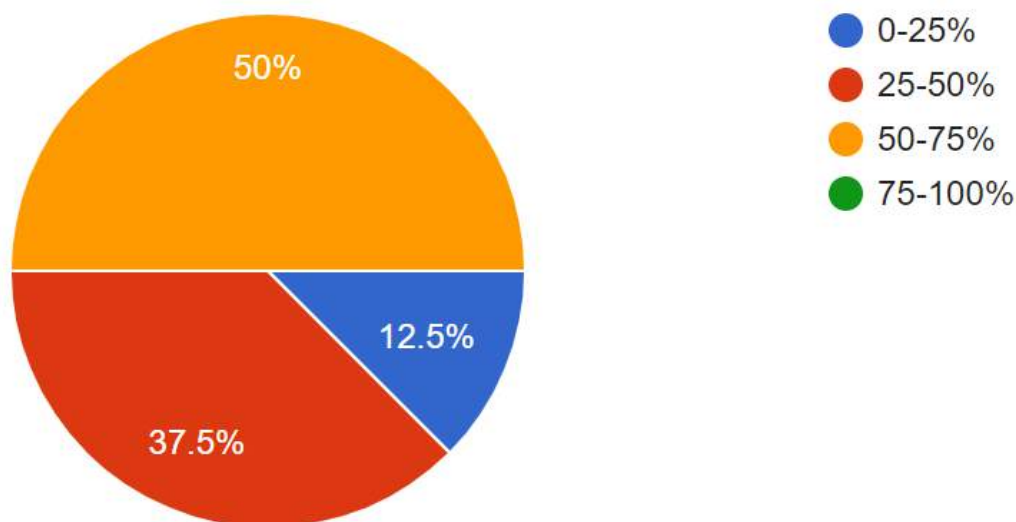


## Findings and interpretation

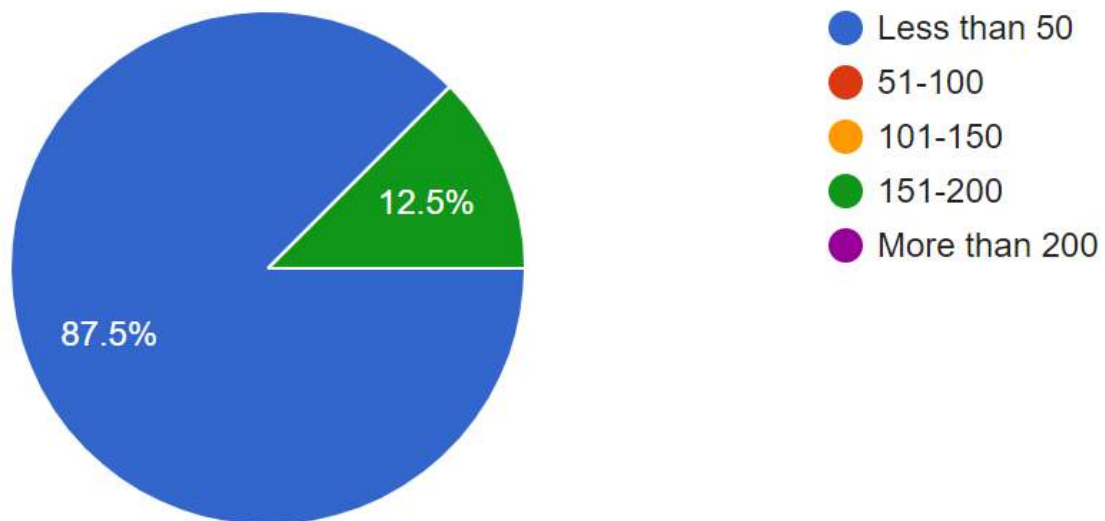
The above graphically represents the monthly income categorization. It can be observed that 75% of the respondents belong to the income category of below rupees 25,000. Well 12.5% belong to the monthly income category of Rupees 20,000 to 25,000 and rupees 26,000 to 50,000 respectively.

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

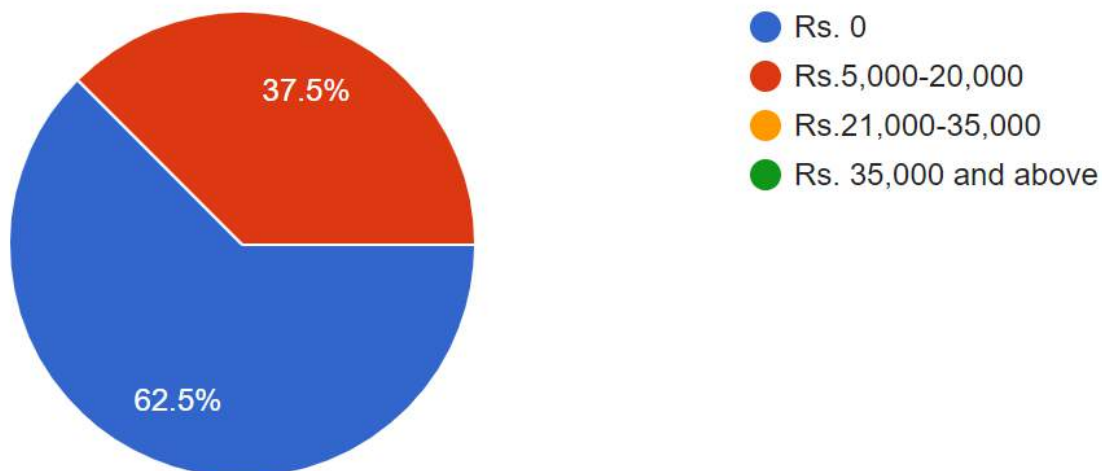
It can be observed from the above graph that 75% of the respondents were engaged in the business of direct selling while 25% are involved in drop shipping.

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

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

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

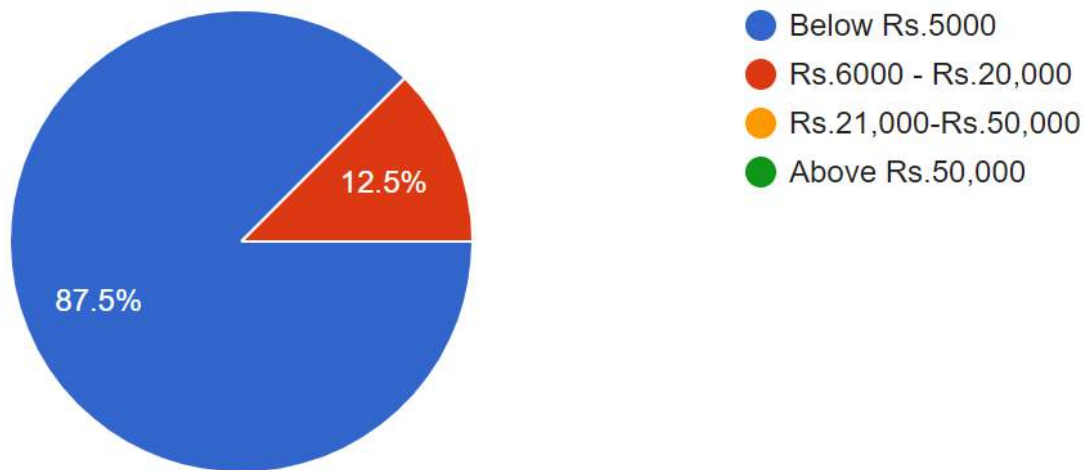
The above graph we present the average number of units sold per month. It can be observed from the above graph that 87.5% have sold less than 15 units per month through social media platform while 12.5% have sold 151 to 200 units per month to social media platforms.

