ISSN: 0974-6080

Indexed in ProQuest, available at search.proquest.com
SJIF Impact Factor – 6.841

VOLUME 13R NUMBER 1-2 2020

PRESTIGE INTERNATIONAL JOURNAL OF MANAGEMENT AND RESEARCH

A Bi-Annual Journal Published by

Prestige Institute of Management and Research,
Indore, M.P. India

(An Autonomous Institution Established in 1994, Thrice Accredited by NAAC with Highest Grade, now A++)

www.pimrindore.ac.in

Prestige International Journal of Management and Research

The International Journal provides a forum for interdisciplinary discussion and attempts to serve as a bridge between the scholar and the practitioner. The main aim is to keep readers abreast of developments and new techniques in all articles in any functional area of management. Empirical studies are desired especially from comparative cultural point of view. Its ambit includes a clear focus on the practical problems and their effective solutions in business enterprises as well as socially oriented non-profit seeking organisations and institutions. The case studies, besides evaluative review of literature are also included in the journal.

ISSN: 0974-6080

Indexed in ProQuest, available at search.proquest.com
Impact Factor 6.841 from SJIF

PRESTIGE INTERNATIONAL JOURNAL OF MANAGEMENT AND RESEARCH

A Bi Annual Journal Published by

Prestige Institute of Management and Research, Indore, INDIA

(An Autonomous Institution Established in 1994, Thrice Accredited by NAAC with Highest Grade, now A++)

S. No. **VOLUME 13R** **NUMBER 1-2** **2020**

ARTICLES

PRESTIGE INSTITUTE OF MANAGEMENT AND RESEARCH

(An Autonomous Institution Established in 1994, Thrice Accredited by NAAC with Highest Grade, now A++)

2, Education and Health Sector, Scheme 54, Near Bombay Hospital, Indore-452 010 Madhya Pradesh INDIA

Phone : +91–731–4012222, 2557510, 2571504, **Fax :** +91–731–4012256

E-mail : editor@pimrindore.ac.in, **Website :** www.pimrindore.ac.in

A STUDY OF RELATIONSHIP OF JOB SATISFACTION AND ORGANIZATIONAL COMMITMENT WITH ORGANIZATIONAL CITIZENSHIP BEHAVIOR AMONGST COLLEGE TEACHERS

Ashutosh Verma*

Human capital is not only a critical factor for any organization but a big differentiator in the contemporary business world. In case of educational institutes, apart from the infrastructure, teachers are considered as the biggest assets. Teachers are the pillars of the education system having the responsibility of nurturing and shaping the future talent. The teachers in today's context perform variety of roles which are besides their job description. These positive behaviors add up to the growth of the organizations and ultimately differentiate them from the rest. The overall performance of an educational institution is ultimately reliant on their teachers, their Organizational Commitment (OC), Organizational Citizenship Behavior (OCB) and needless to mention their job satisfaction. The present study was conducted to investigate the relationship of job satisfaction and organizational commitment with OCB of college teachers. Another objective of the study was to ascertain the role of job satisfaction and organizational commitment as predictors of OCB. Total 100 college teachers from Shimla city, participated in the study. Job satisfaction was measured using the Minnesota Satisfaction Questionnaire (MSQ-short form). Organizational Commitment Questionnaire (OCQ) was employed to measure Organizational Commitment and a self-reported version of the scale was utilized for measuring OCB. Pearson correlation and multiple regression were used for analyzing the data utilising IBM (SPSS version 20.0). Significant positive relationship between OCB and the predictor variables i.e Job Satisfaction and Organizational Commitment was observed. The result of multiple regression analysis further indicated that Job Satisfaction and Organizational Commitment predicted OCB to a considerable extent and Organizational Commitment emerged as a better predictor in comparison to Job Satisfaction.

***Keywords** : Organizational Citizenship Behavior, Organizational Commitment, Job Satisfaction, Teachers, Predictor.*

INTRODUCTION

Human capital is not only a critical factor for any organization but a big differentiator in the contemporary business world. In case of educational institutes, apart from the infrastructure, teachers are considered as the biggest assets. Teachers are the pillars of the education system having the responsibility of nurturing and shaping the future talent. The teachers in today's context perform variety of roles which are besides their job description. These positive behaviors add up to the growth of the organizations and ultimately differentiate them from the rest. As opined by Tsui and Cheng (1999), that understanding the teachers behavior and attitudes should be given more attention by the organizations. This is important for obvious reasons as the overall performance of an educational institution is ultimately reliant on their teachers, their organizational commitment, OCB and needless to mention their job satisfaction.

The biggest challenge that the organizations face is not just attracting the right talent, but retaining them in the organization. This calls for an effective strategy on the part of the organizations to ensure that their employees are motivated at all times which ultimately leads to job satisfaction. Locke (1976) defines

*Associate Professor, GNA University, Phagwara.

job satisfaction as the positive or negative evaluative judgement of one's job or job experiences, while Spector (1997) defines it as the extent to which people like or dislike their jobs and Tanriverdi (2008) describes job satisfaction as the state of pleasure experienced by the employee from the job and experience. Fazriyah et. al. (2019) describe job satisfaction as a positive emotional state which the employees want to experience as a result of job experience or appraisal. Pearson (1992) reported in his study that motivation has a significant impact on job satisfaction and work practices. Kreitner and Kinichi (2004) define job satisfaction as certain effectiveness or emotional responses towards various aspects of work. As far as the impact of job satisfaction is concerned, it is believed to influence major areas of work like absenteeism (Cranny et.al., 1992; Farrel and Stamm, 1998; Thirulogasundaram and Sahu, 2014), intention to quit (Maghradi, 1999; Issa et. al., 2013; Olusegun, 2013), and productivity (Cranny et.al., 1992). Further, job satisfaction is found to have a profound impact on organizational commitment and OCB.

Job satisfaction is found to impact OCB to a large extent, and there are several studies supporting the relationship of these two constructs (Bateman and Organ, 1983; Kim, 2006; Ngunia, et.al., 2006; Organ, 1988; Organ and Konovsky, 1989; Schappe, 1998; Williams and Anderson, 1991). In recent times, the organizations have started focussing more on positive work behaviors. The organizations have greater expectations from the employees and they want them to go beyond the formal job descriptions and add value to the organization (Lavelle et. al., 2009).

Organizational commitment is yet another important factor essential for organizations' success and growth. Commitment is a bond that the employees share with the organization. Organizational commitment has been defined as "the extent to which an individual accepts, internalizes, and views his or her role based on organizational values and goals" (Jans, 1989). Srivastava and Dhar (2016) define organizational commitment as psychological attachment of an employee towards his organisation.

Porter et. al. (1974) gave the initial model for organizational commitment. This model was later reconceptualized by researchers into multi-dimensional models. Meyer and Allen (1991) gave the most popular model for organizational commitment. Three dimensions of commitment were conceptualized in this model: Affective Commitment, Continuance Commitment and Normative Commitment (Boehman, 2006; Birgit, 1997).

Affective Commitment: It displays the employees' affection towards the organization and its goals. The employee exhibiting such commitment feels proud to be part of the organization which may be accounted to several factors like the brand image, peers, co-workers and work environment.

Continuance Commitment: An employee shows continuance commitment because he has no other alternatives available with him. He prefers to be in the organization primarily to satisfy his needs. Meyer et. al. (1993) defined continuance commitment as "an individual's awareness of the costs of leaving the organization" .The fear of losing an opportunity makes an employee a part of the organization for a longer tenure.

Normative Commitment: The obligation of staying in an organization is termed as normative commitment. The employee believes that it his moral duty to be part of organization. This commitment tends to increase when the employee feels that the organization has been investing in him and it is his duty to repay the organization by putting efforts and being on the job (Meyer et. al., 1993).

According to Williams and Anderson (1991) employees with high organizational commitment are more interested to engage in OCB. Moreover, it is impossible for an organization to achieve its goals without having committed employees. Organizational commitment is frequently cited as an antecedent of OCB (Ngunia et. al., 2006; Schappe, 1998). Bateman and Organ (1983) defined organizational citizenship behaviors as "those extra work-related behaviors which go above and beyond the routine duties prescribed by their job descriptions or measured in formal evaluations". According to Korkmaz and Arpaci (2009) organizational citizenship behavior can be seen as those actions which are not explicitly defined in the formal definition of a job. According to Verma (2019) there are several terms used by scholars which are closely linked with OCB (extra-role behavior, contextual performance, pro-social organizational behavior, civic organizational behaviour and organizational spontaneity). Further, it has been found that committed employees are more likely to remain in the system and work towards the attainment of organizational goals (Mowday et.al., 1982). It is also observed that organizational commitment bears positive correlation with job satisfaction, performance and motivation and is found to be negatively correlated with absenteeism and turnover (Mathieu and Zajac, 1990).

Although there is no scarcity of OCB literature in general, however, limited studies have tried to investigate the association between job satisfaction, organizational commitment and organizational citizenship behavior among government college teachers.

LITERATURE REVIEW

Job Satisfaction

Job satisfaction is a widely researched construct in the field of organizational behavior and organizational psychology (Spector, 1997). The organizations today, have realized the fact that "happier employees are productive employees". These employees not only have a great attitude at work, but higher motivation, commitment and as a result higher performance (Fogaca and Junior, 2016). On the other hand, dissatisfied employees tend to exhibit behaviors like high absenteeism (Farrel and Stamm, 1998), burnout (Lee and Ashforth, 1996), low performance, commitment and turnover (Robbins and Judge, 2007). Mosadegh and Yarmohammadian (2006) identified multiple factors that affect job satisfaction such as organizational climate, job security, communication, autonomy, flexibility and interpersonal relationships. As a result of these factors there are numerous behavioural outcomes associated with job satisfaction which call attention of the managers. People tend to experience varied degree of job satisfaction or dissatisfaction at work, which in turn affects their productivity.

The above behavioral outcomes clearly indicate the criticality of employee job satisfaction. According to Aronson et. al. (2005), understanding employee job satisfaction becomes an important goal for the organization. Teacher job satisfaction is defined as a state of mind determined by the extent to which the individual perceives his/her job-related needs being met" (Evans, 1997). Since teachers have the prime responsibility to shape the future generation, their level of job satisfaction becomes even more important. In case the individual feels that his needs are not being met he is bound to get demotivated and would surely not utilize his best potential.

Organizational Commitment (OC)

The concept of organizational commitment has attracted considerable attention over the years and remains one of the highly discussed topics in research (Meyer and

Allen, 1991; Meyer et. al., 1993; Rehman et. al., 2012; Srivastava and Dhar, 2016).

Understanding organizational commitment facilitates the management in forecasting the impact which, the future policies and practices may have on the employees. Organizational commitment is an important construct especially in case of teachers. However, the teachers' commitment should be considered as a joint product of people within and outside the school rather than just an individual obligation of teacher (Jo, 2014). Organizational commitment plays a pivotal role for the teachers as it helps them to induce positive work outcomes, motivates them to consider the school interest above personal interest, approves sustainability of talents and enables them to reach and deliver their best talents (Somech, 2010). Teachers who are committed to their organizations clearly understand the vision and mission and easily adhere to the organizational norms eventually displaying a strong desire to be a part of the organizational system.

Organizational Citizenship Behavior (OCB)

OCB has always been an area of interest for the organizational behavior (OB) practitioners since inception. Barnard (1938) gave the idea of "willingness to cooperate" which laid the foundation of organizational citizenship behavior. This idea was conceptualized by utilizing the systems approach in analyzing the nature of organizations. The idea was carried forward by Katz (1964) who was of the opinion that for effective functioning of an organization, the employees must exhibit three kinds of behaviour. Firstly, employees must be induced in the system not only to enter but also to remain with the organization. Secondly, employees must have the ability to perform the specific job requirements or any other role, as and when assigned. Finally, employees must possess characteristics of innovation and perform spontaneously, that is beyond their job description (Werner, 2000). Katz (1964) termed these behaviors as "innovative and spontaneous activity". He further defined organizational citizenship behavior as "actions not specified by role prescriptions which nevertheless facilitate the accomplishment of organizational goals". Bateman and Organ (1983) used the term OCB for the first time while investigating the association between job satisfaction and performance.

The importance of OCBs cannot be undermined in the contemporary world. Employees engaging in the extra-role behaviors are the most sought after in today's organizations. As opined by Robbins and Judge (2016), organizational citizenship behavior is not required as a part of employees formal role but it is certainly beneficial in improving the organizational performance. In the opinion of Turnipseed and Rassuli (2005) these extra-role behaviors may include performing extra duties without complaining, co-operation with colleagues and peers, helping others, conserving resources and presenting the positive side of the organization.

There are numerous studies that have found the impact of OCB on overall functioning of the organization. OCB has been found to increase the organizational effectiveness, productivity and performance, overcome employee turnover, increase customer and employee satisfaction, sales performance, improving the quality and quantity of product and help improving the profitability (Abdullah and Akhar, 2016; Chan et. al., 2017; Koys, 2001; Mackenzie et.al., 1998; Organ et.al., 2006; Podsakoff and Mackenzie, 1994; Walz and Niehoff, 1996). Today, organizations value employees who not only perform their defined roles but are also willing to engage in "extra-role behaviors". Somech and Oplatka (2014) are of the opinion that OCB is an activity that teachers involve in outside their pre-defined roles, which is to achieve schools' organizational goals. Teachers have the responsibility of shaping the future generation, hence, it becomes more important for them to engage in roles which extend beyond their pre-defined job profile.

Podsakoff et. al. (2000) stated OCB as a widely researched area with almost thirty dimensions of OCB being identified by the researchers. The current study has utilized the five dimensions of OCB (Altruism, Courtesy, Civic Virtue, Conscientiousness and Sportsmanship) proposed by Podsakoff et.al. (1990) (Table 1).

Job Satisfaction, Organizational Commitment and OCB

Job satisfaction, organizational commitment and their interrelationship have been extensively researched by the scholars. However, the nature of job satisfaction as predictor or as an antecedent of organizational commitment has always been a debatable issue. Mowday et. al. (1979) states that "organizational commitment is more global in nature and it reflects a general affective response to the organization as a whole, while on the other hand job satisfaction is the reflection of an individual's response either to one's job or to certain aspects of one's job. Thus, organizational commitment is more holistic and pertains to the attachment with the organization in totality, on the other hand job satisfaction is related to the specific work environment. Numerous research studies have reported substantial association between job satisfaction and organizational commitment (Aranya et.al., 1986; Azeem, 2010; Cooper, 2002; Malik et al., 2010; Mathieu and Zajac, 1990; Meyer and Allen, 1997; Shah et. al., 2014; Steers, 1977; Top and Gider, 2013). On the other hand, no support for causal linkage among job satisfaction and organizational commitment was observed in the study as reported by Curry et.al. (1986). The study further indicated that job satisfaction didn't turn out to be a determinant of organizational commitment. Another study by Kalleberg and Mastekaasa (2001) did not find any consistent findings with respect to the association between job satisfaction and organizational commitment.

Numerous researches have been directed towards finding the relationship between job satisfaction and OCB. Smith et. al., (1983), considered two dimensions of OCB (Compliance & Altruism)in their study. The results revealed a positive correlation between job satisfaction and these two dimensions. Bateman and Organ (1983) conducted a study on "supervisory ratings of OCB" and "employee self-reported levels of job satisfaction". The findings revealed strong positive relationship between OCB and contextual job satisfaction. Organ and Lingel (1995) reported that at least fifteen independent studies carried by different researchers found substantial relationship between job satisfaction and OCB. Organ and Ryan (1995) conducted a meta-analytic study and findings revealed the existence of a strong attitudinal relationship with OCB. Foote and Tang (2008) conducted a study to find out whether team commitment makes a difference in self–directed teams. The results were a clear indicator of a significant relationship between job satisfaction and OCB moderated by team commitment. Additional studies that have reported connection between job satisfaction and OCB (Abdullah and Akhar, 2016; Chhetri, 2017; Dyne and Ang, 2017; Fazriyah et. al., 2019; Hemakumara et. al., 2018; MacKenzie et.al., 1998; Ngunia et.al., 2006; Oplatka, 2009; Organ, 1988; Werner, 2007; William and Anderson, 1991). On the other hand, there are researches where job satisfaction and OCB have found to be unrelated (Adam, 2000; Chen et.al., 1998; Farh et. al., 1990; Moorman, 1991; Schappe, 1998).

Apart from job satisfaction, organizational commitment and OCB are widely researched constructs. Organizational commitment has been found to be a crucial factor fostering OCB (Demirel et.al., 2018; LePine et.al., 2002). Number of studies have reported positive significant relationship majorly with affective commitment. Gautam et. al. (2005) examined the association between OCB and the OC in Nepal. Affective and normative commitment was found to have a significant relationship with both altruism and compliance. On the other hand, continuance commitment was found to exhibit negative relation with compliance and unrelated with altruism. Affective organizational commitment was found to have a significant and positive effect on altruism and general compliance, (Chen and Francesco, 2003; Organ and Ryan, 1995). In view of the above literature the study was conducted to determine the relationship of job satisfaction and organizational commitment with OCB of college teachers. Further, the study aimed to uncover the role of job satisfaction and organizational commitment as predictors of OCB.

HYPOTHESES

Keeping in view the literature and theoretical framework, the following hypotheses were proposed:

H_1: There exists significant relationship between Job Satisfaction and OCB.

H_2: There exists significant relationship between Organizational Commitment and OCB.

H_3: There exists significant relationship between Job Satisfaction and Organizational Commitment as predictors of OCB.

RESEARCH METHODOLOGY

The Study: The study is exploratory in nature and aimed at studying relationship of job satisfaction and organizational commitment with organizational citizenship behavior amongst college teachers.

The Sample: Government College teachers of Shimla city constituted the population of the study. Sample was drawn using random sampling technique. Total 210 questionnaires were distributed, 120 were returned back, out of which 20 were further discarded due to incomplete responses, thereby, resulting in final sample size of 100. The low response rate was attributed to the fact that three different questionnaires had to be filled and some of the teachers were reluctant towards completing the questionnaires owing to the nature of variables.

Tools for Data Collection: Minnesota Satisfaction Questionnaire (MSQ-short form) (Weiss et. al., 1967) was utilized for measuring job satisfaction. MSQ is considered a popular measure of job satisfaction. MSQ-short form consists of 20 items. These items measured constructs such as intrinsic job satisfaction, extrinsic job satisfaction and general job satisfaction. Five-point Likert scale was used. Cronbach alpha for MSQ-short form was found to be 0.86, making it a highly reliable instrument. Organizational commitment was measured by Organizational Commitment Questionnaire (OCQ) (Mowday et. al., 1979). OCQ is the most widely used uni-dimensional measure of organizational commitment. The questionnaire consisted of 15 statements. OCQ has been found to be reliable as per the previous studies (Ngunia et. al., 2006). Five-point Likert scale was used. The scale had cronbach alpha of 0.79, thus, found to be reliable.

The dependent variable OCB was measured using scale developed by Podsakoff et.al. (1990). The current study employed the self-reported version of the scale. Five dimensions of OCB, namely altruism, conscientiousness, sportsmanship, courtesy and civic virtue were measured using the 24-item scale. Five-point Likert scale was utilized for recording the responses. Cronbach alpha for the scale was found to be 0.87, making it highly reliable.

Tools for Data Analysis: Pearson's correlation and multiple regression analysis were used for data analysis. Statistical Package for Social Sciences (SPSS version 20.0) was used to analyze and interpret the data.

RESULTS

Pearson correlation coefficient (r) was used to analyse the relationship between overall job satisfaction, organizational commitment and overall OCB. Further, multiple regression analysis was performed to investigate the variance caused in the criterion variable (OCB) by the predictor variables. Table 2 presents the correlation between job satisfaction, organizational commitment and OCB.

H_1: There exists significant relationship between Job Satisfaction and OCB.

It was hypothesized that a significant positive relationship would exist between job satisfaction and OCB. The results clearly indicate positive correlation beween job satisfaction and OCB ($r=0.604$, $p<0.01$). This clearly shows that higher level of job satisfaction will lead to high engagement in OCBs. Thus, H_1 is retained.

H_2: There exists significant relationship between Organizational Commitment and OCB.

The results clearly indicate a significant positive relationship between organizational commitment and OCB ($r=0.717$, $p<0.01$). It can be inferred from the above findings that OCB tends to increase along with the commitment level of an employee, hence, H_2 is accepted.

Table 3 presents the results for multiple regressions. The value for R^2 was found to be 0.551 which indicates that the predictor variables could account for 55.1 percent variability in OCB. The rest 44.9 percent could be attributed to other factors affecting OCB not considered in present research.

Table 4 indicates the R^2 values for the independent variables, along with the t-statistics and the level of significance. As seen from the table organizational commitment emerged as better predictor with β value of 0.558 ($p = 0.000$), in relation to job satisfaction with β value of 0.250 ($p = 0.005$).

It can be inferred from the Table 4 that the predictor variables were able to predict OCB to a substantial extent (55.1 percent). Thus, the hypothesis (H_3) that job satisfaction and organizational commitment will emerge as significant predictors of OCB is accepted.

DISCUSSION

The results of the study revealed statistically significant and positive relationship between job satisfaction and OCB ($r=0.604$, $p<0.01$). The findings of the study are supported by earlier studies which have investigated the relationship between job satisfaction and OCB (Bateman and Organ, 1983; Chahal and Mehta, 2010; Chhetri, 2017; Dyne and Ang, 2017; Fazriyah et. al., 2019; Hemakumara et. al., 2018; Jahangir et.al., 2004; Kuehn and Busaidi, 2002; Ngunia et.al., 2006; Oplatka, 2009; Organ, 1988; Organ and Konovsky, 1989; Pavalache-Ilie, 2014; Smith et. al., 1983 and Werner, 2007). It can be said from the results that OCB tends to increase with job satisfaction of college teachers. Satisfied employees are generally happy employees, hence they are more inclined to voluntarily contribute towards the organizational objectives. A person with high job satisfaction tends to develop a positive attitude not only for his job but also towards his colleagues and is always ready to help and support them whenever required. Government teachers in general are known to be highly satisfied with their jobs due to factors like high job security, high pay, conducive environment and less work pressure. Hence, it won't be unjust to assert that the government teachers have high OCB as they are found to exhibit co-operative behavior and they do support their colleagues, thereby, extending their role beyond the prescribed roles.

Although most of the studies support the notion that job satisfaction has a significant positive correlation with OCB, there are some studies which are contradictory to the results where either low or no significant relation has been observed between job satisfaction and OCB (Intaraprasong et. al., 2012; Schappee, 1998).

Statistically significant positive correlationwas further observed between organizational commitment and OCB ($r=0.717$, $p<0.01$). This clearly indicates that higher employee commitment leads to more employee involvement and higher display of OCBs. With the increase in organizational commitment of an employee, his display towards OCB also tends to increase. An individual with higher organizational commitment is more dedicated and focussed towards attainment of organizational goals. High organizational commitment encourages employees to exhibit a strong OCB such as high labor initiative, concerned about a co-worker in the organization interests, and prioritize the organization concerned (Pitaloka and Sofia, 2014). The findings of the study are further supported by the earlier researches where organizational commitment is found to have a significant positive relationship with OCB (Bakshi et. al., 2011; Chen and Francesco, 2003; Demirel et.al., 2018; Devece et. al, 2016; Fazriyah et. al., 2019; Gautam et.al., 2005; LePine et.al., 2002; Liu and Cohen, 2010).

Further, job satisfaction and organizational commitment emerged as significant predictors in relation to Organizational citizenship behavior. The predictor variables could account for 55.1 percent variance in OCB. The results are a clear indicator that both job satisfaction as well as organizational commitment have a great impact on organizational citizenship behavior of government college teachers. Teachers having high job satisfaction are bound to have a higher level of commitment and as a result they tend to display behaviors that are not explicit or formally described. Organizational commitment was seen as a better predictor ($\beta = 0.558$, $p<0.01$)as compared to job satisfaction ($\beta = 0.250$, $p<0.01$). This reflects that organizational commitment has a greater impact on OCB in relation to job satisfaction. This can be supported by the fact that job satisfaction is specific to the job, whereas, commitment is a holistic response towards the organization.

CONCLUSION

The present study brings into light the significance of job satisfaction and organizational commitment in relation to OCB. If the educational institutions have to grow, they need to invest in their human resources (teachers). The correlation between job satisfaction and organizational commitment clearly indicates that satisfied employees tend to have a higher commitment level. Since both the predictor variables were found to be positively related with OCB, it becomes obvious that eventually OCB will tend to increase with an increase in these two variables. The organizations need to understand that the teachers have heavy workloads and they share administrative responsibilities apart from their regular teaching role. The results of the study call for the need of constant measures to be taken at the managements end to ensure high employee motivation. The management must further ensure that job satisfaction and organizational commitment be enhanced through a conducive climate, as both these factors have a direct bearing on employee OCBs.

LIMITATIONS AND FUTURE RESEARCH

Some limitations of the current study are highlighted to provide directions for future researchers. Firstly, the sample size was small, hence it is suggested that the future research be carried on a large sample size. Secondly, only government teachers were taken as a sample, hence the generalization of the results on private college teachers was not possible. It is suggested that future research be carried on both government as well as private college teachers which will not only facilitate in generalization, but will turn out to be a good comparative study .Thirdly, individual facets of job satisfaction, organization commitment and OCB were not dealt separately, hence it is suggested that dimensions of job satisfaction, organization commitment and OCB should be taken separately into account for further studies. It is also suggested that the future researchers should also incorporate other variables in the model like job involvement, Big-Five personality, task performance which have a significant role to play in job satisfaction, organizational commitment as well as OCB of college teachers.

References

Abdullah, N. and Akhar, M. M. S. (2016). Job Satisfaction through Organizational Citizenship Behaviour: A Case of University Teachers of Pakistan, *Alberta Journal of Educational Research*, *62*(2), 134-149.

Adam, G. A. (2000). Antecedents of Organisational Citizenship Behavior: A Study of Public Personnel in Kuwait, *Public Personnel Management*, *30* (3), 363-375.

Aranya, N., Kushnir, T. and Valency, R. (1986). Organisational Commitment in a Male Dominated Profession, *Human Relations*, *39*(5), 433-448.

Aronson, K. R., Laurenceau, J. P., Sieveking, N. and Bellet, W. (2005). Job Satisfaction as a Function of Job Level, *Administration and Policy in Mental Health Services Research*, *32*(3), 285–291.

Azeem, S. M. (2010). Job Satisfaction and Organizational Commitment among Employees in the Sultanate of Oman, *Psychology*, *1*(4), 295–300.

Bakshi, A., Sharma, A.D. and Kumar, K. (2011). Organizational Commitment as Predictor of Organizational Citizenship Behavior, *European Journal of Business and Management,* 3 (4), 78-86.

Bateman, T.S. and Organ, D.W. (1983). Job Satisfaction and the Good Soldier: The Relationship between Affect and Employee "Citizenship", *Academy of Management Journal, 26*(4), 587-595.

Birgit, B. (1997). Disentangling Organizational Commitment: The Dangers of the OCQ for Research and Policy, *Personnel Review*, *26*, (1/2), 114-131.

Chahal, H. and Mehta, S. (2010). Antecedents and Consequences of Organizational Citizenship Behavior (OCB): A Conceptual Framework in Reference to Health Care Sector, *Journal of Services Research, 10*(2), 24-44.

Chan, K. W., Gong, T., Zhang, R. and Zhou, M. (2017). Do Employee Citizenship Behaviors Lead to Customer Citizenship Behaviors? The Roles of Dual Identification and Service Climate, *Journal of Service Research*, *20*(3), 259-274.

Chhetri, S. B. (2017). Predictors and Outcomes of Employee Engagement: Empirical Study of Nepali Employees, *Journal of Business and Management Research*, 2(1-2), 14-32.

Chen, X., Hui, C. and Sego, D. J. (1998). The Role of Organizational Citizenship Behaviour in Turnover: Conceptualization and Preliminary Test of Key Hypotheses, *Journal of Applied Psychology*, *83*(6), 922–931.

Chen, Z.X. and Francesco, A.M. (2003). The Relationship between the Three Components of Commitment and Employee Performance in China, *Journal of Vocational Behavior*, *62*(3), 90-510.

Cooper, C.L. (2002). The Changing Psychological Contract at Work. *Occupational and Environmental Medicine*, *59*(6), 355.

Curry, J.P, Wakefield, D.S, Price, J.L & Mueller, C.W (1986). On the Causal Ordering of Job Satisfaction and Organizational Commitment, *The Academy of Management Journal*, *29* (4), 847-858.

Demirel, Y., Imam, E. and Aza, A. (2018). The Relationship between Organizational Citizenship Behavior and Organizational Factors, *International Journal of Business and Management Invention (IJBMI), 7*(3), 27-39.

Devece, C., Palacios-Marqués, D. and Alguacil, M.P. (2016). Organizational Commitment and its Effects on Organizational Citizenship Behavior in a High Un-employment Environment, *Journal of Business Research, 69* (5), 1857-1861.

Dyne, L. V. and Ang, S. (2017). Organizational Citizenship Behavior of Contigent Workers in Singapore, *Academy of Management Journal*, *41*(6), 80-100.

Evans, L. (1997). Understanding Teacher Morale and Job Satisfaction, *Teacher and Teacher Education, 13* (8), 831-845.

Farh, J-L, Podsakoff, P.M and Organ, D.W. (1990). Accounting for Organizational Citizenship Behavior: Leader Fairness and Task Force Versus Satisfaction, *Journal of Management*, *16*(4), 705–721.

Farrell, D. and Stamm, C. L. (1988). Meta-Analysis of the Correlates of Employee Absence, *Human Relations*, *41*(3), 211-227.

Fazriyah, M., Hartono, E. and Handayani, R. (2019). The Influence of Job Satisfaction and Organizational Commitment on Organizational Citizenship Behavior, In *International Symposium on Social Sciences, Education, and Humanities (ISSEH 2018),* Atlantis Press.

Fogaça, N. and Junior, F.A.C. (2016). Is 'Happy Worker' More Productive, *Management Studies, 4* (4), 149-160.

Foote, D.A. and Tang, L.T. (2008). Job Satisfaction and Organizational Citizenship Behavior (OCB): Does Team Commitment Make a Difference in Self–Directed Teams?, *Management Decision*, *46*(6), 933–947.

Gautam, T., Dick, R., Wagner, U., Upadhyay, N. and Davis, A. (2005). Organizational Citizenship Behavior and

Organizational Commitment in Nepal, *Asian Journal of Social Psychology*, *8* (3), 305-314.

Hemakumara, M. G. G., Khatibi, A. A. and Md. Johar, M. G. (2018). Job Satisfaction and Organizational Citizenship Behavior among the Administrative Staff of State Universities in SriLanka, *International Journal of Management Sciences and Business Research*, *7*(8), 40-44.

Intaraprasong, B., Dityen, W. and Krugkrunjit, P.T. (2012). Job Satisfaction and Organizational Citizenship Behavior of Personnel at one University Hospital in Thailand, *Journal of Medical Association, Thailand*, *95* (6), 102-108.

Issa, A. M., Ahmad, F. and Gelaidan, H. M. (2013). Job Satisfaction and Turnover Intention Based on Sales Person Standpoint, *Middle East Journal of Scientific Research*, *14*(4), 525–531.

Jans, N.A. (1989). Organizational Commitment, Career Factors, and Career/Life Stage, *Journal of Organizational Behavior*, *10* (3), 247-266.

Jahangir, N., Akbar, M. M. and Haq, M. (2004). Organizational Citizenship Behavior: Its Nature and Antecedents, *BRAC University Journal*, *1*(2), 75-85.

Jo, S.H. (2014). Teacher Commitment: Exploring Associations with Relationships and Emotions, *Teaching and Teacher Education*, *43*,120–130.

Kalleberg, A.L. and Mastekaasa, A. (2001). Satisfied Movers, Committed Stayers: The Impact of Job Mobility on Work Attitudes in Norway, *Work and Occupations*, *28*(2), 183-209.

Katz, D. (1964). The Motivational Basis of Organizational Behavior, *Behavioral Science*, *9*(2),131-146.

Kim, S. (2006). Public Service Motivation and Organizational Citizenship Behaviour in Korea, *International Journal of Manpower*, *27*(8), 722-740.

Korkmaz, T. and Arpaci, E. (2009). Relationship of Organizational Citizenship Behavior with Emotional Intelligence, *Procedia- Social and Behavioral Sciences*, *1*, 2432-2435.

Koys, D. J. (2001). The Effects of Employee Satisfaction, Organizational Citizenship Behavior, and Turnover on Unit Organizational Effectiveness: A-Level, Longitudinal Study, *Personnel Psychology*, *54*(1), 101-114.

Kuehn, K.W. and Al-Busaidi, Y. (2002).Citizenship Behavior in a Non-Western Context: An Examination of the Role of Satisfaction, Commitment and Job Characteristics on Self-Reported OCB, *International Journal of Commerce & Management*, *12*(2), 107-125.

Lavelle, J.J., Brockner, J., Konovsky, M.A., Price, K.H., Henley, A.B., Taneja, A. and Vinekar, V. (2009). Commitment, Procedural Fairness, and Organizational Citizenship Behavior: A Multifoci Analysis, *Journal of Organizational Behavior*, *30* (3), 337-357.

LePine, J.A., Erez, A. and Johnson, D. E. (2002). The Nature and Dimensionality of Organizational Citizenship Behavior: A Critical Review and Meta-Analysis, *Journal of Applied Psychology*, *87* (1), 52-65.

Lee, R. T. and Ashforth, B. E. (1996). A Meta-Analytic Examination of the Correlates of the Three Dimensions of Job Burnout, *Journal of Applied Psychology*, *81* (2), 123-133.

Liu, Y. and Cohen, A. (2010). Values, Commitment, and OCB among Chinese Employees, *International Journal of Intercultural Relations*, *34*(5), 493–506.

MacKenzie. S. B., Podsakoff, P. M. and Ahearne, M. (1998). Some Possible Antecedents and Consequences of In-Role and Extra-Role Salesperson Performance, *Journal of Marketing*, *62* (3), 87–98.

Maghradi, A. (1999). Assessing the Effect of Job Satisfaction on Managers, *International Journal of Value Based Management*, *12*(1), 1-12.

Malik, M. E., Nawab, S., Naeem, B. and Danish, R. Q. (2010). Job Satisfaction and Organizational Commitment of University Teachers in Public Sector of Pakistan, *International Journal of Business and Management*, *5* (6),17–26.

Mathieu, J. E. and Zajac, D. M. (1990). A Review and Meta-Analysis of the Antecedents, Correlates and Consequences of Organizational Commitment, *Psychological Bulletin*, *108* (2), 171 – 194.

Meyer, J.P. and Allen, N.J. (1991). A Three-Component Conceptualization of Organisational Commitment, *Human Resource Management Review*, *1*(1), 61-89.

Meyer, J.P., Allen, N.J. and Smith, C.A. (1993). Commitment to Organisations and Occupations: Extension and Test of a Three-Component Conceptualization, *Journal of Applied Psychology*, *78*(4), 538-551.

Meyer, J.P., Becker, T. E. and Vandenberghe, C. (2004). Employee Commitment and Motivation: A Conceptual Analysis and Integrative Model, *Journal of Applied Psychology*, *89*(6), 991–1007.

Moorman, R.H. (1991). Relationship between Organizational Justice and Organizational Citizenship Behaviors: Do Fairness Perceptions Influence Employee Citizenship, *Journal of Applied Psychology*,*76*(6), 845–855.

Mosadegh Rad, A.M. and Yarmohammadian, M.H. (2006). A Study of Relationship between

Managers' Leadership Style and Employees' Job Satisfaction, *Leadership in Health Services*, *19*(2), 11-28.

Mowday, R. T., Porter, L. W. and Steers, R. M. (1979). The Measurement of Organisational Commitment, *Journal of Vocational Behaviour*, *14* (2), 224-247.

Ngunia, S., Sleegers, P. and Denessen, E. (2006). Transformational and Transactional Leadership Effects on Teachers' Job Satisfaction, Organizational Commitment, and Organizational Citizenship Behavior in Primary Schools: The Tanzanian Case, *School Effectiveness and School Improvement*, *17*(2), 145-177.

Oplatka, I. (2009). Organizational Citizenship Behaviour in Teaching: The Consequences for Teachers, Pupils and the School, *International Journal of Educational Management*, *23*(5), 375-389.

Organ, D.W. and Konovsky, M. (1989). Cognitive vs Affective Determinants of Organizational Citizenship Behavior, *Journal of Applied Psychology*, *74* (1), 157–164.

Organ, D.W. and Lingl, A. (1995). Personality, Satisfaction and Organisational Citizenship Behavior, *The Journal of Social Psychology*, *135* (3), 339-350.

Organ, D.W. and Ryan, K. (1995). A Meta-Analytic Review of Attitudinal and Dispositional Predictors of Organizational Citizenship Behavior, *Personnel Psychology*, *48*(4), 775-802.

Pavalache-Ilie, M. (2014). Organizational Citizenship Behaviour, Work Satisfaction and Employees' Personality, *Procedia- Social and Behavioral Sciences,127*(1983), 489 – 493.

Pearson, C.A.L. (1992). The Effects of Participation on Job Motivation, Job Satisfaction and Work Practices: A Case Study in a Heavy Engineering Workshop, *Asia Pacific Journal of Human Resources*, *29*(3), 61-70.

Pitaloka, E. and Sofia, I.P. (2014). The Affect of Work Environment, Job Satisfaction, Organization Commitment on OCB of Internal Auditors, *International Journal of Business, Economics and Law, 5*(2),10-18.

Podsakoff, P. M., MacKenzie, S. B., Moorman, R. H. and Fetter, R. (1990). Transformational Leader Behaviors and their Effects on Followers' Trust in Leader, Satisfaction, and Organizational Citizenship Behaviors, *The Leadership Quarterly, 1*(2), 107-142.

Podsakoff P.M, MacKenzie, S.B., Paine, J.B. and Bachrach, D.G. (2000). Organizational Citizenship Behaviors: A Critical Review of the Theoretical and Empirical Literature and Suggestions for Future Research, *Journal of Management*, *26* (3), 513-563.

Podsakoff, N. P., Whiting, S. W., Podsakoff, P. M. and Blume, B. D. (2009). Individual-and Organizational-Level Consequences of Organizational Citizenship Behaviors: A Meta-Analysis, *Journal of Applied Psychology*, *94*(1), 122.

Podsakoff, P. M. and MacKenzie, S. B. (1994). Organizational Citizenship Behaviors and Sales Unit Effectiveness, *Journal of Marketing Research*, *31*(3), 351-363.

Porter, L.W., Steers, R.M., Mowday, R.T. and Boulian, P.V. (1974). Organizational Commitment, Job Satisfaction and Turnover among Psychiatric Technicians, *Journal of Applied Psychology*, *59*(5), 603-609.

Rehman, S., Shareef, A., Mahmood, A. and Ishaque, A. (2012). Perceived Leadership Styles and Organizational Commitment, *Interdisciplinary Journal of Contemporary Research in Business, 4* (1), 616-626.

Schappe, S. P. (1998). The Influence of Job Satisfaction, Organizational Commitment and Fairness Perceptions on Organizational Citizenship, *The Journal of Psychology*, *32*(3), 277–290.

Shah, F.T., Idrees, F., Imam, A., Khan, T.A. and Mariyam, A. (2014). Impact of Job Satisfaction on Organizational Commitment in IT Sector Employees of Pakistan, *Journal of Applied Environment and Biological Sciences*, *4* (8) ,190-197.

Smith, C.A., Organ, D.W. and Near, J.P. (1983). Organizational Citizenship Behavior: Its Nature and Antecedents, *Journal of Applied Psychology*, *68* (4), 653 – 663.

Somech, A. (2010). Participative Decision Making in Schools: A Mediating-Moderating Analytical Framework for Understanding School and Teacher Outcomes, *Educational Administration Quarterly*, *46*(2), 174–209.

Srivastava, A.P. and Dhar, R.L. (2016). Impact of Leader Member Exchange, Human Resource Management Practices and Psychological Empowerment on Extra Role Performances: The Mediating Role of Organisational Commitment, *International Journal of Productivity and Performance Management*, *65* (3), 351–377.

Steers, R. M. (1977). Antecedents and Outcomes of Organizational Commitment, *Administrative Science Quarterly*, *22*(1), 46 – 56.

Tanriverdi, H. (2008). Worker's Job Satisfaction and Organizational Commitment: Mediator Variable Relationships of Organizational Commitment Factors, *The Journal of American Academy of Business*, *14*(1), 152-163.

Top, M. and Gider, O. (2013). Interaction of Organizational Commitment and Job Satisfaction of Nurses and Medical Secretaries in Turkey, *The International Journal of Human Resource Management*, *24*, 667–683.

Tsui, K.T. and Cheng, Y.C. (1999). School Organizational Health and Teacher Commitment: A Contingency Study with Multi-Level Analysis, *Educational Research and Evaluation*, *5*(3), 249-68.

Thirulogasundaram, V. P. and Sahu, P. C. (2014). Job Satisfaction and Absenteeism Interface in Corporate Sector- A Study, *Journal of Humanities and Social Science (IOSR-JHSS)*, *19*(3), 64–68.

Turnipseed, D.L. and Rassuli, A. (2005). Performance Perceptions of Organizational Citizenship Behaviors at Work: A Bi-Level Study among Managers and Employees, *British Journal of Management*, *16*(3), 231-244.

Verma, A. (2019). Nature and Dimensionality of Organizational Citizenship Behavior, *Raj Rajeshwari Journal of Psychological & Educational Research*, *3*(2) & *4*(1), 29-44.

Walz, S. and Niehoff, B. P. (1996). Organizational Citizenship Behaviors and their Effect on Organizational Effectiveness in Limited-Menu Restaurants, In J. B. Keys & L. N. Dosier (Eds.), *Academy of Management Best Papers Proceedings*, 307–311.