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

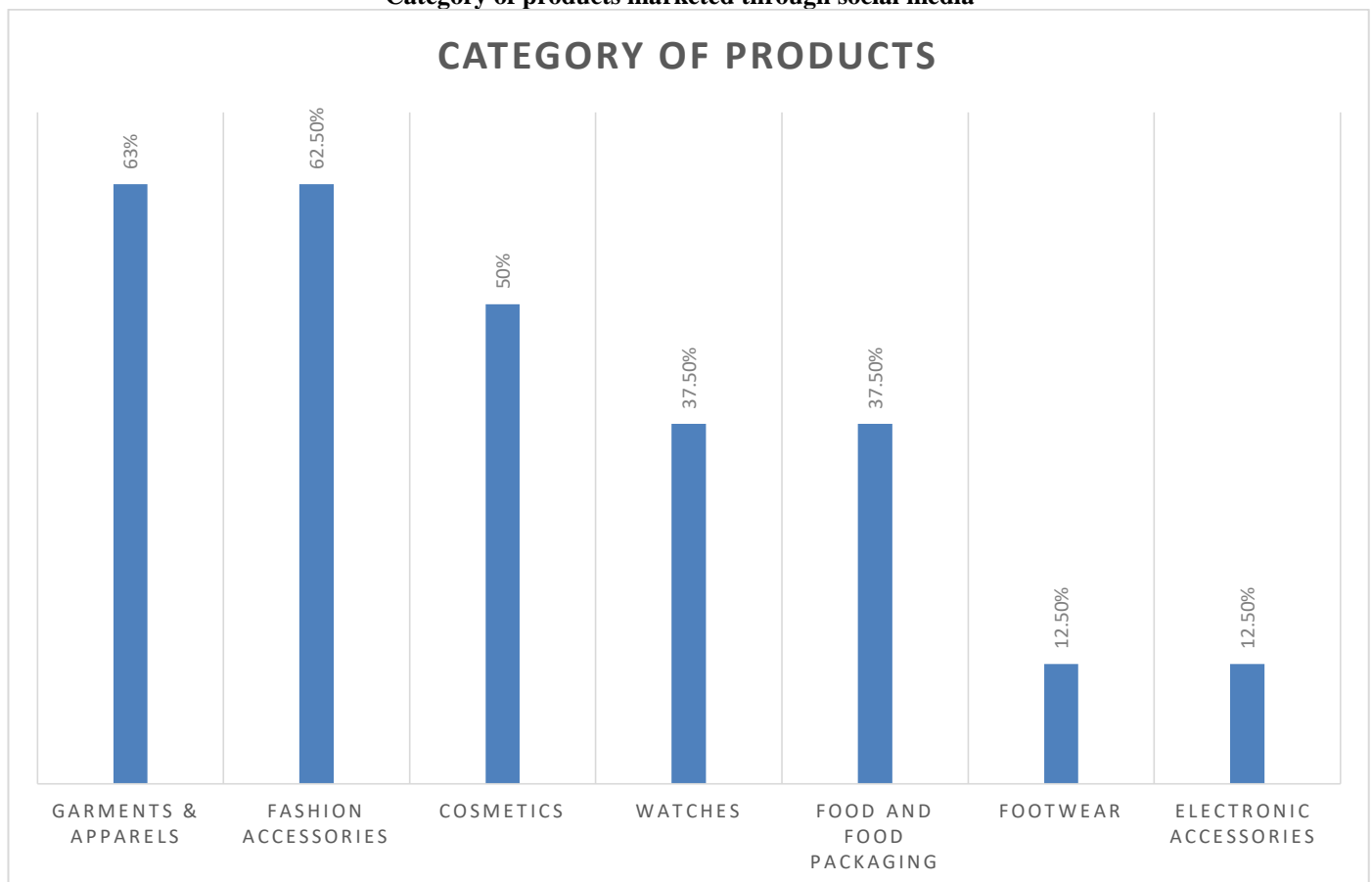
The above graph represents initial investment made by women in the business operated to social media platform. It can be observed that 62.5% stated that they made zero initial investment in their business of digital social media platforms while 37.5% made an initial investment of rupees 5,000 to 20,000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



## Monthly returns

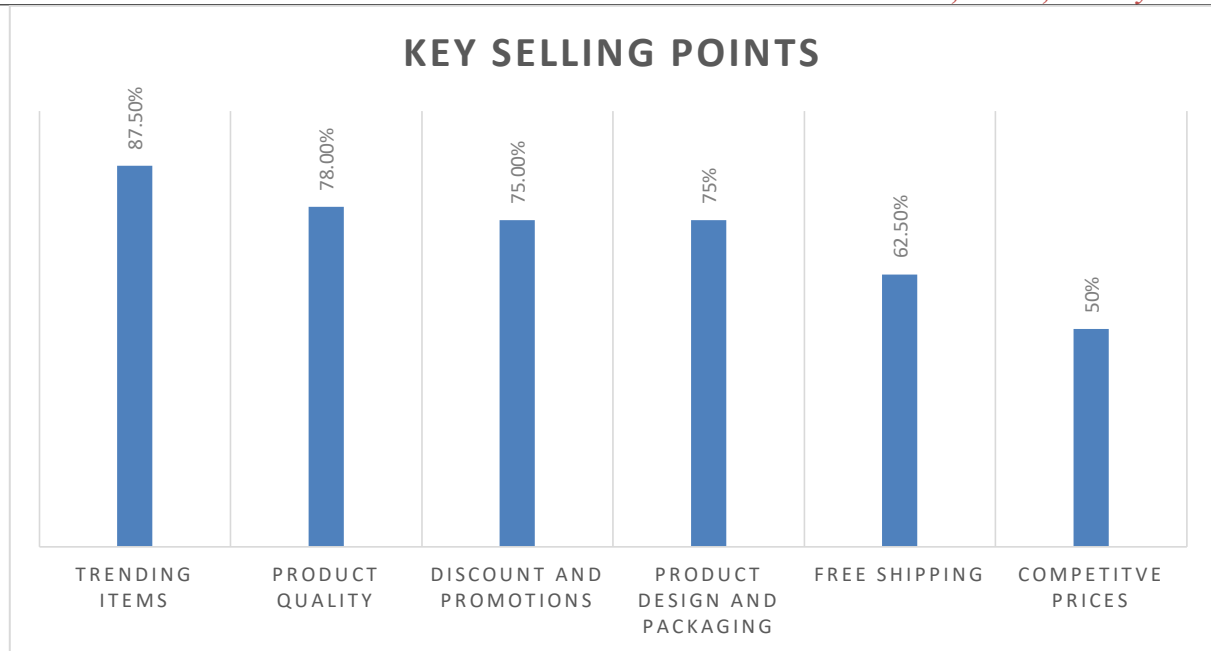


## Category of products marketed through social media



## Findings and interpretations

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



### X. ONE SAMPLE T-TEST

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

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

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

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

Table: One-sample statistic

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

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

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

## XI. FINDINGS

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

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

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

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

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

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

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

## XII. CONCLUSION

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

## XIII. RECOMMENDATIONS

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



**XIV. FUTURE SCOPE OF THE STUDY**

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

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Dr. Dhanashree Pramod SAWANT

# Application of Porter's Cluster Theory to the Konkan Tourism Business

A study of tourism business in Ratnagiri and  
Sindhudurg districts of Maharashtra, India

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Tourism being a prime force for the development of the countryside, the author has conducted a survey of stakeholders, like, tour companies, hotels, locals etc. in Konkan region of Maharashtra state of India to investigate the applicability of Porter's Cluster theory. The study hypothesizes that, there exists clusters in Tourism Industry in Konkan and the development of Clusters in Tourism will help to achieve regional economic development of Konkan. To test significant differences with respect to responses of tourists in two districts, level of tourists' satisfaction with five parameters, different locations and different sources of tourist attraction, ANOVA test, chi-square test and F test were used for analysis. The study focuses on the five factors of diamond such as, Factor conditions, Demand conditions, Related and Supportive industries, Firm Structure, Strategy and Rivalry among firms, Maharashtra Tourism policies and Chance events. Based on collected data, it is proved that there is sufficient demand for tourism in both Ratnagiri and Sindhudurg districts and it is evident that the Porter's diamond theory applies to the growth of Konkan tourism.



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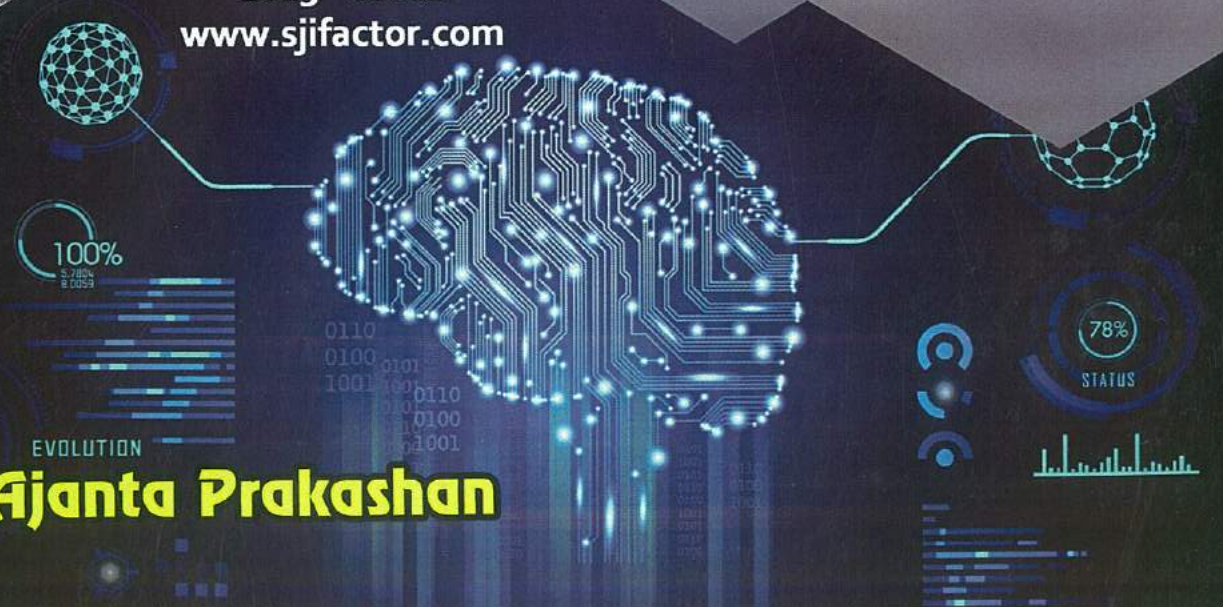
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Development of India in the presence of COVID-19 Pandemic** Organized  
by Department of Economics & Department of English on Saturday, 12<sup>th</sup> March 2022.  
The title of the paper was - Tribal Community and COVID 19 Pandemic: A Case  
Study of Yeoor Village of Thane District

*Handwritten signature*  
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**Editor : Vinay S. Hatole**



## 16. Tribal Community and Covid-19 Pandemic: A Case Study of Yeoor Village of Thane District

**Ms. Geetanjali B. Chiplunkar**

Assistant Professor, Dept. of Economics, Sheth NKTT College, Thane.

**Ms. Ruchita P. Patil**

Assistant Professor, Dept. of Commerce, Sheth NKTT College, Thane.

### Abstract

The COVID-19 pandemic has created havoc all over the world and India is not an exception to it. All the sectors of the Indian economy have been adversely affected due to the pandemic. India's GDP reduced by 7.3% in 2020-21 which was the worst performance of the Indian economy since Independence. Even today, the GDP growth rate is not more than 10%. This pandemic has created a negative impact in terms of economic activities as well as on human lives. Major Indian cities were badly affected as compared to its rural counterparts as it affects different people in different ways. However, it has been observed that there are some communities which have experienced less effects of COVID-19 in their livelihood. One such example is the Tribal community from the Thane district of western Maharashtra.

This study attempts to find out the influence of pandemic on the socio-economic conditions of the tribal community with respect to mental and physical health, education, employment, income & consumption pattern, in a descriptive manner.

**Keywords:** COVID-19 Pandemic, Tribal Community, Socio-Economic Conditions

### Introduction

The virus SARS-CoV-2 that causes infection has evolved into a pandemic which has affected millions till today. Nations such as Brazil, France, Turkey, Russia, U.K., Italy, Argentina, USA, India, Germany were affected the most. India is the 2<sup>nd</sup> most affected country followed by the USA. As per the data of Ministry of Health and Family Welfare (March 2022), in India there are more than 40,000 active cases, more than 4 crores of discharged cases and more than 5 lakhs deaths.

In India, there are 705 ethnic groups recognised as scheduled tribes, usually referred to as Adivasis. These primitive people of the region are scattered in different parts of the country and mostly live in inaccessible hilly and remote forest regions. As per 2011 census, the percentage of



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Dr. H. A. Chande  
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Dr. M. S. Bagchi  
Co-Convener

  
Dr. Dilip M. Patil  
Principal



## 4. A Study of Tourism Industry and COVID - 19 Pandemic with References to Konkan Tourism

**Ms. Geetanjali B. Chiplunkar**

Assistant Professor, Dept. of Economics, Sheth NKTT College, Thane.

**Ms. Taqdish Riyaz Shaikh**

Student, Business Management, Sheth N.K.T.T College, Thane.

### Abstract

The Tourism Industry is one of the important sector which boosts the Indian Economy. Economic growth and development has been seen in the last decades in India which is mainly due to tourism industry. Many regions of different states in India are popular for tourism. One of them is Konkan region of state Maharashtra. The Konkan is a beautiful and peaceful place in Maharashtra surrounded by the many mountain ranges, coastal line with crystal clear oceans with sandy beaches, forts, temples, sculpture and waterfalls. COVID 19 pandemic impacted many sectors of the economy. One of the most important sector affected by pandemic is tourism. The Covid -19 has extremely affected the tourism sector. The slowdown of time period in pandemic has also slowed the life pattern of the population.

This paper tries to find out the influence of COVID-19 pandemic on the tourism industry with reference to Konkan region of state Maharashtra.

**Keywords:** Tourism, Population, Economy, COVID-19, Development etc.

### Introduction

One of the most profitable industries in India is the Tourism Industry. The Indian tourism industry included services like accommodation and lodging, recreation and entertainment, travel services, food and beverages services, conventions and event management, etc. Tourism helps the economy to earn revenue, it provides job opportunities to the large number of population, it helps to develop infrastructure of the country and it exchanges culture among the countries. The World Travel and Tourism Council calculated that tourism generated around 9.2% of India's GDP in 2018 and supported nearly 8.1% of its total employment. The sector is predicted to grow at an annual rate of 6.9% by 2028. As per the Travel and Tourism Competitiveness Report 2019 the rank of India was 35th out of 140 countries overall. In India, states like Kerala, Rajasthan, Punjab, Goa, Himachal Pradesh, Jammu and Kashmir, Uttar Pradesh, Gujarat and Maharashtra are



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This is to certify that Ms. Sonali Saraf of NKTT College of Arts, Science and Commerce, Thane has participated and presented the paper having titled “A Study Of Performance Appraisal Strategy For Employee Retention In Software Industry” on 26/02/2022 & it will be published in ***International Journal of Advance and Innovative Research*** having ISSN: 2394-7780 and Impact Factor 7.36 peer reviewed journal . We wish you all the best for your future endeavour.