Werner, J. M. (2000). Implications of OCB and Contextual Performance for Human Resource Management, *Human Resource Management Review*, *10*(1), 3-24.

Williams, L. J. and Anderson, S. E. (1991). Job Satisfaction and Organizational Commitment as Predictors of Organizational Citizenship and In-Role Behaviors, *Journal of Management*, *17*(3), 601–617.

Bibliography

Barnard, C.I. (1938). *The Functions of the Executive,* Cambridge, MA: Harvard University Press.

Cranny, C.J., Smith, P.C. and Stone, E.F. (1992). *Job Satisfaction: How People Feel about their Jobs and How it Affects their Performance,* New York: Lexington

Kreitner, R. and Kinicki, A. (2004). *Organizational Behaviour*, 6th ed., McGraw Hill.

Locke, E. A. (1976). *The Nature and Causes of Job Satisfaction*. In M. D. Dunnette (Ed.), *Handbook of Industrial Psychology* (1297–1349), Chicago :Rand McNally.

Mowday, R. T., Porter, L. W and Steers, R. M. (1982). *Employee-Organization Linkages: The Psychology of Commitment, Absenteeism and Turnover, New York:* Academic Press.

Organ, D.W. (1988). *Organizational Citizenship Behavior: The Good Soldier Syndrome,* Lexington, MA: Lexington Books.

Organ, D.W., Podsakoff, P.M. and MacKenzie, S.B. (2006). *Organizational Citizenship Behavior: Its Nature, Antecedents, and Consequences,* Sage, Beverly Hills, CA.

Robbins, S. P. and Judge, T. A. (2007). *Organizational Behaviour,* Pearson Education Inc. Upper Saddle River, New Jersey.

Robbins, S. and Judge, T. A. (2016). *Organizational Behaviour,* Global Edition, Pearson Education Inc., Upper Saddle River, New Jersey.

Somech, A. and Oplatka, I. (2014). *Organizational Citizenship Behavior in Schools: Examining the Impact and Opportunities within Educational Systems,* London: Routledge.

Spector, P. E. (1997). *Job Satisfaction. Application, Assessment, Causes, and Consequences*, Thousand Oaks, California: Sage Publications, Inc.

Weiss, D. J., Dawis, R. V., England, G. W. and Lofquist, L. H. (1967). *Manual for the Minnesota Satisfaction Questionnaire,* Minneapolis: University of Minnesota.

Werner, A. (2007). *Organisational Behaviour: A Contemporary South African Perspective,* Pretoria: Van Schaik Publishers.

Webliography

Boehman, J. (2006). *Affective, Continuance, and Normative Commitment among Student Affairs Professionals* (Doctoral Dissertation), North Carolina State University, Raleigh, NC. Retrieved from (ProQuest Digital Dissertations).

Olusegun, S. O. (2013). Influence of Job Satisfaction on Turn Over Intentions of Library Personnel in Selected Universities in South West Nigeria, *Library Philosophy and Practice* (E Journal), Paper 914. Retrieved from http://digitalcommons.unl.edu/libphilprac/914.

ANNEXURES

Table 1: Five Dimensions of OCB

Dimension	Meaning
Altruism	It refers to the voluntary actions by an individual in order to help others with work related problems.
Courtesy	The gesture of avoiding any action that makes the work of other person harder. Being polite and avoiding interpersonal conflict.
Civic Virtue	The individual performs not only mandatory role, but also takes interest in activities in favor of the organization.
Conscientiousness	This dimension refers adherence to the rules and regulations of the organization.
Sportsmanship	Refers to the behavior of not complaining about trivial issues, refraining from any behavior that tends to create tension at the workplace.

Table 2: Correlation between OCB, Job Satisfaction and OC

	Mean	SD	Alpha	OCB	JBS	OC
OCB	92.86	12.54	0.87	1	**.604****	**.717****
JBS	77.15	9.87	0.85	.604**	1	**.635****
OC	56.83	7.54	0.79	.717**	.635**	1

**. Significance level: 0.01 level (1-tailed).

Table 3: Multiple Regression Analysis

Model	R	R^2	Adjusted R^2	F	Sig.
1	.742[a]	**.551**	.541	59.457	.000

a. Predictors: (Constant), OC, JBS
b. Dependent Variable: OCB

Table 4: Multiple Regression Analysis

OCB			
Predictors	β	***t***	***Sig.***
Constant		2.152	.034
Job satisfaction	.250	2.840	.005
Organizational Commitment	.558	6.330	.000
R^2	**0.551**		

A STUDY ON STUDENTS' PERCEPTION TOWARDS ONLINE CLASSES DURING COVID-19

Dipti Talreja*, Sharda Haryani, Deepesh Mamtani****

The world is going through one of the biggest crises in the history of humankind; the pandemic Covid-19. In order to cope with the situation, schools and colleges across the globe have been shut down and they've adopted the method of "e-Learning", so that the learning during the pandemic is not compromised. In this paper, the authors attempt to identify the perception of college students towards online classes on the basis of gender and educational levels. Interactivity, peer learning, course content delivery and technical literacy are few main parameters on which the perception of respondents is recorded. For the purpose of this research, primary data is collected from the students of various age groups perusing different courses. The collected data is analyzed using SPSS software. The results reveal that undergraduate students have more favorable perception towards e-Learning in comparison to postgraduate students.

Keywords *: Online Classes, Pandemic, e-Learning, COVID-19.*

INTRODUCTION

World is witnessing a major change, due to the pandemic "Covid-19''. As all the industries are trying their best to stay relevant in the market, Education is no exception. With 'Social–Distancing', being one of the most effective method to prevent this disease, schools and colleges have been shut down for a long period of time. To ensure that learning during pandemic is not compromised, educational institutes have come up with the practice of e- Learning, by the way of online classes, which refers to the use of communication and information technologies to facilitate the online learning and teaching (Arkorful and Abaidoo, 2015).

Online classes have several benefits like, better utilization of time; students are learning while being safe at home, since sooner or later they need to learn. Online classes have helped them to acquire necessary knowledge without breaking the flow of learning. Online classes are cost effective also; since students and teachers need not to travel to the campus for the purpose of learning and teaching respectively. This will also help in prevention of the infection due to no commutation. Other advantage of online classes includes addition of meaningful and extra courses which can't be taken up due to inflexibility of institute hours.

Since the shift from offline to online classes has been very rapid, e-Learning comes with its own challenges. One of the major challenges of e-Learning is 'lack of peer learning and face- to- face interaction' as students tend to learn more in traditional classes with their fellow classmates (Smith et. al., 2019). Another barrier concerned is 'limited data packs' due to which efficiency in online classes is low and next in line are barriers related to 'technical illiteracy' as users are not given any training before commencement of this practice. Studies suggest that technical skills are required for the smooth conduct of online class as issues involving bugs, speed and less or no knowledge about the features hamper the process. To resolve these issues, technological improvements are required along with the training to instructors, so that students get full advantage of online classes. Another major disadvantage is about less interaction. Interaction is one of the major components

* Visiting Faculty, Prestige Institute of Management and Research, Indore (M.P.).
** Assistant Professor, Prestige Institute of Management and Research, Indore (M.P.).

of learning and with online classes issues related to personalization techniques along with barriers of virtual techniques are difficult to manage. Other issues include development of assessment techniques, information sharing and personalization according to different users (Rana et. al., 2014).

In an offline class, faculty can read non-verbal cues which help to know the comprehension level of the class and it acts as an instant feedback mechanism and faculty can alter the content of the lecture to simplify the learning process. But in online class this is not possible as the interaction level is low, i.e. personal touch will be missing, posing another challenge for online class. In addition to this, certain subjects cannot be taught online, even if somehow they are taught with limited resources and content on faculty's end, the understanding for them from student's perspective will be low. For example, subjects like Multimedia, Chemistry and Biology, require labs to facilitate learning with the presence of faculty to resolve the doubts immediately for better learning. Next barrier is about safety and security issue of using online platforms, which makes students skeptical. Another difficulty is about health related concerns like strain on eyes and back due to long virtual classes.

Lastly, student's motivation is a critical factor to establish effective e-Learning. Students tend to lose interest due to number of reasons, for example lack of personal attention by teacher, learning in isolation, monotonic teaching methods etc.

The purpose of this study is to explore the perception of students towards the online classes, which is the only method of learning in this situation of Covid-19. The demographic variables like age and gender are considered in this study, additionally, courses which are pursued by respondents were included. Perception about the online classes is based on generic merits, demerits and barriers experienced by the users.

REVIEW OF LITERATURE

With pandemic causing stress in lives, online learning helped students to get diverted from this problem as it lead to better time management and availability of reading materials relevant to their academics which kept them busy with productive activities. Use of internet access and applications proved to be great in this lockdown, although students faced problems like limited minutes of classes and number of participants but these limitations were sorted by buying advanced versions (Agarwal and Kaushik, 2020). Norms of social distancing are crucial to follow in this pandemic and online learning follows these norms in the view of internet access (Allo, 2020). Tools are available to make the use technology to enable e-learning, which are used for students. Who encourage this practice view this as innovative technique (Mamattah, 2016).

Instructors play a very vital role in making online classes valuable. It is important for faculties to make sure that they deliver content which is meaningful for the students; also they should make sure that they can engage the class, because class engagement is directly related to learner's motivation. Another important aspect to be considered is the building trust amongst the students, which will directly lead to trust in online classes. The approach of designing an online class should be student centric (Bhagat et. al., 2016). Use of audio visual resources can be effective for the online classes and this can also induce collaborative learning and thereby reducing the levels of frustration (Gómez-Rey et. al., 2018). In addition to this, video content, if it includes the instructors themselves, then it creates more value for the students as they feel more connected (Draus et. al., 2014). Studies have revealed that learners are more comfortable with the subjects typically regarded as difficult, due to virtual learning and this improved their scores and retention, the concepts have become clearer to the learners also (Amritesh and Jeayaram, 2019). Use of such techniques is important because it is very hard for faculties to make students feel their 'social presence' where in the participation from learners is high. Online courses also pose a disadvantage for learners who are not self-motivated and self-regulated, but the one of the motives of the online class is to make learners effective (Tichavsky et. al., 2015). Orientation is another vital component of instructions. Clear guidelines about grading systems, attendance, netiquettes and syllabus should be communicated to the learners. Also learners should not be at a loss if they miss first day of the class and it is also suggested to video tape the lectures for future reference and learning (Sachiko, 2016).

Motivation towards learning directly impacts how online classes are perceived, and in order to motivate the students to learn it is important for them to be mentally ready for it and this can happen when they are made to realize the benefits of online classes (Horzum et. al., 2015). Communication plays key role in shaping the perception of students towards online learning. Technology should be used in such a way that it adds to the value of classes. Course content delivery is the major part of the communication and it should not create monotonous tone for the online class, since students are now free to use resources other than the library. This should create better learning environment and for this purpose meaningful assignments should be given to the students (Armstrong, 2011).

According to Yang and Cornelius (2004), the perception of students about the online classes was positive as well as negative. On one hand, elements which added to negative perception were less interaction with the instructor, technical glitches, uninteresting method of delivering course content, loss of motivation and interest, and on the other hand, elements which contributed to the positive perception were reduction in time and cost incurred to attend the classes, increased flexibility, availability of internet and opportunity for electronic research. Despite of various problems, students have found online learning to be useful. So the institutes should make an effort to remove all the technological obstacles, increase flexibility and interaction (Alsaaty et. al., 2016).

RATIONALE OF THE STUDY

This study will be useful for course makers and facilitators, as they'll get to know the perception of students towards online classes, which will lead to improvement in user interface, delivery of content by the facilitator and overall building of the course. The strengths of e-learning like wider reach and flexibility can also be utilized at utmost potential.

OBJECTIVES

- To compare the perception of college students towards online classes on the basis of gender.
- To compare the perception of college students towards online classes on the basis of educational level.

HYPOTHESES

H_{01} : There is no significant difference in the perception of college students towards online classes on the basis of gender.

H_{02} : There is no significant difference in the perception of college students towards online classes on the basis of educational levels.

RESEARCH METHODOLOGY

The Study: The research design of the present study is exploratory in nature. This research is conducted to explore the perception of college students towards online classes on the basis of their gender and educational levels.

The Sample: In order to conduct the research convenience sampling was used and data was collected from 201 respondents from the city of Indore which include 100 male and 101 female students (Table 1). There were 105 students from UG programs and 85 students from PG programs (Table 2).

Tools for Data Collection: A self-designed structured questionnaire was used to achieve the objectives of the study. The questionnaire was based on 5-point Likert Scale, ranging from high level of dissatisfaction to high level of satisfaction consisting 16 items.

Tools for Data Analysis: T-Test was applied to analyze the data through SPSS.

FINDINGS AND INTERPRETATION

The t-Test between male and female students revealed that, we fail to reject the null hypothesis H_{01} as the significant value was found to be 0.868 (Table 1) which is greater than 0.05. There is no significance difference between the perception of male and female students towards the online classes. This result is similar to the study of (Cuadrado-Garcia et.al., 2010), which proves that there is no significant difference in overall grade, motivation, participation and satisfaction of male and female students. This research supports the current results, which is also consistent with the results of Zhan et.al. (2015), which suggested that there is no difference in male and female students' e-learning in the full sample and gender-balanced groups.

The result of t-Test between undergraduate and post-graduate students revealed that there was significant difference in the perception of students towards the online classes on the basis of educational levels as the p-value was 0.000 (Table 2) which is less than 0.05. Thus, we reject the null hypothesis. It is found that undergraduate students have more favourable perception towards e-learning in comparison to postgraduate students. The difference between perceptions of undergraduate and postgraduate students towards online classses is consistent with the findings of Xu and Jaggers (2013), which is due to the difference in comfort while using the technology.

CONCLUSION AND RECOMMENDATIONS

The study revealed that there is significant difference in the perception of college students towards the online classes on the basis of educational levels but not on the basis of gender. It is found that undergraduate students have more favourable perception towards online classes in comparison to postgraduate students. This may be because of the fact that undergraduate students are younger that postgraduate students and younger students tend to adopt technology more easily than the elder ones.

In order to make online classes more effective few practices are recommended. Firstly, the faculties should adopt student centric approach for delivering the course content and also it should be designed in such a way that more of virtual class engagement is possible and assignments which the students are supposed to do, should be clearly communicated to them, along with the written guidelines. Netiquettes should be strictly followed by the students and overall the institutes should always go for the tools which have easy user interface and are secure. This will increase their willingness to attend the online classes. Lastly, courses which cannot be conducted in the normal course of classes should definitely be included in the online learning sessions, so that time is efficiently utilized and skills are enhanced.

References

Agarwal, S. and Kaushik, J. S. (2020). Student's Perception of Online Learning during COVID Pandemic, *The Indian Journal of Pediatrics*, *87* (7), 554.

Allo, M. D. G. (2020). Is the online Learning Good in the Midst of Covid-19 Pandemic/ ? The Case of EFL Learners, *Journal Sinestesia*, *10*(1), 1–10.

Alsaaty, F. M., Carter, E., Abrahams, D. and Alshameri, F. (2016). Traditional Versus Online Learning in Institutions of Higher Education: Minority Business Students' Perceptions, *Business and Management Research*, *5*(2), 31-41.

Amritesh, P. S. and Jeayaram, S. (2019). A Study on Student's Perception towards Virtual Learning Environment, Palakkad, *International Journal of Recent Technology and Engineering*, *7*(6), 1019–1025.

Arkorful, V. and Abaidoo, N. (2015). The Role of e-Learning, Advantages and Disadvantages of its Adoption in Higher Education, *International Journal of Instructional Technology and Distance Learning*, *12*(1), 29–42.

Armstrong, D. A. (2011). Students' Perceptions of Online Learning and Instructional Tools: A Qualitative Study of Undergraduate Students Use of Online Tools, *Turkish Online Journal of Educational Technology*, *10*(3), 222–226.

Bhagat, K. K., Wu, L. Y. and Chang, C. Y. (2016). Development and Validation of the Perception of Students towards Online Learning (POSTOL), *Educational Technology and Society*, *19*(1), 350–359.

Cuadrado-Garcia, M., Ruiz-Molina, M.E. and Montoro-Pons, J.D. (2010). Are There Gender Differences in e-Learning Use and Assessment? Evidence from An Interuniversity Online Project in Europe, *Procedia - Social and Behavioral Sciences*, *2*, 367-371.

Draus, P., Curran, M. and Trempus, M. (2014). The Influence of Instructor-Generated Video Content on Student Satisfaction with and Engagement in Asynchronous Online Classes, *Journal of Online Learning and Teaching*, *10*(2), 240.

Gómez-Rey, P., Barbera, E. and Fernández-Navarro, F. (2018). Students' Perceptions about Online Teaching Effectiveness: A Bottom-up Approach for Identifying Online Instructors' Roles, *Australasian Journal of Educational Technology*, *34*(1), 116–130.

Horzum, M. B., Kaymak, Z. D. and Gungoren, O. C. (2015). Structural Equation Modeling towards Online Learning Readiness, Academic Motivations, and Perceived Learning, *Kuram ve Uygulamada Egitim Bilimleri*, *15*(3), 759–770.

Rana, H., Rajiv, R. and Lal, M. (2014). E-learning: Issues and Challenges, *International Journal of Computer Applications*, *97*(5), 20–24.

Sachiko, M. (2016). College Students' Perceptions of Online Learning: Knowledge Gain and Course Effectiveness, *The Online Journal of Distance Education and Learning*, *4*(2), 20–30.

Smith, C., Hoderi, M. and Mcdermott, W. (2019). *A Preliminary Study of Students Perception and Learning from Different Delivery Methods, Academy of Educational Leadership Journal, 23*(2), 1-8.

Tichavsky, L. P., Hunt, A.N., Driscoll, A. and Jicha, K. (2015). "It's Just Nice Having a Real Teacher": Student Perceptions of Online versus Face-to-Face Instruction, *International Journal for the Scholarship of Teaching and Learning*, *9*(2).

Yang, Y. and Cornelius, L. F. (2004). Students' Perceptions towards the Quality of Online Education: A Qualitative Approach, *Association for Educational Communications and Technology*, *Annual Proceedings, 1*, 861–877, Mississippi State University.

Xu, D. and Jaggars, S.S. (2013). The Impact of Online Learning on Students' Course Outcomes:Evidence from A Large Community and Technical College System, *Economics of Education Review*, *37*, 46-57.

Zhan, Z., Fong, P., Mei, H. and Liang, T. (2015). Effects of Gender Grouping on Students' Group Performance, Individual Achievements and Attitudes in Computer-Supported Collaborative Learning, *Computers in Human Behavior*, *48*, 587-596.

Webliography

Mamattah, R. S. (2016). Students' Perceptions of E-Learning (Dissertation). Retrieved from http://urn.kb.se/resolve?urn=urn:nbn:se:liu:diva-127612

ANNEXURES

Table 1: Group Statistics for Genders

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Score	Males	100	44.4800	5.54227	.55423
	Females	101	44.3366	6.64421	.66112

Table 2: Independent Samples t-Test between Genders

	Levene's Test for Equality of Variances		t- test for Equality of Means						
	F	Sig.	T	Df	Sig.(2-tailed)	Mean Difference	Std. Error Difference	95% confidence Interval of the Difference	
								Lower	Upper
Score Equal variances assumed	3.972	.048	.166	199	.868	.14337	.86347	-1.55937	1.84610
Equal Variances not assumed			.166	193.440	.868	.14337	.86270	-1.55814	1.84487

Table 3: Group Statistics for Educational Levels

Group		N	Mean	Std. Deviation	Std. Error Mean
Score	UG	105	46.2952	5.68555	.55485
	PG	85	42.6118	5.46873	.59317

Table 4: Independent Samples t- Test between Educational Levels

	Levene's test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Internal of the Difference	
								Lower	Upper
Score Equal variances assumed	032	.859	4.516	188	.000	3.68347	.81557	2.07463	5.29232
Equal Variances not assumed			4.535	182.473	.000	3.68347	.81222	2.08091	5.28603

AN EXPLORATORY STUDY ON DEGREE OF ASSERTIVENESS AMONGST MALE AND FEMALE LEADERS

Jitendra Kumar Sharma*

While leader leads the crowd; others just follow. As a leader, one has to exhibit assertiveness. This is reflected in strategic decision making as well as in routine decisions. A leader's affirmativeness is shown in the way they take firm decisions. With appropriate planning, the decisions are proven successful. Such leadership style is sought in the corporate world now. With more affirmativeness, the chances of business prosperity are more. This paper tries to determine the difference in assertiveness style between male and female leaders. With selected respondents working as leaders in private and public sector organizations, primary data was collected and was analyzed.

***Keywords** : Affirmativeness, Style, Leadership, Leaders, Organisational Culture.*

INTRODUCTION

Leading is the most important function in management after planning and organizing as read in the books of management. Leaders have to inspire their members through constant guiding. However, leading is not easy task. One has to take decisions, which are firm despite the dynamic and unpredictable business scenario. It involves motivating, directing, influencing for mutual development and many other activities. Now-a-days, all decisions cannot go towards 'win-win' approach; there are decisions which may be perceived as 'bitter' in nature.

Leadership is a special quality in few people to persuade the followers. Some management analysts believe that the basic difference between a successful and an unsuccessful organization lies in its leadership. Leaders are the key determinants of success and failure of an organization (Katz and Kahn, 1978). Successful organizations are characterizing by dynamic and effective leadership (Hersey and Blanchard, 1977). Leaders have the focus on the mission and vision of their organization, which drive them towards the performance. Leaders concentrate on vital functions of achieving goals and monitoring and controlling (Krantzand Gilmore, 1990). Ivancevicti and Wallace (1993) define leadership as the relationship between people where leader efforts to influence the members for goal achievement. According to Davis (1967), leadership refers to the ability to convince others to seek distinct objectives earnestly.

Leaders enhance personal and group improvement, share inspiring visions, objective andmorale for important goals (Bass, 1985). Affirmative leaders are considered more effective than others. Affirmativeness refers to the firmness or conviction which leader has in decision making. There are risks associated with it; however, a great leader takes risks. Some of the examples of affirmative leadership are Mahatma Gandhi, Martin Luther King and Nelson Mandela. These leadersguide and motivate the followers towards achievement of the recognizedobjectives. This involves exchange relationship between leader and the followers. Leaders rich in task oriented approach as well as relationship oriented approach lead to better performance in organizationin all situations. Followers are more likely to accept leadership if they

*Professor, SantHirdaram Institute of Management, Bhopal (M.P.).

consider leadership behaviour to be appropriate and in agreement with their culture and values (Kanungo and Conger, 1993). There are many qualities expected from leaders in terms of their style. While some leaders are task oriented, some are relationship oriented in nature. However, the degree of assertiveness determines the nature of decision making and performance oriented approach of the leader. It refers to the firmness of decisions taken by the leader irrespective of any deterring. There are few determinants of assertiveness which differs from person to person. At times, people sitting at top level positions are in better condition to make assertive decisions.

REVIEW OF LITERATURE

Eaglyet. al. (2003) studied transactional, transformational and laissez-faire styles of leadership and found that in terms of gender, women were more transformational. Constituent of transactional leadership is reflected in engagement in reward behaviours. The other features of transactional along with laissez-faire leadership were more observed in male leaders. Neubert and Taggar (2004) explored strengths and weaknesses of women going to the higher positions. Relational aspect of leaders' genuineness was studied by them. It was found that task oriented leaders perform better.

Hassan (2008) delved into gap in literature related to gender and leadership behavior in community development since contribution of women was seen more but without much documentation. Data analysis results have revealed that style shown by women leaders and leadership understanding is largely collaborative. Ahmadand Nawaz (2010) explored the leadership styles in teachers teaching in colleges and universities. These were employed in varying occupations and organizational backgrounds. This study tried to find and compare the leadership style of teachers working in public and private sector colleges and universities. The analysis showed that all teachers exhibited transformational along with passive leadership styles in the same degree.

Kent et. al. (2010) studied transformational leadership behavior to differentiate between males and females. The leaders' followers ranked the usage frequency in terms of affirmative leadership behaviours across varying classes. Results indicated difference in this regard. Khan et. al. (2012) observed the function of transformational and transactional leadership styles among managers in Pakistan. By using Leadership Questionnaire and Innovative Work Behavior Scale, data were analyzed and results showed that both styles completely forecasted innovative work behavior.

Deveshwar and Aneja (2014), in their study, explored the attention on the most popular leadership style. This study focuses on the existing literature on affirmative leadership style and they also examined cross-cultural dimensional model given by Hofstede in 1980. Naga (2015) studied about values and attitude of women being a leader. This research focused on the morals and attitudes of women as a leadership positions. They proved on the basis of large evidences transformational and transactional leadership styles are seen more in females.

Maamari and Saheb (2018) tried to highlight the significance of organizational culture on the affirmative style of leader and its impact on performance of the team. Using survey from a group of leaders from Middle East nations, authors conducted this study. Authors found that there is significant relationship between organizational culture, leadership style and team performance. Authors suggest that managers should provide training and development opportunities to the employees so as to get accustomed of organizational culture.

Akanji et. al. (2019), in their study, tried to study the impact of culture on style of leadership with respect to Nigerian academic aspects. Using social exchange concept, they conducted a study and found direct relation between the two. Further, relational aspects along with gendered reactions were also used in university.

Mwesigwa et. al. (2020), in their paper, studied the linkage between style of leadership and organizational commitment in terms of teaching staff in Uganda. Using 353 respondents, data was collected. It was found that organizational commitment is dependent on length of service, age and leadership style adopted. Further, linkage between leadership styles and organizational commitment is mediated by job satisfaction.

OBJECTIVE

To study the difference in assertiveness style of leaders working in private and public sector organizations.

HYPOTHESES

H_{01}: There is no significant difference in assertiveness style of male and female leaders as perceived by leaders.

H_{02}: There is no significant difference in assertiveness style of male and female leaders as perceived by subordinates.

RESEARCH METHODOLOGY

The Study: The Study is empirical in nature and aimed at studying the difference in assertiveness style of leaders as perceived by leaders and subordinates.

The Sample: Primary data were collected from leaders working in private and public sector companies in Madhya Pradesh. There were 100 male and 100 female leaders selected purposively. The same number was meant for their subordinates as well. Respondents from healthcare, hospitality, academics, banking & insurance and manufacturing sector were included for the study.They were on various positions such as; head of the departments, regional and branch managers, directors/professors, medical professionals etc.

Tools for Data Collection: Self-designed questionnaire was used to collect data on different factors of assertiveness style of leaders. There were eight items related to various attributes of assertiveness leadership style. Response were collected on five point likert scale.

Tools for Data Analysis: Mean, Standard Deviation and Independent Samples t-Test were used to analyse the data.

RESULTS

H_{01}: There is no significant difference in Assertiveness Style of male and female leaders as perceived by leaders.

The descriptive output gives the sample size, mean, standard deviation and standard error. In the Table 1, all the mean scores are in between 3 to 4 which means leaders have shown their agreement in terms of “Assertiveness Style” but if we observe, the mean score of males are near to 4 and mean scores of female are near to 3.5 which shows varying opinion of leaders in terms of Assertiveness Style.

The Table 2 shows the Levene’s test of equality and t-test. The p-value of Levene’ s test in all the attributes of Assertiveness Style is not less than .05, so the equal variances are assumed. The p-values of the t test of the upper rows are also less than .05 in all the cases, which means that there is a significant difference in assertiveness style between male and female leaders as perceived by leaders. Hence, the null hypothesis H_{01} is rejected.

H_{02}: There is no significant difference in Assertiveness style of male and female leaders as perceived by subordinates.

The Table 3 explains the mean and standard deviation of transformational leadership attribute known as "assertiveness style" of male and female leaders as perceived by their subordinates. The mean value of males is on higher side of agreement while the mean value of females is on lower side of agreement which depicts that the subordinates have different opinions in terms of assertiveness style of their leaders.

The p-value of Levene's test in all the attributes of assertiveness style is less than .05, so the equal variances are not assumed. The p-values of the t test of the bottom rows are less than .05 in all the cases, which means that there is a significant difference in assertiveness style between male and female leaders as perceived by subordinates (Table 4). Hence, the null hypothesis H_{02} is rejected.

DISCUSSION

When it comes to assertion, significant differences were found between male and female leaders. This is the area, where male leaders scored higher than female leaders. Affirmativeness was found more in male leaders as perceived by themselves and their subordinates.

Assertiveness Style as perceived by Leaders:

Judged by the leaders, assertiveness style is more in male leaders. They are prone to risk taking. The score on attributes like personal trustworthiness and expressing thoughts are higher in male leaders. There are cases where trust of the leader has got utmost importance while taking a decision specially in crucial time. Trust is the cornerstone of organizational performance (Kent et. al., 2010). When leaders build trust over the time, the bonding gets stronger.

Assertiveness Style as perceived by Subordinates:

Further, when subordinates were asked about their leaders' assertiveness style, the scores are higher in favour of male leaders for trust on self, emotional control, fact finding etc. Control over emotions leads to facilitated decision making for the leaders. When subordinates perceive that the leader has high control on emotions, the trust is high. Emotional aspect has lot more to play in leader-member relationship (Deveshwar and Aneja, 2014).

In nutshell, data analysis suggests that there is difference between assertiveness style of male and female leaders, but difference is not sharp. There are many female leaders who have shown their assertiveness and have been successful in their decisions. The results are in line with previous studies by Kent et. al. (2010) and Deveshwar and Aneja(2014).

CONCLUSION

Results of this study be can attributed to the deep seated convictions based on traditional systems. However, females as leaders are paving their way to success in terms of all parameters of assertiveness in India and other nations as well. Irrespective of the area, the most assertive female leader witnesses in the Indian history is the ex-prime minister late Mrs. Indira Gandhi. There are many more leaders in corporate world like KiranMajumdar Shaw, Ekta Kapoor and few more, who have been highly affirmative, yet successful in their own business. Affirmativeness can not be the exclusive domain of the male; however, females need to work in this direction. Whether or not this is attributed to risk taking propensity, females are no less than male leaders. The examples are many in the current business scenario.

LIMITATIONS AND SCOPE OF THE STUDY

The sample size finally selected for primary data collection was small, which may appear small to represent the population in the area. There may be possibility of biasness in selection of respondents and filling up questionnaire. There may be time limitation with them. The findings of this study may not be generalized for other areas of the state and nation. This study has been undertaken with respect to assertiveness style among leaders working in private and public sector. For researchers, this study can be useful in many ways. Further research studies can be done on large sample size; more sectors can be considered and more cities can be included. Detailed studies may be done with respect to other demographic variables like-qualification, experience etc.

References

Ahmad, B. and Nawaz, M. M. (2010). Transformational Leadership Style and its Relationship with Satisfaction. *Interdisciplinary Journal of Contemporary Research in Business*, 2 (1), 371-381.

Akanji, B., Mordi, C., Ituma, A., Adisa, T.A. and Ajonbadi, H. (2019). The Influence of OrganisationalCulture on Leadership Style in Higher Education Institutions, *Personnel Review*, *49* (3), 709-732.

Deveshwar, A. and Aneja, I. (2014). A Study of Transnational and Transformation Leadership Styles and Factors Affect the Leadership Style,*International Journal of Business, Economics and Management*, , *1* (8), 176-185.

Eagly, A. and Mary, C. J. M., Johannesen and Marloes and L. van Engen (2003). Transformational, Transactional, and Laissez-Faire Leadership Styles: A Meta-Analysis Comparing Women and Men. *Psychological Bulletin*. *129* (4), 569-591.

Hassan, E. (2006).The Impact of Transformation al Leadership on Organizational and Leadership Effectiveness: The Turkish Case", *Journal of Management Development*, *27* (7), 708 – 726.

Kanungo, P. and Conger, A. (1993). Promoting Altruism as a Corporate Goal. *Academy of Management Executive*, *7*, (3), 37-48.

Kent, T. W., Blair, C., Rudd, H. F. and Schuele, U. (2010). Gender Differences and Transformational Leadership Behavior: Do Both German Men and Women Lead in the Same Way? *International Journal of Leadership Studies*, *6* (1), 52-66.

Khan, M. J., Aslam, N. and Riaz, M. (2012). Leadership Styles as Predictors of Innovative Work Behavior, *Pakistan Journal of Social and Clinical Psychology*, *10* (1), 17-22.

Krantz, K.and Gilmore, T. N. (1990). The Splitting of Leadership and Management as a Social Defense,*Human Relations*, *43*, 183-204.

Maamari, B. and Saheb, A. (2018), How Organizational Culture and Leadership Style affect Employees' Performance of Genders,*International Journal of Organizational Analysis*, *26* (4), 630-651.

Mwesigwa, R., Tusiime, I. and Ssekiziyivu, B. (2020), Leadership Styles, Job Satisfaction and Organizational Commitment among Academic Staff in Public Universities, *Journal of Management Development*, *39* (2), 253-268.

Neubert, M. J. and Taggar, S. (2004). Pathways to Informal Leadership: The Moderating Role of Gender on the Relationship of Individual Differences and Team Member Network Centrality to Informal Leadership Emergence, *Leadership Quarterly*, *15*, 175-194.

Bibliography

Bass, B.M. (1985). *Leadership and Performance beyond Expectations*, New York: Free Press.

Davis, K. (1967). *Human Behaviour at work*,Tata McGraw-Hill Company Ltd., New Delhi, 1975, p.124

Hersey, P. and Blanchard, K. H. (1977). *Management of Organizational Behavior*, 3rd Edition. Englewood Cliffs, N. J.: Prentice-Hall, Inc.

Ivancevicti, S. and Wallace, C. (1993). Organisation Behaviour and Performance, (Adopted from Dr. M.J. Mathew, *Organisation: Theory and Behaviour,* RBSA Publishers, Jaipur, p, 181)

Katz, D. and Kahn, R. L. (1978). *The Social Psychology of Organizations*(2nd ed.), New York: Wiley.

Naga, S. S. L. (2015).*Differences in Leadership Styles between Genders: Outcomes and Effectiveness of Women in Leadership Roles*, Johnson & Wales University.

ANNEXURES

Table 1: Group Statistics for Assertiveness Style of Male and Female Leaders as perceived by Leaders

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Personal Trustworthiness	Male	100	3.86	1.064	.106
	Female	100	3.49	1.275	.128
Control Over Emotions	Male	100	3.88	1.057	.106
	Female	100	3.51	1.275	.128
Finding Facts Myself	Male	100	3.87	1.041	.104
	Female	100	3.52	1.283	.128
Trust Myself	Male	100	3.89	1.024	.102
	Female	100	3.51	1.283	.128
Command Influence Others	Male	100	3.87	1.041	.104
	Female	100	3.52	1.267	.127
Proper Response For Others Views	Male	100	3.88	1.047	.105
	Female	100	3.51	1.314	.131
Open In Expressing Thought	Male	100	3.87	1.041	.104
	Female	100	3.53	1.298	.130
Apologize For Mistake	Male	100	3.87	1.051	.105
	Female	100	3.52	1.259	.126

Table 2: Independent Samples t-Test for Assertiveness Style between Male and Female Leaders as perceived by Leaders

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of Difference	
									Lower	Upper
Personal Trust Worthiness	Equal variances assumed	6.223	.013	2.228	198	.027	.370	.166	.043	.697
	Equal variances not assumed			2.228	191.834	.027	.370	.166	.042	.698
Control Over Emotions	Equal variances assumed	6.412	.012	2.234	198	.027	.370	.166	.043	.697
	Equal variances not assumed			2.234	191.399	.027	.370	.166	.043	.697
Finding Facts Myself	Equal variances assumed	8.125	.005	2.118	198	.035	.350	.165	.024	.676
	Equal variances not assumed			2.118	189.947	.035	.350	.165	.024	.676
Trust Myself	Equal variances assumed	9.894	.002	2.315	198	.022	.380	.164	.056	.704
	Equal variances not assumed			2.315	188.708	.022	.380	.164	.056	.704
Command Influence Others	Equal variances assumed	7.727	.006	2.134	198	.034	.350	.164	.027	.673
	Equal variances not assumed			2.134	190.820	.034	.350	.164	.027	.673
Proper Response For Others Views	Equal variances assumed	9.624	.002	2.202	198	.029	.370	.168	.039	.701
	Equal variances not assumed			2.202	188.594	.029	.370	.168	.039	.701

Open In Expressing Thought	Equal variances assumed	9.182	.003	2.043	198	.042	.340	.166	.012	.668
	Equal variances not assumed			2.043	189.069	.042	.340	.166	.012	.668
Apologize For Mistake	Equal variances assumed	6.217	.013	2.134	198	.034	.350	.164	.027	.673
	Equal variances not assumed			2.134	191.856	.034	.350	.164	.027	.673

Table 3: Group Statistics for Assertiveness Style of Male and Female Leaders as perceived by Subordinates

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Personal Trust worthiness	Male	100	3.84	1.051	.105
	Female	100	3.49	1.275	.128
Control Over Emotions	Male	100	3.84	1.032	.103
	Female	100	3.51	1.275	.128
Finding Facts Myself	Male	100	3.86	1.045	.104
	Female	100	3.52	1.283	.128
Trust Myself	Male	100	3.89	1.024	.102
	Female	100	3.49	1.283	.128
Command Influence Others	Male	100	3.87	1.051	.105
	Female	100	3.54	1.275	.127
Proper Response For Others Views	Male	100	3.90	1.020	.102
	Female	100	3.51	1.314	.131
Open In Expressing Thought	Male	100	3.88	1.047	.105
	Female	100	3.54	1.298	.130
Apologize For Mistake	Male	100	3.85	1.067	.107
	Female	100	3.52	1.259	.126

Table 4: Independent Samples t-Test for Assertiveness Style between Male and Female Leaders as perceived by Subordinates

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Personal Trustworthiness	Equal variances assumed	6.921	.009	2.118	198	.035	.350	.165	.024	.676
	Equal variances not assumed			2.118	191.058	.035	.350	.165	.024	.676
Control Over Emotions	Equal variances assumed	7.865	.006	2.012	198	.046	.330	.164	.006	.654
	Equal variances not assumed			2.012	189.751	.046	.330	.164	.006	.654
Finding Facts Myself	Equal variances assumed	7.550	.007	2.055	198	.041	.340	.165	.014	.666
	Equal variances not assumed			2.055	190.189	.041	.340	.165	.014	.666
Trust Myself	Equal variances assumed	10.184	.002	2.437	198	.016	.400	.164	.076	.724
	Equal variances not assumed			2.437	188.708	.016	.400	.164	.076	.724
Command InfluenceOthers	Equal variances assumed	7.058	.009	1.998	198	.047	.330	.165	.004	.656
	Equal variances not assumed			1.998	191.049	.047	.330	.165	.004	.656
Proper Response For Others Views	Equal variances assumed	11.578	.001	2.344	198	.020	.390	.166	.062	.718
	Equal variances not assumed			2.344	186.515	.020	.390	.166	.062	.718
Open In	Equal variances assumed	8.677	.004	2.039	198	.043	.340	.167	.011	.669
Expressing Thought	Equal variances not assumed			2.039	189.513	.043	.340	.167	.011	.669
Apologize For Mistake	Equal variances assumed	5.002	.026	1.999	198	.047	.330	.165	.005	.655
	Equal variances not assumed			1.999	192.819	.047	.330	.165	.004	.656

ANALYSIS OF INVESTORS' PREFERENCES TOWARDS MUTUAL FUND SCHEMES

Vivek Kaushik*

Among variety of investment options, mutual funds now-a-days has emerged as one of the most preferred destination to park ones savings there-in, in order to create wealth. At the same time, it is of more concern to the mutual funds companies to provide satisfaction to the investors. For this, fund manager has to be very competent and should have sky-scraping ability to manage fund and generate return by his sound fundamental knowledge, strong forecasting techniques and dynamism in approach. Statistical analysis of investors' preferences would be very vital in designing the scheme and the objective of the fund according to the changing preferences of the investors. This research is focused on exploring factors affecting investors' preferences in the selection of mutual fund scheme for investment. Important factors are researched and factor analysis technique is applied as a tool to reduce the factors, extracts maximum common variance and place them into a common set as per the factor loading and rotation matrix.

Keywords: *Investments, Mutual Funds, Investor Preferences, Scheme Selection, Equity Funds.*

INTRODUCTION

The mutual fund industry in India has come a long way. In the last few years, institutional distributors amplified their focus on mutual funds. The presence of stock exchange brokers as an additional channel of distribution, the ongoing growth in convenience arising out of technological developments, and prominent financial literacy in the market should drive the growth of mutual funds in future. Asset Under Management (AUM) of the industry is increasing massively every year with large number of schemes offered by more than 40 mutual fund houses. There is appreciable growth of mutual fund investors in the past decades but still in India mutual fund AUM is less than 15 percent of bank deposits. This is pointing at the massive potential for growth of the industry in future.

Encouraging stock market performance, inflation rate, better economic condition and attractive interest rates have led to a rise in the growth in the Indian mutual fund industry in the recent years. Continuous growth in the capital market and excellent return from the Mutual funds has paved the way for retail investors to choose mutual fund as an investment option. Among various investment avenues, it is found that equity shares are able to generate high amount of return to investors on their savings. As investment directly in the equity shares is too risky because not all the investors are competent to indentify promising stock. Since many years, mutual funds have become route in mobilization and allocation of resources. There are various schemes offered by the different mutual fund houses, which are designed as per the objectives of the investors. Hence, this study is carried out to know the preferences of investors' towards investment in mutual fund schemes. Analysis of these preferences will help mutual fund industry to know the changing preferences of investors and offer them schemes as per their need, which will lead to the growth of mutual funds in India.

REVIEW OF LITERATURE

Acharya and Sidana (2007) made an attempt to classify hundred mutual funds employing cluster analysis and using a host of criteria

* Assistant Professor, Head-Department of Management, St. Paul Institute of Professional Studies, Indore.

like the one year total return, two year annualized return, three year annualized return, five year annualized return, alpha, beta, R-squared, sharpe's ratio, mean and standard deviation etc. The data was obtained from Value Research online. During their study they found evidences of inconsistencies between the investment style/objective classification and the return obtained by the fund.

Agrawal (2011), in his research, found that mutual funds are primary contributors to the globalization of financial markets and one of the main sources of capital flows to emerging economies. The study revealed that the performance is affected by the saving and investment habits of the people and the confidence and loyalty of the fund manager and rewards affect the performance of the mutual fund industry in India.

Ghosh (2014) evaluated the performance of mutual funds through risk-return analysis, Treynor's ratio, Sharpe's ratio, Jensen's measure and Fama's measure. With the results of performance measures, he concluded that mutual fund schemes sponsored by the private foreign companies perform better than mutual fund schemes sponsored by public and private companies.

Jayalakshmi and Palanichamy (2019) opined that investment in mutual funds is affected by the behaviour of the investors. The objectives of the study were to identify the behaviour of mutual funds investors and to analyze the factors affecting investor's behaviour towards mutual fund. By adopting random sampling for 110 mutual fund investors, simple statistical tools were used for analyzing the data in his study. The investigation outlined that the investors have positive approach towards investing in mutual funds.

Magdum and Samant (2019), in their research, made an attempt to analyze the equity-based mutual fund schemes. A total of twenty one schemes offered by two public sector companies and two private sector companies have been studied for a period of five years i.e. January 2013 to September 2018. The analysis has been made using a risk-return relationship and the Capital Asset Pricing Model (CAPM). CAPM is used as a tool to determine the comparison between selected mutual fund schemes returns. From the analysis, it was found that the private sector (ABSL and ICICI) mutual fund schemes have been moderate risky and more rewarding as compared to the public sector (SBI and UTI) ones.

Nandan and Karnam (2019) performed research with a primary data collected from investors of mutual funds in Bangalore city with convenience sampling method. The major findings revealed that the majority of investors are male and most of them are private and public sector employees. Many of the investors invested for the purpose of tax benefits. The study revealed that many investors are not aware about investment pattern in mutual funds and its risk and rewards and hence, suggested for campaigns in rural areas and necessary steps to improve the mutual fund sector.

RATIONALE OF THE STUDY

It is important to know the changing preferences of investors and what factors influence them in the selection of the mutual fund scheme. Analyzing the preferences of investors will help mutual fund companies and intermediaries in fulfilling investors' investment objectives and building their trust in mutual funds leading to the growth of mutual fund industry.

OBJECTIVE

To explore the factors affecting investors' preferences regarding selection of mutual fund schemes.

RESEARCH METHODOLOGY

The Study: The study is exploratory in nature and aimed at exploring the factors affecting investors' preferences towards mutual fund schemes.

The Sample: A sample of 400 investors of mutual fund from the Indore district was selected on random basis.

Tools for Data Collection: Data used was the primary data collected for the purpose of the study from the samples taken, who were investors in the mutual fund from the Indore district. It was collected through a self designed structured questionnaire consisting 16 items on five-point Likert scale.

Tools for Data Analysis: Reliability analysis, KMO and Bartlett's Test and factor analysis were applied to analyse the data using SPSS.

RESULTS

Reliability of the measures was assessed with the use of Cronbach's Alpha on all the items and value of reliability was found to be .893 which means that 89.3 percent scale is reliable (Table 1). From Table 2 of KMO and Bartlett's Test, it is clear that the value of sampling adequacy is .850 and the chi-square is 3044.191 at 120 degree of freedom. It explains that the sample is adequate for further factor analysis. The significance level is .000.

As given in the Table 3, all the variables have more than .5 extraction value except variable no. 7 (.431), 9 (.423) and 12 (.435) which is significantly low so, these three variables were eliminated from the study as they don't contribute more in decision regarding the selection of schemes. Total thirteen variables having extraction value more than 0.5 have been considered for the factors that affect investors' preferences for the selection of mutual fund schemes.

Factor analysis was adopted to capture the factors that affect investors' preferences towards mutual fund schemes. Total variable was calculated 59.33 percent which was optimum to discuss about the factors (Table 4). As per the results of factor analysis, three factors contribute for investors' preferences towards mutual fund schemes (Table 5 and 6). These Factors are:

Factor 1. Growth Prospects: This factor includes Var 6 (82.5%), Var 5 (80.9%), Var 4 (77.1%), Var 1 (72%), Var 2 (71.7%) and Var 3 (65.8%). All these values meet the positive level of more than 60 percent for factor loadings in Likert scale cases.

Factor 2. Flexibility: This factor includes Var 14 (77.4%), Var 13 (74.7%), Var 15 (71.2%) and Var 16 (63.9%). All these questions meet the favourable level of factor loadings which are more than 50 percent in the Likert scale cases.

Factor 3. **High Returns:** This factor includes Var 8 (78.4%), Var 11 (75.8%) and Var 10 (73.5%), All questions in this factor meet the favourable level of factor loadings which are more than 70 percent in the Likert scale cases.

The findings of this study are in line with the study of Bergstresser et.al. (2009), where they have discussed about the benefits through brokers in the mutual fund industry. In the light that many investors purchase mutual funds through intermediated channels, paying brokers or financial advisors for fund selection and their advice. Their study attempts to quantify the benefits that investors enjoy in exchange for the costs of these services.

According to Reddy and Reddy (2013) mutual fund industry is witnessing a rapid growth because of various factors and with the growing risk appetite, rising income and increasing awareness, mutual funds in India are becoming favoured investment option as they generate remarkable return in longer period as compared to other investment options like Fixed Deposits (FDs) and Postal savings that are considered safe but just giving satisfactory return.

CONCLUSION AND SUGGESTIONS

The investment in mutual fund depends on its features namely, growth prospects, flexibility and high returns. The first preference is given to growth as mutual funds have the maximum returns in both short and longer period and also investors feel that their money is in safer hands and will build wealth from their savings. Secondly, they preferred for its flexibility as it gives benefits of diversifications, liquidity, easy withdrawal and other options available like switching etc. and thirdly, it has high returns compare to other investment options which may fulfill their financial goals. The study found that the identified factors play important role in selection of mutual funds. Further research can be carried out to study the impact of identified factors on the returns of mutual funds. Investors also prefer that more of technology driven transactions should be in practice to ease the investment process, make it more efficient and fast and hence, avoiding lot of paper formalities. Investors also prefer dynamism in the schemes which ensures the protection of capital and generates healthy returns. This study will be helpful for Companies to curtail the schemes on the factors having more weightage and add the more features/ attributes in the offeres or new schemes.

References

Acharya, D. and Sidana, G. (2007). Classifying Mutual Funds in India: Some Results from Clustering, *Indian Journal of Economics and Business*, *6*(1), 71-79.

Bergstresser, D., Chalmers, J. and Tufano, P. (2009). Assessing the Costs and Benefits of Brokers in the Mutual Fund Industry, *The Review of Financial Studies*, 22 (10), 4129-4165.

Ghosh, R. (2014). Performance Evaluation of Mutual Funds in India, *The Indian Journal of Commerce,* 67(3), 66-74.

Jayalakshmi, M. and Palanichamy, V. (2019). A Study on Behaviour of Mutual Fund Investors in Karur District, *Journal of the Gujarat Research Society*, *21*(6), 56-64.

Magdum, A. and Samant, G. A. (2019). A Comparative Study on Mutual Fund Schemes of Selected AMC's in India, *International Journal of Trend in Scientific Research and Development, Special Issue*, 116-120.

Nandan, K.R. and Karnam, R. (2019). Behavioral Study on Investor's towards Mutual Funds with Special Reference to Bangalore Investors, *International Journal of Innovative Science and Research Technology*, 4(10), 603-613.

Reddy, N. and Reddy, V.H. (2013). A Study on Inverstors' Behaviour towards Mutual Fund Products, *International Journal on Global Business Management & Research*, *1* (2), 67-76.

Webliography

Agrawal, D. (2011). Measuring Performance of Indian Mutual Funds, *Finance India*, Available at SSRN: https://ssrn.com/abstract=1311761.

ANNEXURES

Table 1: Reliability Statistics: Choice of Mutual Fund Schemes

Cronbach's Alpha	N of Items
.893	16

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.850
Bartlett's Test of Sphericity	Approx. Chi-Square	3044.191
	Df	120
	Sig.	.000

Table 3: Communalities

S. No.	Factors	Initial	Extraction
1	Past Performance of the Fund	1.000	.596
2	Fund Rating (By CRISIL, ICRA, etc.)	1.000	.579
3	Asset Management Companies (AMC) and Fund Manager's Background	1.000	.510
4	Objective of the Mutual Fund scheme	1.000	.642
5	Brokers Recommendation	1.000	.692
6	Income and Growth Prospects of the scheme	1.000	.712
7	Speculation and Market Situation at the time of investments	1.000	**.431**
8	Category of Mutual Fund (large Cap/Mid Cap/Diversified etc.)	1.000	.701
9	Portfolio of the scheme	1.000	**.423**
10	Higher returns in the Long terms	1.000	.653
11	Mutual Fund with large size (corpus) performs better	1.000	.714
12	Benefit of Tax Rebate under sec 80 C of Income Tax and Tax Free Return in the long term	1.000	**.435**
13	Investors Right and Effective & Quick Services	1.000	.613
14	MF has minimum operating cost including commission, processing charges or any other liabilities	1.000	.657
15	MF has flexibility according to the preferences and comfort of the investors (options like SIP/STP/SWP/Switching etc.)	1.000	.570
16	Withdrawal from the fund/scheme is an easy process	1.000	.564

Extraction Method: Principal Component Analysis.

Table 4: Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.258	39.111	39.111	6.258	39.111	39.111	4.198	26.235	26.235
2	1.927	12.044	51.155	1.927	12.044	51.155	2.691	16.817	43.052
3	1.309	8.178	59.333	1.309	8.178	59.333	2.605	16.282	59.333
4	.933	5.834	65.167						
5	.846	5.286	70.453						
6	.777	4.855	75.308						
7	.666	4.164	79.473						
8	.608	3.799	83.271						
9	.499	3.121	86.392						
10	.431	2.697	89.089						
11	.388	2.427	91.516						
12	.348	2.174	93.690						
13	.312	1.948	95.639						
14	.295	1.842	97.480						
15	.219	1.369	98.849						
16	.184	1.151	100.000						

Table 5: Rotated Component Matrix

	Component		
	1	2	3
var6	**.825**	.163	.067
var5	**.809**	.161	.106
var4	**.771**	.130	.177
var1	**.720**	.127	.248
var2	**.717**	.055	.249
var3	**.658**	.218	.173
var7	.548	.169	.319
var14	.240	**.774**	.021
var13	.116	**.747**	.206
var15	.236	**.712**	.090
var16	.085	**.639**	.141
var12	-.005	.560	.500
var8	.288	.062	**.784**
var11	.310	.205	**.758**
var10	.136	.306	**.735**
var9	.413	.039	.501

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 6 iterations.

Table 6: Factor Analysis (Loadings with Variables)

Factors	Variance explained	Variables	Loadings	Eigen Values
Factor 1 Growth Prospects	26.23	Income and Growth Prospects of the scheme	.825	4.198
		Brokers Recommendation	.809	
		Objective of the Mutual Fund scheme	.771	
		Past Performance of the Fund	.720	
		Fund Rating (By CRISIL, ICRA, etc.)	.717	
		Asset Management Companies and Fund Manager's background	.658	
Factor 2 Flexibility	43.052	MF has minimum operating cost including commission, processing charges or any other liabilities	.774	2.69
		Investors Right and Effective & Quick Services	.747	
		MF has flexibility according to the preferences and comfort of the investors	.712	
		Withdrawal from the fund/scheme is an easy process	.639	
Factor 3 High Returns	59.333	Category of Mutual Fund (like large Cap/Mid Cap/Diversified)	.784	2.605
		Mutual Fund with large size (corpus) performs better	.758	
		Higher returns in the Long terms	.735	

ANALYSIS OF THE FOOD SUPPLY CHAIN AND IDENTIFYING FOOD LOSS AND WASTE (FLW) POINTS

Palavi S. Prabhu*

India produces large quantities of pulses, grains, milk, fruits, vegetables, fish and meat. According to Food and Agriculture Organization (FAO) of the United Nations' estimation, nearly 40 percent of the food produced in India is lost or wasted. This shows lack of the management in the food supply chain. There is an urgent need to identify the causes of Food Loss and Waste (FLW) along the food supply chain network and corrective/preventive solutions to reduce FLW. More emphasis must be given on the stages where these losses are maximum. This paper attempts to identify the causes and categories of the major causes and sub-causes using Fishbone diagram. Suitable recommendations are made to reduce FLW at each stage of the food supply chain. METRO Cash & Carry India *case study has been discussed to highlight FLW management. The present study gives an idea about how they have set the few best practices within the supply chain which helps to reduce FLW.*

Keywords: *The Food Supply Chain, FLW, Causes, METRO Cash & Carry India, Fishbone Diagram.*

INTRODUCTION

In 2011, Food and Agriculture Organization (FAO) of the United Nations estimated that about one-third of edible parts of food produced for human consumption was lost or wasted globally, which corresponds to about 1.3 billion tonnes of food per year. This estimate covered all stages from initial agricultural production up to final consumption i.e. Farm to Fork. Nearly 30-40 percent of the food produced in India is lost or wasted, which is more than what the UK consumes in a year. The insufficient and inefficient storages is one of the main causes of this lost. In India, food grains pass through an average of fifteen points from farm to fork which enlarges the scope for quantity and quality loss. Whereas, in US, this journey consists of only five stoppages. The challenges faced by Indian farmers are many such as post – harvest storage and handling in the open, lack of packing houses, lack of cold-chain facilities, poor transportation and infra-structure etc. Major causes of FLW include losses in storage and transportation, losses in food processing and waste in retail and consumers.

REVIEW OF LITERATURE

High levels of losses are largely the result of improper handling, transportation and packaging, poor storage, weak basic and post-harvest specific infrastructure in SAARC countries (FAO, 2016a).

It has been estimated that in developing countries 40 percent of losses occur at post-harvest and processing levels while in developed countries more than 40 percent of wastes happen at retail and consumer levels. The consumer waste is considered to be a major issue in developed countries (FAO, 2016b).

India produced a record food grain and horticulture production of 281.37 and 314.67 million metric tonnes (MMT), respectively in 2018 and 2019. India also produces large quantities of pulses, oilseeds, sugarcane, milk, poultry, meat and fish. Reducing FLW is important for India as the country is facing

*Free Lance Researcher, Mumbai.

some major issues like hunger, malnutrition and poverty. Any food saved through FLW will have direct impact on reducing hunger, malnutrition, poverty and the pressure on natural resources. Pre- harvest losses do not come under FLW, but these losses (due to weeds, insect pests, various diseases etc.) play major role in post-harvest qualitative and quantitative food losses (Policy Brief of NAAS, National Academy of Agricultural Sciences, 2019).

Storage and transportation are the most important causes of post-harvest losses for all types of food in India. Around 30-40 percent of fruits and vegetables are lost due to non-availability of cold storage facilities, transportation in open and unrefrigerated trucks, manual loading and unloading activities, rough handling of products.

Following are the examples, challenges and causes of FLW mentioned in The NAAS Policy Brief (2019) Highlights:

1. Grains: Improper drying of grains (high moisture content) l leads to further damage by insect, pests and fungi during storage.
2. Meat (Buffalo/ Sheep and Goat / Poultry meat): Losses during pre-slaughter, slaughter and post-slaughter stages.
3. Fish: Fish is a highly perishable food which leads to more post-harvest losses due to transportation, storage, processing and marketing.
4. Dairy products: Losses during transportation and storage
5. Fruits and Vegetables: Losses are more in horticultural crops. About 30-40 percent fruits and vegetables are lost due to non-availability of cold storage (Cold Storage Report of NCCD, National Centre for Cold Chain Development, 2016).

There is a strong need to strengthen the research on horticulture crops to develop demand driven technology to improve variety, pest management etc., in both public and private sectors. There is a need to improve post-harvest operations related to handling, storage and marketing of fresh and processed produce. Volumes saved in post-harvest losses are actually the surpluses generated without additional cost. The infrastructural problems related to the cold storage facilities are dual as some places don't have cold storage while other places have the underutilization of the existing cold storage. Development of competitive international transportation, linked to air, road, rail transport would help in the reduction of FLW (Mittal, 2007).

The lack of infrastructure and poor harvesting/growing techniques are likely to remain as main causes for FLW. There is an urgent need for successful introduction of culture-specific innovations and technologies along the food supply chain. Direct communication and awareness rising among consumers are main factors affecting post-consumer food waste. Other factors are government interventions and the support from the food industry, such as improving the clarity of food date labelling, advice on food storage (Parfitt et.al., 2010).

According to Hegde and Madhuri (2013), provision of post-harvest infrastructural facilities like storage, processing, grading etc. will increase the marketing efficiency and hence, should be strengthened to strengthen the marketing system. To provide adequate incentive to the farmers, a lot of infrastructural developments are required including transportation, processing, storage, market yard and extension education. To be competitive in the international market, these developments are essential and be given top priority.

A study conducted by Vats et.al. (2019) using quantitative techniques such as Fishbone diagram and weighted prioritization matrix approach, found that "large number of intermediaries in a supply chain network" is assigned the highest weightage among all other major causes of FLW. Also, the government initiative "to develop linkages between farmers and industries" requires priority.

Schranz-Whitaker (2005) conducted a study on METRO Cash & Carry and concluded that local knowledge, operational excellence, trainings and customer focus is what sets METRO Cash & Carry's apart from the rest and also makes supply chain a model for excellence.

ASPECTS OF FOOD LOSS AND WASTE

Definitions Related to Food Loss and Waste (FAO, 2019)

1. **Food:** Food refers to any substance, whether processed, semi-processed or raw, intended for human consumption. It includes drink, chewing gum and any substance used in the manufacturing, preparation or treatment of food but does not include cosmetics, tobacco or substances used only as drugs (FAO, 2013). Food products can be of animal or plant origin and are considered food from the moment that crops are harvest-mature or suitable for their purpose; animals are ready for slaughter; milk is drawn from the udder; eggs are laid by a bird; aquaculture fish is mature in the pond; and wild fish are caught with fishing gear (FAO, 2019).

2. **Food System:** A food system gathers all the elements (environment, people, inputs, processes, infrastructures, institutions etc.) and activities that relate to the production, processing, distribution, preparation and consumption of food along with the outputs of these activities, including socio-economic and environmental outcomes (HLPE et. al.).

3. **Food Loss:** Food loss is the decrease in the quantity or quality of food resulting from decisions and actions by food suppliers in the chain, excluding retail, food service providers and consumers (FAO, 2019).

4. **Food Waste:** Food waste is the decrease in the quantity or quality of food resulting from decisions and actions by retailers, food services and consumers.

5. **Food Loss and Waste:** Quantitative food loss and waste (also referred to as physical food loss and waste) is the decrease in the mass of food destined for human consumption as it is removed from the food supply chain. As such, quantitative food loss refers to the decrease in the mass of food destined for human consumption from decisions and actions by food suppliers in the chain. Quantitative food waste is the physical decrease in food mass resulting from decisions and actions by retailers, food services and consumers.

6. **Qualitative Food Loss and Waste: Qualitative food loss and waste** refers to the decrease in food attributes that reduces its value in terms of intended use. It can result in reduced nutritional value (e.g. smaller amounts of vitamin C in bruised fruits) and/or the economic value of food because of non-compliance with quality standards. A reduction in quality may result in unsafe food, presenting risks to consumer health. Qualitative food loss refers to the

decrease in food attributes that reduces the value of food in terms of its intended use – it results from decisions and actions by food suppliers in the chain. Qualitative food waste is the same but results from actions by retailers, food services and consumers.

SUSTAINABLE DEVELOPMENT GOALS AND FLW

In 2015, the 193 Member States of the United Nations adopted the 17 Sustainable Development Goals (SDGs) of the 2030 Agenda for Sustainable Development. Food loss and waste has become a serious concern. **SDG 2** (End Hunger) and **SDG 12** (Ensure sustainable consumption and production patterns) are two important SDGs which focuses on food loss and waste (FAO, 2015).

There are various targets under each goal. The Sustainable Development Target 12.3 which is under SDG 12 states "By 2030, to halve per capita global food waste at the retail and consumer levels and reduce food losses along production and supply chains, including post-harvest losses." Progress towards Target 12.3 is measured by Indicator 12.3.1, which has been split into two sub-indicators: **the Food Loss Index – FLI (12.3.1a)** and **the Food Waste Index – FWI (12.3.1b)** (FAO, 2018).

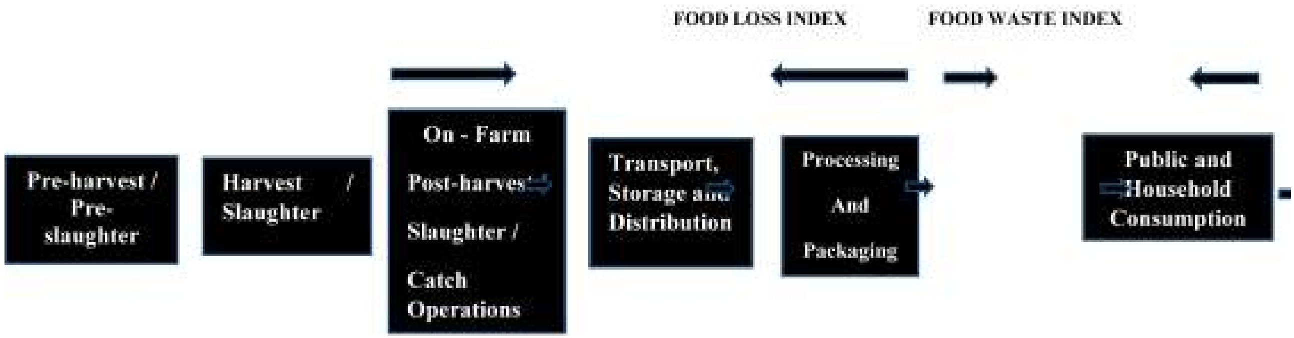
SAVE FOOD INITIATIVE FOR INDIA

FAO has carried out extensive studies on the topic of food losses in various districts of India for chickpeas, mangoes, milk and rice between May and July 2016 under 'SAVE FOOD Initiative'. The study is about approaches related to the building of capacities along the supply chain, the targeted use of technologies but also training for producers, about setting up local warehouse storage and distribution centres as well as creating general awareness about greater efficiency and sustainability (FAO, 2017).

THE FOOD SUPPLY CHAIN

The food supply chain consists of the segments namely, pre-harvest / pre-slaughter; harvest/ slaughter/catch; post-harvest/slaughter/catch operation;, transport, storage and distribution; processing and packaging; retail; and consumption by households and food services (FAO, 2019).

Figure 2: The Food Supply Chain



(Source: *The State of Food and Agriculture, FAO, 2019*)

Pre-harvest/ pre-slaughter, harvest/ slaughter/ catch and post-harvest/ slaughter/ catch operations refer to activities where produce is still on the farm or the producer's premises. Post-harvest/slaughter/catch operations include cleaning, grading, sorting and treatments (e.g. for disinfestation on the farm or in a packing facility). Processing includes primary processing operations (e.g. drying, deshelling), which often take place on the farm and secondary processing (product transformation). The moment food is consumed or removed from the food supply chain defines the end point of that chain.

FINDINGS

The following causes of FLW are identified along the food supply chain network and these causes are categorised into the major causes and sub-causes using Fishbone diagram. A Fishbone diagram gives the clear vision of main causes (major causes) and sub causes (minor causes). The major causes and sub-causes are identified and collected during literature review.

Lack of Handling, Storage, Packaging and Transportation: This is the most important cause of FLW for all types of food in India which includes following factors:

a) Lack of cold storage facility: 30-40 percent of fruits and vegetables are lost due to insufficient and inefficient cold storage facilities (poor storage conditions, temperature fluctuations during cold storage).

b) Lack of infrastructure: Many storages are dark and breed rodents, insects and moisture. Lack of adequate storage infrastructure and poor road conditions, resulting in quantity and quality losses.

c) No or poor training in material handling: Loading and un-loading of fruits and vegetables are done manually by labours who handle the products roughly, causes extensive losses. Also, some transporters use sacks or directly load or overload the products on the trucks. There is no or very poor training for labours in material handling.

d) Lack of investments for required facilities: The country faces many challenges of insufficient facilities to reduce FLW. The government has invested into lot of facilities like storage and cold chain systems but much greater push is required for reducing FLW.

Poor Distribution Management: This is also important cause of FLW and it includes following factors:

a) Improper selection of channel intermediaries: Most of the companies use wholesalers and distributors to reach their end customers through retailers. Facilities at wholesalers and distributors need to check thoroughly before selecting them. Improper selection of channel intermediaries with lack of facilities like proper storage, transportation causes greater FLW.

b) More number of intermediaries: More number of intermediaries means more stoppages for food produce which leads to greater losses.

c) Lack of communication: Lack of real-time communication along the supply chain causes more losses.

d) Delay in delivery: Delay in delivery or improper delivery may cause higher losses of perishable produce (fruits and vegetables, fish and meat, dairy products).

Weak Logistic Approach: Forecasting, material planning and inventory activities are interconnected. Inefficient logistic system leads to more losses especially in case of over production of perishable produce. Lack of IT systems may delay in material movement. It also affects the movement of return back material which leads to more losses for perishable produce.

Lack of Quality Control: In India, poor merchandise quality is a significant threat. It includes following factors:

a) Poor or no standardisation of processes: Lack of process standardisation leads to FLW especially in India which has fragmented market structure and wide variety of food produce.

b) Lack of testing facilities: Lack of testing facilities like electronic weighing, sorting and grading, purity check etc. especially in rural areas.

c) Unwillingness of suppliers: Unwillingness of suppliers to change their conventional practices.

d) Lack of financial support: Lack of financial support for buying testing equipment.

Poor Harvesting Techniques: Post-harvest loss is a major threat. Farmers / slaughters are following conventional practices. Their unwillingness to change, unawareness and lack of training about the new techniques lead to greater FLW.

- **Losses in Food Processing:** This includes following factors:

a) Lack of preservation facilities: Fish and meat are the mainproduce where losses are more due to lack of preservation facilities.

b) Lack of hygienic conditions: In India, many domestic slaughter houses are in poor condition. Also more poultry meat is produced through roadside poultry farms. This leads to inefficient utilization of all by - products and cause disposal problems.

c) Lack of modernization: Due to lack of modernization of infrastructure for food processing and storage, the spoilage is more in the stored grains and horticulture produce.

Fishbone Diagram

Major causes are listed as per their importance i.e. from most important to less important in the Fishbone diagram.

A Fishbone diagram is a structured tool to explore root causes for an undesirable effect.

The diagram below represents all the possible causes and effects of FLW.

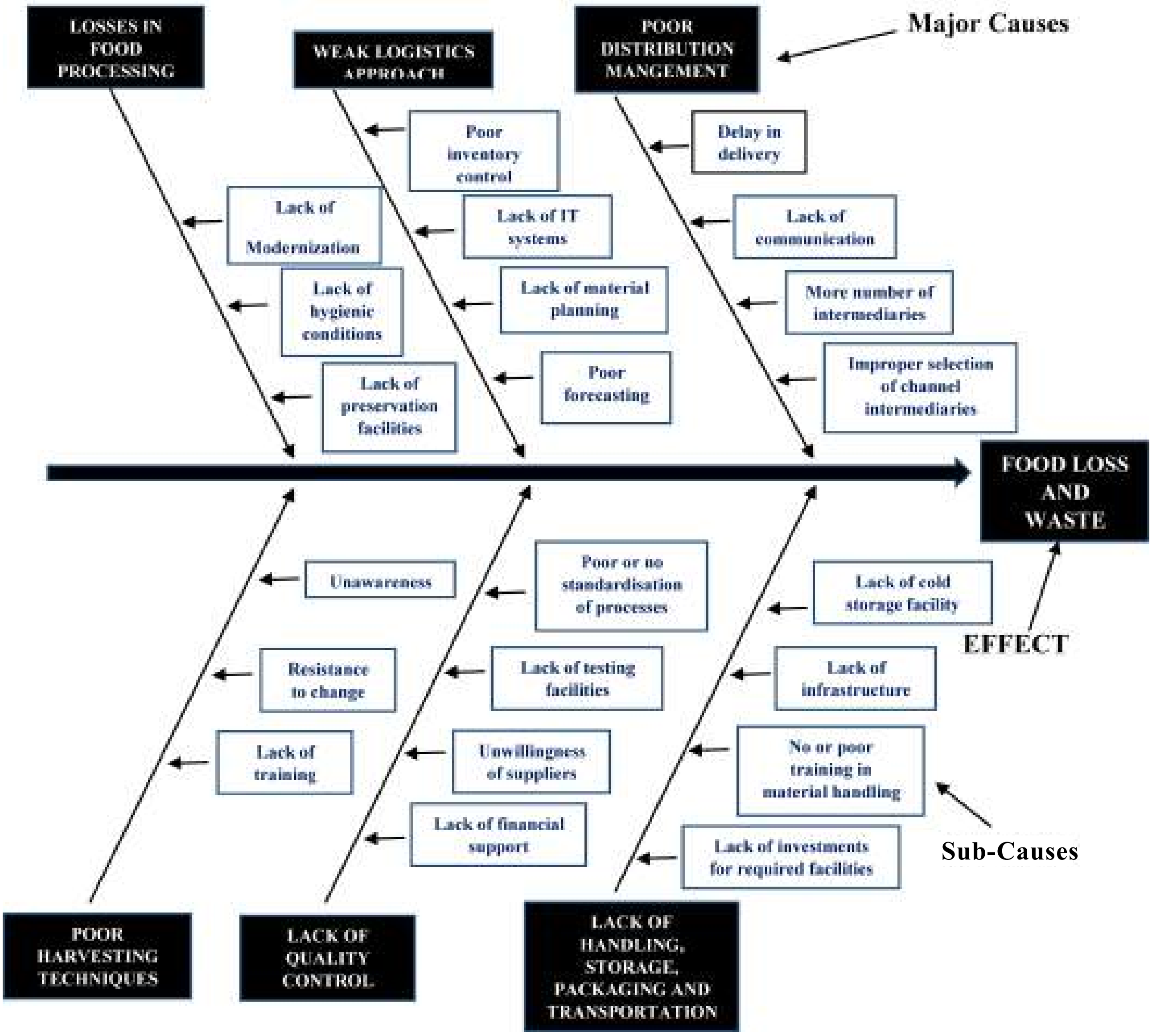


Figure 3: Fishbone Diagram

(Source: *Developed by Author*)

Further, to understand the management practices to avoid FLW, a case study on METRO Cash & Carry India was undertaken. 'METRO Cash & Carry India (MCCI)' is a corporate practitioner of FLW management and has an excellent supply chain model. This case study analyses existing best practices within the food supply chain of MCCI and shows how specific activities support to overcome the causes of FLW.

METRO is a leading international food wholesaler and global market leader in the cash-and carryformat. The group is headed by METRO AG, which acts as the central management holding company (METRO AG, 2019). Cash and Carry wholesale is primarily defined by its customer base and the unique business model. This means, registered business customers visit a Cash & Carry outlet, select their own purchases and carry these back themselves instead of placing orders with multiple vendors. METRO Cash & Carry operates on a Business to Business (B2B) model. That is why Customer Cards are only issued to customers who hold valid business licenses (METRO.co.in).

METRO Cash & Carry entered the Indian market in 2003. The company currently operates 28 wholesale distribution centres. MCCI is well positioned to cater to the specific needs of various customer segments (from Kirana to 5 Star hotels). MCCI offers a selection of wide variety of food and non-food products (from grocery to DIY & Home improvement). MCCI has a vast network of suppliers, variety of merchandise and multiple SKUs which makes the supply chain process complicated. Supplier selection, post-harvest wastage, poor merchandise quality, keep products fresh till it reaches customers and reduce FLW are few main challenges with perishable products like fruits and vegetables (METRO Cash & Carry India, 2017). MCCI is meeting these challenges and enabling better food supplies across its network of wholesale distribution centres by building some efficient supply chain processes.

BEST PRACTICES AT MCCI TO REDUCE FLW

To maintain freshness, quality and to prevent food from getting wasted below steps are taken by MCCI:

1. The DIRECT FARM Program for Farmers

The DIRECT FARM program is an ongoing initiative by METRO that has positively impacted approximately 5000 registered farmers across the country. Through the Farmers' collection centres, METRO sources fresh fruits and vegetables directly from farmers which benefits local farmers in reducing their transportation costs and also helps eliminating food losses (METRO Cash & Carry , 2018).

MCCI run 6 "farmer collection centres", in Karnataka, Andhra Pradesh, Maharashtra, West Bengal, Haryana. As the centres are close to the areas where produce is grown, vegetables are now delivered to stores in 8 hours after it was picked. This process previously took 36 hours. As a result, customers can buy high-quality vegetables, which minimises the amount of food going off on its way from the field to the store (METRO AG, 2021).

Through its Fruits & Vegetables Collection Centres, MCCI works along the agricultural supply chain to source fresh produce directly from farmers, reduce wastage levels and help farmers realize better financial value for their products. Farmers receive training on crop protection, post-harvest technology, how to monitor/harvest/grade and pack vegetables so the produce suffers the least damage possible in transit (METRO Cash & Carry India, 2017).

2. Handling/Sorting/Storage (METRO.co.in)

Improper handling / sorting / storage damages fresh fruits and vegetables easily. Proper care has been taken in MCCI to reduce this damage as follows:

a) Sorting and grading twice by trained personnel

b) Handling and storing in accordance with stringent standard procedures to reduce wastage

c) Due to the perishable nature of produce, stores have replenished daily, which reduces food wastage

3. **Quality & Cold Chain**

Fresh fruits and vegetables may get spoiled due to climatic conditions, like extreme heat or improper storage. MCCI has set up proper procedures which are followed during transportation. Modern storage technology has been used to give best quality. Extended Cold Chain (Cool Chain) facility and Freshness charter are few examples of best practices. While transporting goods, cooling boxes are uses that keep products fresh and safe for 6 hours from 50 °C to 150 °C and maintain their temperature even when fully loaded. Produce is stored in a cool environment, away from direct sunlight. MCCI has realized that an efficient supply chain network must be enhanced by standardised processes / systems. These will help MCCI to achieve sustainable goal of 'Reduction of Food losses and wastage' (METRO AG, 2021).

RECOMMENDATIONS

Solutions to reduce FLW cannot be implemented in one step but need to be done at each stage of the food supply chain as these are integrated efforts. More efforts are required where these losses are maximum. Pre- harvest losses are not under FLW, but these losses (due to weeds, insect pests, various diseases etc.) play major role in post-harvest qualitative and quantitative food losses.

Critical stages of the food supply chain and solutions to reduce FLW are as follows:

Post-harvest / slaughter / catch operations

a) Improvements in post-harvest operations through technological interventions

b) Improve the quality of slaughter houses (Modernization)

Transport, storage and distribution

a) Improvement in transportations

b) Increase the capacity of cold storage facilities and cold chain systems

c) Improve storage conditions for grains and horticulture produce

d) Use proper distribution channels

Processing and packaging

a) Need to increase food processing capacities

b) Use advanced processes and machineries

Retail

a) Inventory control

b) Proper food storage in retail shops

c) Appropriate range of pack or portion size availability

Consumption by households and food services

a) Effective communication and need to create public awareness

b) Increase buying local, seasonal produce

c) Food banks for reducing food waste

d) Need to reduce FLW during festivals, marriage reception etc.

More recommendations are as below:

a) Urgent need for greater investments in infrastructure, storage, transportation, processing

b) Policy support from government

c) Research for the assessment of FLW in the food supply chain from production to consumption (limited data is available in India, urgent need for data collection and assessment at all the stages of the food supply chain)

CONCLUSION

India has lot of challenges to reduce food loss and waste from farm to fork. This study has been concluded by a few recommendations. To reduce food loss and waste, it is necessary to look at the causes in detail. The Indian Government has certain schemes, initiatives and investment plans to improve the food supply chain which are to be used effectively. There is an urgent need for an investment by both public and private sectors to reduce FLW. Only with these efforts, it is possible to achieve targets mentioned in Sustainable Development Goals by 2030.

References

Hegde, R. N. and Madhuri, N. V. (2013). A Study on Marketing Infrastructure for Fruits and Vegetables in India, Nation Institute of Rural Development (NIRD), *Research Reports Series – 91,* 1-137.

Mittal, S. (2007). Can Horticulture be a Success Story for India? *Indian Counc. Res. Int. Econ. Relations, Working Paper No.197*, 1-79.

Parfitt, J., Barthel, M. and MacNaughton, S. (2010). Food Waste within Food Supply Chains: Quantification and Potential for Change to 2050, *Journal of Philosophical Transactions of the Royal Society B: Biological Sciences, 365*, 3065-3081.

Bibliography

HLPE Report (June 2014). *Food Losses and Waste in the Context of Sustainable Food Systems,* A Report by the High Level Panel of Experts on Food Security and Nutrition of the Committee on World Food Security, Rome 2014

NAAS (2019). *Saving the Harvest: Reducing the Food Loss and Waste. Policy Brief No.5,* National Academy of Agricultural Sciences, New Delhi.

NCCD (2016). *Report on Cold-chain (Rationalising Concept & Requirements)*, New Delhi.

Schranz-Whitaker, M. (2005). *Supply Excellence in the Retail Industry Metro AG-A Case Study*, Submitted to the Zaragoza Logistics Center, a Research Institute associated with the University of Zaragoza.

Vats, B. N., Gupta, A. and Sharma, G. (2019). *Framework the Food Supply Chain Network in the Present Indian Scenario: Advances in Industrial and Production Engineering*, Springer (Singapore), 449-457.

Webliography

FAO (2011). *Global Food Losses and Food Waste,* http://www.fao.org/3/i2697e/i2697e.pdf

FAO (2013). *Codex Alimentarius - Joint FAO/WHO Food Standards Programme. Procedural manual* 21, 22-25, http://www.fao.org/3/i3243e/i3243e.pdf

FAO (2015). *FAO and the 17 Sustainable Development Goals,* http://www.fao.org/3/i4997e/i4997e.pdf

FAO (2016a). *Reduction of Post-Harvest Losses in Horticultural Chains in SAARC Countries |SAVE FOOD: Global Initiative on Food Loss and Waste Reduction*,1, http://www.fao.org/save-food/projects/saarc-countries/en

FAO (2016b). SAVE FOOD/ : *Global Initiative on Food Loss and Waste Reduction: Key Facts on Food Loss and Waste You Should Know*, 1-2, http://www.fao.org/save-food

FAO (2017). New SAVE FOOD Study on Food Loss in India, Press release *(FAO)* http://www.fao.org/save-food/projects/study-fl-india/en/

FAO (2018). *SDG 12.3.1: Global Food Loss Index*, http://www.fao.org/3/CA2640EN/ca2640en.pdf

FAO (2019). *The State of Food and Agriculture 2019*, http://www.fao.org/3/ca6030en/ca6030en.pdf

METRO AG (2019). *Metro AG_Annual report_2018-19,* https://reports.metroag.de/annual-report/2018-19

METRO Cash & Carry India (2017). *A Reliable Partner in Progress Community*, https://www.metro.co.in/campaign-document

METRO Cash & Carry (2018). Collection Centres for Fruits and Vegetables, https://www.metro.co.in/media/press-releases/2018/30-04-2018.

METRO.co.in (2020). https://www.metro.co.in/about-us.

Saran, R. (1999). Harvest of Waste - Nation News - Issue Date: Aug 30, 1999, *India Today,*pp.1-6.https://www.indiatoday.in/magazine/nation/story/19990830-india-wastes-foodgrains-worth-over-rs-10000-crore-in-a-year-food-ministry-report-824327-1999-08-30

FACTORS AFFECTING PERCEPTION OF EMPLOYEES DURING WORK FROM HOME IN COVID-19

Atul Chanodkar*, Isha Joshi**

Period of lockdown has caused nearly all the companies in India to temporarily shut down for the declared number of days. Initiated with "Janta-Kurfew" to Lockdown-I and then the declaration of the Lockdown-II and consequent lockdown in red, orange and green zone areas with some relaxations have put nearly every employee under the constraint to Work from Home (WFH) with various means of electronic and communication connectivity like internet and telephone. Home based assignments and flexible timing were yet in the queue of organisations to be implemented to study the perception of employees while working from home and the lockdown from COVID-19 has given an opportunity for the researchers to identify the factors affecting the perception of the employees in Madhya Pradesh state.

***Keywords**: WFH, Work from Home, Perception, Lockdown.*

INTRODUCTION

Work from Home (WFH) has been defined in various terms over the four decades, namely remote work, flexible workplace, tele-work, tele-commuting, e–working etc. These terms refer to the ability of employees to work in flexible workplaces, especially at home, by using technology to execute work duties (Gajendran and Harrison 2007; Grant et. al., 2019).

Many organizations in the world today are experimenting with work from home practices and flexible timings for the employees particularly in the service sector. Researchers in various industries along with the experiences of HRs are trying to find out the productivity in case the Work from Home practice is majorly implemented. There has been a continuous debate for and against Work from Home (WFM) as an option for employability. Recent cases of epidemic (now pandemic) in absence of vaccine for COVID-19 has temporarily closed businesses all around the world. Nearly all the economies around the world are facing devastating effects of the pandemic. Appropriate connectivity of the internet and availability of the modern mobile telephony and communication systems in developed and developing nations has given an opportunity to the businesses to break the boundaries of physical infrastructure and allow the employees to work from homes to sustain the business practices.