Dr. Mansi A Mule  
Gen. Secretary

Dr. Veera Talukdar  
I/C Principal

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Vice Principal



- 
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evaluation to employees which was statistically significant ( $r = .857$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.74 and S.D. = 1.202). There was a strong, positive correlation between Performance Appraisal and clear and transparent objectives of performance appraisal to employees, which was statistically significant ( $r = .776$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.67 and S.D. = 1.206). This activity creates positive image in the minds of employees so that it helps employees to work positively which increases the overall productivity of the organization. There was a strong, positive correlation between Performance Appraisal and variable/dimension of performance appraisal in terms of feedback and counseling provided to employees based on performance in the organization which was statistically significant ( $r = .775$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.55 and S.D. = 1.227). Offering permanent employment gives more satisfaction to employees and it beneficial to the organization as this saves cost of recruitment and training and development programme. There was a strong, positive correlation between Performance Appraisal and variable/dimension of performance appraisal in terms of satisfaction about employment security offered in the organization which was statistically significant ( $r = .854$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.62 and S.D. = 1.251). Appraisal and employment security motivates the employees to be innovative and taking initiative in the organization. Employees take initiative or active involvement through they do some innovation in their present work which increases the sales turnover and market share of the organization. There was a strong, positive correlation between Performance Appraisal and variable/dimension of performance appraisal in terms of employment security offered by the organization allows employees to be innovative and initiative with job related issues which was statistically significant ( $r = .806$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.68 and S.D. = 1.141). It generates positive approach, increases labor productivity and value per employee or business per employee in the organization. There was a strong, positive correlation between Performance Appraisal and variable/dimension of employee retention in terms of the company strongly considers employees goals and values which was statistically significant ( $r = .744$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.59 and S.D. = 1.291)

### **FINDINGS**

It is found that majority respondents have agreed that their organizations provide them adequate opportunity for diagnosis and development. It shows that Organizational Diagnosis is an effective ways of looking at an organization to determine gaps between current and desired performance and how it can achieve its goals. It indicated that majority respondents have agreed that their organizations have fair performance appraisal. Having fair and clear approach in performance appraisal helps organization to determine promotion and other benefits. It showed that majority respondents have agreed that performance appraisal and objectives of it are clear and simple to them. It helps employees to understand the parameters of performance appraisal while evaluating them by their organization. Performance appraisal can have a strong impact on the employees self esteem. This appraisal should in no way demoralize the employee, which would cause an increase of higher employee turnovers for the organization. It is found that It indicated that majority respondents have agreed that that they are satisfied with the employment security offered in their organization.

### **CONCLUSION**

IT companies are offering attractive pay packages, performance based salary structure, better job satisfaction, career opportunities and challenging nature of jobs. The study reveals that implementing performance strategy which affect employees' retention in the organization are the main challenges faced by the software companies. It is also found that job security is not an important concern among the software professionals to opt for a career in a particular company. The overall working conditions, a fair and equitable pay package, challenging nature of the job, career growth, work life balance, participation in decision making process, motivational training etc are the important factors in attracting and retaining employees in the organization.

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**A STUDY OF PERFORMANCE APPRAISAL STRATEGY FOR EMPLOYEE RETENTION IN SOFTWARE INDUSTRY****<sup>1</sup>Dr. Yogeshwari Patil, <sup>2</sup>Ms. Sonali Saraf and <sup>3</sup>Ms. Vrushali Ghodke**<sup>1</sup>Coordinator and Assistant Professor Sheth N.K.T.T. College, Thane (W)<sup>2,3</sup>Assistant Professor Sheth N.K.T.T. College, Thane (W)**ABSTRACT**

*Essential services employees are a software company that hires, encourages and maintains them. Although from time to time, the amount created by employees in other software companies takes the form of intangible assets such as intellectual property, types, and so on, most employees in human enterprises such as IT services and products intangible. Software companies use new labor methods different from brick and mortar companies to manage human resources. The HR processes in Indian software companies such as performance testing, staff recruitment and staff development programs are significantly different from the manufacturing and other service companies. The researcher in this study is trying to find an answer to the research question whether the various analytical strategies in software companies reflect employee retention in the software industry. Performance management has become an integral part of the organization's strategic direction for human resource management and Vision and Mission. Performance management is essential to ensure the sustainability and competitiveness of the organization in today's information technology world.*

*Keywords- Employees, Software Company, performance appraisal, retention, Human Resource, IT services.*

**INTRODUCTION**

The overall performance of any organization depends solely on the quality of Human Resources available. In general terms, human resources can be defined as the content of the knowledge, skills, creative abilities, talents and abilities of the organization's staff and the values, attitudes, methods and beliefs of the person involved in organizational matters. Performance appraisal, or staff evaluation, is an annual process, in which productivity and performance of employees in assigned projects will be documented, evaluated and compared to the objectives set by their managers. They will receive feedback and advice on their skills or future growth within the company.

The results of this program vary from company to company and depend on the growth of the business, the size of the company or the performance of the individual. Generally, however, the outcome will determine whether employees can receive promotion, salary increases, bonuses, and other rewards. Staff evaluation is not only important to reward deserving employees. The same principle can be applied to maintain your skills and reduce the cost of hiring and training. Staff retention and performance are HR's top concerns today. People the Gartner group company that focuses on human financial management in IT organizations have realized that the average time for IT professionals is less than three years. In addition, the use of new technologies, learning and training support, and challenging environment are ranked higher than competing salary structures as effective retention processes.

**REVIEW OF LITERATURE**

**Dyer and Reeves (1995)**, captured the results of HRM operations in the following ways.

- Financial results; profit, sales markets
- Organizational results; productivity, quality, efficiency
- HR-related results; attitude and behavior of employees - satisfaction, commitment, change of staff, absence.

**Richard and Johnson (2001)**, using a sample of banks, examined the impact of an effective HRM strategy on a wide range of variables. They found that the effectiveness of strategic HRM was directly related to employee benefits and that the relationship between this rate and the return on equity was strong between high-value banks.

**Nayyab H et al (2011)**, conducted research to find that HRM processes contribute to improving the performance of banks. In addition, the result showed that HRM processes such as training, staff participation in decision-making were found to be closely related to bank performance. In addition, Osman et al (2011) 55 found that successful implementation of HR processes in a company has a significant impact on company performance. The findings also show that HR processes have a nearly 50 percent impact on solid performance.



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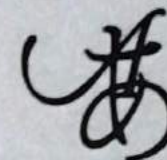
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## 6. A Study on Impact of Covid-19 on Indian Economy with Special Reference to Middle-Class India

Ms. Saumya Rai

Assistant Professor, Seth NKTT College of Arts and Commerce.

### Abstract

During the past several decades, world economic growth has occurred, mostly because of increased consumption in the middle classes of the United States, Europe, and other advanced countries. This class has been considered a thriving and vibrant catalyst for economic growth. The economic crisis driven by the novel coronavirus is having a major impact on global living standards, pushing millions of people out of the middle class or into poverty. It may not be right to perceive the entire Indian middle class (who earn from US \$2 to \$10 per capita per day.), as one entity when it comes to measuring the impact of the two consecutive waves of Coronavirus.

**Keywords:** Middle-class, Covid-19, lower-income, Growth

### Introduction

Pandemics are large-scale outbreaks of irresistible diseases that can greatly increase sadness and mortality all over the world and cause financial, social, and financial problems and political unrest. Facts recommend that the probability of pandemics has increased in recent years since the expansion of worldwide travel and integration, urbanization, and the remarkable abuse of the common environment. (Jones and others 2008; Morse 1994).