There may be positive as well as negative impact on the performance of the employees while working from home. Many proponents of the work from home agrees that work from home requires less commuting, no hierarchical structure and pressure of the seniors, no time limits to work and flexi timing are the advantages of work from home and extends that it can increase the productivity while working from home.

While the opponents believe that there is the requirement of the guidelines of the senior for the career development in the organization, as well as organization culture, discipline and design motivate an employee to put the best efforts in alignment with the changes in the organizational environment. It provides employees multiple opportunities of training and development, team work, growth and leadership. While

*HR Specialist, Averda, New Delhi.
**Academic and Research Associate, Prestige Institute of Management and Research, Indore.

this topic may be of the debate about what the final result would be, this study concentrates on the opinions of the employees of various firms and what do the respondents believe about productivity while working from home.

In advanced countries, there has been greater implementation of work from home (WFM) concept with the availability of internet and IT assets to every household since the onset of COVID-19 pandemic. There was only 10 percent of the population in the major advanced countries who were having an opportunity/concept of working from home. Suddenly in March 2020, we have seen a huge growth in the population in all the nations who have started working from home.

On November 26, 2020, there were 60 million conformed cases worldwide and over 1.4 million deaths. Additionally, these numbers have not stopped to increase rather there may be sudden rise in number of cases in coming months as predicted by WHO. After too many strict lock downs and curfews with closure of non-essential commodities and businesses and non-essential gatherings, still the hospitals do not seem to be blank of COVID-19 cases.

Working from home changed participants' working conditions in three main ways. First, they saved about 80 minutes per day in commuting time, giving them time to take care of personal and family responsibilities. Second, they were unable to receive real-time support from their supervisors. Finally, they generally worked alone and in a quieter environment than with other employees in the office.

According to a report by Economic Times, after being forced to shift to work from home (WFH) model during Covid-19 pandemic, a big debate has opened up in companies regarding cost efficiency and productivity in the long run after employees and management found it delivered mixed results. While it has gained popularity in the short term due to Covid-19 crisis, companies are realizing new challenges are cropping up like quickly upgrading and testing their technology infrastructure and with that a whole lot of attendant problems like client and data confidentiality, lack of onsite support and network security have cropped up. Then there is also the human psychological aspect; employees need emotional and social bonding. (ET Online, 2020).

When worksites and premises are closed across the entire company as a precautionary measure or because of a government directives, companies may be able to implement WFH arrangements to achieve continuity of service, maintain productivity and preserve jobs while safeguarding the safety and health of workers. According to Indian Labour Organisation (ILO) close to 18 percent of workers have occupations that are suitable for WFH and live-in countries with the infrastructure to enable WFH. The responsibility for WFH arrangements is shared, and it requires the commitment of both employers and workers to make it successful. Both employers and workers should be practical, flexible and sensible to each other's situation when implementing WFH arrangements. (ILO, 2020)

REVIEW OF LITERATURE

Amabile and Kramer (2013), in their research, have stated that work-life has been changed with the options like work from home. Research stated that there has been an increment in saving the time, productivity and accomplishing the given targets. It has given them more personal and family time. In a study, Carter (2016) outlines the opposite point of view. He explains that WFH may have more work targets and inadequacy of tools required to accomplish the task and continuous isolation affects the employees negatively.

Epidemiological models that incorporate the economic behaviour of individuals have been developed and simulation analysis of the effects of social distancing measures (such as a shelter-in-place orders and mandatory shutdowns of service industries) have been conducted in many countries (Avery et. al. 2020). These studies indicate that stringent social distancing policies are effective in mitigating the spread of the pandemic, but have large negative impacts on economic activity. This means that there is a trade-off, at least in the short run, between public health and the severity of the recession.

Go, in 2016, stated that there are chances of cultural differences faced by employees in webinars and low communication than required between the subordinate and the senior. McCain (2013) sights the positive side by stating to wearing favorite clothes, no commuting from one end to another and family belongingness etc.

While stating in home benefits, author Vanderkam (2013) focuses on environment too. Less commuting results in less pollution to the environment. His article also revealed that job satisfaction and talent retention were positive while working from home.

Nakrošien et.al. (2019), in their research, found that the productivity of employees is positively affected with relevance to factors such as their supervisor's trust and support, reduced communication with co-workers, suitable work timings, suitable working space at home and the ability to take care of the family members while working from home.

According to a Harvard Business Review article by Nicholas Bloom (2020), a study was conducted in a call center company named 'Ctrip' wherein the employees were given an opportunity to work-from-home and the rest to remain in the office as a control group. The study was conducted for a period of nine months and result showed that the employees who volunteered for working-from-home were not only happier than the ones who remained in the office, they were less likely to leave the company and their productivity increased significantly. Some of the major reasons of an increased productivity were found to be a quieter place to work with no distractions, higher morale support from the supervisors and no commuting among others.

According to Alijawamis (2007) there are a few disadvantages to working from home too. Some important factors include the difficulties of separating work from home and home from work, there is a self-imposed pressure to work endlessly and many times employees have felt alienated from company's major decisions and promotions.

Work-from-home can cause a negative impact in terms of emotional wellbeing of employees. It can cause employees to feel emotions such as guilt, worry, loneliness and irritability. It has been found that employees working-from-home experience significant mental and some physical health symptoms as compared to employees working in offices (Mann and Holdsworth, 2003).

Wienclaw (2019) lists the benefits of flexible scheduling option as being free to sleep in and work late, starting and ending early, working forty hours in four days instead of five or six days a week, scheduling personal appointments (e.g. physician, dentist, hairdresser) during office work-hours and completing the work later in the evening without using vacation days.

The current global outbreak is different from the outbreaks of yesteryears as it is among the worst to emerge in the backdrop of unprecedented advancements in information and communication technology (Okuda and Karazhanova, 2020). Leveraging the technological revolution, industries could function to varying degrees by using facilities such as remote access and online communication, even as factories were largely shut and there were prolonged restrictions in physical movement.

In the present scenario, organizations have enforced work from home wherever possible. There is no historical precedence where societies have been locked down yet employees were required by their organizations to continue work remotely. Though the present study context is different from tele-working as examined in the past, we believe that the psychological impacts of virtual work environments will hold significance. Containment, loss of usual routine and reduced interpersonal contact will engender feelings of work-related isolation (Brooks et. al., 2020). There are various factors that affect perception of employees towards WFH practice. There may be major key factors that can be explored through this paper.

OBJECTIVE

To explore the factors affecting perception of employees towards Work-From-Home during COVID-19.

RESEARCH METHODOLOGY

The Study: The present study is exploratory in nature and aimed at exploring factors affecting perception of employees towards Work-From-Home during COVID-19.

The Sample: The target population in this study were the employees working in various organizations of Madhya Pradesh state of India. The data was collected from the sample of 140 respondents working in various organizations situated in Madhya Pradesh state. For fulfilling the objective of the study, the data of the employees having experience of work from home at least for two months was considered. The data collected was diverse and included various sectors of working particularly the service and manufacturing sectors. Simple random sampling has been used for the study. The participants were approached through online mode of the data collection through questionnaire. The participants were informed about the nature and importance of the study. Upon receiving the consent, the questionnaire was sent through online links and mails. The respondents were encouraged to choose the option that best represented their opinion. Participants were asked to communicate their true responses.

Tools for Data Collection: The questions used in this study were adopted from "Global Work from Home Experience Survey" (2020). A set of twenty two items was used to study the factors affecting perception of employees towards WFM during Covid-19.

Tools of Data Analysis: The data has been analyzed by using reliability test and factor analysis through SPSS 20.

RESULTS AND DISCUSSION

Reliability test (Table 1) has been done on the entire sample of 140 respondents. The Chronbach's Alpha value for twenty questions resulted in 0.954. According to various reliability tests, a value above 0.6 is considered to be acceptable. Table 2 presents the results of Kaiser-Olkin (KMO) and Bartlett's test of Sphericity. With KMO's value at 0.934 and Bartlett's test's value at 0.0, the results indicated that the data was adequate for using Factor Analysis. Further, factor analysis was carried out to explore the factors affecting perception of employees towards Work-From-Home situations. The total variance was calculated to be 66.952 percent (Table 3). The analysis resulted in three factors namely, Personal-Professional Life Balance (29.549 percent of variance), Technology (26.937 percent of variance) and Workflow Process (10.467 percent of variance). Among twenty two items, two were dropped as the factor load was found to be insignificant. These items were item 5 'I am better able to think creatively / innovatively' and item 21 'I have the technology I need to effectively WFM (Table 4).

The first factor identified in the study is Personal and Professional Life Balance included eleven items with a variance of 29.549. A healthy personal and professional life balance has seen to reduce stress among employees and improve their mental and physical well-being. This further motivates the employees resulting in efficient working. One of the most influential reasons for preferring working from home is the flexible scheduling options. Lupu (2017) states that flexible scheduling enables employees to have a certain autonomy in planning their daily lives, including both employee and family activities according to their needs, such as taking their children to school or go to the doctor. Ford and Butts (1991) mention the possibility of the employees to modify their working schedule daily or even hourly. This has also been supported by Nakrošien et. al. (2019) and Wienclaw (2019).

The second factor identified is Technology with seven items and a variance of 29.937. With the tremendous improvement in technology, everyday mundane tasks have become quite easier for employees to work at home. Technology has enabled employees to work with extensive flexibility with appropriate data sharing. This ensures regular communication and smooth workflow. Availability of fast internet, chatting apps, video conferencing apps and mails and fax have made it easier to work from home. There is always a convenience in starting the work at any time suitable to the employee (Richardson and Writer, 2017).

It is seen that work-from-home has led to the increase in employee productivity significantly. The willingness of employees to work-from-home shows the level of happiness they have because the struggle to balance work and home life has decreased (Vanderkam, 2013 and Nicholas Bloom, 2020). This leads to the third factor identified by the study, that is, Workflow Process with two items and variance of 10.467. Amabile and Kramer (2013) have also stated that employees feel more content due to the flexibility of work-from-home. The more content employees feel, the more improved their communication and coordination becomes with each other for achieving the targets of the organization. A smooth workflow process ensures that the employee won’t have to struggle or put in extra efforts to complete their daily tasks.

COVID-19 has given the world a new perspective and experience on work-from-home. The option has been desired by many people for long, but at the same time there are many challenges that have to be addressed. Vyas and Butakhieo (2021) suggests that the government should implement formal guidelines on WFH for all sorts of organizations and sectors for effective working of both the employer and the employee. They further added that as WFH can be the “new normal”, the current labor legislation should be revised to support the people and ensure a benefiting working condition for all. Ramos and Prasetyo (2020) found that WFH has positively impacted job satisfaction and productivity, but at the same time, it has negatively impacted the performance and job stress. Morikawa (2021) stated that although WFH is a feasible option considering the current situation, there is ample of room for improvement in productivity using the correct technological tools. This will greatly vary from sector to sector. Keelery (2020) found through their survey that despite WFH, 50 percent employees from the IT/ITES sector showed no change in productivity and performance.

CONCLUSION AND SCOPE FOR FUTURE RESEARCH

The research is focused on exploring the factors affecting perception of employees during Work-From-Home situation. The main factors identified were Personal and

Professional Life balance, Technology and Workflow Process which have been supported by other studies as well. If the employees have the opportunity to have a balanced work life where equal attention is given to the family, along with the right technical tools for communication which ultimately ensures a smooth workflow, the employees feel their productivity is improved through WFH. More exposure to WFH even without lockdown may show interesting results as a few days of working and a long experience while working from home may carry different results.

Custom surveys in various cities and in different industries may reveal better outcomes for the study. It would be a good finding to know the results in the manufacturing sector as well since there seems to be limited chances to work from home. While the work from home is increasing rapidly in European and American countries, it is required to carry out the experiments in the developing nations too and that too in different areas of working.

IFMA (2020) states that in a study 68 percent respondents believed that they are successful in carrying out work from home and perform significantly well. In a country like India, where the resources are limited, one of the best tools to invest less in infrastructure will be to WFH. It is to be a point to study in the near future that how many of the firms opt for the WFH and carry their activities for more than five years in a row to favor WFH having distinct workforce all around the country.

References

Avery, C. W., Bossert, A., Clark, G., and Ellison, S. F. (2020). Policy Implications of Models of the Spread of Coronavirus: Perspectives and Opportunities for Economists, *NBER Working Paper* 27007.

Bloom, N., Liang, J., Roberts, J and Ying, Z. (2014). Does Working From Home Work? Evidence from a Chinese Experiment, *The Quarterly Journal of Economics*, *130*(1), 165 – 218.

Brooks, S. K., Webster, R. K., Smith, L. E., Woodland, L., Wessely, S., Greenberg, N. and Rubin, G. J. (2020). The Psychological Impact of Quarantine and How to Reduce It: Rapid Review of the Evidence, *The Lancet*, *395*, 912–920.

Ford, R.C. and Butts, M.A. (1991). Is Your Organization Ready for Telecommuting?, *SAM, Advanced Management Journal*, *56*(4).

Gajendran, R. S. and Harrison, D. A. (2007). The Good, the Bad, and the Unknown About Telecommuting: Meta-Analysis of Psychological Mediators and Individual Consequences, *The Journal of Applied Psychology*, *92* (6), 1524–1541.

Grant, C. A., Wallace, L. M., Spurgeon, P. C., Tramontano, C. and Charalampous, M. (2019). Construction and Initial Validation of the e-Work Life Scale to Measure Remote e-Working, *Employee Relations*, *41* (1), 16-33.

Mann, S. and Holdsworth, L. (2003). The Psychological Impact of Teleworking: Stress, Emotions and Health, *New Technology, Work and Employment*, *18*(3), 196-211.

Morikawa, M. (2020). Productivity of Working from Home during the COVID-19 Pandemic: Evidence from an Employee Survey, *Discussion Papers 20073*, Research Institute of Economy, Trade and Industry (RIETI).

Nakrošien, A., Buiknien, I. and Goštautait, B. (2019). Working from Home: Characteristics and Outcomes of Telework, *International Journal of Manpower*, *40*(1), 87-101.

Ramos, J. P. and Prasetyo, Y. T. (2020). The Impact of Work-Home Arrangement on the Productivity of Employees during COVID-19 Pandemic in the Philippines: A Structural Equation Modelling Approach, In *ACM International Conference Proceeding Series*.

Vyas, L. and Butakhieo, N. (2020). The Impact of Working from Home during COVID-19 on Work and Life Domains: An Exploratory Study on Hong Kong, *Policy Design and Practice*, *4*(1), 59-76.

Webliography

Aljawamis, M. (2007). The Advantages and Disadvantages of Working from Home - Bayt.com Blog, Retrieved 4 May 2020, from https://www.bayt.com/en/blog/27906/the-advantages-and-disadvantages-of-working-from-home/.

Amabile, T. and Kramer, S. (2013). Working From Home: A Work in Progress, *Harvard Business Review*, Retrieved from https://hbr.org/2013/07/working-from-home-a-work-in-pr. Assessed on July 15, 2020.

Carter, C. (2021). Three Things No One Tells You About Working From Home, Forbes, Retrieved from https://www.forbes.com/sites/christinecarter/2016/10/04/3-things-no-one-tells-you-about-working-from-home/?sh=5329f49975dd on June 13, 2020.

Economic Times (2020). https://economictimes.indiatimes.com/jobs/mixed-results-over-productivity-impact-of-long-term-effects-of-work-from-home/mixed-results/slideshow/79590379.cms, accessed on 09 Dec 2021

Go, R. (2016). The Seven Deadly Disadvantages of Working From Home, Retrieved from Hubstaff, http://blog.hubstaff.com/disadvantages-of-working-from-home on May 9, 2016.

IFMA (2020). Global Work-From-Home Experience Survey. Retrieved from https://we.ifma.org/work-from-home-experience-survey/ on 18 May, 2020.

ILO (2020). An Employers' Guide on Working from Home in Response to the Outbreak of COVID-19, *International Labour*

Organization ,Retrieved from https://www.ilo.org/wcmsp5/groups/public/—ed_dialogue/—act_emp/documents/publication/wcms_745024.pdf

Keelery, S. (2020). India: Disadvantages of Work from Home during COVID-19 2020 | *Statista* Retrieved from https://www.statista.com/statistics/1189665/india-disadvantages-of-work-from-home-during-covid-pandemic/ on December 13, 2020.

Lupu, V.L. (2017). Teleworking and Its Benefits on Work-Life Balance, *International Multidisciplinary Scientific Conference on Social Sciences & Arts SGEM*, 693, Retrieved from https://www.sgemsocial.org/index.php/elibrary? view= publication& task=show&id=2060

McCain, D. hall. (2013). Pros and Cons of Working From Home. Retrieved from Work Life Balance, http://www.imom.com/pros-and-cons-of-working-from-home/#.WIZU8fl97I on November 12, 2013.

Okuda, A. and Karazhanova, A. (2020). Digital Resilience against COVID-19.https://www.unescap.org/blog/digital-resilience-against-covid-19. Accessed on 1 Nov 2020

Richardson, B. and Writer, M. C. (2017). The Pros and Cons of Working from Home, Retrieved from https://www.monster.com/career-advice/article/pros-cons-of-working-from-home

Vanderkam, L. (2013). Home vs. Office: Where Should You Work? Retrieved from http://fortune.com/2013/07/22/home-vs-office-where-should-you-work/ on July 22, 2013.

Wienclaw, R.A. (2019). 'Telecommuting', Salem Press Encyclopedia, Available at:https://search.ebscohost.com/login.aspx?direct=true&db=ers&AN=89185784&lang=sv&site=eds-live, Accessed on 10Nov 2020.

ANNEXURES

Table 1: Reliability Statistics

Cronbach's Alpha	N of Items
.954	20

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.934
Bartlett's Test of Sphericity	Approx. Chi-Square	2403.709
	Df	231
	Sig.	.000

Table 3: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	12.028	54.674	54.674	12.028	54.674	54.674	6.501	29.549	29.549
2	1.432	6.507	61.181	1.432	6.507	61.181	5.926	26.937	56.486
3	1.270	5.772	66.952	1.270	5.772	66.952	2.303	10.467	66.952
4	.793	3.604	70.556						
5	.731	3.323	73.879						
6	.673	3.061	76.940						
7	.633	2.879	79.819						
8	.571	2.593	82.413						
9	.529	2.406	84.819						
10	.438	1.992	86.811						
11	.404	1.834	88.645						
12	.342	1.555	90.200						
13	.310	1.407	91.606						
14	.306	1.389	92.995						
15	.281	1.277	94.273						
16	.248	1.128	95.401						
17	.244	1.109	96.510						
18	.206	.934	97.444						
19	.162	.736	98.181						
20	.157	.716	98.896						
21	.138	.625	99.521						
22	.105	.479	100.000						
Extraction Method: Principal Component Analysis.									

Table 4: Factor Loading Table

Factor	Factor Name		Factor Load	Communality	Variance
1					
Var15	WFH is beneficial for my overall well-being (stress, sleep, exercise, etc.	PERSONAL AND PROFESSIONAL LIFE BALANCE	.828	.766	29.549
Var13	Time spent working at home alone is more productive than normal workplace routine		.772	.720	
Var14	I am satisfied with the flexibility I have in balancing my work and non-work needs		.756	.730	
Var16	I eat healthier when I WFH than when I work at my routine workplace		.749	.718	
Var17	I exercise more when I work from home than when I work at my routine workplace		.709	.702	
Var18	I have self-discipline to work productively when at home		.676	.633	
Var11	The amount of work I am expected to finish each week is reasonable		.621	.699	
Var1	I am able to focus on my work for extended periods of time		.618	.704	
Var2	I am better able to manage my distractions and interruptions		.589	.635	
Var12	I feel I can easily communicate with members from all levels of the organization		.583	.624	
Var19	I don't get lonely when I work at home		.560	.669	
2					
Var7	I am easily able to collaborate/work with others	TECHNOLOGY	.822	.776	29.937
Var8	I get timely information/ answers/ decisions about work		.818	.770	
Var6	I am easily able to contact/reach people when I need them		.745	.698	
Var9	I am at all times aware of what is going on in the organization		.677	.577	
Var3	I am easily able to access work files when I need them		.670	.611	
Var10	I can easily coach/mentor/manage people from home		.654	.655	
Var4	I can easily engage in private/confidential work conversations		.511	.532	

3					
Var20	Working from home has positive impact on recognition/career opportunities	**WORKFLOW PROCESS**	.803	.652	10.467
Var22	Remote meeting and collaboration tools are easy to use(online meeting applications, data/ file sharing, etc.		.585	.645	
				TOTAL	**69.953**

FACTORS CONTRIBUTING TO DIGITAL DEPENDENCY AMONG STUDENTS FOR E-LEARNING IN TOUGH TIMES DURING COVID-19

Ankita Jain*, **Anukool Manish Hyde****

The COVID-19 has caused schools all over the world to close. Over 1.2 billion children are out of school worldwide. As a result, education has undergone significant transformations, with the rise of e-learning, in which teaching is done remotely and through digital platforms. Digital learning is defined as web-based learning that makes effective use of information technology to improve learning outcomes. In the era of technological advancements without digital platforms no one can cope up with the upcoming challenges. Keeping this fact in mind, this study has been conducted. This is an exploratory research. In this research, primary source used for data collection from the students who were using digital platforms for Learning and Education. Self-designed questionnaire has been used for data collection. Total 300 students have participated in the study. Factor Analysis has been applied for the purpose of exploring factors contributing to digital dependency among students for e-Learning in tough time. Total eight factors have been identified. The results revealed that there is high dependency among students towards digital platforms.

Keywords: *Digitalization, Education, E-Learning, Dependency, Students.*

INTRODUCTION

Learning is an adaptive function in which our nervous system adapts to environmental stimuli, allowing us to change our behavioral responses and function in our environment. The process begins in our nervous system as a reaction to external stimuli. Neural pathways can be reinforced, pruned, activated or rerouted, resulting in behavioral changes. The field of behavioral psychology focuses largely on measurable behaviors that are learned, rather than trying to understand internal states such as emotions and attitudes.

Distance education, computerized electronic learning, online learning, internet learning and many other terms are used to describe learning that is delivered online, through the internet. e-Learning is described as courses that are delivered exclusively over the internet to locations other than the classroom. It is not similar distance learning course. There is always a teacher or professor interacting /communicating with students and grading their participation, assignments and tests.

DIGITAL LEARNING

The digital era has been appropriately labeled for the twenty-first century. We are heavily reliant on the use of technology to complete even simple tasks, thanks to the internet's significant impact on people's lives. e-Education has unquestionably energised the teaching profession. The days of blackboards, chalk and dusters are long gone. They have been replaced by web-based education, which improves the learning experience of students.

Web-based learning that effectively uses information technology to impart knowledge to students is referred as digital learning. This was only introduced a few years ago and has received a huge amount of attention all over the world. To put it in another way, it is also known as the Smart

* Assistant Professor, Shri Vaishnav Institute of Management, Indore.
** Professor and Head- HR and General Management, Prestige Institute of Management and Research, Indore.

Teaching Technique, and most schools and educational institutions have eagerly adopted it, resulting in a massive shift in the educational system. The kids are taught using large LCD screens and projectors, which is a departure from traditional teaching methods. It makes learning easier online and at any moment.

TYPES OF LEARNING STYLES

Learning styles and preferences come in a variety of shapes and sizes, and not everyone fits nicely into one of them because there is a lot of overlap between them. Having said that, the majority of students are drawn to one of the following learning styles:

Visual Learners

Visual learners have heightened senses, making them adept at map reading and possessing a strong sense of direction. They can easily visualize objects, so when given a diagram of how the components fit together, putting together a living room table is easy for them. Visual learners account for about 65 percent of the population. Visual learners are often referred as spatial learners and they learn and remember best through visual communication, which is unsurprising. This means teachers can use a whiteboard, project maps and pictures, or show photographs of their ideas.

Auditory Learners

Discussion, group chat and lectures are the best ways to encourage learning and communication in an auditory learner. This type of learner benefits from oral presentations and examinations, as well as dictation and reciting aloud what they have read or heard. Auditory learners must repeat what they see because they will not be able to learn through visual means.

Kinesthetic Learners

Kinesthetic learners are a complex bunch and makeup just 5 percent of the population. They'll be fidgeting and shuffling during others' presentations, or become restless during a long meeting. Traditional learning methods and sedentary activities, such as lectures and conferences, are also ineffective for people with a kinesthetic learning style. When they listen or observe, their minds simply can't make the connection that they're doing something. They must get up and participate in the action in order for it to be remembered. Kinesthetic learners are mostly high-energy people who are involved in sports or those chirpy people around the water cooler in the morning, aside from the fact that they find it difficult to sit still. As they are quick to respond, it is a good idea to call them for experiment by giving them hands-on tasks and stimulate their learning that way.

Reading/Writing Learners

This is probably the easiest learning style to accommodate because most educational systems provide ample opportunities for students to write essays, conduct online research and read books. Allow enough time for these students to absorb information through the written word, as well as opportunities for them to express themselves on paper.

TYPES OF DIGITAL LEARNING

Adaptive Learning

Adaptive learning is a learning technology that measures and analyzes a learner's understanding of a subject using the latest Artificial Intelligence (AI) advances. The adaptive learning system uses input from the learner to determine the learner's strengths and weaknesses, and then adjusts the content delivery accordingly.

Learning feedback is used to tailor a student's lessons to their level of understanding and retention. By introducing new material on a regular basis, adaptive learning keeps the learner engaged throughout the course.

Badging and Gamification

Badging and gamification is a motivational tool that uses digital badges to reward learners. The badges are given out as a reward for completing a specific level of difficulty. The collection of badges transforms the learning process into a gamification process that encourages learners to try to "conquer" new material.

Blended Learning

Blended learning combines digital and traditional classroom learning to provide the best of both worlds. Teachers and students meet in person for classroom training as well as online via interactive chat and virtual classrooms. Blended learning allows students to accelerate their learning while still maintaining a "group" setting in the classroom. .

Classroom Technologies

Virtual Reality, 3D printing, Cloud Computing and Social Networking are all helping to modernize classrooms. As new technologies extend the capabilities of both teachers and students, it is expacted that digital learning and traditional learning tend to merge. Teachers are seeing improved understanding and retention when they use tools that help engage students in the classroom.

E-Textbooks

Electronic textbooks (e-textbooks) are electronic versions of traditional textbooks. E-books are less costly, easier to update and more cost-effective than traditional textbooks. E-books are expected to supplant traditional text books in the near future.

Learning Analytics

Data mining is introduced to the learning experience through Learning Analytics. The collection, measurement and interpretation of data are all part of the analytics process. Learning analytics is most commonly associated with online digital learning services, where it can be used to create and execute new methods and structures based on predictive modeling and learning feedback.

Learning Objects

Learning objects assist in the organization of information, content and practice assessments into a user-friendly collection. The focus of the collection is typically on a single learning objective. Learning objects have a lot in common with object terms used in computer programming. Multiple learning objects are stitched together to produce the intended learning outcome, and learning objects aid in the curation of learning design. Multiple learning goals can be met by getting a library of learning objects.

Mobile Learning

Mobile learning (also known as M-learning) is a term that refers to learning processes that can be carried out on a variety of platforms. Mobile learning may also refer to a multi-faceted approach to learning through electronic devices that incorporates both social and contextual interactions, as well as video and digital learning apps. Mobile learning is popular because it allows students to participate in the learning process "on demand," when and where they want.

Personalized Learning

Personalized learning is a learning method that is specifically designed to assist an individual learner. Individuals who would benefit from a personalized learning path are targeted for the personalized learning experience. Personalized learning necessitates someone curating or creating a learning journey tailored to a specific learner and/or learning objective. When this process becomes more generalized or automated, it is referred as adaptive learning.

Online Learning (Or E-Learning)

Online learning (electronic learning) enables leaners to advance their knowledge through the internet. Online learning is popular because the lessons are usually pre-recorded where the learner can attend lectures on-demand. Online learning (e-Learning) is similar to digital learning and covers many of the same learning areas. Where digital learning speaks to the digitization of learning content, online learning refers generally to publicly available, ready-made courses that are delivered through the Internet to address mass consumer needs, such as Massive Open Online Courses (MOOCs).

REVIEW OF LITERATURE

Nortvig et.al. (2018) found that in higher education, e-learning is new kind of traditional teaching and learning which can be practiced in a variety of ways, particularly in the format of blended learning. Hafidha et.al. (2014) identified trends in smartphone addiction among university undergraduates and discovered that humanities students have a higher level of addiction than physical science students.

Ahmet and Nazenin (2018) carried out a study to look into the level of digital addiction (DA) among university students. The DA scores of students who used digital tools more frequently for social media, games, communication, and shopping were found to vary significantly for those who used digital tools for these purposes more frequently. The DA scores of students who used digital tools extensively for study were significantly lower than those of students who used them infrequently. It was also discovered that the DA scores of students who used digital tools to watch movies and listen to music at different frequencies were not significantly different from one another.

Patel (2017) concluded that teachers and students are interested in web-based digital learning, but they are not initiating it due to a lack of knowledge. Web-based tools can make learning more exciting and motivate students in ways that a traditional classroom cannot. Currently, teacher-centered approaches make even interesting chapters boring to learn; however, the use of digital technology makes even boring content interesting and joyful. Only digital technology will enable the concept of a child-centered approach to be realized.

According to Gond and Gupta (2017), India's education sector has seen a series of rapid expansions in the last couple of years, helping to transform the country into a knowledge haven. Their study clearly states that education infrastructure development is needed for the growth of digital education across the country. This would result in a significant increase in the education sector, there is a need for infrastructure investment. The government of India has also taken significant steps to advance digital education in India, including the establishment of new IITs and IIMs, as well as the allocation of educational grants for research scholars in most government institutions.

Lancellotti et.al. (2016) students who had access to video modules were compared to a control group from otherwise identical classes in a quasi-experimental design. According to the findings, significant improvement in learning across ethnic groups and gender was observed as measured by performance on a major exam.

According to Goswami and Singh (2016), mobile phone usage is so deeply integrated into young people's behavior that symptoms of behavioral addiction, such as cell phone usage interrupting their day-to-day activities, have been studied and found. The primary goal of their paper was to examine some aspects of the emerging literature on the effect of mobile phones on the lives of adolescents.

Bahk et.al. (2010) looked at digital media dependency, relational orientation, and demographic variables as potential factors that influence college students' use of social networking websites (such as MySpace and Facebook). According to the findings, "relational orientation is positively correlated with the disclosure (posting) of family photos, friends' photos, and travel photos, and white students are more likely than others to reveal their gender and favorite things (likes/dislikes), as well as post their own photos and travel photos." Age is a major, negative indicator of social media usage, according to regression analysis, while digital media dependency and overall computer usage are technical and pedagogical support. They also cited a lack of technical support as one of the main roadblocks to computers being underutilized in the classroom. Teachers do not use laptops in the classroom.

Petri (2006) found that the pedagogical aspects of creating or using digital learning materials have received far less attention than the technical aspects. Furthermore, there are few inventories that measure subjective end-user satisfaction with the pedagogical aspects of digital learning material, and none of them have gone through a rigorous empirical psychometric testing process. Learner control, learner activity, cooperative/collaborative learning, goal orientation, applicability, added value, motivation, valuation of prior knowledge, flexibility, and feedback are some of the components. The pedagogical usability requirements have been translated into a self-rating Likert scale on the internet.

According to Wikramanayake (2005), traditionally, education has been centered on sources such as schools, teachers and print media. By enrolling with schools, teachers, and libraries, students were able to access information sources. Prior to the digital era, The general public did not have access to this information. The majority of people, and even those who were contacted, were unable to obtain current information relevant to today's situation. The modern world wants to know what is happening and when it is happening, and the world is transitioning from an information to a knowledge society. As a result, education is given top priority, and human capital is becoming an organization's most valuable asset. Many new learning opportunities have opened up as a result of advances in digital technology. Information can now be accessed / transmitted from any location and by / to any group of people. ICT has become an integral part of education in most parts of the world.

Yi and Linda (2005) concluded that with a growing number of courses and degrees offered online, there is considerable interest in online education, particularly as it relates to the quality of online instruction.

OBJECTIVE

To explore the factors contributing to digital dependency among students for e-Learning in tough time.

RESEARCH METHODOLOGY

The Study: The study is exploratory in nature and is focused to explore the factors contributing to digital dependency among students for e-Learning in tough time.

The Sample: Data was collected from the school and college students of various streams. A sample size of 300 students was taken for the study.

Tools for Data Collection: Data has been collected through self-designed questionnaire after going through relevant literature. The questionnaire consists of 43 items on 5-point Likert Scale from strongly agree to strongly disagree.

Tools for Data Analysis: Reliability Statistics, KMO and Bartlett's Test of Sphericity and Factor Analysis have been used as a tool for analysis of data through SPSS.

RESULTS AND DISCUSSIONS

Reliability Statistics

The reliability of the 43 items of the scale was determined by Cronbach's alpha method. The reliability coefficient alpha (±) was found to be 0.962 (Table 1) showing high reliability of the 43-item scale. Hence, it was used for further analysis.

KMO and Bartlett's Test

KMO and Bartlett's Test of Sphericity were adopted to determine the appropriateness of data set to apply factor analysis. In this study, the result of KMO (.947) and Bartlett's Test of Sphericity (.000) indicates that the data were appropriate for factor analysis (Table 2).

Factor Analysis

As a result of the factor analysis forty three items were finally classified into eight factors.

Factor 1 Perceived Usefulness : Factor 1 is named as Perceived Usefulness consists of 15 items with factor load 8.5740 (Table 3). Students perceive that usefulness of digital tools is very important aspect in this era. According to the Technological Acceptance Model (TAM), perceived usefulness is the degree to which a person believes that using a particular system would enhance his or her job performance. Similarly, Mathwick et. al. (2001) defined perceived usefulness as the extent to which a person deems a particular system to boost his or her job performance. In a study, Aristovnik et.al. (2016) found that responsiveness of teachers have a significant positive influence on the perceived usefulness of e-learning in higher education.

Factor 2 Digitization : Digitization is the second important factor and consists six items with factor load 3.519 (Table 4). Digitization is the process of converting information into a digital format. Alegbeleye (2009) suggested that "digital archives should be transcribed every ten to twenty years to ensure that they will not become technologically obsolete".

Factor 3 Digital Media Effectiveness : Factor 3 is named as Digital Media Effectiveness and consists of five items with factor load 2.812 (Table 5). Digital media means any media that are encoded in machine-readable formats. According to Jain (2019), digital media in education provides students with the capability to get additional useful knowledge and to attach with learning groups and other educational systems that make education expedient. In the present study also students considered digital media effectiveness as important factor.

Factor 4 Productivity : This factor has six items with factor load 3.219 (Table 6). The word productivity often describes a person's capability to do a lot of work, but it can refer to anything that produces a lot. Instead, with e-learning, all the materials and tools are digital and pre-recorded, which means they can be used to train students at any time that is convenient and hence contribute in the productivity of students. Higgins et. al. (2012) provided a summary of research findings from studies with experimental and quasi-experimental designs, which have been combined in meta-analyses to assess the impact of digital learning in schools. Their search identified 48 studies which synthesised empirical research of the impact of digital tools and resources on the attainment of school age learners (5-18 year olds). They found "consistent but small positive associations between digital learning and educational outcomes".

Factor 5 Perceived Ease of Use : This factor consists of three items with factor load 1.73 (Table 7). It refers to "the degree to which a person believes that using a particular system would be free of effort". Given that effort is a finite resource, an application perceived to be easier to use than another is more likely to be accepted by users (Davis, 1989). Roberts and Moran (1983) found "a correlation of .79 between objective measures of ease of use and ease of learning". Whiteside et. al. (1985) found that "ease of use and ease of learning are strongly related and conclude that they are congruent".

Factor 6 Distraction and Delay : This factor has three items with factor load 1.84 (Table 8). Although there are advantages of e-Learning but digital resources also create distraction through non-learning resources and also creates delay in work due do to overconfidence of having access to all the resources. This fact is supported by a study, conducted by Wintera et.al. (2010) on graduate students.

Factor 7 Reliability of Information : This factor includes 3 items with factor load 1.659 (Table 9). Reliability of information available to digital platforms is a matter of concern for students. Gagliardi and Jadad (2002) and Kunst (2002) have shown that many efforts to ensure reliability exclusively through a system of labels or certifications or through mentions of sources, last update, contact address of the content provider, etcetera, tend to get bogged down.

Factor 8 Communication and Presentation : This factor consists of two items with factor load 1.156 (Table 10). Students consider digital platforms helpful in improving communication and presentation skills. In a study, Miskam and Saidalvi (2020) concluded that video technology is an effective tool to improve students' oral presentation skills.

CONCLUSION

The present study explored the eight factors contributing to digital dependency among students for e-Learning in Indore division. These factors are Perceived Usefulness, Digitization, Digital Media Effectiveness, Productivity, Perceived Ease of Use, Distraction and Delay, Reliability of Information and Communication and Presentation. As per the findings of research, Perceived Usefulness of Digital Platforms is the main concern for creating a positive intention towards its uses. Students perceive that digital platforms are very useful in this tough time to learn and search the relevant information. It is suggested that educational institutes must provide all the technical facility to students through which students can have access to reliable and relevant information digitally, while they are confined to their homes.

References

Ahmet, K., Nazenin, F.T. (2018). Investigating the Digital Addiction Level of the University Students according to their Purposes for using Digital Tools, *Universal Journal of Educational Research, 6* (2), 235-241.

Alegbeleye, G.O. (2009). Avoiding Technological Quicksand: Coming to Grips with the Preservation of Digital Information in Nigeria, *International Journal of Library & Information Science, 5* (1), 49–57.

Aristovnik, A., Kerzie, D., Tomazevic, N. and Umek, L. (2016). Determining Factors of Students' Perceived Usefullness of E-Learning in Higher Education, International Conference E-Learning, University of Ljubljana, Slovenia.

Bahk, C. Mo, Sheil, Astrid, Tapie Rohm Jr., C.E. and Frank, L. (2010). Digital Media Dependency, Relational Orientation and Social Networking among College Students, *Communications of the IIMA, 10* (3), 69-78.

Davis, F. D., Bagozzi, R. P. and Warshaw, P. R. (1989). User Acceptance of Computer Technology: A Comparison of Two Theoretical Models, *Management Science, 35* (8), 982–1003.

Gagliardi, A., Jadad, A. (2002). Examination of Instruments used to Rate Quality of Health Information on the Internet: Chronicle of a Voyage with an Unclear Destination, *British Medical Journal, 324* (7337), 569-573.

Gond, R. and Gupta, R. (2017). A Study on Digital Education in India: Scope and Challenges of an Indian Society, *Anveshana's International Journal of Research in Regional Studies, Law, Social Sciences, Journalism and Management Practices,* 2(3), 12-18.

Goswami, V. and Singh, D.R. (2016). Impact of Mobile Phone Addiction on Adolescent's Life, *International Journal of Home Science,* 2(1), 69-74.

Hafidha, S.A.B., Abdelmajid, B. and Naeema, H. J. (2014). Smartphone Addiction among University, *Journal of Scientific Research & Reports,4*(3), 210-225.

Kunst, H. (2002). Accuracy of Information on Apparently Credible Websites: Survey of Five Common Health Topics, *British Medical Journal, 324* (7337), 581-582.

Lancellotti, M., Thomas, S. and Kohli, C. (2016). Online Video Modules for Improvement in Student Learning, *Journal of Education for Business, 91*(1), 19–22.

Mathwick, C., Malhotra, N. and Rigdon, E. (2001). Experiential Value: Conceptualization, Measurement and Application in the Catalog and Internet Shopping Environment, *Journal of Retailing, 77* (1), 39-56.

Miskam, N.N. and Saidalvi, A. (2020). Using Video Technology to Improve Oral Presentation Skills among Undergraduate Students: A Systematic Literature Review, *International Journal of Psychosocial Rehabilitation, 24* (5), 5280-5291.

Nortvig, A. M., Petersen, A. K. and Balle, S. H. (2018).A Literature Review of the Factors Influencing e-Learning and Blended Learning in Relation to Learning Outcome, Student Satisfaction and Engagement", *The Electronic Journal of e-Learning, 16*(1), 46-55.

Patel, J.M. (2017). Web Based Tools of Technology in Future Teaching Learning Strategies, *International Education & Research Journal, 3* (2), 05-06.

Petri, N. (2006). An Empirical Assessment of Pedagogical Usability Criteria for Digital Learning Material with Elementary School Students, *Journal of Educational Technology & Society, 9*(2), 178-197.

Roberts, T.L. and Moran, T.P. (1983). The Evaluation of Text Editors: Methodology and Empirical Results, *Communications of the ACM, 26*(4), 265-283.

Whiteside, J., Jones, S. And Wixon, D. (1985). User Performance with Command, Menu, and Iconic Interfaces, *Proceedings of CHI '85 Conference: Human Factors in Computing Systems*, ACM SIGCHI, San Francisco, CA, 185-191.

Wintera, J., Cottona, D., Gavina, J. and Yorkeb, J.D. (2010). Effective e-Learning? Multi-tasking, Distractions and Boundary Management by Graduate Students in an Online Environment, *ALT-J, Research in Learning Technology, 18* (1), 71–83.

Yi, Y. and Linda, F. C. (2005). Preparing Instructors for Quality Online Instruction, Online Journal of Distance Learning Administration, 8(1).

Webliography

Higgins, S., Xiao, Z. and Katsipataki, M., (2012). The Impact of Digital Technology on Learning: A Summary for the Education Endowment Foundation, Corpus ID: 8921458, https://www.semanticscholar.org/paper/The-Impact-of-Digital-Technology-on-Learning-%3A-A-Higgins-Xiao/d26bb59f2536107b57f242b8289b1eb6f51d8765.

Jain, S. (2019). https://www.asmaindia.in/blog/impact-of-digital-media- on-new-generation-education/

Wikramanayake, G. (2005). Impact of Digital Technology on Education", University of Colombo School of Computing, https://www.researchgate.net/publication/216361364_Impact_of_Digital_Technology_on_Education

ANNEXURES

Table 1 : Reliability Statistics

Cronbach Alpha	No. of items
.962	43

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.947
Bartlett's Test of Sphericity	Approx. Chi-Square	7.008E3
	df	903
	Sig.	.000

Table 3: Factor 1 Perceived Usefulness
Total Items: 15

Factors	Statements	Item Load	Factor Load
Perceived Usefulness	Helps me in Storing projects created digitally	0.683	8.574
	Accessibility anywhere anytime	0.641	
	Ease to share notes content	0.635	
	Collaborate shared learning projects	0.634	
	Provides ease of work	0.617	
	Ease in creating multi-media documents	0.6	
	Saves time	0.585	
	Helps in converting files	0.579	
	Better exchange of knowledge	0.577	
	Creates more collaborative class room environment	0.541	
	Helps in collaboration with people outside the school	0.54	
	Helps in preparing and sharing group projects	0.519	
	Infinite pool of learning Resources	0.503	
	Collecting and analyzing data	0.498	
	Practicing specific skills	0.422	

Table 4: Factor 2 Digitization
Total Items:6

Factors	Statements	Item Load	Factor Load
Digitization	Hard work has been Replaced by Smart work with Digitalization	0.67	3.519
	Revolutionary change in teaching pedagogy	0.631	
	Provide work from Manual to Automatic	0.626	
	Availability of Sufficient Resources tools and Software	0.621	
	Digitalization playing vital role in teachers up gradation	0.57	
	Virtual Digital world is more Comfortable	0.401	

Table 5: Factor 3 Digital Media Effectiveness
Total Items:5

Factors	Statements	Item Load	Factor Load
Digital Media Effectiveness	Digital Media is helpful in quality learning	0.663	2.812
	Digital learning is effective for educating yourself	0.661	
	Cost effective	0.518	
	It helps in learning and understanding in a better way	0.518	
	Gives me broader perspective towards specific subject	0.452	

Table 6: Factor 4 Productivity
Total Items: 6

Factors	Statements	Item Load	Factor Load
Productivity	Persuade to be more constructive	0.586	3.219
	Provides good technical support to deal with problems	0.577	
	Without digital media learning is difficult	0.543	
	Encourages to do more creative work	0.526	
	Helps in surveying	0.506	
	Increase the productivity of coursework	0.481	

Table 7: Factor 5 Perceived Ease of Use
Total Items: 3

Factors	Statements	Item Load	Factor Load
Perceived Ease of Use	Helps in research work	0.634	1.73
	Easy to learn operations	0.574	
	Ease of searching and sourcing	0.522	

Table 8: Factor 6 Distraction and Delay
Total Items: 3

Factors	Statements	Item Load	Factor Load
Distraction and Delay	More likely to distraction from other learning sources	0.743	1.84
	Sometimes results in delaying in work	0.602	
	Suppress inner talent and creativity	0.495	

Table 9: Factor 7 Reliability of Information
Total Items:3

Factors	Statements	Item Load	Factor Load
Reliability of Information	Unreliable sources can hinder the knowledge	0.611	1.659
	Digital technologies have the chances of plagiarism	0.59	
	Provides readily accessible information	0.458	

Table 10: Factor 8 Communication and Presentation
Total Items: 2

Factors	Statements	Item Load	Factor Load
Communication and Presentation	Helps in enhance communication with experts	0.619	1.156
	Create documents or slides for presentations	0.537	

GST REGIME AND ITS IMPACT ON RETAILERS WITH REFERENCE TO TEXTILE INDUSTRY

Pragati Tomar*, Anish Jain**

The textile sector is the foremost part of Indian economy and contributes a large proportion in the Indian economy. The textile market of India is the biggest textile market in Asian continent. The textile market consists of two sectors, one is organized sector and second is unorganized sector. The GST was implemented on both the organized and unorganized sector of textile industries and there are many factors like input tax credit, GST tax rates, GST Heavy documentation process are the factors which will make the impact of GST either efficient or destroyable. The current study is an attempt to understand the impact of GST on textile retailers. GST is very beneficial and a very big step for the Indian economy and has many advantages but it has some disadvantages and some issues which will impact the readymade garments retailers of Madhya Pradesh. The study is conducted to understand the impact of GST on ready-made garments retailers. Factor analysis and ANOVA have been used for further analysis of data. Data was collected from garment retailers of different cities of Madhya Pradesh. Three factors have been identified after analysis of data. Impact of demographic variables has also analyzed.

Keywords *: GST, Textile Sector, Garment Retailers, Organized Sector, Input Tax Credit.*

INTRODUCTION

THE TEXTTILE INDUSTRY

The Indian textile industry is one of the oldest industries in Indian economic system dating again numerous centuries. It is one of the key regions in Indian financial system with a right away linkage to the general increase of Indian and international financial system. The textile marketplace of India is the largest textile market in Asian continent and provides a higher charge of employment and technology in Indian economic system. The fabric sector itself recognized for its special services and products like readymade clothes, branded apparels, handloom merchandise and many others and for offerings of services like Jari weaving, cotton thread production and so on.

The textile enterprise is divided into two wide segments. The primary sector is the unorganized sector which includes handlooms handicrafts and sericulture which might be operated on a small scale and through traditional methods and techniques. Second is the organized region consist of spinning apparel and readymade clothes section which apply modern-day equipment and techniques which includes economies of scale. The Indian textile enterprise is amongst only a few industries this is vertically incorporated from raw material to finished labor.

GOODS AND SERVICES TAX (GST)

Goods and Services Tax (GST) is an indirect tax (or consumption tax) imposed in India on the supply of goods and services. GST is imposed at every step in the production process, but is meant to be refunded to all parties in the various stages of production other than the final consumer.

Goods and services are divided into five tax slabs for collection of tax – zero percent, five percent, tweleve percent, eighteen percent and twenty eight percent. However,

*Assistant Professor, Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore.
**Entrepreneur, Indore.

petroleum products, alcoholic drinks and electricity are not taxed under GST and instead are taxed separately by the individual state governments, as per the previous tax regime. There is a special rate of 0.25 percent on rough precious and semi-precious stones and three percent on Gold. In addition a cess of twenty two percent or other rates on top of twenty eight percent GST applies on few items like aerated drinks, luxury cars and tobacco products. Pre-GST, the statutory tax rate for most goods was about 26.5 percent, whereas, Post-GST; most goods are expected to be in the eighteen percent tax range.

The tax came into effect from July 1, 2017 through the implementation of One Hundred and First Amendment of the Constitution of India by the Indian government. GST replaced existing multiple flowing taxes levied by the central and state governments.

The tax rates, rules and regulations are governed by the GST Council which consists of the finance ministers of centre and all the states. GST is meant to replace a slew of indirect taxes with a federated tax and is therefore, expected to reshape the country's 2.4 trillion dollar economy, but not without criticism. Trucks' travel time in interstate movement dropped by 20 percent because of no interstate check posts.

GST is an Indirect Tax which has replaced many Indirect Taxes in India. The Goods and Service Tax Act was passed in the Parliament on 29th March, 2017. The Act came into effect on 1st July, 2017. Goods and Services Tax Law in India is a comprehensive, multi-stage, destination-based tax that is levied on value addition.

REVIEW OF LITERATURE

Venkadsalam (2014) analyzed in his study the post effect of Goods and Services Tax on the national growth of ASEAN states and he found that Goods and Services Tax is introduced in seven out of ten countries and it played a major role in their economic development.

Gupta (2014), in her study, analyzed that GST would be a good move because it will help to eliminate all the indirect taxes which create a problem to all the retailers and manufacturers and it will be a great move to boost up Indian economy but it is better that GST would have a similar tax rates on every goods. Gupta and Gupta (2015) in their study analyzed that goods and services tax is the need of the hour as it is replacing old age taxation made from time of independence with the taxation adopting technologies from different countries. The biggest advantage of Goods and Services Tax is that the tax rates will be distributed equally among manufacturers and retailers and no one needs to pay higher taxes.

Gupta (2016) researched GST and its future impact on textile industry and she has witnessed that the GST will be a game changer for public and textile industry. From the customers point of view it is beneficial because the customers does not have to pay higher prices and from the businessman point of view they will have proportionate tax liability and reduced bigger documentation process. Oberoi (2017) researched the impact of GST on textile industry and concluded that the Goods and Services Tax would be a usher and game changer for the textile sector as it has terminated all kinds of indirect taxes which were levied by Indian government. But the Goods and Services Tax system has leakages too which has hit the textile retailers as they have to face the lengthy procedure of filing GST.

Mahender (2017) studied the effect of Goods and Services Tax on manufacturing industries and concluded that many of the manufacturing industries have positively impacted but few of them were negatively impacted and the industry which is highly impacted is the textile and readymade garments.

Sreeshma et. al. (2018) conducted the study on impact of GST on branded retail products. The study was conducted on 50 consumers and it was concluded through the study that the GST will have no major impact on retail branded textile products.

The Institute of Charted Accountants of India (2017) conducted a study which revealed that the exporters engaged in cash dealings for transactions will reduce significantly, which will bring transparency in their recorded purchases and proper accounting.

Jha and Singh (2017) analyzed that GST is not only the game changer for textile industry, but they conducted a research on impact of GST on automobile sector in which they found that GST seemed to be positive for automobile industry in terms of improved efficiency in road logistics, lower price of small car and two wheeler so that now these would not be a thing of luxuries rather would become part and partial of everyday life and lower taxation would be key benefit of GST for automobile industry. Nayyar and Singh (2017) in their study analyzed that GST would be a big step in Indian taxation system and would help all the sectors of the economy to grow and it will bind the entire nation under a single taxation system rate. No doubt GST would provide a clear and transparent taxation system to Indian economy and it will also help to stop tax theft which will help GDP to improve.

Raj (2017), in his study, analyzed that GST has replaced many indirect taxes and it is not a additional tax as it will include central excise duty, service tax additional duties of customers at theoretical level, VAT, central sales tax, entertainment tax, octroi, state surcharge, luxury tax, lottery tax and other surcharges on supply of goods and services. The purpose of GST is to replace all these taxes with single comprehensive tax, bringing it all under single umbrella.

Gupta (2017), in her study analyzed that introduction of GST imply a variety of changes in the material business of India with a general positive effect on the industry of textile. Banik and Das (2017), in their study, analyzed that GST is an unconcerned attempt by the government to justify the indirect tax structure of the country. Nath (2017), in his study, analyzed that GST will be a milestone for Indian economy and will reduce the effects of indirect taxes that will help the producers and consumers because the indirect taxes will be subsumed after introduction of goods and services tax the wholesaler and retailers can easily recover the input credits in the form of tax credits which results in the growth of industries like FMCG industry, IT industry, service industry and manufacturing industries and many more other industries.

Kaur (2017), analyzed that implementation of GST is the biggest step of Indian growth as it contains very salient features. Before introduction to Goods and Services Tax, the industries were growing but the multiple indirect tax regime was making it complicated.

Poonam (2017), in her study, concluded that the introduction of GST would lead to a significant step in the indirect tax regime and it will help reduce all the indirect taxes and their effects and it will help the public to have 25-30 percent savings in their hands and introduction of Goods and Services Tax will be a greater move for Indian economic development.

Shaik et. al. (2017) have concluded that there has been a decent arrangement of analysis just as examination of the proposed Goods and Services Tax routine. It is viewed as a noteworthy improvement over the prior focal extract obligation at the national dimension and the business charge framework at the state level. The new assessment will be a further critical achievement and following intelligent advance path towards a far-reaching roundabout expense change in the nation. Sreekumar and Chithra (2018), in their study, analyzed the impact of GST on fast moving sector with special reference to Palakkad district in which they analyzed that under GST various indirect taxes are subsumed and as a result it will produce a simpler tax regime for FMCG sector, but tax rates have a major impact on FMCG industry as it will directly impact the demand of consumers.

Khan and Soni (2018) proposed that the GST would be a big change for textile industry as it is providing an effective input credit system and it will help the government by getting the more registered tax payers from the industry. The introduction of GST will also help the industry to move towards organized sector. Because of these factors, the GST will have a positive impact on textile industry but it provides some disadvantages too like higher tax rates and eradication of tax benefits under cotton value chain but in log run it will help the industry to grow. Nagaraju (2018), in his study, analyzed that the government has made the wrong decision of implementing GST directly, but the government could have implemented the GST in some of the regions or sectors so that they could change the amendments of GST Act because the direct implementation of GST seened difficult.

Mittal (2018) analyzed in his study that market mix in the post-GST time, will acquire a uniform assessment routine cuts crosswise over territorial limits and make tax collection an immaterial parameter for the warehousing and dispersion. The warehousing area would be both an empowering agent and recipient of India's greatest assessment change since freedom.

Sreekumar and Survanlakshmi (2018), in their study, analyzed that GST will be a boon for the retailers of this city as it has helped retailers from minimizing the cascading effect of indirect taxes removal and the introduction of GST has made India the sixth largest economy of the world and the Asia to become the third largest economy in seven continents.

Rekha and Dev (2018), in their study, concluded that the introduction of GST will be a significant step in the taxation history of India. As merging all the central and state tax into one tax will remove the effect of double taxation and give benefits to the consumers who need to pay the double taxes which they are paying because of indirect tax regime.

Shetty et.al. (2019) researched the impact of various factors of GST such as registration for taxation, applying GST and high-class burden. The study was conducted on 158 MSME entrepreneurs of Sivaganga District of Tamil Nadu. Study concluded that impact of GST is both positive and negative. Nautiyal (2020) analyzed the changes occurred in Indian Textile Industry after implementation of GST. This study concluded that GST simplified the old pattern of filling tax. It converts the various complex indirect taxes to unified tax system.

Research Gap

Many researchers have done their studies on impact of GST but there is a need to undertake micro-level studies for specific sectors and states. Thus, this study is focused on readymade garments retailers of M.P.

OBJECTIVES OF THE STUDY

To identify the various factors of GST with respect to readymade garments retailers.

To analyze the perception of readymade garments retailers on identified factors of GST.

RESEARCH METHODOLOGY

The Study: The study is exploratory in nature and aimed at exploring various factors of GST. Which influence readymade garments retailers of Madhya Pradesh (M.P.). The study also attempts to compare the perception of readymade garments retailers of Madhya Pradesh (M.P.) towards these factors on the basis of age.

The Sample: Data were collected from readymade garments retailers of different cities of Madhya Pradesh (Table 1).

Tool for Data Collection: A self-structured questionnaire was used for collecting the data. The data was gathered on five point likert scale.

Tools for Data Analysis: Reliability of data was checked through Reliability test. Factor Analysis and ANOVA were used for analysis of data through SPSS 20.0 version.

RESULT AND DISCUSSION

Reliability Test

Cronbach's alpha is a measure of internal consistency, that is, how closely related a set of items are as a group. It is considered to be a measure of scale reliability. The reliability coefficient is found to be .738 which provides the good construct reliability for the constructed scale (Table 2)

Results of KMO and Bartlell's Test of Sphericity

As indicated in Table 3, the generated score of KMO was 0.793, reasonably supporting the appropriateness of using factor analysis. The Bartlett's test of sphericity was found to be highly significant ($P<0.01$) which shows the thirteen variables are correlated in the population. Using principal components with varimax rotation only attributes with factor loadings of 0.6 or greater on a factor were regarded as significant.

RESULT OF FACTOR ANALYSIS

Table 4 shows results of factor analysis and three factors which affect readymade garments retailers of M.P. were identified.

Factor 1 is the most important factor and it consists of eight variables. It contains 19.275 percent of variance which shows that all the variables are related to each other. The statements used in this factor are related to the functioning of GST. So, the researcher named this factor as 'Functionality'.

Factor 2 consists of two variables. It contains around 11.647 percent of variance which shows that both the variables are highly related with time. The statements used in this factor are related to the validity period of the GST. So, the researcher named this factor as 'Validity'.

Factor 3 consists of three variables. It contains about 10.681 percent of variance which shows that all the variables are related. The statements used in this factor are related to the flexibility of the goods and services tax. So, the researcher named this factor as 'Flexibility'.

RESULTS OF ANOVA

For further study, the identified factors were formulated into following hypotheses. The aim was to understand the persepction of retailers towords identified factors with respect to age of retailers. The retailers in the study were categorised into age groups of 21-30, 31-40, 41-50 or 51-60.

HYPOTHESES

H_{01}: There is no significant difference in the perception of respondents towards functionality of GST on the basis of age.

H_{02}: There is no significant difference in the perception of respondents towards validity of GST on the basis of age.

H_{03}: There is no significant difference in the perception of respondents towards flexibility of GST on the basis of age.

Table 5 shows that p-value is 0.614 which is greater than 0.05, hence, the null hypothesis is H_{01} accepted which suggests that no significant difference is found in perception of readymade garments retailers towards functionality of GST on the basis of age. The result shows that no significant was found in perception of different age categories of readymade garment retailers on the factor functionality of GST.

Table 6 shows that p-value is 0.672 which is greater than 0.05, hence, the null hypothesis H_{02} is accepted which suggests that no significant difference is found in perception of readymade garments retailers towards validity of GST on the basis of age. The result shows that no significant difference found in perception of different age categories of readymade garment retailers on the factor validity of the GST. The retailers of all age groups had same perception regarding limited validity period of e-way bill and efforts in follow up for processing of claim of the GST.

Table 7 shows that p-value is 0.054 which is less than 0.05, hence, the null hypothesis H_{03} is rejected which suggests that there is significant difference in perception of readymade garments retailers towards GST on the basis of age. The result shows that significant difference was found in perception of different is age categories of readymade garments retailers on the factor flexibility of the GST processing.

The very first objective of the study was to identify the factors which affect the readymade garments retailers perception towards GST. After applying factor analysis on the collected data three factors were identified namely, Functionality, Validity and Flexibility. The second objective of the study was to analyze the impact of age of readymade garments retailers on identified factors of GST. The findings of the study reveal that age of readymade garments retailers have not significant impact on perception towards implementation of GST except the factor flexibility. Flexibility given under processing of GST affects the retailers of different age group. Overall, it was discussed that GST implementation was supported by every age group of retailers whether they are young retailers or old in age. The findings support the view of Shetty et.al. (2019) who have also analyzed the impact of traders age on implementation of GST. Finding of the study also support the viewpoint of Jayalakshmi (2018) that age-wise there is no significant difference in consumers on their attitude towards GST.

CONCLUSION

The GST is a major tax reform for the Indian economy as it has replaced the indirect taxes and it is the only one indirect tax which is implied on the economy by the government. The Indian readymade garments industry is the world's second largest industry and the GST also has an impact on that industry. There are many factors of GST like cost of compliance, cumbersome documentation and procedures, issues with GSTN portal and tax rates. The research analyzed that there are 3 factors which mainly affect the readymade garments retailers. These factors are functionality flexibility and validity. These three factors affected the perception of readymade garments retailers of M.P. towards implementation of GST. The impact of these factors was analyzed using ANOVA. Age was considered as independent variable and identified factors as dependent variables. Further, it was found that there is significant difference in perception of readymade garments retailers towards flexibility during processing of GST on the basis age.

The overall conclusion is that GST is a major step for Indian economy and it has many factors which impact the textile industry but all these factors may provide profitability in the near future. But still these factors need to be improved so that the organizations may not be affected because of these factors and the government has to work for making GST more simpler.

References

Banik, S. and Das, A. (2017). GST in India: Impact and Challenges, *IOSR Journal of Business and Management*, *19 (12),* 7-10.

Gupta, K. and Gupta, R. (2015). Goods and Service Tax-A Changing Scenario for Indirect Taxation, *Journal of Business Management and Information System*, (*2),* 130-136.

Gupta, N. (2014). Goods and Services Tax: Its Implementation on Indian Economy, *CASIRJ, 5 (3),* 126-133.

Gupta, T. (2016). An Impact of Good and Service Tax on Indian Textile Industry, *International Journal of Scientific & Engineering Research, 7 (12),* 1248-1251.

Gupta, U. (2017). An Impact of GST on Textile Industry in India, *International Journal of Trend in Scientific Research,* 2, *(5)* 1634-1639.

Jha, P. and Singh, F. B. (2017). A Study on Implementation of GST and its Repercussion on Automobile Industry, *Management Insight*, *13 (1),* 69-73.

Kaur, G. (2017). GST in India - A Significant Tax Amendment, *International Journal of Management*, *8*, 53-62.

Khan, S. and Soni, R. (2018). Impact of GST on Textile Hub of Mumbai Bhiwandi, Dist. Thane, *Accounts and Financial Management Journal*, *3 (2),* 1318-1322.

Mahender, P. (2017). GST Effect on Manufacturing Industry-India, *International Journal of Management Studies and Research (IJMSR), 5 (1), 28-30.*

Mittal, D. (2018). Impact of GST on Warehousing Industry, *Inspira- Journal of Modern Management & Entrepreneurship, 8 (1),* 255-257.

Nagaraju, S. (2018). A Empirical Study on People Perception on GST (Goods and Service Tax) in Suryapet District (T.S), *International Journal Advanced in Management, Technology and Engineering Sciences, 8 (1),* 328-339.

Nath, B. (2017). Goods and Services Tax: A Milestone in Indian Economy, *International Journal of Applied Research, 3 (3),* 699-702.

Nayyar, A. and Singh, I. (2018). A Comprehensive Study of Goods and Services Tax in India, *Indian Journal of Finance, 12 (2),* 58-73.

Oberoi, J. (2017). GST- A Game Changer for the Textile Sector in India, *International Journal of Applied Research*, 3 *(7),* 189-194.

Poonam, M. (2017). Goods and Services Tax in India- An Introductory Study, *International Journal of Science Technology and Management, 6 (1),* 101-109.

Raj, S. E. D. (2017). GST and its Impact in India, *International Journal of Business and Administration Research Review, 1 (19),* 57-61.

Rekha and Dev, K. (2018). An Overview of Goods and Services Tax in India, *International Journal of Business and Management Invention, 7 (2),* 13-18.

Shaik, S. Sameera, S.A. and Firoz, Sk. C. (2017). Does Goods and Services Tax Leads to Indian Economic Development, *IOSR Journal of Business and Management, 17 (12),* 001-005.

Shetty, D., Thangam, G., Mathiraj, S.P. and Thivya Bharathi, M. (2019). Impact of GST on MSMEs, *International Journal of Recent Technology and Engineering,* 8 *(256),* 688-694.

Sreekumar, P.G. and Chithra, R. (2018). A Study on the Impact of GST in FMCG sector with Special Reference to Palakkad District, Kerala, *IOSR Journal of Business and Management, 20 (9)*, 53-58

Sreekumar, P.G. and Survanlakshmi, V. (2018). GST: A Boon or a Curse- A Study with Special Reference to Retailers in Thrissur District, Kerala, *International Journal of Business and Management Intervention, 7, (9)* 58-64.

Sreeshma, A.S., Asawamalika, M. and Aparna, V. (2018). A Study on the Impact of GST on Branded Textile Products, *International Journal of Pure and Applied Mathematics, 119 (10),* 441-449.

Bibliography

ICAI (2017). *GST-Impact on Textile and Apparels*, ICAI.

Webliograpghy

Nautiyal, V. (2020). GST in Textile Sector–An Overview, http://www.academic.edu/41633476/GST_ In _ Textile_ Sector_ An_ Overviewe.

Venkadasalam, S. (2014). "Implementation of Goods and Service Tax (GST): An Analysis on ASEAN States using Least Squares Dummy Variable Model (LSDVM)" ICEEH'14 http://icehm.org/upload/1983ED1214073.pdf .

ANNEXURES

Table 1: Respondents Profile

Variables	Frequency	Percentage (%)
Age (Years)		
21-30	31	23.3
31-40	38	28.6
41-50	34	25.6
51-60	30	22.6
Gender:		
Male	80	60.2
Female	53	39.8
Transition to GST regime		
Smoother	47	35.3
Difficult	69	51.9
Very difficult	17	12.8
e-way bill mechanism		
Yes	56	42.1
No	42	31.6
Not Applicable	35	26.3
Issues in claiming refund		
Yes	31	23.3
No	57	42.9
Advance ruling mechanism		
Yes	66	49.6
No	67	50.4
Tax rates over clothes		
Yes	47	36.1
No	85	63.9

Table 2: Reliability

Cronbach's Alpha	N of Items
.738	13

Table 3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling adequacy	0.793
Barlett's test of Sphericity Approx. Chi Square	580.551
Df	190
Sig	.000

Table 4: Results of Factor Analysis

Factor Name	Variables	Communality	Load	% of variance
Functionality	Variable 1: cost of compliance	0.584	0.511	19.275
	Variable 3: cumbersome procedures and documentation	0.561	0.556	
	Variable 4: lack of IT infrastructure	0.690	0.439	
	Variable 5: lack of trained manpower in the company	0.542	0.461	
	Variable 7: lack of appropriate knowledge	0.583	0.620	
	Variable 10: technical system issues of GSTN portal	0.560	0.512	
	Variable 11: non availability of refund functionality in GSTN portal	0.671	0.426	
	Variable 13: mismatch of data between GSTR-1/GSTR3B And shipping bill	0.705	0.417	
Validity	Variable 6: limited validity period of e-way bill	0.692	0.492	11.647
	Variable 12: significant efforts in follow up for processing of claim	0.696	0.537	
Flexibility	Variable 2: Issues with GST network portal	0.416	0.355	10.681
	Variable 8: lack of flexibility during transit	0.750	0.460	
	Variable 9: tracking of e-way bill for modification	0.589	0.572	

Table 5: ANOVA for Age and Functionality

		Sum of Squares	Df	Mean Square	F	Sig.
F1	Between Groups	.100	1	.100	.255	.614
	Within Groups	51.562	131	.394		
	Total	51.663	132			

Table 6: ANOVA for Age and Validity

		Sum of Squares	Df	Mean Square	F	Sig.
F2	Between Groups	.150	1	.150	.9180	.672
	Within Groups	108.771	131	.830		
	Total	108.921	132			

Table 7: ANOVA for Age and Flexibility

		Sum of Squares	Df	Mean Square	F	Sig.
F3	Between Groups	1.727	1	1.727	3.760	.05
	Within Groups	59.710	130	.459		
	Total	61.437	131			

INDIA'S TOURISM AND HOSPITALITY INDUSTRY DURING COVID-19 PANDEMIC: AN EXPLORATORY STUDY

Nidhi Sharma*, Priyanka Jain*, Raksha Thakur*

India's tourism and hospitality industry has been a major contributor to country's GDP. It has been a major source of employment generation and it supports varied businesses like hotels, restaurants, ticket bookings, tour planning etc. in our country. It's a known fact that epidemics affect businesses and industries widely. The situation around the world is same currently, in the prevailing situation as far as touring, travelling or dining out is considered, consumers are reacting to the situation differently. It is important to study the perception of consumers to understand the factors affecting this industry. The authors have empirically tried to explore the objective and factor analysis has been used for finding out the outcome.

Keywords: *Tourism and Hospitality Industry, India, Corona Virus, Pandemic, Factor Analysis.*

INTRODUCTION

The Indian tourism and hospitality industry has been a major contributor to national income. It ropes varied businesses like hotels, restaurants, ticket bookings, tour planning etc. and has been an important source of employment generation in our country. But the recent outbreak of COVID-19 has presented, unprecedented circumstances to most of the industries across the world and tourism and hospitality industry is no exception. The deadly and highly infectious corona virus has adversely impacted the growth and survival of tourism and hospitality industry. This pandemic has acted as a major threat for the sustainability of the tourism and hospitality industry.

Travel is a significant part of everybody's life. People travel for different reasons. Some travel for business or official purposes, some travel and visit different places for peace and rejuvenation, others travel for adventure and so on. Spread of COVID-19 has posed difficult challenges to travel and tourism industry. Four consecutive lockdowns ordered by the Prime Minister of India, followed by the need to maintain social distancing and moving out of home only in case of urgency coupled with a ban on international as well intra-national travel worsened the situation of travel and tourism industry (Kulshreshtha and Seth, 2020).

Many people not only in India but across the world have suffered from loss of job/ business and it has become extremely difficult for many to earn their livelihood. Lots of daily earners like tour guides, rickshaw pullers, photographers etc. have suffered tremendously. COVID-19 has impacted almost all segments of tourism and hospitality industry including leisure, adventure, heritage, cruise or corporate. Even organizations are cutting down their expenses by encouraging employees to work from home, avoiding physical tours, conferences and organizing meetings and conferences on online platforms.

But there is a segment of people who love to travel and look for some safe tourism alternatives even in this pandemic. This is giving rise to new opportunities for tourism and hospitality industry like promoting non-conventional travel and stay destinations, boutique, hotels which are clean, safe, not much crowded. Luxury travel will also increase if cleanliness, safety measures, social

* Assistant Professor, Prestige Institute of Management and Research, Indore.

distancing norms and other measures will be adopted sincerely.

REVIEW OF LITERATURE

The Novel Coronavirus (COVID-19) is a new contagious disease that spreads by coughing, sneezing, talking and close contact. It can also be transmitted by getting in contact with an infected surface. It is more than health crisis and is considered as a global threat. Tourism and hospitality are expected to hit badly and may take long to recover (Siche, 2020).

Sonkhaskar (2020) discussed the impact of COVID-19 on different sectors across India. States like Kerala and Goa which generates major chunk of state revenue through tourism and hospitality suffered major losses running into thousand of crores. The complete series of air, land and sea transportation, entertainment venues, hotels and restaurants, tour operations and travel agents have been affected deeply. Booking cancellations and events postponement have affected the entire business leading to loss of crores of rupees. Huge losses were also reported by the aviation industry.

The effect of COVID-19 in Malaysia has been drastic and Malaysian tourism has been severely impacted. Since majority of the Malaysia's tourists came from foreign countries that were impacted by the pandemic and resulted in the decline and cancellation of a considerable figure of tourism trips to Malaysia (Foo et. al., 2020).

Epidemics impact every nation around the globe in some or other way, for example Nipah virus, West Nile virus, Ebola virus, plain Acute Respiratory Syndrome Coronavirus (SARS-CoV) and lastly the Zika virus outbreak in South America have all had negative impacts globally with far reaching impacts on many industries, entertainment, events, tourism and hospitality to name a few (Maphanga and Henama, 2019).

Tourism and hospitality industry operates in turbulent environment. It is one of the industries which get impacted immediately by disasters like earthquakes, floods, hurricanes, epidemic, pandemic, wars and so on. Due to the highly infectitious nature of pandemic like COVID-19, governments of different nations discourage people to travel from one country to another country. Gu and Wall (2006) commented issues like SARS have a global impact. It affects the nations not only medically but also politically and economically.

OBJECTIVE

To explore the factors affecting tourism and hospitality industry during COVID-19 pandemic.

METHODOLOGY

The Study: The present study is exploratory in nature and attempts to explore factors affecting tourism and hospitality industry during COVID-19 pandemic.

The Sample: The sample for the current study was taken from 50 respondents. Data was collected through Google Forms from employees working in different organizations related to tourism and hospitality industry. The data was collected for the period of May - July 2020.

Tools for Data Collection: Self designed questionnaire was used to collect the data from respondents. Secondary data was also collected from various journal articles and official reports published by recognized organizations. Currently available literature was reviewed for the study.

Tools for Data Analysis: Exploratory factor analysis on SPSS was used to explore different factors affecting the tourism and hospitality industry in India. SPSS 24 was used to analyze the data. Cronbach's alpha, KMO and Bartlett's test of sphericity and exploratory factor analysis were applied.

RESULT AND DISCUSSION

To check the reliability of the questionnaire, Cronbach's alpha was checked through SPSS 24. The value of Cronbach's alpha was found to be 0.917 (Table 1) which is excellent value that shows high internal consistency among the items of scale. Hence, the reliability of the questionnaire was high.

Kaiser-Meyer-Olkin measure of sampling adequacy and Bartlett's test of sphericity was used to verify the adequacy of data set for conducting exploratory factor analysis. The value of KMO was found to be 0.791 and value of Bartlett's test of sphericity was found significant as 0.000 (Table 2). Hence, it was verified that the available dataset is appropriate to conduct the exploratory factor analysis. While conducting factor analysis, value of total variance explained was 71.983 (Table 3) which is a good representation of variance among three factors identified. The factors identified are as follows:

Factor 1: Customer Delight

As per Table 4, this factor has a total load of 3.14. It constitutes of four items that are 'customer satisfaction', 'customer service', 'organisation customer relation', and 'customer clarity'. It is very clear from the table that among all other variables, customer satisfaction is a major variable affecting tourism and hospitality industry of India during COVID-19 with load of 0.867. Eggert and Wolfgang (2002) and Lin and Wang (2006) stated that satisfaction is a barometer that measures behavioral variables such as loyalty, revisit intentions and recommendation. Customer satisfaction improves customer faith which increases the constructive image of tourist destination. Christopher et. al. (1991) and Oliver (1997) stated that customer satisfaction is customers fulfillment response resulting from his or her visit to a tourist destination. Flint et. al. (1997) stated that quality of service and satisfaction of customer are imperative to the retention of customer. Dominici and Guzzo (2010) considered customer satisfaction as immensely significant to identify and conjecture the needs of tourist and be able to persuade them. Since achievement of customer satisfaction has always been priority for service sector industry and the pandemic has increased the responsibility of the sector to maintain delight of customers.

Factor 2: Cost and Competition

It consists of three items, namely, 'impact on cost', 'impact on competitiveness' and 'impact on marketing and promotion'. The factor load of this factor is 2.307. As expected, cost has the highest load of 0.847 among the three. The aftermath of earlier SARS outbreak on hotels in Hong Kong was so severe that the staff was asked to take annual leaves without pay, probationers and contract employees were terminated and banks were appealed for deferment of loan repayment for making way to pay for the employees' salary (Pine and Mckercher, 2004). The business demanded design of business models which helps in cost reduction without impairing with the quality. "Struggle for existence improves competitiveness", the universal law of "survival of the fittest" is undoubtedly applicable to tourism industry as well. This analysis will help users to decide the weightage they have to give to various factors like marketing and publicity. Chen et. al. (2007) identified that Taiwanese hotel equity-stock performance was intensely hit during the outbreak and share prices struggled and confirmed extreme impact on hotel business due to outbreak of epidemics and warned serious future consequences. The credence among investors, jolt of panic and uncertainty are among some major issues were indicated in the study.

Factor 3: Value Addition

The total factor load of this factor is 2.116. This factor constitutes of three items 'Customer division and diversion', 'Government Aid' and 'Extra services'. Diversion of customers' interest towards Indian tourist destination will generate revenue for various related businesses within the country. Customer division and diversion probability has highest load of 0.787. Government aid and support has second highest load of 0.762. The probability of business continuance depends on government financial packages as well as relaxation in regulations and taxation on the industry. To restart tourism activities government has made compulsory for tourists to give COVID test at various customer touch points and submission of negative COVID test reports on minimum days stay at hospitality establishments.

Another important factor with item load 0.567, is providing extra services to attract customers. The probability of customers getting attracted towards offers is high as it reduces burden on their pocket. Due to development of Big Data and Artificial Intelligence many service providers have launched smart services that provide all the information on a single platform of each customer including travel history which assist hospitality and tourism industry to deal with that customer (Kabadayi et. al., 2019; Wunderlich et. al., 2015). With such smart platforms and use of advance technology, companies can effectively increase business revenue as well as safeguard the tourists. This will help in monitoring competitor's performance, expand distribution channel, improve corporate image and formulate favorable marketing strategy (Leung, 2019).

CONCLUSION

The entire travel and tourism industry turned topsy turvy due to the COVID-19 pandemic. 'Survival of the fittest' is applicable again and only those organizations will sustain who are ready to adapt changes and provide tourism and hospitality services that will be high on parameters like customer safety, hygiene, social distancing norms and sustainable cost of operations. As per the present study, companies must try their level best to delight the customers in these difficult times to generate more business. Cost reduction is imperative. So, companies must look for better technology that reduces cost but increase production and customer satisfaction. According to the study, the identified factors namely, customer delight, cost and competition and value addition play important role in hospitality industry. Also, it reveals that these factors majorly affect the performance of the sector. The players in hospitality industry must look into these core areas to revamp and reignite the performance. Government must provide financial aid to the travel and tourism industry to kick start their operations again. Companies need to deliberate and innovate regularly to provide value to the customers.

References

Chen, M.H., Jang, S. and Kian, W.G. (2007). The Impact of the SARS outbreak on Taiwanese Hotel Stock Performance: An Event-Study Approach. *Int. J. Hosp. Manag.*, *26*(1), 200–212.

Dominici, G. and Rosa, G. (2010). Customer Satisfaction in the Hotel Industry: A Case Study from Sicily, *International Journal of Marketing Studies*, *2*(2), 1-12.

Eggert, A. and Wolfgang, U. (2002). Customer Perceived Value: A Substitute for Satisfaction in Business Markets?, *Journal of Business & Industrial Marketing*, *17*,(2/3), 107-118.

Flint, D.J., Woodruff, R.B. and Cardial, S.F. (1997). Customer Value Change in Industrial Marketing Relationships: A Call for New Strategies and Research, *Industrial Marketing Management*, *26*, 163-175.

Foo, L.P., Chin, M.Y., K.L. and Phuah, K.T. (2020).The impact of COVID-19 on tourism industry in Malaysia, *Current Issues in Tourism*, *0*(0), 1–5.

Gu, H. and Wall, G. (2006). The Effects of SARS on China's Tourism Enterprises, *Tourism: An International Interdisciplinary Journal*, *54*(3), 225-233.

Kabadayi, S., Ali, F. and Choi, H. (2019). Smart Service Experience in Hospitality and Tourism Services: A Conceptualization and Future Research Agenda, *Journal of Service Management*, *30*(3), 326–348.

Kulshreshtha, R. and Seth, K. (2020). The Effect of Covid-19 on the Indian Tourism, *Xi'an Dianzi Keji Daxue Xuebao/Journal of Xidian University*, *14*(7), 1068-1077.

Leung, R. (2019). Smart Hospitality: Taiwan Hotel Stakeholder Perspectives. *Tourism Review*, *74*(1), 50–62.

Lin, H.H. and Wang, Y.S. (2006). An Examination of the Determinants of Customer Loyalty in Mobile Customer Contexts", *Information & Management*, *43* (3), 271-282.

Maphanga, P.M. and Henama, U.S. (2019). The Tourism Impact of Ebola in Africa: Lessons on Crisis Management, *African Journal of Hospitality, Tourism and Leisure* , *8* (3), 1-13.

Pine, R. and McKercher, B. (2014). The Impact of SARS on Hong Kong's Tourism Industry, *Int. J. Contemp. Hosp. Manag.*, *16*(2), 139–143.

Siche, R. (2020). What is the Impact of COVID-19 Disease on Agriculture? *Scientia Agropecuaria, 11* (1), 3-6.

Sonkhaskar, J.D. (2020). Impact of Covid-19 on Indian Economy, *International Journal of Advanced Science and Technology, 29* (12S), 432-439.

Wuenderlich, N., Heinonen, K., Ostrom, A.L., Patricio, L., Sousa, R., Voss, C. and Lemmink, J. (2015). "Futurizing" Smart Service: Implications for Service Researchers and Managers, *Journal of Services Marketing, 29*(6/7), 442–447.

Bibliography

Christopher, A., Payne, A. and Ballantyne, D. and Heinemann, B. (1991). *Relationship Marketing -Bringing Quality, Customer Service and Marketing Together*, Oxford: Butterworth-Heinemann.

Oliver, R.L. (1997). *Satisfaction: A Behavioral Perspective on the Consumer*, McGraw Hill: New York, NY.

ANNEXURES

Table 1: Reliability Statistics

Cronbach's Alpha	N of Items
.917	13

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.719
Bartlett's Test of Sphericity	Approx. Chi-Square	259.097
	Df	45
	Sig.	.000

Table 3: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.013	50.129	50.129	5.013	50.129	50.129	3.039	30.392	30.392
2	1.142	11.418	61.546	1.142	11.418	61.546	2.340	23.399	53.791
3	1.019	10.191	71.738	1.019	10.191	71.738	1.795	17.947	71.738
4	.710	7.099	78.836						
5	.638	6.379	85.215						
6	.561	5.605	90.820						
7	.304	3.040	93.861						
8	.270	2.704	96.565						
9	.198	1.980	98.545						
10	.145	1.455	100.000						

Extraction Method: Principal Component Analysis.

Table 4: Factors' Description

Factor Names	Statements	Item Load	Factor Load
Factor 1: Customer Delight	How likely will there be an impact on your customer satisfaction?	0.867	3.14
	How likely will there be an impact on your customer services?	0.85	
	How likely will there be an impact on organization's customer relations?	0.832	
	How likely will there be an impact on customer retention?	0.591	
Factor 2: Cost and Competition	How likely would there be an impact on your cost?	0.847	2.307
	How likely will there be an impact on your business competitiveness?	0.758	
	How likely will there be an impact on company's marketing and promotion?	0.702	
Factor 3: Value Addition	How likely you are that tourists from other popular but severely affected destinations may divert to India in future?	0.787	2.116
	How likely would Government support be useful in coping up?	0.762	
	How likely would you require to give extra services to customers after the pandemic?	0.567	

LOCUS OF CONTROL AMONG ENGINEERING STUDENTS: A COMPARATIVE STUDY

Swaranjeet Arora*, Shakuntla Jain**

Providing effective engineering education is important in ensuring well-rounded and competent engineers who can contribute towards the development of our nation. Sustainable development considerations require engineers to embrace a range of additional skills beyond the engineering science they have traditionally relied upon to solve engineering problems. The present study surveyed 600 university students pursuing engineering. The analysis of variance (ANOVA) was applied to identify the relationship between gender and locus of control. The study aimed to explore the locus of control of engineering students. Despite the converging roles of males and females in today's scenario, locus of control may vary among men and women. So, the present study is an attempt to compare locus of control of male and female students of private and government engineering institutes in Indore district of Madhya Pradesh, India. The study also attempts at narrowing the gap in literature by examining engineering students' locus of control. The study was based on primary data and respondents were selected from undergraduate students pursuing engineering education. The results show that there is no difference in level of locus of control between male and female students. The findings of the present study can counter the findings of previous studies concerning locus of control.