These patterns are likely to continue and get worse. Be unable the focus was on distinguishing and preventing the development of outbreaks that could give rise to pandemics. It is necessary to develop and maintain attention and the capacity for well-being. Nationwide lockdown is said to contain corona the spread of the virus has already begun to affect industries and the economy. Investment information and credit rating (ICRA) of India said that "the Indian economy will face a strong downward trend in the fourth quarter of the fiscal year 2020 and it should drop to 4.5%." They also anticipate GDP growth for FY21 will be capped at around 2%." CIFAR expressed concern about the internal market for India that will experience a strong impact due to the rupture of China's supply chain. This will not only slow down the national





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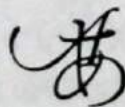
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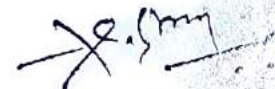
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This is to certify that **Ms.Manisha Nehete** of **NKTT College of Arts, Science and Commerce**, Thane has participated and presented the paper having titled **"Cyber Security And Recent Trend Of Cryptography"** on 26/02/2022 & it will be published in **International Journal of Advance and Innovative Research** having ISSN: 2394-7780 and Impact Factor 7.36 peer reviewed journal . We wish you all the best for your future endeavour.

Dr. Mansi A Mule

Dr. Veera Talukdar

Dr. Sunita Yadav

CYBER SECURITY AND RECENT TREND OF CRYPTOGRAPHY

Ms. Anfreem Gulzar Shaikh, Mr. Kiran Sakharam More and Ms. Manisha Nehete  
Assistant Professor, Department of B.Sc. IT, NKTT College of Arts, Science and Commerce, Thane

ABSTRACT

In today's digital world everyone is using internet for personal, educational, social and transactional purpose. Due to this all information is on internet network that resulting into different kind of cyber-attacks. This cause harm not only to privacy of personal but to the government organizations as well. Cyber Security have an important role in the field of Information and Technology .Securing the information or data have become one of the first priority in today's digital world. Whenever anyone thinks about the cyber Security the first. Thing that comes in our mind is 'cyber attacks' which are increasing rapidly day by day. Various Governments and organizations are applying counter measures in order to prevent these cyber-attacks. Besides various measures cyber security is still a very big concern to many of us. An attacker is always one step ahead than the defender. Defender come to know about the attack when it happened. Every defence is based upon the past attacks. The attackers are inventing new techniques to challenge the security frameworks, use powerful tools and tricks to break any sized keys.

The goal of this paper is to Focus on challenges faced by cyber security on the latest technologies. It also focuses on newly invented cyber security techniques, ethics and the trends changing the image of cyber security.

Overall the paper will present various terms related to cyber security and its trends related to cryptography.

Keywords: Cyber Security, Cryptography, Encryption, Decryption, Plain Text, Cipher Text.

1. INTRODUCTION-

1.1 **Cryptography:** Cryptography is a program that converts private data or information into an unreadable or mixed form. It is, in fact, the art of secret writing. The concept of cryptography is based on five elements which are as follows.

- a. Plain text: A message or information that we want to send in private. The Plain text set is represented by P.
- b. Cipher text: A form of information or message that is unreadable or unreadable. The cipher text set is represented by C.
- c. Key: It is the law with the help of how data is abused. The set of keys is represented by K.
- d. Encryption Function: It is the process by which the cipher text is produced. The encryption function set is represented by E(x).
- e. Encryption Removal Function: E(x) transverse function. It is an attempt to produce the first message. The set of encryption function is represented by D(x). So cryptography is based on {P, C, K, E (x), D (x)}

1.2 **Cryptography Goal**

Cryptographic goals are set before developing a new encryption model.

- Access Control
- Authentication
- Confidentiality
- Data Integrity
- Non-Repudiation



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# 1. Cloud Computing Technologies in Higher Education during COVID-19

**Ms. Sneha M. Gupta**

Assistant Professor, Faculty of IT Department, NKTT College of Arts,  
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Science and Commerce, Thane.

## Abstract

The worldwide spread of Covid-19 has improved the acceptance of practical education and the use of technology to reduce risk infection. More recently, academics have become technologically advanced and educational institutions continue to demand opportunities to embrace a place where all researchers can access high quality scientific resources at any time anywhere in the world. Cloud computing has provided an excellent platform with full-service facilities. Scholars have become increasingly sophisticated in technology and academic institutions continue to seek opportunities to embrace a situation where all researchers can access high-quality scientific resources anytime and anywhere in the world. Cloud computing is a model, which provides users with services and application software where needed. Cloud computing services are increasingly being offered using online technology at universities to their staff and students. Universities can take advantage of cloud-based applications offered by different service providers and direct their staff and students to perform various academic responsibilities according to their needs. In this paper I will review what cloud computing and its infrastructure will provide in the field of education, which is very beneficial for higher education. In this paper I also outline the various challenges and risks involved in using cloud computing. There are many countermeasures to control these risks and challenges. This study will critically analyse the opinions of intelligent professionals and researchers in the cloud computing.

**Keywords:** Cloud computing application and services, higher education, e-learning





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## 14. Influentrepreneur- An Entrepreneurial Choice

Shweta Dubey  
Sheth NKT College, Thane.

Darshana Bande  
Sheth NKT College, Thane.

### Abstract

Emergence of the internet and social media have brought the world closer. The Large scale, medium scale and small scale firms are using social media to reach out to the potential customer. The firms have found out social media as a strong channel of marketing communication and influencing behavior of targeted customers. Technology and growing popularity of social media have encouraged marketers to build their strong presence by establishing a brand through social media. This encouraged the emergence of social media influencers. As the need for creative freedom and self-satisfaction has taken prominence, youth is exploring new platforms for themselves. Digital platforms are doing just that- providing the youth the platforms to express themselves and satisfy their creative urges.

### Purpose

The purpose of the paper is to study the scope of influencer as an entrepreneurial choice for the new age creative minds.

### Design/methodology

The data collection was made through secondary sources with the help of articles, books, online journals, research papers, research reports, websites and e- books published in the given area of study.

### Practical implication

The study explores a new area for revenue generation for individuals. It provides new avenues for individuals to satisfy their creative urges and also build a business along with it.

**Keywords:** Influencer marketing, social media influencer, entrepreneurship, digital platform, influentrepreneur

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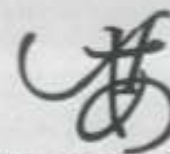




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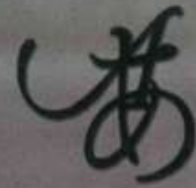


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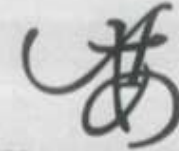




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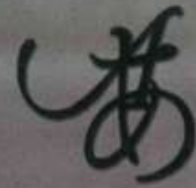


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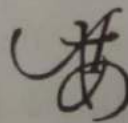
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## 16. Tribal Community and Covid-19 Pandemic: A Case Study of Yeoor Village of Thane District

**Ms. Geetanjali B. Chiplunkar**

Assistant Professor, Dept. of Economics, Sheth NKTT College, Thane.

**Ms. Ruchita P. Patil**

Assistant Professor, Dept. of Commerce, Sheth NKTT College, Thane.

### Abstract

The COVID-19 pandemic has created havoc all over the world and India is not an exception to it. All the sectors of the Indian economy have been adversely affected due to the pandemic. India's GDP reduced by 7.3% in 2020-21 which was the worst performance of the Indian economy since Independence. Even today, the GDP growth rate is not more than 10%. This pandemic has created a negative impact in terms of economic activities as well as on human lives. Major Indian cities were badly affected as compared to its rural counterparts as it affects different people in different ways. However, it has been observed that there are some communities which have experienced less effects of COVID-19 in their livelihood. One such example is the Tribal community from the Thane district of western Maharashtra.

This study attempts to find out the influence of pandemic on the socio-economic conditions of the tribal community with respect to mental and physical health, education, employment, income & consumption pattern, in a descriptive manner.

**Keywords:** COVID-19 Pandemic, Tribal Community, Socio-Economic Conditions

### Introduction

The virus SARS-CoV-2 that causes infection has evolved into a pandemic which has affected millions till today. Nations such as Brazil, France, Turkey, Russia, U.K., Italy, Argentina, USA, India, Germany were affected the most. India is the 2<sup>nd</sup> most affected country followed by the USA. As per the data of Ministry of Health and Family Welfare (March 2022), in India there are more than 40,000 active cases, more than 4 crores of discharged cases and more than 5 lakhs deaths.