Keywords: *Entrepreneurship, Locus of Control, Gender Difference, Engineering Students.*

INTRODUCTION

The concept of Locus of Control was developed by Rotter (1954), an American psychologist who was working on social learning theories and later extended by Phares (1973) and Lefcourt (1976). In his theory, he defines locus of control as the reinforcements which can be the basic indications of one's attitudes in the long term. The theory of locus of control has an imperative place in literature helping the students who have problem in learning and attitude (Kutanis et al., 2011). Locus of control is one of the most important concepts in the context of learning difficulty and attitude change (Smith, 2003). Locus of control is a psychological construct that identifies one's beliefs about the degree of personal control that can be done over their own environment (Grimes et al., 2004). Locus of control means one's belief about control over the event of life (Findley and Cooper, 1983). Hisrich and Peters (1998) believed that it is an attribute which indicates the sense of control that one has over life. Locus of control is characterized as a person's propensity to see the events that can be controlled internally or externally (Rotter, 1966).

People with internal locus of control believe that they can direct the results of their work with their individual ability, efforts and characteristics. People who think that the outcome is determined by the external forces such as fate, luck and chance have an external locus of control orientation (Schultz and Schultz, 2013). People who are capable of controlling and manipulating things that happen in their own lives have an internal locus of control. A person who considers others as the reason for what is going wrong in his or her own experience is have an external locus of control (Burger, 1984). This tendency characterizes one's viewpoint about self-independence and control by the

* Professor, NorthCap University, Gurugram.
** Visiting Faculty, Prestige Institute of Management and Research, Indore.

others (Corsini, 1999). In view of Zimmerman (2000), for students to maintain the usefulness and effectiveness of learning performance internal or external locus of control plays very important role. The experiences and knowledge achieved by the students through organizational learning are an imperative factor in increasing the performance of the student (Ho, 2008).

According to Eccles (1994), locus of control is domain specific and that we should assess expectations for success for particular areas. Locus of control has received significant attention among personality theories of entrepreneurship. Locus of Control is considered as an important feature in entrepreneurship by predicting the extent to which one's attribute control over the events to themselves (internal) or to the other uncontrollable factors (external) (Landström et al., 2008). Bengtsson et al. (2012) find significant differences between male and female entrepreneurs regarding locus of control but did not specify what these differences comprised off. Locus of control orientation is a reliance about whether the results of our actions are depending on what we do (internal locus of control) or on events beyond our personal control (external locus of control) (Nicholls, 1984). Many researchers say that entrepreneurial behavior consists of high level of individual's internal locus of control (Shapero, 1975; Brockhaus, 1982; Perry, 1990), proactive characteristics (Bateman and Crant, 1993; White, 1959; Langer, 1983). Hence, present study was undertaken to compare locus of control of male and female students of public and private engineering institutes.

REVIEW OF LITERATURE

According to Rotter (1966), the notion of locus of control devours a significant spot in literature helping students who experience difficulty in learning and attitude change. In his study states the circumstances in which reinforcements take place according to the attitudes of individuals as their locus of control. On the other hand, he assesses the circumstances, after which reinforcements occur out of a person's attitudes as their external locus of control. Locus of control plays an important role in learning difficulty and attitude change. This idea covers that people consider for the duration of their lives, study their attitudes and rely on those events result from destiny, chance and outside forces (Erdogan, 2003). The first pragmatic studies on locus of control in literature (Phares, 1957; James and Rotter, 1958) discover a response to the investigation, whether ones' beliefs are allied to their capabilities or possibilities (Sardogan et al., 2006). Empirical findings of many literatures suggest that internal locus of control is an entrepreneurial characteristic (Cromie, 2000; Koh, 1996; Ho and Koh, 1992; Robinson et al., 1991). Internal locus of control was seen as positively allied with intention to turn into a business visionary (Bonnett and Furnham, 1991). Ghasemzadeh and Saadat (2011), in their study, found that female students have higher locus of control than male students.

According to Zaidi and Mohsin (2013) those who are able to control their outcomes are possessing internal locus of control or people with external locus of control considered their outcomes beyond their control. On comparing, people having internal locus of control are observed to believe that they have to obtain more details about their environment and are more active to achieve and seek justice in the social activities than people having external locus of control (Demirkan, 2006). The students of different stream showed significant difference in external and internal locus of control. Çalar et al. (2009) found significant results regarding the locus of control and levels of decisiveness of students. Rastegar and Heidari (2013) not found any significant differences among females and males concerning to external and internal locus of control. Mole (2013) also found similar result regarding relationship between locus of control and gender. Clarke (2004) also determined in his study that there were no significant differences between genders and any mean score of locus of control. On the other side, there are studies which are contradictory to the results of his findings such as Parsons and Schneider (1974), who found that male students have less external locus of control compared to female.

Earlier studies have recommended certain personality traits as essential prerequisites for start entrepreneurship as a career choice (McClelland, 1961, Hisrich et. al., 2013). In view of Kader (2014) locus of control furthermore related with a fear of failure. Since people with internal locus of control having more control over their surroundings, they have a tendency to be less concerned and frightened over the expected result related to a given task compared with people with external locus of control. Hermawan et. al. (2016) also found positive relationship between locus of control and entrepreneurship.

According to Kusmintarti et. al. (2018) the respondents who show entrepreneurial characteristics of internal locus of control tend to have higher potential to be entrepreneurs compared to other. Students with internal locus of control would exhibit positive attitude towards entrepreneurship and have higher intention to turn into a business visionary (Khan et. al., 2011; Gürol and Atsan, 2006). Henceforth, it could be concluded that more the internal locus of control, better the entrepreneurial intention. Rotter (1966) differentiates between two distinct orientations in individuals, namely an external locus of control and an internal locus of control orientation. Individuals with an internal locus of control consider that their behavior relies upon their own abilities, dedication and achievements. However, one with an external locus of control have faith in fortuitous or random event, lady luck, fate and few influential persons are responsible for their behavior. People with higher internal locus of control are supposed to be self-employed (Bönte and Jarosch, 2011) and have higher inspiration to enhance efficiency and effectiveness of work (Göksel and Aydintan, 2011). The students of Economics stream have opinion that education generally contributes to their need for achievement, knowledge of business management basics, development of internal locus of control and behavioural control (Remeikiene et.al., 2013). However, only a few researchers conducted the research to explore locus of control among engineering students. Thus, this study is carried out to compare the locus of control among male and female students of private and public engineering institutes.

RESEARCH METHODOLOGY

The Study: The present investigation is exploratory in nature and is based on primary data that is collected through the use of questionnaire and aims to compare locus of control among male and female students of engineering institutes of Indore district.

The Sample: The study is aimed to compare locus of control among engineering students in Indore district of Madhya Pradesh, India. Indore is known as the educational hub of Madhya Pradesh. As per Directorate of Technical Education, Madhya Pradesh 2019, total number of students pursuing Engineering in Indore was 47460. The present research is conducted on students studying in engineering institutes of Indore district, India.

It was very difficult to cover all the students studying in engineering institutes of Indore district, India. Therefore, in order to select the sample, multi-stage random sampling technique was used to select the sample.

Stage 1: Selection of Engineering Institutes

In stage one all government and eight private engineering institutes in Indore district which had highest intake of students as per Directorate of Technical Education, Madhya Pradesh 2019 were taken for study.

Stage 2: Selection of Students

In Stage two, from the selected group of engineering institutes, a total of 600 students were taken as sample for the study. The number of students selected for study were 300 male students (150 from government institutes and 150 from private institutes) and 300 female students (150 from government institutes and 150 from private institutes). An attempt was made to include students from all selected engineering institutes.

Tools for Data Collection: As this research has a quantitative base so questionnaire used in this research was close ended questionnaire. The research instrument used to collect data was based on research done by Kristiansen and Indarti (2004). The questionnaire consists of nine close-ended questions based on an interval scale. Respondents were asked to indicate their degree of agreement with each of the questions on a five-point Likert scale. The secondary data was collected through various research magazines, journals and newspapers.

Tools for Data Analysis: One sample KS test, one way ANOVA, Tukey HSD, Cronbach's alpha and mean have been used to compare locus of control of students. The data was analyzed using window based Statistical Package of the Social Science (SPSS).

Item Total Correlation

Questionnaire adopted in this study consisted of nine questions. Item total correlation was used in order to check the normality of the sample. As the sample size was 600, item with correlation value less than 0.1948 should be dropped. All the items in the study had correlation values more than 0.1948 thus; no item was dropped from the questionnaire.

Reliability of the Measures

Reliability of the measures was assessed with the use of Cronbach's alpha on all the nine items. Cronbach's alpha is designed as a measure of internal consistency that is do all the items within the instrument measure the same thing. It allows us to measure the reliability of different variables. It consists of estimates of how much variation in scores of different variables is attributable to chance or random errors (Selltiz et al., 1976). As a general rule, a coefficient greater than or equal to 0.7 is considered acceptable and a good indication of construct reliability (Nunnally, 1978). The Cronbach's alpha for the questionnaire was found to be 0.723 as shown in Table 1. Hence, it was found reliable and used for analysis.

OBJECTIVES

- To study and compare the impact of gender differences on locus of control between students of government engineering institutes.

  To study and compare the impact of gender differences on locus of control between students of private engineering institutes.

  To study and compare the impact of gender differences on locus of control among students of government engineering institutes and private engineering institutes.

HYPOTHESES

H_{01}: There is no significant difference among male students of government engineering institutes, male students of private engineering institutes, female students of government engineering institutes and female students of private engineering institutes with respect to locus of control.

H_{02}: There is no significant difference between male students of government engineering institutes and male students of private engineering institutes with respect to locus of control.

H_{03}: There is no significant difference between male students of government engineering institutes and female students of government engineering institutes with respect to locus of control.

H_{04}: There is no significant difference between male students of private engineering institutes and female students of private engineering institutes with respect to locus of control.

H_{05}: There is no significant difference between female students of government engineering institutes and female students of private engineering institutes with respect to locus of control.

RESULTS AND DISCUSSION

Kolmogorov- Smirnov Test

Kolmogorov- Smirnov test is performed to test if the values follow normal distribution. This test is essential to decide the statistical test that is to be applied to compare the averages of respondents. The result of the test (Table 2) shows that values in locus of control among students follow normal distribution hence, ANOVA can be used for comparing means.

Results of One way ANOVA

Table 3 depicts that the F value for between groups is 2.914 and p value is 0.064 therefore, null hypothesis H_{01} is not rejected at 5 percent level of significance. Hence, it can be inferred that there is no significant difference among male students of government engineering institutes, male students of private engineering institutes, female students of government engineering institutes and female students of private engineering institutes with respect to locus of control. Male students studying in private engineering institutes are having mean value of 3.68 followed by male students studying in government engineering institutes with mean value of 3.52. While, female students studying in private engineering institutes have mean values of 3.52 and female students studying in government engineering institutes have mean values of 3.68 which represents that there is no significant difference among male students of government engineering institutes, male students of private engineering institutes, female students of government engineering institutes and female students of private engineering institutes with respect to locus of control.

In order to find out significant difference between four groups i.e., male students of government engineering institutes and male students of private engineering institutes; male students of government engineering institutes and female students of government engineering institutes; male students of private engineering institutes and female students of private engineering institutes; female students of government engineering institutes and female students of private engineering institutes Tukey HSD test was applied (Table 4). It represents that p value of male students of government engineering institutes and male students of private engineering institutes; male students of government engineering institutes and female students of government engineering institutes; male students of private engineering institutes and female students of private engineering institutes; female students of government engineering institutes and female students of private engineering institutes with respect to locus of control is 0.245, 0.219, 0.118 and 0.103 respectively which means null hypotheses $H_{02,}$ $H_{03,}$ H_{04}, and H_{05} are not rejected.

Hence, it can be inferred that there is no significant difference between male students of government engineering institutes and male students of private engineering institutes; male students of government engineering institutes and female students of government engineering institutes; male students of private engineering institutes and female students of private engineering institutes; female students of government engineering institutes and female students of private engineering institutes with respect to locus of control.

Brenner (1959), opined that male and female do not differ significantly in locus of control. In a study done by Alias et. al. (2012) the authors concluded that there was no significant difference between males and femals with respect to locus of control compared to another group of students who were following the online course on Visual Arts. Interestingly the findings from this study indicate that those with external locus of control tend to perform better in academic compared to those with internal locus of control (Knowles and Kerkman, 2007). The literature review indicated that there did not appear to be any significant difference between women's and men's entrepreneurial traits or attributes. This is contrary to the studies of (Mueller and Thomas, 2000; Hansemark, 1998; Koh, 1996 and Utsch and Rauch, 2000).

The present study could not find any significant difference in Locus of Control of male and female students of engineering. This results support Rastegar and Heidari (2013) conclusion that there were no significant differences among males and females regarding internal locus of control and external locus of control. Yet another study by Meghan (2012) supported present findings that there is no statistically significant relationship found between Locus of control and gender. The study by Lynton (2012) conducted in china, also found that there was no significant relationship between locus of control and gender. Clarke (2004) also found in his study that there were no significant differences between genders on any mean score on locus of control.

On the contrary, in one study, it was found that the male students has higher internal locus of control and girls scored higher on external locus of control (Zaidi and Mohsin, 2013). In one more study, it was found that female means were supplementary external than males on Locus of control (Wehmeyer, 1993). Results of present study were found contrary to authors' expectations as it failed to demonstrate the existence of gender difference in locus of control.

CONCLUSION

This paper seeks to examine locus of control of male and female students studying in government and private engineering institutes. The results of present study show that locus of control of male and female students in government and private engineering institutes do not differ significantly in their mean values. The current study concludes that there is no significant difference among male and female students. This implies that with females and males studying in engineering colleges in various universities do not show significant difference in locus of control. The results of this study also have implications for educationalists looking to gain a better understanding of students' psychological characteristics in the changing times. Several other cross - sectional studies can be done to understand the gender difference with respect to other personality and psychological factors.

References

Alias, M., Akasah, Z. and Kesot, M. (2012). Self-efficacy, Locus of Control and Attitude among Engineering Students: Appreciating the Role of Affects in Learning Efforts, *Procedia-Social and Behavioral Sciences, 56,* 183-190.

Bateman, T. and Crant, J. (1993). The Proactive Component of Organizational Behavior: A Measure and Correlates, *Journal of Organizational Behavior, 14*(2), 103-118.

Bengtsson, O., Sanandaji, T. and Johannesson, M. (2012). The Psychology of the Entrepreneur and the Gender Gap in Entrepreneurship, IFN Working Paper No. 944, 1-31.

Bonnett, C. and Furnham, A. (1991). Who wants to be an Entrepreneur? A Study of Adolescents Interested in a Young Enterprise Scheme, *Journal of Economic Psychology*, *12*(3), 465-478.

Bönte, W. and Jarosch, M. (2011). Gender Differences in Competitiveness, Risk Tolerance, and other Personality Traits: Do they contribute to the Gender Gap in Entrepreneurship? Paper presented at the Schumpeter School of Business and Economics, University of Wuppertal, Germany.

Brenner, C. (1959). The Masochistic Character: Genesis and Treatment, *Journal of American Psychoanalytic Association*, *7*, 197-226.

Burger, J. (1984). Desire for Control, Locus of Control, and Proneness to Depression, *Journal of Personality, 52*(1), 71-89.

Çalar, S., Dinçyurek, S. and Silman, F. (2009). Determination of the Locus of Control and Level of Assertiveness of the Students Studying in the TRNC in Terms of Different Variables, *Procedia Social and Behavioral Sciences, 1*(1), 12–22.

Clarke, D. (2004). Neuroticism: Moderator or Mediator in the Relation between Locus of Control and Depression, *Journal Personality and Individual Differences, 37*, 245–258.

Cromie, S. (2000). Assessing Entrepreneurial Inclination: Some Approaches and Empirical Evidence, *European Journal of Work and Organizational Psychology, 9*(1), 7-30.

Eccles, J. (1994). Understanding Women's Educational and Occupational Choices, *Psychology of Women Quarterly, 18*(4), 585–609.

Findley, M. and Cooper, H. (1983). Locus of Control and Academic Achievement: A Literature Review, *Journal of Personality and Social Psychology, 44* (2), 419 – 427.

Ghasemzadeh, A. and Saadat, M. (2011). Locus of Control in Iranian University Student and its Relationship with Academic Achievement, *Procedia Social and Behavioral Sciences, 30*, 2491–2496.

Göksel, M. and Aydintan, M. (2011). Gender, Business Education, Family Background and Personal Traits: A Multi-Dimensional Analysis of their Effects on Entrepreneurial Propensity: Findings from Turkey, *International Journal of Business and Social Science,* 2(13), 35-48.

Gürol, Y. and Atsan, N. (2006). Entrepreneurial Characteristics amongst University Students: Some Insights for Entrepreneurship Education and Training in Turkey, *Education + Training, 48*(1), 25–38.

Grimes, P., Millea, M. and Woodruff, T. (2004). Grades-who's to Blame? Student Evaluation of Teaching and Locus of Control, *The Journal of Economic Education, 35*(2), 129-147.

Hansemark, O. (1998). The Effects of an Entrepreneurship Programme on Need for Achievement and Locus of Control of Reinforcement, *International Journal of Entrepreneurial Behavior & Research*, *4*(1), 28-50.

Hermawan, R., Soetjipto, B. and Rahayu, W. (2016). The Effect of Entrepreneurial Self-Efficacy and Locus of Controlon Entrepreneurship Interest through Entrepreneurship Literacy, *IOSR Journal of Business and Management, 18*(2), 141-148.

Ho, L. (2008). What affects Organizational Performance? The Linking of Learning and Knowledge Management, *Industrial Management & Data Systems, 108*(9), 1234-1254.

Ho, T. and Koh, H. (1992). Differences in Psychological Characteristics between Entrepreneurially Inclined and Non-Entrepreneurially Inclined Accounting Graduates in Singapore, *Entrepreneurship, Innovation and Change: An International Journal, 1*, 43-54.

James, W. and Rotter, J. (1958). Partial and 100% Reinforcement under Chance and Skill Conditions, *Journal of Experimental Psychology, 55*(5), 397.

Kader, A. (2014). Locus of Control, Student Motivation, and Achievement in Principles of Microeconomics, *American International Journal of Contemporary Research, 4*(9), 1-11.

Khan, M., Ahmed, I., Nawaz, M. and Ramzan, M. (2011). Impact of Personality Traits on Entrepreneurial Intentions of University Students, *Interdisciplinary Journal of Research in Business, 1*(4), 51-57.

Knowles, E. and Kerkman, D. (2007). An Investigation of Students Attitude and Motivation toward Online Learning, Student Motivation, *Insight Journal, 2*, 70 – 80.

Koh, H. (1996). Testing Hypotheses of Entrepreneurial Characteristics: A Study of Hong Kong MBA students, *Journal of Managerial Psychology, 11* (3), 12-25.

Kristiansen, S. and Indarti, N. (2004). Entrepreneurial Intention among Indonesian and Norwegian students, *Journal of Enterprising Culture, 12*(1), 55-78.

Kusmintarti, A., Anshori, M., Sulasari, A. and Ismanu, S. (2018). Student's Entrepreneur Profile: A Cluster of Student's Entrepreneurial Characteristics, *Journal of Entrepreneurship Education, 21*(1S), 1-12.

Kutanis, R., Mesci, M. and Övdür, Z. (2011). The Effects of Locus of Control on Learning Performance: A Case of an Academic Organization, *Journal of Economic and Social Studies, 1*(2), 113-137.

Lynton, N. (2012). Connected but not alike: Cross-Cultural Comparison of Generation Y in China and South Africa, *Academy of Taiwan Business Management Review, 8*(1), 67-80.

Mueller, S. and Thomas, A. (2000). Culture and Entrepreneurial Potential: A Nine Country Study of Locus of Control and Innovativeness, *Journal of Business Venturing, 16*(1), 51-75.

Nicholls, J. (1984). Achievement Motivation; Conceptions of Ability. Subjective Experience, Task Choice, and Performance, *Psychological Review, 91*(3),328-346.

Parsons, O. and Schneider, J. (1974). Locus of Control in University Students from Eastern and Western Societies, *Journal of Consulting and Clinical Psychology, 42*(3), 456-461.

Perry, C. (1990). After Further Sightings of the Heffalump, *Journal of Managerial Psychology, 5*(2), 22-31.

Phares, E. (1957). Expectancy Changes in Skill and Chance Situations, *The Journal of Abnormal and Social Psychology, 54*(3), 339-342.

Rastegar, M. and Heidari, N. (2013). The Relationship between Locus of Control, Test Anxiety, and Religious Orientation among Iranian EFL Students, *Scientific Research, 3*(1), 73-78.

Remeikiene, R., Startiene, G. and Dumciuviene, D. (2013). Explaining Entrepreneurial Intention of University Students: The Role of Entrepreneurial Education, *Management Knowledge and Learning*, Croatia International Conference, 299-307.

Robinson, P., Stimpson, D., Huefner, J. and Hunt, H. (1991). An Attitude Approach to the Prediction of Entrepreneurship, *Entrepreneurship: Theory and Practice, 15*(4), 13-31.

Rotter, J. (1966). Generalized Expectancies for Internal versus External Control of Reinforcement, *Psychological Monographs: General and Applied, 80* (1), 1-28.

Sardogan, E., Kaygusuz, C. and Karahan, T. (2006). A Human Relations Skills Training Program, University Students' Locus of Control Levels, *Journal of the Faculty of Education, 2* (2), 184-194.

Shapero, A. (1975). The Displaced, Uncomfortable Entrepreneur, *Psychology Today, 9* (6), 83-88.

Smith, V. (2003). Analysis of Locus of Control and Educational Level Utilizing the Internal Control Index, *Theses, Dissertations and Capstones,* Paper 881, Marshall University.

Utsch, A. and Rauch, A. (2000). Innovativeness and Initiative as Mediators between Achievement Orientation and Venture Performance, *European Journal of Work and Organizational Psychology, 9*(1), 45-62.

Wehmeyer, M. (1993). Gender Differences in Locus of Control Scores for Students with Learning Disabilities, *Percept Mot Skills,* 77(2), 359-366.

White, R. (1959). Motivation Reconsidered: The Concept of Competence, *Psychological Review, 66*(5), 297-333.

Zaidi, I. and Mohsin, M. (2013). Locus of Control in Graduation Students, *International Journal of Psychological Research, 6*(1), 15-20.

Zimmerman, B. (2000). Self-efficacy: An Essential Motive to Learn, *Contemporary Educational Psychology, 25*(1), 82-91.

Bibliography

Brockhaus, R. (1982). The Psychology of the Entrepreneur. *In Encyclopedia of Entrepreneurship*, ed. C.A. Kent, D.L. Sexton, and K.H. Vesper. Englewood Cliffs, NJ: Prentice Hall.

Corsini, R. (1999). *The Dictionary of Psychology*, Publishing Office: Brunner, Mazel.

Demirkan, S. (2006). *Self-Perceptions of Interpersonal Relations, Conflict Resolution Approaches in Locus of Control and Their Effects on the Structure of Personality: A Study in Applied*, Unpublished Master's Thesis, Ankara University, Social Sciences Institute, Ankara.

Erdogan, B. (2003). *Effects of Background Information and Locus of Control on Student's Control Preferences in Web-Based Instruction,* Unpublished Master's Thesis, Ankara University, Education Sciences Institute, Ankara.

Hisrich, R. and Peters, M. (1998). *Entrepreneurship* (4th ed.). Boston: Irwin Mcgraw Hill

Hisrich, R., Peters, M. and Shepherd, D. (2013). *Entrepreneurship* (9th ed.).McGraw-Hill.

Landström, H., Crijns, H., Laveren, E. and Smallbone, D. (2008). *Entrepreneurship, Sustainable Growth and Performance: Frontiers in European Entrepreneurship Research*, Edward Elgar Publishing.

Langer, E. (1983). *The Psychology of Control,* Beverly Hills: Sage Publications.

Lefcourt, H. (1976). *Locus of Control: Current Trends in Theory and Research*. Hilldale: New Jersey, Erthaum.

McClelland, D. (1961). *The Achieving Society*. Free Press, New York.

Mole, Meghan L. (2013). *Satisfaction in Adult Romantic Relationships after Parental Divorce: The Role of Locus of Control*, Masters Thesis, Smith College, Northampton, MA.

Nunnally, C. (1978). *Psychometric theory,* McGraw-Hill: New York, NY.

Phares, E. (1973). *Locus of Control: A Personality Determinant of Behavior,* General Learning Press.

Rotter, J. (1954). *Social Learning and Clinical Psychology,* New York: Prentice-Hall.

Schultz, D. and Schultz, S. (2013). *Theories of Personality, Wadsworth*, 10th ed., CA, USA.

Selltiz, C., Wrightsman, L. and Cook, W. (1976). *Research Methods in Social Relations,* Holt, Rinehart and Winston: New York, NY.

ANNEXURES

Table 1: Cronbach's Alpha Reliability Statistics

Reliability Statistics

Cronbach's Alpha	N of Items
.723	9

Table 2: One-Sample Kolmogorov-Smirnov Test (Locus of Control among Engineering Students)

		VAR00002
N		600
Normal Parameters[a,b]	Mean	3.6070
	Std. Deviation	.64318
Most Extreme Differences	Absolute	.071
	Positive	.071
	Negative	-.066
Kolmogorov-Smirnov Z		1.730
Asymp. Sig. (2-tailed)		.065

a. Test distribution is Normal.

b. Calculated from data.

Table 3: One Way ANOVA (Locus of Control among Engineering Students)

ANOVA

LOC					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.581	3	1.194	2.914	.064
Within Groups	244.211	596	.410		
Total	247.793	599			

Table 4: Post Hoc Tests (Locus of Control among Engineering Students)

Multiple Comparisons

Dependent Variable: VAR00001

	(I)	(J)	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Tukey HSD	Govt Male	Pvt Male	-.13778	.07391	.245	-.3282	.0526
	Govt Male	Govt Female	-.14222	.07391	.219	-.3326	.0482
	Pvt Male	Pvt Female	.16444	.07391	.118	-.0260	.3549
	Govt Female	Pvt Female	.16889	.07391	.103	-.0215	.3593

ONLINE LEARNING EXPERIENCE OF RURAL STUDENTS DURING COVID-19 : A STUDY OF STUDENTS PURSUING HIGHER EDUCATION IN DISTRICT, UNA (HIMACHAL PRADESH)

Ruchy Sharma*

COVID-19 has emerged as major public health threat leading to global crisis that is unprecedented and extraordinary. Online education has been adopted as only strategy to continue with teaching tasks or for imparting knowledge. In response to the significant demand of digital technology, many online learning platforms are offering free access to their services. Although there are fewer Corona cases in Himachal Pradesh, but still it implemented the lockdown and time bound relaxation for necessities was given in disciplined way. In Himachal Pradesh the academic session was over but still exam were pending and suddenly Lockdown broke the smooth process of system like in the whole country. Suddenly, on short call, teachers took the responsibility of the youth to involve in online learning and other related activities so they will not face difficulty in procuring the learning material and other related resources. This study tried to understand online learning experience of the students especially in rural area of Himachal Pradesh. The research paper is an attempt to find out students' feelings during lockdown, learning experience, mode of learning they like most, cost of online learning, problems faced, family support and especially role of teachers in motivating them to learn in this tough time. Though convenience sampling was used in collecting data of 300 students through google form but stratified sampling and systematic sampling has been implemented for inclusion of representative sample. Una college has been selected for research as it is the most approachable college for rural students also having student strength of approximately 3000 students. The study reveals that overall experience was very good but still despite of teachers motivation and students participations many things were unresolved mostly due to resources and pre-preparations. Conducting exam for these classes was a big challenge and cause of worry for students especially for final years students.

***Keywords**: COVID-19, Lockdown, Online Learning, Education, Teachers' Participation, Students' Satisfaction.*

INTRODUCTION

COVID-19 has emerged as major public health threat leading to global crisis that is unprecedented and extraordinary. Not only public health but it also has great impact on regional or global socio- economic environment. The whole world is currently passing through a period of very serious crisis. The Coronavirus pandemic continues to cause disruption not only to business and industry but it has great impact on the education industry.

The Coronavirus crisis has forced all major industries to shift their operations online and the education sector is no exception. With lockdowns being imposed across the world, schools and higher education institutions have been shut down to protect students and prevent contagion. Online education has been adopted as only strategy to continue with teaching tasks or for imparting knowledge. It has suddenly converted the traditional teaching in to online teaching. The COVID-19 pandemic has forced many educational institutions to go for teaching

*Assistant Professor, Govt. College, Una (Himachal Pradesh).

online. Education, as a result, has largely moved online. India, too, is witnessing an e-learning boom. Classes on Zoom, Google Meet, Webex, WhatsApp and Skype have become the norm for students, parents and teacher. This is a crucial time for the education sector as board examinations, nursery school admissions, entrance tests of various universities and competitive examinations are all held during this period. As the days pass by with no immediate solution to stop the outbreak of COVID-19, school and university closures will not only have a long-term impact on the continuity of learning for more than 285 million young learners.

Although there are fewer Corona cases in Himachal Pradesh, but still it implemented the lockdown and time bound relaxation for necessities was given in disciplined way. In Himachal Pradesh the academic session was over but still exams were pending and suddenly Lockdown broke the smooth process of system like in the whole country. Suddenly, on small call, teachers took the responsibility of the youth to involve in online learning and other related activities so they will not face difficulty in procuring the learning material and related resources. This study tried to know online learning experience of the students especially in rural area of Himachal Pradesh.

REVIEW OF LITERATURE

Palincsar (1998) illustrates the application of institutional analyses to investigate schooling as a cultural process, the application of interpersonal analyses to examine how interactions promote cognition and learning and discursive analyses examining and manipulating the patterns and opportunities in instructional conversation. The review concludes with a discussion of the application of this perspective to selected non-temporary issues, including: acquiring expertise across domains, assessment, educational equity, and educational reform. Social constructivist perspectives focus on the interdependence of social and individual processes in the co-construction of knowledge. After the impetus for understanding the influence of social and cultural factors on cognition is reviewed, mechanisms hypothesized to account for learning from this perspective are identified, drawing from Piagetian and Vygotskian accounts (Cole and Wertsch, 1996).

Swan (2001) explained the factors affecting student satisfaction with and perceived learning from asynchronous online learning. It reports on an empirical investigation that explored relationships between student perceptions and course design factors in 73 SUNY Learning Network courses in the Spring, 1999 semester. The study found that three general factors–clarity of design, interaction with instructors and active discussion among course participants significantly influenced students' satisfaction and perceived learning. Such findings are related to various kinds of interactivity and a 'community of inquiry' model of online learning.

Miller and Lu (2003) described the efforts of faculty who teach courses online to adapt their curriculum to meet the needs of students who fall outside of the traditional college student population that is defined as someone aged 18-24 and enrolled on a full-time basis. Utilizing survey research methods, the findings largely reinforced the notion that faculty members who teach in online, e-learning environments see differences in the way traditional and non-traditional students learn and, to the best of their abilities, work to accommodate these learning differences.

Garrison and Kanuka (2004) provided a discussion of the transformative potential of blended learning in the context of the challenges facing higher education. Based upon a description of blended learning, its potential to support deep and meaningful learning is discussed. From here, a shift to the need to rethink and restructure the learning experience occurs and its transformative potential is analysed. Finally, administrative and leadership issues are addressed and the outline of an action plan to implement blended learning approaches is presented. The conclusion is that blended learning is consistent with the values of traditional higher education institutions and has the proven potential to enhance both the effectiveness and efficiency of meaningful learning experiences.

Enoch and Soker (2006) focused on the effects of social–structural factors (age, ethnicity and gender) on university students' use of web-based instructions. The study uses data from registration questionnaires of students at the Open University of Israel. During the period between 1995 and 2002 there has been a continuous increase in the proportion of students who used the Internet and email for study purposes. However, a significant minority (one-third of the students) was not Internet users. Their research tends to focus on the digital divide in terms of use rather than access, and explains it mainly by micro, individual and situational characteristics. The study shows that structural factors such as age, gender and ethnicity also play a significant role in the continuous existence of the usage gap. The social and educational implications of this gap were discussed.

According to Means et.al. (2013), the increased capabilities of web-based applications and collaboration technologies and the rise of blended learning models combining web-based and face-to-face classroom instruction have raised expectations for the effectiveness of online learning.

Baran and Correia (2014), the quality of online programs in higher education is strongly correlated with how the professional development approaches respond to the needs of online teachers. These approaches are critical in helping online teachers adopt online pedagogical practices and reconstruct their teacher persona in an online environment. This study proposes a nested professional development framework for online teaching. The proposed framework intends to recognize successful online teaching in higher education as an outcome of the interaction of support activities at teaching, community and organization levels. While the numbers of higher education faculty and students involved in online learning are on the rise, faculty members, who are critical for building capacity and quality for online education, still feel uneasy about the value of current online teaching and learning practices. faculty members are concerned about the amount of time and effort put into teaching online, and the lack of support and incentives provided by the organizations.

Research conducted by Wandera (2017) serves two purposes. First, it statistically compares learning outcomes of face-to-face, online and blended learning instruction. Then it looks at the instructional practices that are associated with effective blended and online learning. A meta-analysis of 30 studies, with 3,687 participants, resulted in 36 effect sizes. The contrasts comprised of 21 studies that looked at blended learning vs. face-to-face education, eight contrasts that looked at online learning vs. face-to-face education, and seven contrasts that looked at blended vs. online learning. This meta-analysis recognizes that blended learning will be replacing face-to-face education and results showed a small significant gain in learning outcomes.

According to Bao (2020), starting from the spring of 2020, the outbreak of the COVID-19 caused Chinese universities to close the campuses and forced them to initiate online teaching. This paper focuses on a case of Peking University's online education. Six specific instructional strategies are presented to summarize current online teaching experiences for university instructors who might conduct online education in similar circumstances. The study concludes with five high-impact principles for online education. These include high relevance between online instructional design and student learning, effective delivery on online instructional information, adequate support provided by faculty and teaching assistants to students, high-quality participation to improve the breadth and depth of student's learning, and contingency plan to deal with unexpected incidents of online education platforms.

According to Lall and Singh (2020), the lockdown due to COVID-19 has largely affected the lives of students as they no more get to interact on a one on one basis with their teachers. This shift in education from traditional class-room learning to computer-based learning might be one of the largest educational experiments to date. As the online teaching-learning process has become more prevalent in India due to COVID-19 pandemic, it is particularly more important to know its growth and to know whether it's actually helping the students achieve what they expect out of college. The present study was designed to understand the students' perspective, attitudes and readiness about online classes being conducted at the University level. The study revealed that the most common reason (49 percent) as to why the students like studying online were that the study time becomes flexible and they can study anytime they want. Lack of co-curricular activity was the most common issue (34 percent) of online classes, as reported by the students.

Most of the students were found satisfied with the content and procedure of online teaching. About 30 percent of the students reported that they prefer their lecture being delivered through a PPT with an audio recording. The study that was conducted among college students revealed that maximum students are in favour of studying through online classes, but they feel that there is a lack of co-curricular activities in the online mode of conducting classes. As the students are in favour of online classes, such classes must be continued with some interventions. Education Ministry must develop certain rules and guidelines wherein certain online activity sessions can be made compulsory along with regular lecture sessions.

Rationale of the Study

Based on the 2017-18 National Sample Survey, only 23.8 percent of Indian households have internet access. This statistic is even lower in rural areas, where just 14.9 percent of households have access to the internet as opposed to 42 percent of urban households. Only 13 percent of people surveyed in rural areas are able to use the internet. Just 8.5 percent of females in rural areas know how to use the internet. Additionally, a mere 4.4 percent of rural households have a computer compared to 23.4 percent of urban households.

In the light above mentioned fact this research tried to know the success of this online learning process and online learning experience of the students especially in rural area of Himachal Pradesh.

Objectives of the Study

- To study the students' feelings during lockdown towards online learning.
- To find out learning mode preference of students.
- To find out expenditure incurred for online education.
- To know problems faced by students during online learning.
- To know the students' opinion regarding family support during online learning.
- To know the students' opinion regarding Teacher Motivation and Support during online learning.

To know the students' opinion regarding impact of motivational videos and poems during online learning.

To know the students' opinion regarding overall online learning experience.

To know the students' opinion regarding future leaning technique.

RESEARCH METHODOLOGY

The Study: The study is empirical in nature and aimed at understanding online learning experience of students of Una College, Himachal Pradesh during Covid-19 pandemic.

The Sample: To study the online learning experience of the students during COVID-19 Una district, Himachal Pradesh has been selected. Though convenience sampling was used to collect the data via google form still stratified sampling was used by inclusion of equal samples i.e. 100 from each class (first, second and third year students). Total strength of college is approximately 3000 and sample size of study is 300. The study is limited to the students of Una district of Himachal Pradesh and the data is collected at the time of lockdown. The research is carried out on the basis of single demographic factor place which they belong to i.e. Rural or Urban.

Tools for Data Collection: The study is based on primary data which is collected through self-designed questionnaire and for review of literature and knowledge about present scenario, various news articles, web articles, speeches and versions of different Educationists were referred.

Tools for Data Analysis: The collected data was analysed through percentage analysis.

FINDINGS

Table 1 depicts the area-wise demographic profile of the students. Out of total sample size ,, 81 percent students were from rural area and 29 percent from urban. It clearly states that 56 percent female students and 44 percent male students have participated in the survey and 33.3 percent students are taken from each year.

Table 2 states area-wise feeling of students while learning during lockdown period which reveals that 42.3 percent students were feeling safe, positive and enjoying study and 27.7 percent were normal. It also shows that 14.3 percent were positive, 11 percent were feeling safe but negative whereas, 4.7 percent were not feeling good. Results of research study conducted by Kant (2020) revealed that maximum students were worried and anxious about their study and Corona spread. They were feeling panic due to the regular increase in number of COVID-19 infections. This long duration COVID-19 lockdown affected the thinking pattern of students. Now they were more sensitive and inquisitive towards social issues and problems. Research suggests that some counselling sessions should be provided to the students to make them enable to cope up with the current situations.

Table 3 reveals that 35.3 percent students preferred YouTube lectures, 33 percent liked sharing material on WhatsApp group and 21.7 percent liked teachers videos most. Only 6 percent students liked live lectures and 4 percent students liked pdf files. This is obvious that due to lack of internet facility, recorded lectures helped the students to learn as it was uninterrupted media. In addition to it those who were unable to connect used those videos to learn. In a study done by Mishra et. al. (2020) students found that the videos uploaded by the teachers were fascinating as they can see them again, pause and take notes when needed. "*Google Classroom*" was identified as the simplest and appropriate way to chat with teachers, by several students with the condition of functional internet connectivity.

Students responded half-heartedly on the pace of online teaching done by the teachers and also get contented with the academic readiness regarding online teaching of the teachers.

Table 4 depicts area-wise expenditure on online education/learning, which shows that 75.3 percent students were getting online education free of cost and 22 percent were spending less than Rs.1000. 2.3 percent students were spending Rs. 1001-3000 and only 0.4 percent students were spending Rs. 3001-5000 on online coaching. This expenditure was related to internet only but some people have to spend extra money for purchasing mobile phones or other gadgets to provide their children the facility of online learning. In a study by Chhetri and Singh (2020), in Indian Himalayan region, data usage per day was between 500 megabytes and one gigabytes per day for online classes; the cost of data per month was between Rs 300 and 500 per month for students.

Table 5 shows area-wise problems faced by students during online learning and it was found that 43 percent students were facing internet/data related problems while 11 percent were not feeling comfortable with online learning and 7 percent were unable to understand the content. On the other side, 39 percent students had no problem and they were enjoying online learning.

In addition to it, it was also found that students were unable to attend their classes in rural area because of non-availability of gadgets due to their financial problems. Mostly, students felt that there was lack of personal touch and guidance that they could get in offline teaching.

In a study by Mishra et. al. (2020), it was concluded that the major challenge while teaching online was the unstable network connection. If the videos and audios of the students were kept off, the connection remains more stable, but that mode of teaching seems to teach to a blank wall. Moreover, it was perceived that some of the students had not essential resources to join online; there it appeared like pushing the digital divide further. So, the difficulties with online teaching were both technical and ideological. Most of the challenges were related to the students and their responses to the needs of online teaching, which include uninterrupted electricity connection, intermittent signal issues.

Table 6 clearly states the area-wise family support to students during online learning. 50.3 percent students felt it was excellent and 30.7 percent as very good . For 18.3 percent students, family support was average. Only 0.7 percent students felt that family support was below average.

Some students admitted that the parents who have more than one ward were unable to provide gadgets to their child. Some parents who were unemployed during this period were unable to support their children even for recharging their mobiles for internet. Some students have to work to support their family for basic necessities during financial crisis. On the other hand, they admitted that learning atmosphere can be hardly created at home when you do not have your personal room. In a study, it was found that parents have adapted quickly to address the learning gap that has emerged in their children's learning in these challenging times (Bhamani et.al., 2020).

Table 7 shows area-wise opinion of students regarding teacher motivation and support which reveals that 57.7 percent students felt that it was excellent, 32.7 percent as very good, while 9.3 percent felt it as average and only 0.3 percent students felt it as below average. Students felt that teacher guided the students not only to take interest in their studies but also motivated them to learn many things by participating in webinars, online quiz competition etc. Since, it was very long time of online learning teachers and students had to struggle hard to maintain the consistency in the interest of students. Due to lack of interaction, teacher was unable to recognise the basic requirement of each student which is possible in offline teaching only.

In a study done among primary school teachers of Indonesia, Johannes (2020) found that motivation of the teachers on teaching was good enough but their main concern was planning and implementing the evaluation scheme for the students (Johannes, 2020).

Table 8 states area-wise opinion of students regarding impact of motivational videos and poems during covid-19 lockdown. 56 percent students rated it excellent and 33 percent rated it as very good. Only 9.7 percent and 1.3 percent students rated it average and below average respectively.

No doubt these techniques made the students more interactive and helped in expressing their ideas about any theme, topic or issue but excessive use of these gadgets made students' routine boredom. There was absence of physical activities and face-to-face interaction, so students were unable to express fully.

A research, conducted by Bravo et.al. (2011), explored that low-cost videos are innovative teaching tools that have a positive effect on student motivation. It is also found that the results of the use of videos as an educational tool helps increasing students' motivation in any discipline.

Table 9 states the area-wise opinion of students regarding overall online learning experience and it was found that 32 percent rated it as excellent and 54.3 percent as very good whereas, 12.3 percent and 1.4 percent rated it average and below average respectively.

When overall experience of students was observed, they were satisfied that at least they did not feel unattended by their institutions and their one academic year was not ruined. However, due to financial crisis, lack of gadgets and internet facilities some students did not enjoy it.

This is contrary to the findings of a survey conducted by Oxfam India (2020), in which more than 80 percent of parents with children studying in government schools reported that education was "not delivered" during the lockdown. This contradiction may be because of the fact that survey conducted by Oxfam India was carried out in the states of Uttar Pradesh, Odisha, Bihar, Chhattisgarh and Jharkhand where lack of awareness amongst parents/children about modes through which education was being delivered or lack of devices/mediums to access education being delivered may by important reasons for that.

Table 10 depicts area-wise opinion of students regarding future learning technique and clearly states that 56.7 percent students preferred blended learning while 31.6 percent preferred only classroom learning. Only 12.7 percent students preferred online learning.

It was also found that although online learning was not fully successful but still students want blended learning in future that means somewhere students found online learning helpful and easy because it saved their time, transportation cost, move ability and exertion that occur in routine offline learning. In a study conducted by Chakraborty et.al. (2020), the students appreciated the software and online study materials being used to support online education. However, the students felt that online education is stressful and affecting their health and social life.

CONCLUSION

This research highlights that mostly rural students as well as female were actively participated in online learning during lockdown. It is concluded that students were feeling safe, positive and enjoying their study while only few of them were negative. Students liked video lectures by teachers and You Tube and recorded lectures were the most liked as mode of learning. The good thing that was found in the study was that mostly students were getting education free of cost or at very low cost. But, students faced problems of internet connection and data related problems and some were not comfortable. But still many of them were enjoying it. When students rated the family support, teachers' motivation and support and impact of motivational videos/poems shown during this period, it was revealed that it was rated at high scale by most of the students. However, some of the students, due to financial crisis, were unable to purchase gadgets and had to work to support their families. Preference of students while seeking the suggestions regarding future mode of learning clearly states blended learning and classroom teaching was recommended by the students. Students felt online learning comfortable but on the other side they missed the social interaction with friends and teachers.

References

Bao, W. (2020). COVID 19 and Online Teaching in Higher Education: A Case Study of Peking University, *Human Behavior and Emerging Technologies*, 2(2), 113–115.

Baran, E. and Correia, A.P. (2014). A PD Framework for Online Teaching, *Tech Trends*, *58*(5), 96–102.

Bhamani, S., Makhdoom, A.Z., Bharuchi, V., Ali, N., Kaleem, S. and Ahmed, D. (2020). Home Learning in Times of COVID: Experiences of Parents, *Journal of Education and Educational Development*, 7(1), 09-26,

Bravo, E., Amante, B., Simo, P., Enache, M. and Fernandez, V. (2011). Video as a New Teaching Tool to Increase Student Motivation, *IEEE Global Engineering Education Conference (EDUCON)*, 638-642.

Cole, M. and Wertsch, J. (1996). Beyond the Individual-Social Antimony in Discussions of Piaget and Vygotsky, *Human Development*, *39*, 250-256.

Enoch, Y. and Soker, Z. (2006). Age, Gender, Ethnicity and the Digital Divide: University Students' use of Web-based Instruction, *International Journal of Phytoremediation*, *21*(2), 99–110.

Garrison, D. R. and Kanuka, H. (2004). Blended Learning: Uncovering its Transformative Potential in Higher Education, *Internet and Higher Education*, *7*(2), 95– 105.

Johannes (2020). The Impact of COVID-19 on Teachers' Perception at Primary School, *International Journal of Research and Review*, *7*(10), 498-502.

Kant, R. (2020). COVID-19 Pandemic: Looking in the Mind of Students during Lockdown, *Wesleyan Journal of Research*, *13*(47), 26-34.

Lall, S. and Singh, N. (2020). COVID-19: Unmasking the New Face of

Education, *International Journal of Research in Pharmaceutical Sciences*, *11*(Special Issue 1), 48–53.

Means, B., Toyama, Y., Murphy, R. and Baki, M. (2013). The Effectiveness of Online and Blended Learning: A Meta-analysis of the Empirical Literature, *Teachers College Record*, *115*(3), 1-47.

Miller, M. and Lu, M. Y. (2003). Serving Non-traditional Students in e-Learning Environments: Building Successful Communities in the Virtual Campus, *Educational Media International*, *40*(1–2), 163–169.

Mishra, L., Gupta, T. and Shree, A. (2020). Online Teaching-Learning in Higher Education during Lockdown Period of COVID-19 Pandemic, *International Journal of Educational Research Open*, *1*, 10012.

Palincsar, A. S. (1998). Social Constructivist Perspectives on Teaching and Learning, *Annual Review of Psychology*, *49*(1), 345–375.

Swan, K. (2001). Virtual Interaction: Design Factors affecting Student Satisfaction and P erceived Learning in Asynchronous Online Courses, *Distance Education*, 22(2), 306–331.

Bibliography

Wandera, S. (2017). *Continuing the Conversation about Face-to-Face, Online, and Blended Learning: A Meta-Analysis of Empirical Literature 2006-2017*, ProQuest LLC, Ed.D. Dissertation, Wilmington University (Delaware).

Webliography

Chettri, S.S. and Singh, A. (2020). https://www.downtoearth.org.in/news/young/covid-19-every-third-student-in-indian-himalayan-region-couldn-t-access-online-classes-73685

https://government.economictimes. indiatimes.com/news/education/covid-19- pandemic-impact-and-strategies-for-education-sector-in-india/75173099

https://onlinelibrary.wiley.com/doi/full/10.1002/hbe2.191

https://www.oxfamindia.org/sites/default/files/2020 09/Status%20report% 20Government %20and% 20private% 20schools% 20during% 20COVID% 20-%2019.pdf

https://www.thehindu.com/sci-tech/technology/why-elearning-is-not-a-sustainable- solution-to-the-covid19-education-crisis-in-india/article31560007.ece

https://www.youngbhartiya.com/article/the-challenge-of-online-education-in-india- during-the-covid-19-pandemic

ANNEXURES

Table 1: Area-wise Demographic Profile of Students (Gender/Class)

Gender/Class Area	Male	Female	Total	Ist year	IInd year	III year	Total
Rural	105 (43.2%)	138 (56.8%)	243 (100%)	77 (31.7%)	82 (33.7%)	84 (34.6%)	243 (100%)
Urban	27 (47.4%)	30 (52.6%)	57 (100%)	23 (40.4%)	18 (31.6%)	16 (28.1%)	57 (100%)
Total	132 (44%)	168 (56%)	**300 (100%)**	100 (33.3%)	100 (33.3%)	100 (33.3%)	**300 (99.9%)**

Source: Data collected through questionnaire

Table 2: Area-wise Feeling of the Students during COVID-19 Lockdown

Area/Feelings of students	Normal	Safe, but negative	Safe, Positive &enjoying study	Safe, Positive but not enjoying study	Not Good	Total
Rural	64 (26.4%)	24 (9.8%)	109 (44.8%)	34 (14%)	12 (5%)	243 (100%)
Urban	19 (33.3%)	9 (15.8%)	18 (31.6%)	09 (15.7%)	02 (3.6%)	57 (100%)
Total	83 (27.7%)	33 (11%)	127 (42.3%)	43 (14.3%)	14 (4.7%)	300 (100%)

Source: Data collected through questionnaire

Table 3: Area-wise Learning Mode Preference of Students

Area/Mode Preference	WhatsApp /Social Media	Zoom/Live lectures	You tube lectures	Pdf files	Teacher videos	Total
Rural	85 (35%)	11 (4.5%)	84 (34.6%)	11 (4.5%)	52 (21.4%)	243 (100%)
Urban	14 (24.6%)	07 (12.3%)	22 (38.6%)	01 (1.7%)	13 (22.8%)	57 (100%)
Total	99 (33%)	18 (6%)	106 (35.3%)	12 (4.0%)	65 (21.7%)	300 (100%)

Source: Data collected through questionnaire

Table 4: Area-wise Expenditure on Online Education/Learning

Area/Expenditure online Learning(Rs.)	Free of cost	Less than 1000	1001-3000	3001-5000	5001-10000	10000 and above	Total
Rural	180 (74.1%)	57 (23.5%)	05 (2.1%)	01 (0.4%)	--	--	243 (100%)
Urban	46 (80.7%)	09 (15.8%)	02 (3.5%)	--	--	--	57 (100%)
Total	226 (75.3%)	66 (22%)	07 (2.3%)	01 (0.4%)	--	--	300 (100%)

Source: Data collected through questionnaire

Table 5: Area-wise Problems faced by Students during Online Learning

Area/Problems faced	Internet /data Problem	Unable to understand content	Not comfortable	No problem enjoying it fully	Total
Rural	101 (41.6%)	18 (7.4%)	25 (10.3%)	99 (40.7%)	243 (100%)
Urban	28 (49.2%)	03 (5.3%)	08 (14%)	18 (31.5%)	57 (100%)
Total	129 (43%)	21 (7%)	33 (11%)	117 (39%)	300 (100%)

Source: Data collected through questionnaire

Table 6: Area-wise Opinion of Students Regarding Family Support during Online Learning

Area/Family support	Excellent	V. Good	Average	Below Average	Poor	Total
Rural	120 (49.4%)	74 (19.3%)	47 (19.3%)	02 (0.8%)	--	243 (100 %)
Urban	31 (54.4%)	18 (31.5%)	08 (14.%)	--	--	57 (100%)
Total	151 (50.3%)	92 (30.7%)	55 (18.3%)	02 (0.7%)	--	300 (100%)

Source: Data collected through questionnaire

Table 7: Area-wise Opinion of Students regarding Teacher Motivation and Support

Area/Teacher Motivation	Excellent	V. Good	Average	Below Average	Poor	Total
Rural	143 (58.8%)	74 (30.5%)	25 (10.3%)	01 (0.4%)	--	243 (100%)
Urban	30 (52.6%)	24 (42.1%)	03 (5.3%)	--	--	57 (100%)
Total	173 (57.7%)	98 (32.7%)	28 (9.3%)	01 (0.3%)	--	300 (100%)

Source: Data collected through questionnaire

Table 8: Area-wise Opinion of Students regarding Impact of Motivational Videos and Poems during COVID-19 Lockdown

Area/motivational videos	Excellent	V. Good	Average	Below Average	Poor	Total
Rural	140 (57.6%)	75 (30.9%)	24 (9.9%)	04 (1.6%)	--	243 (100%)
Urban	28 (49.1%)	24 (42.1%)	05 (8.8%)	--	--	57 (100%)
Total	168 (56%)	99 (33%)	29 (9.7%)	04 (1.3%)	--	300 (100%)

Source: Data collected through questionnaire

Table 9: Area-wise Opinion of Students regarding Overall Online Learning Experience

Area/overall experience	Excellent	V. Good	Average	Below Average	Poor	Total
Rural	79 (32.5%)	131 (53.9%)	29 (11.9%)	04 (1.6%)	--	243 (100%)
Urban	17 (29.8%)	32 (56.1%)	08 (14%)	--	--	57 (100%)
Total	96 (32%)	163 (54.3%)	37 (12.3%)	04 (1.4%)	--	300 (100%)

Source: Data collected through questionnaire

Table 10: Area-wise Opinion of Students regarding Future Learning Technique

Area/Future Learning Preference	Blended Learning	Classroom teaching	Online Learning	Total
Rural	135 (55.6%)	76 (31.3%)	32 (13.2%)	243 (100%)
Urban	32 (56.2%)	19 (33.3%)	06 (10.5%)	57 (100%)
Total	167 (56.7%)	95 (31.6%)	38 (12.7%)	300 (100%)

Source: Data collected through questionnaire

RISK TAKING PROPENSITY AMONG STUDENTS: A COMPARATIVE STUDY

Manya Yadav*, Charvi Makhija, Shakuntla Jain***, Preeti Chawla******

Risk taking propensity among students is viewed as an important subject for many researches. Furthermore, it is also seen to be a defining factor for entrepreneurial characteristics. The concept of risk taking propensity has substantial implications for theoretical modeling of risk behaviour as well as practical insights into the motivations underpinning individual level decisions to engage in risky behaviour. The idea of risk propensity has been the topic of theoretical and empirical inquiry, although there is little agreement on its conceptualization and assessment. Hence, present study was undertaken to compare risk taking propensity of students of private management institutes in Delhi, NCR on the basis of gender. The study also attempts to narrowing the gap in literature by examining management students' propensity to take risk. The research is based on primary data and respondents were chosen from undergraduate students seeking management education. The findings indicate that there is no difference between male and female students in the degree of risk-taking propensity.

***Keywords**: Risk Taking Propensity, Gender Difference, Management Institutes, Students.*

INTRODUCTION

When people speak about risks, they usually refer to the fact that people vary in their ways of dealing risks (Lion et. al., 2002). In view of Nicholson et. al. (2002) the concept of risk taking propensity has significant implications for hypothetical modeling of risk behavior and for the practical insights into motives underlying individual level choices about engaging in risky behavior. According to Koh (1996), risk taking propensity is an individual's inclination towards taking opportunity in uncertain decision-making circumstances. Risk-taking has been identified as a defining asset for marketers and entrepreneurs (Block et. al., 2015; Hisrich and Peters, 1998; Hisrich, 1986; McClelland, 1961; Cantillon, 1755 and Antoncic, 2003). Researchers have observed that one's propensity to take risk can be classified as risk-averse and risk-seeking (Westbrook, 1996). According to Kahneman and Tversky (1979) individuals will be risk averse when they distinguish themselves to be in the profit and risk seeking in the domain of loss. One will take risk in some conditions and avoid risk in others (Douglas and Shepherd, 2000).

Nicholson et. al. (2005) define risk propensity as a frequency with which people do or don't take various risks, it is a summary for risk taking behavior of a person over time and scenario. The risk-taking propensity trait of individual indicates how they survive in risky situations (Begley and Boyd, 1987). Generally, risk-taking propensity can be termed as dealing with risk and ambiguity and degree of readiness to tolerate it. People with distinct view for taking risks are likely to prefer alternatives that have less chance to generate expected advantageous results than other with better chances but less advantageous results (Andersson et. al., 2014). Estimation of risk can have an impact on risky decisions (Bromiley and Curley, 1992). For the long time, risk taking is

*Student, Bal Bharti Public School, New Delhi, Delhi.
**Student, Prestige Public School, Indore.
***Visiting Faculty, Prestige Institute of Management and Research, Indore.
****Assistant Professor, School of Management & Liberal Studies, The NorthCap University, Gurugram.

considered to be a part of the entrepreneurial process. Sitkin and Pablo (1992) consider the propensity to take risk of decision maker's as an important factor of risky behaviour.

Risk taking is one of the distinct characteristics of a personality and can be defined as a probable consideration of earning profits associated to the propensity to take or avoid risk (Brockhaus, 1980) and it was also recognized that risk-taking capacity cannot distinguish entrepreneurs from other people, and hence the risk-taking method cannot be separated from business entity. The excessive-risk approach is the inverse of the risk-taking signal. According to study of Kets de Vries (1977) and Giunipero et. al. (2008) entrepreneurs are risk-takers rather than risk-avoider. Risk attitudes can have an impact on the life of an individual. Thus, this study was conducted to compare the risk-taking propensity of students of private management institutes based on gender.

REVIEW OF LITERATURE

The risk perception and propensity literature has been largely dominated by the assumption that one's tendency for risk-taking is a stable personality trait, and thus, individuals can be categorized as having risk-seeking or risk-averse styles (Bromiley and Curley, 1992). Lewin and Stephens (1994) consider person having high-risk propensity enjoy taking risks with high stakes; they become restless in stable and assured situations. Through their research, Çak1r and Yaman (2015) discovered that many of the students had tendencies to take risk. Saxena and Pur (2013) observed through their research that taking risk is not significantly associated with personality and emotional seeking. Abdullah and Osman (2010), in their study, found female college students are more likely to have a tendency of taking academic risks than that of male students. Tay et. al. (2009) found that the level of propensity to risk for high-performing students was high and there was a special, positive relationship amongst academic risk levels and problem-solving skills.

In the view of MacCrimmon et. al. (1986), risky situations are considered as one in which the degree and possibility of experience from result makes an individual not as good as some reference to existing state of affairs or are seeming less attractive than the other conceivable alternatives. Moreover, as stated by Yates and Stone (1992) the important elements of risk comprises of possible damages and consequence of those damages. Many literatures of entrepreneurship and economics include risk-taking as a leading entrepreneurial trait (Cromie, 2000; Koh, 1996). According to Gürol and Atsan (2006), risk-taking propensity and entrepreneurship are historically associated. When someone decides to become an entrepreneur, it means he or she is ready to devote his or her time, effort, fund and even his or her social environment to create something new with value.

Advanced education leads to higher risk taking propensity among the participants in the study and also, females in this investigation showed a lower level of propensity to take risk than males. Males are especially motivated and interested in taking chances at this stage of their lives (Miller, 2000). Sitkin and Pablo (1992) recommended the two key inputs to risk taking namely, risk perception and risk propensity. Risk propensity is defined as a convergence of past experience, cognitive inputs and dispositional tendencies. The willingness to take risks is an important factor in obtaining corporate success (Trung et. al., 2020).

There have been a number of empirical studies of risk taking behavior; however, these studies have not produced uniform findings. Entrepreneurs play important roles in a country's economic development, particularly in skill development, revenue generation, the provision of goods and services, job creation and innovation (Duong et. al., 2020; Mitrovic Veljkovic et. al., 2019; Urbano et. al., 2018; Garo et. al., 2015; Olszewska, 2015; Iakovleva et. al., 2014; Bourne, 2011). The significance of risk-taking propensity as an entrepreneurial function has long been recognized (Knight, 1921). In view of Bridge et. al. (1998) successful persons are moderate risk-takers. This suggests that if individuals meet different conditions, they would most likely to have different propensity to take risk (Gurel et. al., 2010). In view of Hull et. al. (1980) one takes risk with the intention to go ahead in life. In view of Gurel et. al. (2010) risk-taking was allied with intention to start a new thing. This is a step towards the reconciliation of the contradictory findings concerning propensity to take risk. There have been various empirical studies on risk taking propensity and the outcomes are often inconsistent. This analysis compares the risk taking propensity of male and female students from private management institutes of Delhi, NCR.

RESEARCH METHODOLOGY

The Study: The study is empirical in nature and is based on primary data obtained via questionnaire and intends to compare risk-taking propensity of male and female management students of private management institutes in Delhi NCR.

The Sample: A sample of 400 undergraduate students from private management institutes of Delhi NCR was selected on random basis. It comprised of 217 male and 183 female students.

Tools for Data Collection: The research instrument used to collect data was based on scale developed by Otuedon (2016). The questionnaire is made up of six close-ended questions on an interval scale. On a five-point Likert scale, respondents were asked to express their level of agreement with each of the questions.

Tools for Data Analysis: Independent samples t-Test and mean has been used to compare risk taking propensity of male and female students. The data were analyzed through SPSS.

Item Total Correlation

The questionnaire applied in this research consisted of six questions, and item total correlation was used to test the sample's normality. Given the sample size of 400, any item having a correlation value less than 0.1948 should be eliminated. Because all of the questions in the study had correlation values greater than 0.1948, no item was removed from the questionnaire.

Reliability of the Measures

Reliability of the measures was assessed with the use of Cronbach's alpha on all the 6 items. Cronbach's alpha is designed as a measure of internal consistency, that is do all the items within the instrument measure the same thing. It enables to assess the consistency of many factors. It consists of estimates of how much of the variation in the scores of various variables can be attributed to chance or random errors (Selltiz et. al., 1976). A coefficient of greater than or equal to 0.7 is generally regarded as satisfactory and a good indicator of construct dependability (Nunnally, 1978). The Cronbach's alpha for the questionnaire was found to be 0.751 (Table 1). Hence, it was reliable and used for analysis.

OBJECTIVES

To compare the risk taking propensity of male and female students of private management institutes in Delhi, NCR.

To open up new vistas of research and develop a base for application of the findings in terms of implications of the study.

HYPOTHESIS

H_{01}: There is no significant difference between risk taking propensity of male and female students of private management institutes in Delhi, NCR.

RESULTS AND DISCUSSION

Table 2 shows the results of independent samples t-Test used to assess the difference in the risk taking propensity of male and female management students. The F value is 1.236 and significance value is 0.267 which is not less than 0.05 (95 percent confidence Interval), which indicates that there is no significant difference in the Risk Taking Propensity with respect to gender in Institutes of Delhi NCR. Hence, the null hypothesis is not rejected and we can conclude that there is no significant difference in the Risk Taking Propensity with respect to gender amongst management students. Mean value for male students is 3.63 and mean value for female students is 3.44 which show that male students and female students in Institutes of Delhi NCR do not differ significantly in terms of risk taking propensity.

This result supports the finding of some studies that suggest that there is no substantial difference between male and female in terms of exhibiting fear of failure (Camelo-Ordaz et. al., 2016; Minniti, 2009; Tan, 2008). Rosen and Willen (2002) came to conclusion that risk attitude was not a dominant factor for decision to start new thing in life. Previous studies did not discover any significant effects of gender on risk taking propensity (Buelow and Suhr, 2009; Toplak et al., 2010). The study by Salleh and Ibrahim (2011) concludes that there are no significant differences between male and female in terms of risk taking propensity. On contrary some studies have shown that gender differences tend to affect propensity to take risk, other studies deny any significant differences in this regard. On contrary Nimbalkar (2017) found gender difference in students where it was found that men take more physical risk than women.

CONCLUSION

The objective of this study was to compare the risk-taking propensity of male and female management students. The findings of the t-test show that there is no significant difference in students' inclination to take risks on the basis of gender. This demonstrates that the female proclivity to take risks by attempting something new is just as strong as the male proclivity. As a result, institutes should also design programs that allow students to consider their future careers. The findings of this study have significance for educators seeking a better understanding of students' mental strength and propensity to take risks. Such studies will provide insight into how efforts might be designed to foster unique qualities that can lead to people being more willing to take risks.

References

Abdullah, M. and Osman, K. (2010). 21st Century Inventive Thinking Skills among Primary Students in Malaysia and Brunei, *Procedia-Social and Behavioral Sciences, 9,* 1646-1651.

Andersson, O., Holm, H., Tyran, J. and Wengström, E. (2014). Deciding for Others Reduces Loss Aversion, *Management Science, 62(1), 29-36*.

Antoncic, B. (2003). Risk Taking in Intrapreneurship: Translating the Individual Level Risk Aversion into the Organizational Risk taking, *Journal of Enterprising Culture, 11*(01), 1-23.

Begley, T. and Boyd, D. (1987). A Comparison of Entrepreneurs and Managers of Small Business Firms, *Journal of Management, 13*(1), 99–108.

Block, J., Sandner, P. and Spiegel, F. (2015). How do Risk Attitudes Differ within the Group of Entrepreneurs? The Role of Motivation and Procedural Utility, *Journal of Small Business Management, 53*(1), 183-206.

Bourne, L. (2011). Advising Upwards: Managing the Perceptions and Expectations of Senior Management Stakeholders, *Management Decision, 49,* 1001–1023.

Brockhaus, R. (1980). Risk Taking Propensity of Entrepreneurs, *Academy of Management Journal, 23*(3), 509-520.

Buelow, M. and Suhr, J. (2009). Construct Validity of the Iowa Gambling Task, *Neuropsychol Review. 19*(1), 102–114.

Çak1r, E. and Yaman, S. (2015). The Relationship between Students' Intellectual Risk-Taking Skills with Metacognitive Awareness and Academic Achievement, *Gazi Journal of Educational Sciences, 1*(2), 163-178.

Camelo-Ordaz, C., Diánez-González, J. and Ruiz-Navarro, J. (2016). The Influence of Gender on Entrepreneurial Intention: The Mediating Role of Perceptual Factors, *BRQ Business Research Quarterly, 19*(4), 261-277.

Cromie, S. (2000). Assessing Entrepreneurial Inclination: Some Approaches and Empirical Evidence, *European Journal of Work and Organizational Psychology, 9*(1), 7-30.

Douglas, E. and Shepherd, D. (2000). Entrepreneurship as a Utility-Maximizing Response, *Journal of Business Venturing, 15*(3), 231-251.

Duong, C., Nguyen, H., Ngo, T., Nguyen, V. and Nguyen, T. (2020). The Impact of Individual and Environmental Characteristics on Students' Entrepreneurial Intention, *Management Science Letters, 10*(3), 599-608.

Garo, E., Kume, V. and Basho, S. (2015). Role Models' Effect on Students Entrepreneurial Intention. *In Proceedings of the International Academic Conferences*, April Rome, Italy, 14–17.

Giunipero, L., Denslow, D. and Melton, H. (2008). Risk Propensity, Risk Perception and Business Plan Formalisation: A Conceptual Investigation, *International Journal of Entrepreneurship and Innovation Management, 8*(4), 397-416.

Gurel, E., Altinay, L. and Daniele, R. (2010). Tourism Students' Entrepreneurial Intentions, *Annals of Tourism Research, 37* (3), 646-669.

Gürol, Y. and Atsan, N. (2006). Entrepreneurial Characteristics amongst University Students: Some Insights for Entrepreneurship Education and Training in Turkey, *Education + Training, 48*(1), 25–38.

Hisrich, R. (1986). The Woman Entrepreneur: A Comparative Analysis, *Leadership & Organization Development Journal, 7* (2), 8-16.

Hull, D., Bosley, J. and Udell, G. (1980). Renewing the Hunt for the Heffalump: Identifying Potential Entrepreneurs by Personality Characteristics, *Journal of Small Business, 18*(1), 11–18.

Iakovleva, T., Kolvereid, L., Gorgievski-Duijvesteijn, M. and Sørhaug, Ø. (2014). Comparison of Perceived Barriers to Entrepreneurship in Eastern and Western European Countries, *International Journal of Entrepreneurship and Innovation Management, 18*(2/3), 115-133.

Kahneman, D. and Tversky, A. (1979). Prospect Theory: An Analysis of Decision under Risk, *Econometrica, 47*(2), 263-291.

Ket De Vries, M. (1977). The Entrepreneurial Personality: A Person at the Crossroads, *Journal of Management Studies, 14*(1), 34-57.

Koh, H. (1996). Testing Hypotheses of Entrepreneurial Characteristics: A Study of Hong Kong MBA students, *Journal of Managerial Psychology, 11* (3), 1225.

Lewin, A. and Stephens, C. (1994). CEO Attitudes as Determinants of Organization Design: An Integrated Model, *Organization Studies, 15*(2), 183-212.

Lion, R., Meertens, R. and Bot, I. (2002). Priorities in Information Desire about Unknown Risks, *Risk Analysis, 22*(4), 765–776.

Minniti, M. (2009). Gender Issues in Entrepreneurship, *Foundations and Trends in Entrepreneurship, 5*(7/8), 497-621.

Mitrovic Veljkovic, S., Maric, M., Subotic, M., Dudic, B. and Greguš, M. (2019). Family Entrepreneurship and Personal Career Preferences as the Factors of Differences in the Development of Entrepreneurial Potential of Students, *Sustainability, 11*(20), 5693.

Nicholson, N., Soane, E., Fenton-O'Creevy, M. and Willman, P. (2005). Personality and Domain Specific Risk Taking, *Journal of Risk Research, 8* (2), 157–176.

Nimbalkar, C. (2017). A Study of Risk- Taking Behavior & Emotional Competence among College Students, *International Journal of Research in Science and Engineering.* National Seminar Cum Workshop on Psychological Counselling Techniques for Students and Student Athletes - 4 th and 5th Nov. 2017.

Olszewska, A. (2015). Students' Perceptions and Attitudes towards Entrepreneurship, A Cross- Program and Cross-Cultural Comparison, *Journal of Social Sciences (COES&RJ-JSS), 4*(1), 597-610.

Otuedon, M. (2016). Emotions, Personality, Emotional Intelligence and Leadership in the Workplace: The Prevailing Attitude, *International Journal of Economics, Commerce and Management, 4*(3), 350-368.

Rosen, H. and Willen, P. (2002). Risk, Return and Self-employment, *Discussion Paper,* University of Princeton.

Salleh, F. and Ibrahim, M. (2011). Demographic Characteristics Differences of Risk Taking Propensity among Micro and Small Business Owners in Malaysia, *International Journal of Business and Social Science, 2*(9), 149-153.

Saxena, N. and Puri, P. (2013). Relationship between Risk taking Behaviour, Personality and Sensation Seeking Tendencies among NCC Cadets, *IOSR Journal of Humanities and Social Science, 18*(3), 01-06.

Sitkin, S. and Pablo, A. (1992). Reconceptualizing the Determinants of Risk Behavior, *Academy of Management Review, 17*(1), 9-38.

Tan, J. (2008). Breaking the 'Bamboo Curtain' and the 'Glass Ceiling': The Experience of Women Entrepreneurs in High-tech Industries in an Emerging Market, *Journal of Business Ethics, 80*(3), 547-564.

Tay, B., Özkan, D. and Tay, B. (2009). The Effect of Academic Risk taking Levels on the Problem Solving Ability of Gifted Students, *Procedia - Social and Behavioral Sciences, 1*(1), 1099-1104.

Toplak, M., Sorge, G., Benoit, A., West, R. and Stanovich, K. (2010). Decision-Making and Cognitive Abilities: A Review of Associations between Iowa Gambling Task Performance, Executive Functions, and Intelligence, *Clinical Psychology Review., 30*(5), 562–581.

Trung, T., Xuan, H., Ngoc, H., Cong, D. and Phuong, L. (2020). A Comparative Analysis of Entrepreneurial Intention and Migration Attitudes of Students in Vietnam and Poland, *Management Science Letters, 10*(2), 479-488.

Urbano, D., Aparicio, S. and Audretsch, D. (2019). Twenty-Five Years of Research on Institutions, Entrepreneurship, and Economic Growth: What has Been Learned?, *Small Business Economics, 53*(1), 21-49.

Westbrook, K. (1996). Risk Coordinative Maneuvers during Buyer-Seller Negotiations, *Industrial Marketing Management, 25*(4), 283-92.

Bibliography

Bridge, S., O'Neil, K. and Cromie, S. (1998). *Understanding Enterprise, Entrepreneurship and Small Business*, Macmillan, Basingstoke.

Bromiley, P. and Curley, S. (1992). *Individual Differences in Risk Taking*. In Yates, J. (Ed.). Risk Taking Behavior. New York, NY: Wiley, 87–132.

Cantillon, R. (1755). *Essay on the Nature of General Commerce*. Henry Higgs, Trans. London: Macmllan.

Cochran, W. (1963). *Sampling Techniques*, New York: Wiley.

Hisrich, R. and Peters, M. (1998). *Entrepreneurship (4th ed.)*. Boston: Irwin Mcgraw Hill

Knight, F. (1921). *Risk, Uncertainty and Profit*. New York: Houghton-Mifflin.

MacCrimmon, K., Wehrung, D. and Stanbury, W. (1986). *Taking Risks: the Management of Uncertainty*, New York: Free Press.

McClelland, D. (1961). *The Achieving Society*, New York: Free Press.

Miller, G. (2000). *The Mating Mind*, London: Heinemann.

Nicholson, N., Fenton-O'Creevy, M., Soane, E. and Willman, P. (2002). *Risk Propensity and Personality*, London Business School, Open University Business School and Said Business School Oxford, London.

Nunnally, C. (1978). *Psychometric theor,*. McGraw-Hill: New York, NY.

Selltiz, C.; Wrightsman, L. and Cook, W. (1976). *Research Methods in Social Relations*, Holt, Rinehart and Winston: New York, NY.

Yates, J. and Stone, E. (1992). *The Risks Construct*. IN J. F. Yates, ed., Risk Behaviour, West Sussex, England: John Wiley and Son.

ANNEXURES

Table 1: Cronbach's Alpha

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.751	.752	6

Table 2: Independent Samples t-Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
RTP	Equal variances assumed	1.236	.267	2.123	398	.134	.17398	.08196	.01286	.33510
	Equal variances not assumed			2.105	370.691	.136	.17398	.08267	.01142	.33653

ROLE OF SPIRITUAL QUOTIENT AND LEADERS IN ENHANCING THE EMPLOYEE ENGAGEMENT DURING COVID TIMES: AN EMPIRICAL STUDY

Nanjaraje Urs S.*, Subhasree Kar, Anouja Mohanty*****

Ensuring the safety of employees and keep them engaged have been top priority for every employer during COVID-19 pandemic. Transformational Leaders are being optimistic and efficient in navigating catastrophes, rebuild confidence, support workforce and move forward in times of uncertainty. Leaders identified the key internal and external stakeholders, identified their unique needs and recognizing that their needs may differ on case to case basis. Short-term decisions helped to continue operations while maintaining physical-distancing and provide economic and socio-emotional resources to their workforce. Some research studies have revealed that employees working remotely have a stronger sense of well-being, show more positive effects and are more engaged. Spiritual Quotient (SQ) allows employees to look at the problems related to meaning and value. SQ permitted individuals to think differently about the COVID crisis and to participate within the limits. SQ let employees to be ingenious, utilize their observances, respond in compassion and change their ideals. In the present study results and correlation analysis conducted showed a constructive relationship of the role of leaders, taking measures towards engaging employees. Engaged employees are enthusiastic to dedicate towards organization's perspective. The discoveries showed that leaders influence the Employee Engagement (EE) and a connection also exists between EE and Employees' SQ.

Keywords: *Spiritual Quotient, Employee Engagement, Leaders, Working Environment, COVID-19.*

INTRODUCTION

Organizations are going through an incredibly serious milieu due to COVID-19 crisis. The present emergency situation is profound worldwide and in the working environment too. COVID-19 posed a serious situation, and organizations tasked to accomplish a commendable degree of execution just when its employees show unfaltering commitment and accountability towards their responsibilities. To stay up with the world and to satisfy work needs, one must be in front of the furiously serious benchmark. Organizations are on a pursuit for such individuals who are by and large eager to work each day and are profoundly connected with, submitted and enthusiastic about their work. It is the within workers through their stunning exertion that energy can assist the employers with accomplishing their greatness and flourishing.

Spiritual Intelligence (SI) is defined as "the adaptive use of spiritual information to facilitate everyday problem solving and goal attainment" by Emmons (2000). The word 'Spirit' derived from Latin words 'spirare', to inhale and 'spiritus', the breath, the life. So ' Spirit' word associates with the energy or power that gives us the endowment of life. Employees show undeniable degree of commitment, responsibility and energy, when they discover feeling of importance

* Research Scholar, CMR University, Bengaluru, India.
** Professor, Reva University, Bengaluru, India.
*** Associate Professor, Reva University, Bengaluru, India.

and reason in their life and work. It is in this setting that the idea of Spiritual Quotient (SQ) gains its significance. Assisting Employees with distinguishing themselves and upgrading their own SQ. It is a decent method to improve commitment, relational associations and the overall simplicity of cooperating, while at the same time able to work under pressure and stressful environment. SQ draws in individuals in exercises that are important according to both nature and substance of being and society. Creating and supporting SQ in workers cause organizations to effectively draw in them to deliver positive results. Spiritual Quotient (SQ) permits people to see issues identified with significance and worth. With SQ, one can evaluate how one way of living is more significant than another. SQ helps to set goals that life and activities can be put in a more extensive more extravagant, and one need to understand the meaning of life and his/ her own existence. In spite of the fact that specialists have been examining the part of SQ in people's life and working environment with regards to hierarchical results and cycles and methodologies of adapting to pressure and stress management, it can be affirmed that more extensive study must be done to further explore components of Employees Commitment.

In organizations, leaders are continuously working towards enhancing the work culture and creating better work environment. Northouse (2004) characterizes leadership as a one such process whereby one individual impact a gathering of people to accomplish a shared objective. Organizations create thorough procedures for leaders that will give them the devices to build up the abilities for trust-building, vision-sharing and making viable connections among organizations and their employees. Leaders who implement these abilities are seen as more decisive and wise by their employees (Barling et.al., 1996). For business leaders, the Coronavirus pandemic has quickened extraordinary change. The only question for numerous leaders might be battling how to draw a graph of reasonable path forward. That implies checking out and considering stake holders as partners and distinguishing what they need in the given situation. During the COVID crisis, keeping employees welfare in mind, leaders gently persuade the employees to perform above and beyond their optimal capacity and calibre. Employees reciprocate as they are upheld and treated truly even during crisis situation, and hence augment their commitment at work. Winning workers' trust is a fundamental component of being a viable leader.

Leaders guarantee their tireless efforts full of feeling to understand their workforce's emotional state, portrayed by strength, compassion, devotion and accommodation. By and large, trust in leaders and managers can be supposed to be one of the significant components of Employee Engagement. Leaders bring change and persuade their workers to exceed the set objectives of the organization even in adverse conditions. Different leadership hypotheses have been developed to characterize the attributes, qualities and styles of leaders. Transactional, Leader - Member Exchange and Transformational leadership style is one such characterisation. Transformational leaders inspire and empower the employees, regularly rising above momentary objectives by concentrating in on higher request essential requirements (Meyer and Allen, 1997). Transformational leaders show the practices, like being sympathetic and being visionary, which will enhance the Employee Engagement.

An "engaged employee" is characterized as one who is completely involved in his/ her job, is eager for positive move and to contribute to the organization's growth and sustainability. Employee Engagement was previously presented as an idea by Kahn (1990) in his theory and was extensively practiced during the 2000s, however, it stays challenged. It remains in an unknown relationship to prior builds, for example, confidence and occupation fulfilment. Researchers contemplate that Employee Engagement is an essential notion in an attempt to understand and define, both qualitatively and quantitatively, the perspective of the connection amongst an organization and its employees. Employee Engagement practices are widely used in by Human Resources Department (HRD) in Multi-National Companies (MNC) as well as in most of the organizations. The hardest test that the organizations are confronting today is Employee Retention and Employee Engagement. Smith et. al. (1969) proposed an extension between the previous idea of 'job satisfaction' and Employee Engagement with the definition that is an employee's involvement, commitment and gratification with job. Harter and Schmidt (2006) utilized proof from their former hypothesis as Employee Engagement relates with the component of performance and regarded the information as they depicted job satisfaction as an impact on element of performance. Researchers looked at the commitment predecessors and explicitly, the connection among Spiritual Intelligence and worker commitment. Some contemplate that leaders has ability to enhance the Employee Engagement (EE) which is characterized as a positive, satisfying, business related perspective.

REVIEW OF LITERATURE

The World Health Organization (WHO) declared the novel Coronavirus (COVID-19) illness as a pandemic. India's economy has just been experiencing log jam in the new past. Moody's has downsized India's development to 5.3 percent in 2020 because of drawback risks of Coronavirus, the slowest in 11 years (Business Standard, 2020). The COVID-19 outbreak brought social and economic life to a halt. Economists said that while the phenomenal circumstance has made an extraordinary harm to the economy, particularly during times of lockdown, the country should deal with it by presentation of financial measures. Chaudhary et. al. (2020) mentioned that each and every emergency situation achieves an extraordinary chance to reconsider on the way attempted for the improvement of a person, local area and society. The Coronavirus pandemic has a reasonable directive for the Indian economy to receive maintainable formative models, which depend on independence, comprehensive structures and has an environment well disposed. McKinsey (2020) described that the Coronavirus pandemic has constrained numerous organizations to roll out revolutionary improvements to the working environment and it was a worldwide emergency, grown at unrivalled speed and scale.

Spiritual Quotient (SQ) is a definitive knowledge with which individuals address and take care of the issues related with significance and worth. Zohar and Marshall (2000), in their observation, demonstrated that individuals who had high SQ showed right conduct and were intellectual, while individuals who had low SQ showed challenging conduct. Spirituality at work isn't a periphery thought. Indeed, Spirituality at business locales human exercises identifying with self-awareness, empathy, seriousness and bliss at work, trustworthiness, trust, work responsibility and prosperity of employees (Petchsawange and Duchan, 2012). The people who have high SQ are happier with their work and performed better. Stead and Stead (2014) demonstrated that individuals search for importance and incentive in what they do as individuals are driven by questions that they ask on why we exist and what is the significance of our lives. Individuals are affectionate to feel a piece of the bigger explanation, something towards which individuals can yearn for.

Besides, SQ gives individuals potential to survey and comprehend that one game-plan or one lifestyle which is more important than the other (King and Nicol 1999). The issues of pressure, fatigue and workaholic at working environment can be settled through SQ with a helpful ramification for the prosperity of employees. Besides, working environment, spirituality programs have beneficial outcome on individuals in type of expanded work, peacefulness, work fulfilment and responsibility (Reave, 2005). Researchers Torabi and Javadi (2013) contemplated the connection between SQ and Employee Engagement (EE).