In India, there are 705 ethnic groups recognised as scheduled tribes, usually referred to as Adivasis. These primitive people of the region are scattered in different parts of the country and mostly live in inaccessible hilly and remote forest regions. As per 2011 census, the percentage of



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## 11. Consumer Perception to Price Margining Strategy - Study of Teenagers' Perception towards Inflationary and Non - Transparent Pricing Strategies of Zomato

Mr. Vibhav Galadagekar

Assistant Professor, Sheth NKT College, Thane.

India is a foodie's paradise. It has taste variety for each and every one. Foreign tourists flock in the country to relish the divine spice on the wheels, food on the platter and Asian cuisine. Earlier homemakers used to cook for all families in kitchen; but now the millennial generation has lost that kind of attachment to homemade food. Increasing number of teenagers, bachelors, couples and working professionals are ordering food by using some (TPA) third party applications. These TPAs have bridged the service gap between hotel and home; making readymade food at doorstep at click of a button. They have created a simultaneous place and time utility efficiently supplying the food at place of work, school, picnic, movies or may it even be moving train. They have revolutionized the hoteling industry in the country. Chef no longer needs to have an outlet or restaurant; mere kitchen and tie ups with the TPAs would fetch him stable clientele. But as they say.... There is no free meal in this world – in this scenario: “no free delivery.” This paper would try to understand the business model, financial feasibility, operational gaps, loss making propositions working out for the TPAs, consumer perception to such inflationary pricing strategies and the legality of markup pricing offered by the TPAs.

**Keywords** – Third Party Applications, Asian Cuisine, Chef, Markup Pricing.

### Introduction

Zomato started under the business name 'Foodiebay' back in 2008; later changed the nomenclature to Zomato in 2010. Earlier it was restricted to the hub cities and metros, that too for a limited list of supplies and localities. The growth was not rampant to start with; but the growth of use of smartphones and the dot.com era was the catalyst to the millions users target. The online banking, UPI, offers, coupon codes and vouchers also made the generation go crazy for the online food delivery ideology. Now, zomato has the largest number of sale in terms of food items over 150+ cuisines and more than 5,00,000 restaurant tie-ups.





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**STUDY OF AWARENESS AMONG UNMARRIED INDIAN GIRLS ABOUT NRI  
MARRIAGES**

**ABSTRACT**

*According to ancient Hindu culture, marriage is a sacrament. It is the union of two souls rather than the union of two bodies. There are Dharmas, i.e., marital duties to be performed by both husband and wife namely Patidharma and Patnidharma. However as Indian society progressed from ancient to modern age, the institute of marriage underwent complete transformation. Today's Indian boys and girls perform marriage with various expectations. On the side of the bridegroom, there is expectation of earnings plus performing household chores, while on the side of the bride, there is expectation of good earnings and social and economic upgradation. Today's Indian girl expects to marry a boy of high standard so that she can upgrade her own social status. In the past 20 years, there has been a tremendous increase in marriages between Indian girls with NRI (Non-Resident Indian) boys especially from USA and Canada. Some of these marriages are successful. However, a significant number of these marriages have been found as fraudulent. After marriage, there are multiple adversities which are being faced by Indian wives such as husband is already married, statements regarding earnings, property, job being fraudulent, not taking wife to the place of residence, not turning to the airport to receive her, driving her out of the house, not allowing her to take child with her and so on. Behind all this, there is gross negligence on the part of the bride and her parents. If the background of an NRI husband is checked before marriage, if laws applicable to marriage are understood well in advance and such other precautions are taken, many of such incidents can be prevented. This paper makes a study as to whether Indian girls are well aware about such fraudulent NRI marriages and precautions which should be taken by them to avoid any of the above narrated incidents with them.*

**Keywords - Awareness, NRI Marriages, Fraudulent Marriages, Precautions, Laws.**

**Introduction:** Several measures has been taken by the Government to create awareness regarding overseas marriages. The Ministry of Overseas Indian Affairs has launched an awareness-cum-publicity campaign to educate and sensitize prospective brides and their families with regard to problems arising out of marriages with overseas Indians and how due diligence can be exercised before entering into marital alliance with overseas Indians. Over the years, there has been an increase in the number of reports about Indian women who have been trapped in fraudulent marriages with overseas Indians. This has highlighted the urgent need to put in place safeguards to protect these women and to educate them about their rights

and responsibilities on the one hand, as well as about the safety nets and social defence mechanisms that are available to them and that could assist them on the other hand.

Dowry and other forms of harassment, such as non-consummation of marriages, marriages of convenience, concealment of an earlier existing marriage by the husband before marrying an Indian woman, and a lack of social security faced by an Indian woman on foreign soil once the marriage has been broken and ex parte divorces have been granted, are just a few of the issues that married women in foreign countries face. One of the most concerning trends to emerge in recent years is the ease with which such





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of

**PROF. MS. DIPALEE MULMULAY**

**Sheth NKTT College of Commerce and Sheth JTT College of Arts, Thane.**

&

**PRIN. DR. MS. RATNA CHADAK**

**Akola Law College, Akola**

has been accepted after scrutiny and reviewed by our Peer Review Board. The paper is published in the March Special Issue 2022 of Research Nebula on Emerging Issues & Challenges on Human Rights, Commercial Law, Women Empowerment in Contemporary Global Society. The paper's web-link address ought to tally at <https://ycjournal.net/ResearchNebula/SpecialIssue.aspx>

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I/C Principal

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CYBER SECURITY AND RECENT TREND OF CRYPTOGRAPHY

Ms. Anfreen Gulzar Shaikh, Mr. Kiran Sakharam More and Ms. Manisha Nehete  
Assistant Professor, Department of B.Sc. IT, NKTT College of Arts, Science and Commerce, Thane

ABSTRACT

In today's digital world everyone is using internet for personal, educational, social and transactional purpose. Due to this all information is on internet network that resulting into different kind of cyber-attacks. This cause harm not only to privacy of personal but to the government organizations as well. Cyber Security have an important role in the field of Information and Technology .Securing the information or data have become one of the first priority in today's digital world. Whenever anyone thinks about the cyber Security the first. Thing that comes in our mind is 'cyber attacks' which are increasing rapidly day by day. Various Governments and organizations are applying counter measures in order to prevent these cyber-attacks. Besides various measures cyber security is still a very big concern to many of us. An attacker is always one step ahead than the defender. Defender come to know about the attack when it happened. Every defence is based upon the past attacks. The attackers are inventing new techniques to challenge the security frameworks, use powerful tools and tricks to break any sized keys.

The goal of this paper is to Focus on challenges faced by cyber security on the latest technologies. It also focuses on newly invented cyber security techniques, ethics and the trends changing the image of cyber security.

Overall the paper will present various terms related to cyber security and its trends related to cryptography.

Keywords: Cyber Security, Cryptography, Encryption, Decryption, Plain Text, Cipher Text.

1. INTRODUCTION-

1.1 **Cryptography:** Cryptography is a program that converts private data or information into an unreadable or mixed form. It is, in fact, the art of secret writing. The concept of cryptography is based on five elements which are as follows.

- a. Plain text: A message or information that we want to send in private. The Plain text set is represented by P.
- b. Cipher text: A form of information or message that is unreadable or unreadable. The cipher text set is represented by C.
- c. Key: It is the law with the help of how data is abused. The set of keys is represented by K.
- d. Encryption Function: It is the process by which the cipher text is produced. The encryption function set is represented by E(x).
- e. Encryption Removal Function: E(x) transverse function. It is an attempt to produce the first message. The set of encryption function is represented by D(x). So cryptography is based on {P, C, K, E (x), D (x)}

1.2 **Cryptography Goal**

Cryptographic goals are set before developing a new encryption model.