Leaders undertake a significant part in enhancing the Employee Engagement by projecting the standards and qualities that are attached to commitment drivers, empathetic and help in visualize the goals for the workers that goes past transient objectives as well as long term vision of the organization. Bhatnagar (2007) stated that one of the components that enhances Employee Engagement is being sympathetic, which is one of the characteristics of Transformational Leader. Leadership and crisis have always had a close yet complex relationship. Like never before, the strength of organizations is earnestly and obviously connected with the well-being of workforces, the soundness of our general public and the soundness of our planet. There were just two things on top of mind for some leaders, that is to guarantee the well-being of employees and relieving the risks of any future interruption. Ernst and Young (2020) described that business leaders implementing remote working beyond the demands of the current crisis to minimise commuting and to introduce more flexibility into the corporate culture. McKinsey (2020) surveyed employees and found that working distantly showed more constructive outcomes, they are more connected with and they have a more grounded feeling of prosperity. Leaders need to appreciate the individuals' contributions who put-in their efforts as well as their talents to achieve shared goals, and thereby, constructs the leader and employee's relationship (Bass, 1985).

There is a worldwide conviction that Employee Engagement (EE) and Organization's prosperity go hand in hand. The Gallup (2004) discovered basic connection between worker's commitment and organization's growth. The Gallup concluded that engaged employees produce better business outcomes than other employees. Richard (2015) considered the relationship of individual SQ on EE. Kanagalakshmi and Aggarwal (2015) found that the degree of profound SQ and passionate knowledge is vital and has an impact on the worker commitment, thus enhance the Employee Engagement. The huge issue looked by the leaders in organizations is shortage of skilful workforce and high turnover rate (Samuel and Chipunza, 2013).

As per Jain (2013), there are numerous purposes behind employee's turnover and lack of commitment. He classified the reasons into two variables for example controllable and wild. The components that the association can be cautious about are controllable factors like absence of advancement, work pressure, insufficient compensation and absence of the board's help. The wild factors are those which can't be constrained by the organization like family issues, employee retirement, vocation break, medical issues and so on. COVID-19 can be related to one of the wild-factor posing medical emergencies and it is pandemic in nature, which is beyond the organization's control. Employee engagement leads to employee retention, which coordinates the job satisfaction concepts and commitment towards his/ her organization (Meyer and Allen, 1991). To acquire an edge over the competitors, it is fundamental for organizations to utilize talented and able employees. Erickson (2005) described that to be competitive in this changing world, one need to have engaged employees as currently the work is global in nature and workforce is experienced. Employee engagement is a crucial idea in the push to comprehend and depict, both subjectively and quantitatively, the idea of the connection between an organization and its employees.

OBJECTIVES

Prime objective of this investigation is to investigate Spiritual Quotient of an Employee and influence of Leaders during COVID-19 crisis as measurements which lead to Employee Engagement. This study observes the following objectives:

- To study the relationship between Spiritual Quotient (SQ) and Employee Engagement in the organizations during COVID-19 new normal.
- To study the relationship between the role of Leader and Employee Engagement during COVID-19 new normal.

HYPOTHESES

Based on above objectives following hypotheses have been formulated:

H_{01}: There is no significant relationship between Spiritual Quotient and Employee Engagement during COVID-19 new normal.

H_{02}: There is no significant relationship between Leaders' Leadership and Employee Engagement during COVID-19 new normal.

RESEARCH METHODOLOGY

The Study: This research is empirical in nature and is conducted to study the relationship of Spiritual Quotient (SQ) and Leader's Leadership with Employees Engagement.

The Sample: The research was conducted amongst the employees of the leading services industries of Information Technology (IT) and Informational Technology Enabled Services (ITES) in Bangalore in India with a sample size of 120 respondents in the year 2020. Among the questionnaires sent, 120 (N= 120) of them responded and completed questionnaires comprising 20 questions each for SQ, Leader's Leadership and EE. The selection of the sample was done based on convenience sampling method. Out of 120 respondents, 62 (52 percent) percent were male and 58 (48 percent) percent were female (Table 1). Among them, 96 (80 percent) were married and 24 (20 percent) were Unmarried (Table 2). Employees were asked to participate in the survey and online questionnaires were sent over to them using Google forms.

Tools for Data Collection: The research used the self-designed SQ questionnaire to measure the behavioural qualities of profound employees. Leader survey questionnaire was derived to help employees to assess leadership in their organization which will depict the characteristics of an individual to supervise the development and evolution of an organization. A self designed questionnaire was also used to measure the level of Employee Engagement.

Tools for Data Analysis: The data was analysed using reliability and correlation coefficient through SPSS.

RESULTS AND DISCUSSIONS

Pearson's correlation coefficient test was used to calculate the effect of change in one variable when the other variable changes.

The questionnaire validity was assessed using Cronbach's alpha coefficient. Cronbach's alpha is a measure of internal consistency and scale of reliability. Some researchers consider questionnaire with Cronbach's alpha above 0.8 is good and valid.It determines if the right questions were enquired to find out the information needed (Goforth, 2015). The results of reliability are tabulated in Table 3. The Cronbach's alpha coefficient measured for SQ (0.862) for Leader's Leadership (0.911) and Employee Engagement (0.920). This infers that the questionnaire is reliable and valid for this study.

The mean score of employee engagement was found to be 3.8909, which indicates the existence of a substantial level of engagement for the employees in the organizations under study. This indicates that employees of the organization are engaged. They have implemented good policies and practices and employee friendly environment in the organization. However, there is always a scope for further improvement. Out of two dimensions, employees' Spiritual Quotient was found to possess the highest mean score of 3.9005, followed by leader depicting by means of leadership on their role in influencing EE with a mean score of 3.8165 (Table 4).

The independent variables were Spiritual Quotient and the Leader's Leadership are measured by a questionnaire. The dependent variable was a composite Employee Engagement. Standardized questionnaires have been used to gather information for this study and scores measured by the 5-point Likert scale. To achieve the objectives and test various hypotheses Pearson's Correlation Analysis was used (Table 5).

H_{01}: There is no significant relationship between Spiritual Quotient and Employee Engagement during COVID-19 new normal.

The Table 5 shows that the correlation coefficient came out to be .761 with a significant level of .391 (p=.391) in case of relationship between Spiritual Quotient and Employee Engagement. Hence, the null hypothesis can be rejected. This shows that there is a positive but low and insignificant relationship between the Spiritual Quotient and Employee Engagement.

H_{02}: There is no significant relationship between Leaders' Leadership and Employee Engagement during COVID-19 new normal.

In this case, the correlation coefficient came out to be .819 with the significance level of .058 (p=.058). Hence, the null hypothesis can be rejected. So, it can be concluded that there is significant role of a Leader's Leadership in influencing Employee Engagement during COVID-19 new normal.

Correlation analysis was conducted to test on the strength of association between the independent and dependent variables. Results of Correlation coefficient analysis examined the occurrence of a linear association among two variables (Bewick et. al., 2003). There exists correlation between independent and dependent variables. When the coefficient value lies between ± 0.50 and ± 1, then it is said to be a strong correlation. The correlation analysis of the study variables revealed that Employee's Spiritual Quotient and the Leader's Leadership have positive correlation with Employee Engagement. According to Neck and Milliman (1994), Spirituality has positive impact on Employees' well-being and performance. SQ certainly has a versatile advantage in encouraging critical thinking and objective accomplishment thereby, individuals can improve their general personal satisfaction. It can be perceived that individuals with SI work with their hands as well as with their spirts or hearts (Ashmos and Duchon, 2000). The SQ has the power to help individuals to enhance Engagement at workplace by utilize their activities and lives in a more extensive, more extravagant and importance of setting bigger goals. McKinsey (2020) surveyed 800 US-based employees with respect to a wide assortment of themes identified with employee experience and found that employees working distantly see more beneficial outcomes on their everyday work, are more drawn in and furthermore have a more grounded feeling of prosperity than those in non-remote occupations with little flexibility do. Transformational leaders show practices that can possibly affect the degree of Employee Engagement. Providing trainings for Leaders to cultivate the skills of Transformational leaders must be implemented on day-today basis (Catteeuw et. al, 2007). This is consistent with Robinson et. al. (2004) explanation of engagement as a two-way association between the Employer and Employee. When employee get financial and socio-emotional resources from their leaders of their organizations, they feel obliged to react in kind and reimburse the organisation with zeal and enthusiasm thereby enhance the Employee Engagement. Employee Engagement is one of the fundamental elements of natural inspiration, which guarantees employees to work towards the broader goals of the organization. Higher engagement results in individual's proactiveness and positive conduct (Salanova and Schaufeli, 2008).

CONCLUSION

Employees are the valuable assets of any organization. Spirituality programs in working environment has beneficial roles of improving Spirituality, thereby, has positive impact on Employees Engagement. This study demonstrated that Employees with high Spiritual Quotient even during crisis like COVID-19 are high on Employee Engagement. We look upon to our leaders for encouragement and direction during any crisis situation. The acid test for leaders in this COVID-19 pandemic is not one but it is dual, to make the precise decisions for their workforce, as well as to set a positive example for future.

Leaders encourage closer associations with their workers, enhance Employee Engagement, and thereby, contribute to the organizations' growth and sustainability. An engaged employee demonstrates positive attitude towards the organization's sustainability, work towards organization's growth and respects organization's values. In this study positive correlation was found between Leader's Leadership and Employee Engagement.

LIMITATIONS OF THE STUDY

The study is limited to employees of selected organisations related to Information Technology (IT) and Information Technology Enabled Services (ITES) in Bangalore city and with a limited sample size. This study has an emphasis on aftermaths impact of COVID-19 crisis and situation of new normal. Future study can be conducted including other variables like Emotional Intelligence, Social Quotient etc. with larger sample and broader outfit. Comparative analysis can be done between different sectors and across different cities.

References

Ashmos, D. P. and Duchon, D. (2000). Spirituality at Work: A Conceptualization and Measure, *Journal of Management Inquiry*, *9* (2), 134-145.

Barling, J., Weber, T. and Kelloway, E. K. (1996). Effects of Transformational Leadership Training on Attitudinal and Financial Outcomes: A Field Experiment, *Journal of Applied Psychology*, *81* (6), 827-832.

Bewick V., Cheek L. and Ball, J. (2003). Statistics Review 7: Correlation and Regression. *Crit. Care. 7*, 451–459.

Bhatnagar, J. (2007). Talent Management Strategy of Employee Engagement in India ITES Employees: Key to Retention, *Employee Relations*, *29* (6), 640-663.

Catteeuw, F., Flynn, E. and Vonderhorst, J. (2007). Employee Engagement: Boosting Productivity in Turbulent Times, *Organizational Development Journal*, *25* (2), 151-156.

Emmons, R.A. (2000). "Is Spirituality an Intelligence?". Motivation, Cognition and the Psychology of Ultimate Concern, *The International Journal for the Psychology of Religion*, *10* (1), 27-34.

Erickson, T. J. (2005). Testimony Submitted before the U.S. Senate Committee on Health, Education, Labour and Pensions, May 26.

Jain, M. (2013), Employee Attrition - Causes and Remedies, *Journal of Social Welfare and Management*, *5* (2), 69-73.

Kanagalakshmi, L. and Aggarwal, V. (2015). Influence of Spirituality and Emotional Intelligence on Employee Engagement, *Indian Journal of Applied Research*, *5* (9), 41-43.

Kahn, W. A. (1990). Psychological Conditions of Personal Engagement and Disengagement at Work, *Academy of Management Journal*, *33* (4), 692–724.

King, S. and Nikol, D.M. (1999), Organizational Enhancement through Recognition of Individual Spirituality: Reflections of Jaques and Jung, *Journal of Organizational Change Management*, *12* (3), 234-243.

Chaudhary, M., Sodani, P.R. and Das, S. (2020). Effect of COVID-19 on Economy in India: Some Reflections for Policy and Programme, *Journal of Health Management*, *22* (2), 169–180.

Meyer, J.P. and Allen, N.J. (1991). A Three-Component Conceptualization of Organizational Commitment, *Human Resource Management Review, 1*, 61–89.

Neck, C. P. and Milliman, J. F. (1994). Thought Self-Leadership: Finding Spiritual Fulfilment in Organizational Life, *Journal of Managerial Psychology*, *l9* (6), 9-16.

Reave, L. (2005). Spiritual Values and Practices related to Leadership Effectiveness, *The Leadership Quarterly*, *16* (5), 655-687.

Richard A. R. (2015). The Association of Individual Spirituality on Employee Engagement: The Spirit at Work, *Journal of Business Ethics, 130* (3), 585-599.

Salanova, M. and Schaufeli, W.B. (2008). A Cross-National Study of Work Engagement as a Mediator between Job Resource and Proactive Behavior, *The International Journal of Human Resource Management*, *19* (1), 116-131.

Samuel, M. O. and Chipunza, C. (2013). Attrition and Retention of Senior Academics at Institution of Higher Learning in South Africa: The Strategies, Complexities and Realities, *Journal of Social Science*, *35* (2), 97-109.

Stead, J. G. and Stead, W. E. (2014). Building Spiritual Capabilities to Sustain Sustainability based Competitive Advantages, *Journal of Management, Spirituality & Religion*, *11* (2), 143- 158.

Torabi, M. and Javadi, S. (2013). Studying the Impact of Spiritual Intelligence on Job Engagement, *International Journal of Economy, Management and Social Sciences*, 2 (9), 752-756.

Bibliography

Bass, B. M. (1985). *Leadership and Performance beyond Exceptions*, New York: Free Press.

Harter, J. K. and Schmidt, F. L. (2006). Connecting Employee Satisfaction to Business Unit Performance. In A. I. Kraut (Ed.), *Getting Action from Organizational Surveys*. San Francisco: Jossey Bass.

Meyer, J. P. and Allen, N. J. (1997). *Commitment in the Workplace*, Thousand Oaks, CA: Sage.

Northouse, P. G. (2004). *Leadership Theory and Practice* (3rd ed.), Thousand Oaks, CA: Sage.

Smith, P. C., Kendall, L. M. and Hulin, C. L. (1969). *Measurement of Satisfaction in Work and Retirement*. Chicago, IL: Rand McNally.

Zohar, M. and Marshall, I. (2000). *Spiritual Intelligence, Connecting with our Spiritual Intelligence*, New York: Bloombury Publishing, Inc.

Webliography

Business Standard (2020). https://www.business-standard.com/article/pti-stories/moody-s-lowers-india-s-gdp-growth-forecast-to-5-3-pc-in-2020-120031700360_1.html

Ernst and Young (2020). https://www.ey.com/en_be/covid-19/why-remote-working-will-be-the-new-normal-even-after-covid-19

McKinsey (2020). COVID-19 and the Employee Experience, https://www.mckinsey.com/business-functions/organization/our-insights/ready-set-go-reinventing-the-organization-for-speed-in-the-post-covid-19-era#

The Gallup Organisation (2004). https://www.gallup.com/workplace/285674/improve-employee-engagement-workplace.aspx

ANNEXURES

Table 1: Gender Distribution

Gender (N=120)	n	Percent
Female	58	48
Male	62	52

Table 2: Marital Status

Marital status (N=120)	n	Percent
Married	96	80
Unmarried	24	20

Table 3: Cronbach's Alpha Coefficient

Variable	Cronbach's Alpha
Spiritual Quotient	0.862
Leader	0.911
Employee Engagement	0.920

Table 4: Variables with Mean Scores

Variables	Mean	Standard Deviation
Spiritual Quotient	3.9005	0.0360
Leader	3.8165	0.0413
Employee Engagement	3.8909	0.0409

Table 5: Correlation Analysis of Variables with Employee Engagement

Variables		Spiritual Quotient	Leader's Leadership	Employee Engagement
Spiritual Quotient	Pearson Correlation	1		.761
	Sig. (2-tailed)	-		.391
Leader's Leadership	Pearson Correlation		1	.819
	Sig. (2-tailed)		-	.058
Employee Engagement	Pearson Correlation	.761	.819	1
	Sig. (2-tailed)	.391	.058	-

THE GIE STORY

Arindam Saha[*]

"Please meet me with a complete manpower plan, within a week from now", demanded Sumitra Mittal, the promoter of Global Institutes of Excellence (GIE). Rajen Kulkarni, the Head of HR, now knew that his family trip to Mahabaleshwar planned for the weekend had to be postponed. From the last few months Rajen had multiple discussions with his own team and with Sumitra Mittal on the expansion plans of GIE in India. The existing pressure of managing the eight campuses was getting heavier with each passing year. The proposed expansion would add further to the challenges. Rajen desperately wanted a bigger team for HR and was negotiating with Mittal from quite some time, but in vain. In addition to this, the employee turnover (faculty and staff) always required firefighting in terms of recruiting at a very short notice. He knew that he needs to find a solution to all the issues very soon.

***Keywords**: Recruitment, Higher Education, Teaching, Learning, Institution.*

ABOUT GIE

Global Institutes of Excellence has eight institutions across state capitals in India. These were mainly the northern and western states of the country. It offered various courses on business management, viz., BBA, MBA and PGDM. The group was backed by a team of visionaries who were basically industrialists. Sumitra Mittal of Mittal Textiles Limited lead the group with major stakes in GIE. The group provided world class infrastructural support to all students and employees, and had liberal policies. The guiding vision for GIE enabled each institution to boast about best facilities to aid the teaching-learning process.

GIE's BBA and MBA programs were affiliated to various state universities, whereas, the PGDM was being offered as a variant under AICTE. With an intake of 120 students in each course, all the courses maintained a healthy student-faculty ratio (20:1 in BBA and MBA and 12:1 for the PGDM courses). The group's presence was felt quite well in northern, central and western India. Each course at GIE maintained a dedicated faculty team which would take care of all co- curricular responsibilities of the campuses as well. A staff team of ten members was sanctioned for each campus, usually led by a retired army officer as Campus In-Charge, and it takes care of other operational issues at campus which included maintenance of campus, hostels and transport facilities. Overall employee turnover had been around 10 percent across all campuses. Since this was the usual rate of attrition across similar management institutes, no one at GIE worried much about it. Rajen and his team was handling HR operations, though Rajen and his team had tough time finding right people to fill such vacancies emerging out of resignations.

The BBA and MBA programs followed specific guidelines of the state university, even the course structure and fees. The PGDM program was highly influenced by overall industry demands and remained the flagship program at GIE. Though GIE enjoyed a good reputation in the industry, it faced stiff competition from local players who offered similar courses but charged much lesser fees.

[*] Assistant Professor, Jaipuria Institute of Management, Indroe.

THE EXPANSION PLAN

With a vision of becoming the biggest group in the field of management education in India, GIE's top team wanted to open another five institutions in next seven years across southern and eastern state capitals. Since GIE received students from more than twenty states across India, with a substantial number coming from southern India, the expansion plan sounded plausible.

Mittal always advocated for cultural and gender diversity in all the campuses and this influx of students from twenty states was a proud achievement for her. In fact, in all admissions related marketing communication GIE highlighted this diversity as their core strength, and this always went well with corporates as well as parents.

CHANGING SCENARIO IN HIGHER EDUCATION

The higher education market had seen growth in the years after liberalization. Industries demanded skilled people in managing and the management institutes were right there to provide the appropriate people to them. When GIE started its journey in 1987, after the initial years of struggle, they too benefitted with the policy changes in India. In fact this was the time when IIMs and other university led management departments established their names solidly in the corporate world.

This consistent growth was somewhere hit by the US financial meltdown and Indian management education saw, for the first time since liberalisation, a paucity of takers of management education. From the year 2008 till 2013, it was not only a bad time for industrial growth, it was also a challenging period for management institutes which saw a steep decline in students' admissions. Salaries offered to the management graduates were dismal, job insecurity was high and finding bank loans to fund education were difficult.

GIE was no exception during this period. Its flagship course PGDM was the worst hit as fees was considerably high and return on investment bothered parents and their wards alike. This situation led corporate also take a stock of their internal competencies. They realized the skills gap in freshers and started demanding better skilled managers. There was a furor over the quality of management education and training being provided by management institutes. Indian government and various regulatory bodies started being strict on evaluating the higher education scenario. A lot of institutions were closed, either due to the lack of students or due to complaints on the quality of education being provided. Although the situation was stabilized to a good extent by 2014, it had added to the challenges of higher education system in India.

GIE, as a group, envisaged a continuing challenge of filling the seats across their courses in the coming years and wanted to initiate a common team to take care of admissions across all the campuses – new or old. It would be one of the major strategic decision and the group felt it as an important decision to ensure a common vision shared by all sister institutions. Sumitra Mittal was convinced on the issue and directed her HR team to plan for the endeavor of a common team which would not only ensure a constant inflow of students and but also help them to increase intake of additional 60 students per course, in the eight existing campuses.

THE PLAN FOR FUTURE

As the HR team with corporate office, Rajen's team was given the task of visualizing the manpower planning for the next five years, to start with. The new campuses would have the initial intake of 60 students in each course and after successful completion of five years of each new campus, further increase in batch size can be thought of. In the new proposed campuses, the top management planned to have a common pool of faculty to teach BBA, MBA and PGDM, to optimize the initial investments and control expenses. Staff team may also be common and further discussions were planned to decide on the same. It was also proposed by the top team in earlier discussions that the new campuses would have a 10 percent less fees as compared to the older campuses.

For GIE, southern and eastern India was an entirely new territory. The top team led by Mittal was initially skeptical about investing in locations where they do not have a hold. It was probably the information that almost 25 percent of their students across the three courses were from these areas that ignited the thought of opening up new campuses.

Mittal wanted that each new campus would have a mentor campus from the nearby state's GIE campus. The manpower plan should keep in view a few points like setting up five campuses in the next seven years, number of faculty and staff to be hired at each new campus per year, number of faculty and staff being promoted and sent to new campuses with higher order of responsibilities, additional requirement of faculty/staff to manage higher intake at older campuses, estimated number of vacancies arising at each of the older eight campuses and a plan to fill the gap and a contingency plan to mitigate the attrition at existing campuses.

Rajen decided to sit with his team and initiate the entire planning immediately. He envisaged that the final plan should follow a year-wise forecast (2021, 2022, 2023, 2024, 2025, 2026 and 2027) with new session starting in mid-June each year.

THE MEETING

"Mr. Rajen we must applaud you and your team for an insightful presentation. We would recommend for most of the proposed action plan. "Mittal commented quite pleasingly at the boardroom.

Questions:

Q 1. As part of the core HR team at GIE, how would you plan to proceed with establishing the new campuses in the next seven years?

Q 2. Comment on Sumitra Mittal's idea of having a common team for admissions. Do you think it would be a good strategic move for GIE?

Q 3. Using forecasting techniques, support your plan with proper calculations based on the information provided in the case. The calculations should be done separately for the existing campuses and new campuses.

Q 4. Suggest a recruitment plan for staff and faculty hiring at new as well as existing campuses of GIE. Also suggest ways to lower the present attrition rate.

THE ROLE AND IMPORTANCE OF RESOURCING IN HUMAN RESOURCE MANAGEMENT : A CASE STUDY

Manishankar Chakraborty*

This is hypothetical case study that has been authored for classroom usage. It deals about several aspects related to Human Resource Management and its relationship with the resourcing function. The case dwells on several aspects related resourcing while an American headquartered corporation was planning to set-up its subsidiary in India. Furthermore, the case also highlights several challenges of resourcing, especially when understood from a multinational perspective. The issues for discussion and analysis at the end of the case study provides the required triggers that can initiate brainstorming in order to have a healthy discussion, both by the student-faculty duo as well as the practitioners.

Keywords: *Human Resource Management, Resourcing Function, Resourcing.*

INTRODUCTION

A company named Shil Inc. based in the United States wanted to start its India based subsidiary in Mumbai. The company was into the manufacturing of mobile phones as well as various otherelectronic devices. The starting of the Indian subsidiary started with the CEO of Shil, Harry hiring a resourcing consultant Sultan who was working in the city of Mumbai and Delhi for a very long time. Sultan had a meeting with Harry when he had an invitation to visit the company's global headquarter in New Jersey, USA. The Chief Human Resource Officer of the company Fatima based in the US headquarter was asked to join Sultan to assist him in the resourcing related work for the Indian subsidiary as Sultan was not aware about the company's culture, values, morals and ethics.

THE NEW VENTURE

On reaching Mumbai from the US headquarter, both Sultan and Fatima chalked out plans to attract and select the right persons at the right time and cost to ensure that the Indian subsidiary was a major success. Fatima requested Sultan to explain her the details of the Indian labour market as well as the labour laws, since she had always worked in the US only. The two decided on mutually discussing the need to focus on understanding the candidate experience, designing effective assessment and selection approaches and overall, how to make effective recruitment decisions, while fulfilling the resourcing related criteria for the India based subsidiary. Fatima and Sultan discussed the importance to relate various HR functions of staffing, performance management, administration, change management, reputation management and well-being with that of resourcing. It was Sultan's subordinate Ali who had just joined the consultancy firm after graduating from a university in India and was not aware about the importance of all these HR functions relationship to resourcing. Therefore, Fatima wanted to conduct a special training session to explain Ali the implications all the HR functions had with resourcing.

THE INDIAN OPERATIONS

The Indian subsidiary started to function successfully within two years. It was catering

*Assistant Professor-Business, Higher Colleges, of Technology, Al Ain Women Campus, Abu Dhabi, United Arab Emirates.

to the markets of the SAARC region, the GCC region, the MENA region, as well as the Asia Pacific region. The CEO for the Indian operations was Noura. The Indian operations had diverse mix of employees, as is the case with most of the companies in the country and this diversity contributed towards the growth of the organization. The company could hire attractive talent from India and overseas, as the reputation of the company was very high in the international market, and enjoyed a good employer branding. The HR Vice of the Indian operations, Safiya wanted to include various activities as part of talent management, however, she lacked the understanding of recruitment, building talent pools, succession planning, lifelong learning, career management and employee engagement from a resourcing standpoint. She decided to call Fatima in the US headquarter and wanted to have an online training to clarify the doubts about relating these to talent management while working from a resourcing perspective. Fatima advised Safiya to adopt the inclusive approach of talent management, however, Safiya thought of implementing the exclusive approach of talent management. Fatima even advocated that the Indian subsidiary could also go for the blended approach of talent management looking into the diversity of the employees.

FRESH BLOOD FOR RESOURCING FUNCTION

Safiya hired four fresh HR graduates from a reputed college in India. All the HR executives, Rauda, Wadima, Mouza and Maha joined the organization at the same time and once they completed their induction and orientation, they were asked to work as a team in order to finalize the scope of resourcing and talent function. The aspects they decided to consider were human resource planning, job analysis, undertaking supply and demand forecasting, carrying out exit interviews of the leavers to name a few. Safiya wanted each of the four to explain her the reasons for considering these scopes of resourcing and talent function and that how would these contribute towards the resourcing and talent function of the company.

EMPLOYMENT MARKET RELATED DYNAMICS

Safiya and her team realized that the Indian employment market was tight as well as loose depending upon the talent the company was looking for. The market was tight for professionals who had high end designing skills and had the ability to work with the latest and updated global technology. On the other hand, the Indian market was loose for people who were willing to take up routine roles. It was very important for the Indian subsidiary to understand those factors that influenced the demand for labour as well as the supply of labour.

Safiya and her team wanted to include work place related flexibility so that all the employees are happy and productively engaged at all times. Furthermore, Safiya wanted to know and hear from her team of HR executives, how the company can use workplace flexibility for the benefit of the organization. The HR department conducted detailed job analysis so that they could hire the right talent matching the positions across functions and levels. The company also included job sculpting for high-end jobs, where very limited talents were available in the market and this resulted in attracting and retaining great human capital.

HR DEPARTMENT RELATED CONUNDRUM

The HR department of the Indian subsidiary was in a dilemma and wanted to know should the company prefer to have internal recruitment to external recruitment. Fatima insisted that Safiya should first understand the advantages of both internal and external recruitment and then select one depending upon the objectives of hiring. Fatima even emphasized to look into the various sources of internal and external recruitment, since, not all the sources would be effective in the COVID pandemic situation. In order to attract the best talent, the company thought about developing a very attractive recruitment advertisement. Rauda had to make it and submit to the other colleagues so that they can brainstorm and finalize it by covering all the aspects of an ideal recruitment advertisement.

After five years of successful operation, the Indian subsidiary started to experience massive employee turnover. As on 31stof December 2019, the company had 300 leavers, vis-à-vis900 total employees on the payroll. This compelled the US headquarter to initiate a thorough investigation to know the cause of high employee turnover. They deputed one of their specialist from US operations, Robert for this purpose. Robert came over to Mumbai, had a detailed meeting with Safiya and her team, and discussed about the costs of high employee turnover.

The company conducted a thorough survey of their existing employees so as check the employee satisfaction levels. Even they initiated the exit interviews for all the staff members who were leaving the organization. The analysis of the data collected through various means of survey revealed that the company had lost the branding it enjoyed globally and the major reason was the HR practices adopted were more on paper, rather than in action.

CONCLUSION

The case study has provided enormous linkages between various aspects of Human Resource Management and Resourcing. An organization ought to know about the local aspects of the markets to align their resourcing strategies and therefore, it is imperative to know about the dynamics of the employment market as well as the regulatory norms. Furthermore, it is also important for the corporate team to understand the local requirements, followed by necessary customizations in the strategies those are being crafted for the success of the local unit.

Questions:

(1) Why was it essential for Fatima to know from Sultan about the Indian labour market as well as the Indian labourlaws? How do you think these decisions will help Fatima in making the right resourcing related decision for the Indian subsidiary?

(2) If you are Fatima what would you explain about the need to relate HR functions like staffing, performance management, administration, change management and reputation management with resourcing while setting up the Indian based subsidiary?

(3) Safiya approached you to explain her the importance of recruitment, building talent pools, succession planning, lifelong learning and career management in talent management. What would you explain her?

(4) If you are Safiya, would you adopt inclusive, exclusive or blended approach of talent management? Provide justification for your answer.

(5) If you are one of those four executive what would you explain to Safiya in terms of the importance and contribution of human resource planning, job analysis, undertaking supply and demand forecasting, carrying out exit interviews of the

leavers in resourcing and talent function.

(6) Why was it important for the Indian subsidiary to understand the factors influencing the demand for labour and supply of labour in the Indian market? Relate your answer with two factors influencing supply and two factors influencing demand.

(7) What is job sculpting and how do you think it contributed towards talent attraction and retention?

Usage of the Case Study

The case study can be used by students, faculty members as well as practitioners, in simulating real life scenario, while teaching/training students/employees on aspects of resourcing, vis-à-vis that of Human Resource Management.

References

https://hbr.org/1981/09/managing-human-resources [Accessed 4 October 2020].

https://www.humanresourcesedu.org/what-is-human-resources/ [Accessed 1 November 2020].

https://www.humanresourcing.com.au/about-us/ [Accessed 5 October 2020].

https://www.pmi.org/learning/library/incorporating-employee-resourcing-requirements-deployment-decision-making-2401 [Accessed 3 November 2020].

https://smallbusiness.chron.com/brief-description-employee-resourcing-15995.html [Accessed 2 November 2020].

https://www.ukessays.com/essays/human-resources/employee-resourcing -process.php [Accessed 8 November 2020].

Book Review

THE SEVEN SPIRITUAL LAWS OF SUCCESS: A PRACTICAL GUIDE TO THE FULFILLMENT OF YOUR DREAMS

By Deepak Chopra (1994). California, U.S., Amber-Allen Publishing, PP-118

This is a very well written pocket book for anyone aiming to get started with spirituality. It brings together the concoction of spiritual and mindful behavior of Eastern religions with the Western striving which is focused for achieving internal and external success. This book presents seven laws that bring about both. This is an easily understandable and comprehensive book dealing with subtle topics that are enough to play and tangle the human mind. It enhances the concept of "AhamBramhasmi" and lets one to believe that one is strong enough and has the true potential within to be anything one wishes to be.

Deepak Chopra, the author, is one of the most well-known names advocatingEastern medicine and approaches relating to health and living in the Western world. He has written over 80 books andmost of them have been bestsellers. "The Seven Spiritual Laws of Success" remains his best and most popular, to be featured on the New York Times bestseller list for over a year.

The author has divided this book into simple yet really powerful principles that help one attain success in all areas and domains of life. It emphasizes that we are a part of the Universe and are governed by natural laws so it becomes imperative for us to bring our state in harmony with nature to be able to experience the abundance that nature has to offer.

There exists a symbiotic relationship between all biotic and abiotic elements of nature. There has to be a mutual relationship and a healthy give and take amongst all for a fruitful life journey. So, we ought to learn to be grateful and giving. To some extent this book shatters the myth that success is a by product of only hard work and driven ambition.

This book is a very logical book and hence rings well with people who question concepts like perception and higher dimensions. If given a deep read, this book has all that one needs to foray into the inner dimension of life, which is really important to know who we actually are and what is the purpose of life?

Lesson 1 : The Law of Pure Potentiality

This is one of the most basic and yet one of the most confusing of the seven laws.It is based on an understanding that everything in life is interconnected and, in it's purest form, is energy. As everything is energy, this can then be molded into any experience. So, pure potentiality refers to this domain of infinite possibilities, just before energy takes on the form we experience as day to day life. This energy can be tapped by taking time to be silent and by turning inwards. This can be attained by meditation, which will help align and minimize the thoughts that totally blind the human mind. Be open to witness the infinite intelligence, pure potentiality everywhere around.

Lesson 2 : The Law of Giving

This law asserts that one treats every moment as a gift, and is based ona belief that giving expands the energy that one possesses. The more you give, the more you get and have. Every day one must try to be appreciative for all people around and try to be loving and caring. Being affectionate and soft with people helps one to be calm and happy. This will make the experience of life more fulfilling.

Lesson 3 : The Law of Karma

Karma is that what you do – think or act.When one emits positivity and love into the world around, one experiences more positive energy. More in lines with what we sow we shall reap. Just like a boomerang everything given out comes back. Or like Newton's law – every action has an equal and opposite reaction.

Also true is a situation when one is fearful or full of hate, in that case, one can see only fear and hate, and will appear to be the victim of other's malicious intent. Every word and every action emits energy, which reinforces itself in the world around. Hence, choose wisely which energy to emit.

Lesson 4 : The Law of Least Effort

This law tells us that there is a flow to energy in the universe. So, if we live in peace and harmony and with no baggage we tend to become one with the Universe. This happens when we can accept things for what they are. This leads us to find that there is a profound reason and purpose to everything. When we struggle against this flow, it's like upstream swimming, we create pain for ourselves. So, the idea is to step back and allow the universe to guide us. We ought to resolve our energy first and the right action will always follow.

Lesson 5 : The Law of Intention and Desire

This law suggests that every desire one holds has it within itself the ability to manifest itself into reality. One cannot want something without having the ability to generate it.Most people go through their lives desiring things that always seem too far, because they do not trust in their own capabilities to achieve them. Therefore, setting an intention is important. When one believes in what one desires and sets an intention, then magic happens.

Lesson 6 : The Law of Detachment

This law states that to be able to really appreciate and enjoy life's offerings we must learn to step back from what our logical mind suggests should happen. We should not try to force outcomes, much in sync with the lines of Bhagwat Geeta. When we try to predict solutions, we miss the whole process and the very joy associated with what falls in our kitty. We must learn to cultivate surprise and delight as essential elements of your life and be willing to embrace desires in unexpected forms.

Lesson 7: The Law of Dharma

Dharma may be defined as the fundamental laws that govern the universe given out in ancient Hindu and Buddhist texts. They suggest the right action. The Law of Dharma reinforces many other principles in the book.

The take away here is to recognize that one is totally connected to everything around, and one receives the energy that one emits. One may choose to emit love or fear, joy or worry, and will experience more of that energy.

This miraculous pocket book explains all principles in sheer detail and gives examples on how to practice it to elevate oneself.

Best Quotes: "Witness the choices you make in every moment. The best way to prepare for any moment in the future is to be fully conscious in the present."

"The Ego, however, is not who you really are. The ego is your self-image; it is your social mask; it is the role you are playing. Your social mask thrives on approval. It wants control, and it is sustained by power because it lives in fear."

"If you want to transform your karma to a more desirable experience, look for the seed of opportunity within every adversity and tie that seed of opportunity to your dharma or purpose in life. This will enable you to convert the adversity into a benefit and transform the karma into a new expression."

This is a powerful book and is recommended for all who want to dive deeper and gauge their sustenance. Although, the matter talked about is heavy but still is presented in an easy to understand manner. Laws are explained well and techniques to practice them are also given which makes this book a handbook to be kept handy always.

Prachi Tiwari
Head HR, ACS Pvt. Ltd.
Navi Mumbai, Maharashtra

Dr. Shefali Tiwari
Professor
Shri Raojibhai Gokalbhai Patel Institute of Professional Studies, Indore, M.P.

Dr. Manisha Singhai
Associate Professor
Prestige Institute of Management and Research, Indore, M.P.

Statement of Ownership and other Particulars about the Journal

PRESTIGE INTERNATIONAL JOURNAL OF MANAGEMENT AND RESEARCH

Form V

(Rule 8)

PRESTIGE INSTITUTE OF MANAGEMENT AND RESEARCH

(An Autonomous Institution Established in 1994, Accredited Grade 'A' NAAC (UGC))

2, Education and Health Sector, Scheme 54, Indore 452 010

1.	Place of Publication	:	Indore
2.	Periodicity of Publication	:	Six-Monthly
3.	Printer's Name	:	Dr. Yogeshwari Phatak
	Nationality	:	Indian
	Address	:	PIMR, Indore
4.	Publisher's Name	:	Dr. Yogeshwari Phatak
	Nationality	:	Indian
	Address	:	PIMR, Indore
5.	Editor's Name	:	Dr. Yogeshwari Phatak
	Nationality	:	Indian
	Address	:	PIMR, Indore
6.	Name and address of individuals who own the newspaper and partners of shareholders holding more than one percent of the total capital	:	Prestige Institute of Management and Research, 2, Education and Health Sector, Scheme 54, Near Bombay Hospital, Indore – 452 010
7.	Printed at	:	Sat Prachar Press Society, Residency Area, Indore – 452 001, India Ph.: 0731-2492302

I, Dr. Yogeshwari Phatak, do hereby declare that the particulars given above are true to the best of my knowledge and belief.

Dated :

Sd/-

Dr. Yogeshwari Phatak

SUBSCRIPTION FORM

I wish to subscribe/renew my subscription to Prestige International Journal of Management and Research for 1/3 year(s). A draft/cheque bearing No. .... dated ....

for Rs. .... /US$ .... drawn in favour of ''Prestige Journal of Management and Research'' is enclosed.

Subscription Rates

Prestige International Journal of Management and Research		
PERIOD	**INDIA Air Mail**	**FOREIGN**
	Rs.	**US$**
One Year	700	200
Three Year	2000	500
Single Copy	425	100

Name .... Signature ....

Address ....

....

....

City .... Pin .... Country ....

Email: ....

Subscription Number (if renewal) ....

Send your subscription to: Editor,

Prestige International Journal of Management and Research

PRESTIGE INSTITUTE OF MANAGEMENT AND RESEARCH

(An Autonomous Institution Established in 1994, Thrice Accredited by NAAC with Highest Grade, now A++)

2, Education and Health Sector, Scheme 54,
Near Bombay Hospital, Indore – 452 010
Madhya Pradesh INDIA

Phone : **+91–731–4012222, 2557510, 2571504,** Fax : **+91–731–4012256**
E-mail : **editor@pimrindore.ac.in,** Website : **www.pimrindore.ac.in**

NOTES FOR CONTRIBUTORS

1. Manuscripts for publication should be typed in double space, only on one side of the paper and sent in duplicate to the Editor along with a soft copy in the format of 12 point text single font – Calibri and package – preferably MS Word for Editorial convenience. All articles should include an abstract of about 150 words.

2. Each manuscript should be accompanied by a declaration by the author that the paper has neither been published nor submitted for publication elsewhere.

3. Footnotes, typed in double-space, should be numbered serially and placed at the end of the text. Reference to literature cited should be carried within the text in brackets. The bibliography, to be placed after footnotes, should be listed alphabetically by author and chronologically for each author. It should be kept as brief as possible.

4. Contributors are advised to be brief in introducing the subject and devote most of the paper to the principal theme. The Journal prefers papers based on original data and fresh theoretical insights. References to previous work should be made alphabetically. The Journal does not publish survey of literature comprising lengthy bibliographical references.

5. Authors should take care to ensure the accuracy of data and references.

6. Authors should always indicate, either in the text or in an enclosed memorandum, the time and place of empirical investigation, the context in which it was done, sponsors if any, and also an outline of the methods used.

7. Manuscripts are accepted for publication on the understanding that they are subject to editorial revisions. Proofs will not be sent to the authors.

8. Authors will receive a complimentary copy of the journal.

The papers/articles published in this Journal are indexed and abstracted in

1. ProQuest, available at search.proquest.com

2. Guide to Indian Periodical Literature, published by Indian Documentation Service, Gurgaon, Haryana.

PRESTIGE INTERNATIONAL JOURNAL OF MANAGEMENT AND RESEARCH

SUBSCRIPTION RATES

PERIOD	INDIA Rs.	FOREIGN Air Mail US $
One year	700	200
Three years	2000	500
Single copy	425	100

All correspondence on subscription, change of address, non-receipt of copies, etc. should be addressed to the Editor, PIJMR, Prestige Institute of Management and Research (An Autonomous Institution Established in 1994), 2, Education and Health Sector, Scheme 54, Indore – 452 010.

While corresponding with us, write your subscription number (AS No.) which is mentioned on the cover containing the journal.

Subscription may be sent through Crossed Cheque/Bank Draft in favour of Prestige Journal of Management and Research, Indore.

Published, Printed and Edited by Dr. Yogeshwari Phatak for Prestige Institute of Management and Research, Indore (An Autonomous Institution Established in 1994) at Satprachar Press Society, Residency Area, Indore – 452 001.