- Access Control
- Authentication
- Confidentiality
- Data Integrity
- Non-Repudiation





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### 3. A Study of Mobile Cloud Computing-Future Cloud

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**Ms. Aafreen Gulzar Shaikh**

Asst. Professor, Department of Information Technology Sheth N.K.T.T. College, Thane(W)

#### Abstract

In recent years cloud computing is transforming the internet computing infrastructure. The Mobile Cloud Computing (MCC) is a relatively new concept in wireless networking to enrich the usability experiences of mobile users. Mobile Cloud Computing (MCC) which combines cloud computing and mobile computing. Though, a direct integration of two technologies may overcome a many of hurdles related to the performance, flexibility, security, and dynamic management discussed in mobile cloud computing. Mobile Cloud Computing(MCC) is changing the Internet computing framework. Mobile Cloud Computing(MCC) can resolved these problems by executing mobile applications on resource providers external to the mobile device. some mobile cloud applications for example Google's Map, Google Docs, Acrobat ,Gmail for iPhone and Cisco's WebEx on iPad. So these applications are using the Software as a Service model means end users application delivered as services. In this paper we introduce Mobile Cloud Computing and its implementation methods. We also examine some issues to be solved and point-out further future research directions. A brief details on the background of mobile cloud computing from mobile computing to cloud computing is presented and then followed with a discussion on objectives and latest research work. Many field of mobile application like mobile healthcare, mobile learning, mobile commerce and mobile entertainments are now taking advantage of Mobile Cloud Computing(MCC) technologies. The Mobile Cloud Computing(MCC) technology is based on the principal of "pay-as-you-use" basis. Since the majority of the facilities will be accessed from cloud through the Internet via Mobile devices. This draws out an expanding awesome business and exploration of opportunities in Mobile Cloud Computing(MCC).



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## 7. To Study the Investment Pattern Adopted by Young Investor in Stock Market in Mumbai City

**Ms. Aditi Mone**

Sheth NKTT College, Thane.

**Ms. Priyanka More**

Sheth NKTT College, Thane.

Stock market is an area which has always been alluring to people. It is observed that majority of investor has experience profitable results through their investment. The current trend that has been observed is the youths of India are very much curious about stock market and investing in it. The ease in access of information regarding stock market have persuade young investor to channelize their funds in stock market rather than traditional investment options. Growth in technology have made it easier to open a trading account, and buy and sell stock at one fingertips. Here we are going To study the investment pattern adopted by young investor in stock market in Mumbai city.

The methodology used for this study is quantitative and method used for data collection is primary as well as secondary. The young investor in the age group of 18 to 25 are mainly being observed through this. The main objective of the study is to find out how many of them are actually investing by popularity of the stocks, news or by actually doing fundamental analysis. Now a day's people have less patience and want instant results so the span of staying invested in stock market is also considered as it is also very important factor to understand the behaviour.

**Key words:** young investor, stock market, opportunities, returns.

### Introduction

Increasing popularity of stock market have changed investment patterns among young investors. Young generation are channelizing their funds by putting them in good use. Many of the traditional investment instruments like Fixed deposit, post office saving scheme have lost its market attractiveness because of low rate of return hence young investor have shifted from traditional investment options to equities, mutual fund, SIP, future and options. Young investors who are perusing graduation and post graduation prefer investing into penny stocks. Young investors who have stered earing just now prefer investing in SIP, mutual fund. Due to the age



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## *Certificate of Participation*

This is to certify that Dr. Yogeshwari Patil of NKTT College of Arts, Science and Commerce, Thane has participated and presented the paper having titled “A Study Of Performance Appraisal Strategy For Employee Retention In Software Industry” on 26/02/2022 & it will be published in *International Journal of Advance and Innovative Research* having ISSN: 2394-7780 and Impact Factor 7.36 peer reviewed journal . We wish you all the best for your future endeavour.

Dr. Mansi A Mule  
Gen. Secretary

Dr. Veera Talukdar  
I/C Principal

Dr. Sunita Yadav  
Vice Principal

**A STUDY OF PERFORMANCE APPRAISAL STRATEGY FOR EMPLOYEE RETENTION IN SOFTWARE INDUSTRY****<sup>1</sup>Dr. Yogeshwari Patil, <sup>2</sup>Ms. Sonali Saraf and <sup>3</sup>Ms. Vrushali Ghodke**<sup>1</sup>Coordinator and Assistant Professor Sheth N.K.T.T. College, Thane (W)<sup>2,3</sup>Assistant Professor Sheth N.K.T.T. College, Thane (W)**ABSTRACT**

*Essential services employees are a software company that hires, encourages and maintains them. Although from time to time, the amount created by employees in other software companies takes the form of intangible assets such as intellectual property, types, and so on, most employees in human enterprises such as IT services and products intangible. Software companies use new labor methods different from brick and mortar companies to manage human resources. The HR processes in Indian software companies such as performance testing, staff recruitment and staff development programs are significantly different from the manufacturing and other service companies. The researcher in this study is trying to find an answer to the research question whether the various analytical strategies in software companies reflect employee retention in the software industry. Performance management has become an integral part of the organization's strategic direction for human resource management and Vision and Mission. Performance management is essential to ensure the sustainability and competitiveness of the organization in today's information technology world.*

*Keywords- Employees, Software Company, performance appraisal, retention, Human Resource, IT services.*

**INTRODUCTION**

The overall performance of any organization depends solely on the quality of Human Resources available. In general terms, human resources can be defined as the content of the knowledge, skills, creative abilities, talents and abilities of the organization's staff and the values, attitudes, methods and beliefs of the person involved in organizational matters. Performance appraisal, or staff evaluation, is an annual process, in which productivity and performance of employees in assigned projects will be documented, evaluated and compared to the objectives set by their managers. They will receive feedback and advice on their skills or future growth within the company.

The results of this program vary from company to company and depend on the growth of the business, the size of the company or the performance of the individual. Generally, however, the outcome will determine whether employees can receive promotion, salary increases, bonuses, and other rewards. Staff evaluation is not only important to reward deserving employees. The same principle can be applied to maintain your skills and reduce the cost of hiring and training. Staff retention and performance are HR's top concerns today. People the Gartner group company that focuses on human financial management in IT organizations have realized that the average time for IT professionals is less than three years. In addition, the use of new technologies, learning and training support, and challenging environment are ranked higher than competing salary structures as effective retention processes.

**REVIEW OF LITERATURE**

**Dyer and Reeves (1995)**, captured the results of HRM operations in the following ways.

- Financial results; profit, sales markets
- Organizational results; productivity, quality, efficiency
- HR-related results; attitude and behavior of employees - satisfaction, commitment, change of staff, absence.

**Richard and Johnson (2001)**, using a sample of banks, examined the impact of an effective HRM strategy on a wide range of variables. They found that the effectiveness of strategic HRM was directly related to employee benefits and that the relationship between this rate and the return on equity was strong between high-value banks.

**Nayyab H et al (2011)**, conducted research to find that HRM processes contribute to improving the performance of banks. In addition, the result showed that HRM processes such as training, staff participation in decision-making were found to be closely related to bank performance. In addition, Osman et al (2011) 55 found that successful implementation of HR processes in a company has a significant impact on company performance. The findings also show that HR processes have a nearly 50 percent impact on solid performance.



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The title of the paper was - a study on customer perception towards online shopping of groceries during AND POST pandemic period

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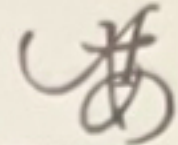




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In Recognition of the Publication of the Paper Titled

**A Study on the Strategic Life Skills Adopted by Women  
Entrepreneurs in Their Business during and Post Pandemic**

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## 20. A Study on the Strategic Life Skills Adopted by Women Entrepreneurs in Their Business during and Post Pandemic

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### Abstract

**Covid -19** has left the negative impact on the growth and development of any business across the globe. It was a tough time for all the entrepreneurs to emerge out of this crisis, but with the help of the resilience and entrepreneurial skills they bounced back. This study tries to understand the core life skills adopted by the women entrepreneurs in their business during and post pandemic. The way in which women entrepreneurs adopted these core life skills like self-awareness, emotional intelligence, problem solving, decision making, stress etc. for their survival.

### Objective of the Study

To study the Strategic Life skills adopted by Women Entrepreneurs

### Introduction

**Covid -19** has left the negative impact on the growth and development of any business across the globe. It was a tough time for all the entrepreneurs to emerge out of this crisis, but with the help of the resilience and entrepreneurial skills they bounced back. Entrepreneurs took this crisis as both the opportunity for learning how to survive their business and even the negative consequences. The fighting spirit of the entrepreneurs helped them to come out of such crisis. (Akula, Jan. 2021)

This study is related to the struggle of women entrepreneurs and the way in which they adopted their strategic life skills to handle this tough situation and survive in the market.

**Women entrepreneurs** may be defined as a "Woman or a group of women who initiate, organize and run a business enterprise".



As per Kamal Singh - "A woman entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life." (Sharma, 2013)

### Review of Literature

In the Research study "Small businesses and their challenges during COVID-19 pandemic in developing countries: in the case of Ethiopia", the researcher finds that doing business in this COVID-19 pandemic time is very challenging. It has dangerous impact on workers as some had to lose job during this period, small businesses and also the country's overall economy. COVID-19 did not affect all businesses in the same way. Some businesses which were essential remained open, while others were closed. Some businesses could shift employees to remote work, while others were ill equipped for the transition. (Engidaw, Jan 2022)

In the research study "Developing life skills for economic progress" it was found that Researcher suggested that self-awareness is an essential for developing empathy, for effective communication and interpersonal relations. (Iyer, 2017)

In the research study "Strategies Adopted by Women Entrepreneurs to Ensure Small Business Success in the Nkonkobe Municipality, Eastern Cape" it was found , that the successful women in business must assist other budding women entrepreneurs to start the business through a mentorship programme or encourage the start-ups to join the business incubators. (Agholor Deborah Ewere, 2015)

In the research study "Emotional Intelligence and Entrepreneurs innovativeness towards Entrepreneurial Success: A Preliminary Study" it was found that Entrepreneurs can increase creativity and innovation by leveraging their emotional intelligence. Emotional power will be helpful for the entrepreneurs to be good leaders and inspiring and motivating their employees to be innovative and creative in their organizations (Rohana Ngah, 2015). The occurrence of negative life events often has a stronger impact on individual physiology, cognition, emotion, and social response than positive life events. (Zhengda Xu, Jan 2022)

In the research study "Emotional Intelligence – Women Entrepreneurs' Secret Weapon – A Conceptual Study" it was found that highly emotional intelligent women can solve problems related to professional and personal area in an effective and efficient way. Controlling their emotions will also result in creating a conducive work environment. (Ranjitha Bernice G., 2017)



In the research study "Work Stress and Coping Behavior among Women Entrepreneurs in India" it was found that, Women were subjected to greater stress due to the excessive demands, expectations from home and at career front even, which caused greater conflicts for women entrepreneur in coping up with multiple roles. This resulted in stress in them which leads to low work life balance. (Prachita Patil, 2017). Our findings show that indeed, the risks of burnout have increased during the pandemic and that the threat of bankruptcy is the dominant threat. (Thurik, February 2022)

Women entrepreneurs failed to take any formal training for their business and started business enterprises. Proper decision-making power in terms of manpower recruitment, marketing and financial decisions will lead to the success in their business.

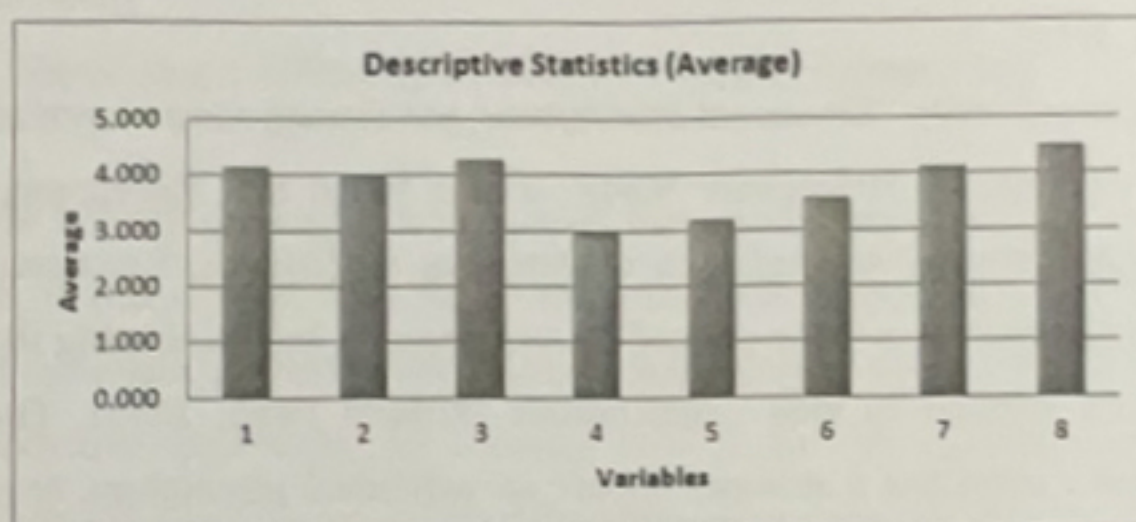
### Research Methodology

Methodology adopted for the research includes primary research (sampling, preparation of questionnaire), data collection, Anova method to test hypothesis.

### Hypothesis

1. Ho: Strategic Life skills do not have impact on the growth of women entrepreneur and the economic development in Pandemic
2. H1: Strategic Life skills have impact on the growth of women entrepreneur and the economic development in Pandemic.

### Observation and Analysis



Source: Primary Data



**Anova: Single Factor****SUMMARY**

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>	<i>Sqrt Variance</i>
V1	30	125	4.167	0.489	0.1276
V2	30	121	4.033	0.654	0.1477
V3	30	128	4.267	0.409	0.1168
V4	30	89	2.967	1.482	0.2222
V5	30	96	3.200	1.476	0.2218
V6	30	107	3.567	0.668	0.1492
V7	30	124	4.133	0.671	0.1496
V8	30	135	4.500	0.741	0.1572

*Source: Primary Data*

**ANOVA**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	62.79583	7	8.970833333	10.89080761	7.13818E-12	2.049195
Within Groups	191.1	232	0.823706897			
Total	253.8958	239				

*Source: Primary Data*

Since the P Value of the variables is less than 0.05, hence we accept the alternate hypothesis and reject the null hypothesis. So this means that strategic life skills have impact on the growth of women Entrepreneur

**Conclusion**

From the above study, we can conclude that pandemic hampered the growth but women entrepreneurs. Women entrepreneurs suffered from the losses in the pandemic which resulted a drop in the economy of the country. However slowly and gradually during the post pandemic women entrepreneurs thought to bounce back. So they adopted these core life skills and believed that self-awareness is a prerequisite for effective communication and developing the interpersonal skills. skills like Critical Thinking, empathy, various interpersonal skills like gestures, languages, symbols etc were also adopted by women entrepreneurs. So they were able to take logical decisions on financial management, product management and staff management.

Adopting problem solving skills for dealing with the finances and people around, led to less stress among the women entrepreneur. Hence we conclude that there is an impact of these strategic life skills on the growth and success of women entrepreneurs and the economic development of the country especially during and after the Pandemic.



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