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A STUDY ON WORK LIFE BALANCE AMONG WOMEN EMPLOYEES IN SERVICE SECTOR WITH SPECIAL REFERENCE TO VALSAD DISTRICT

Namrata Khilochiya[*], **Vinod B. Patel**[**]

The paper is focused on Work Life Balance (WLB) among women employees amongst working in service sectors like Banking and Financial Services, Hospitals, Hotels, Education and Telecommunication. For this study, authors have used a psychometric instrument to measure Work Life Balance (WLB) in organizations developed by Harman (2005). A 15-item scale had been adapted from a 19-item scale originally developed by Fisher-McAuley et al. (2003) which was designed to capture employee perceptions on Work Life Balance (WLB). The study focuses on application of this model to measure Work Life Balance (WLB) among Women employees. The study also attempts to extend the model by including additional variables i.e. Spiritual Involvement (SP) in the framework. Data was collected from 110 working women working in various service sectors Valsad District. The reliability test suggested that the scale was a valid and reliable scale for Work Interference with Personal Life (WIPL), Personal Life, Personal Life Interference with Work (PLIW), Spiritual Involvement (SP) and not reliable for Work Personal Life Enhancement (WPLE) and Social Network (SN) for measuring work-life balance. The paper also reveals statistical significant relationship of Work Life Balance (WLB) factors with five demographic parameters.

Keywords: Work Life Balance, Social Network, Spiritual Involvement, Work Personal Life Enhancement, Personal Life Interference With, Work Interference with Personal Life.

INTRODUCTION

Work–Life Balance is the term used to display the balance that an individual needs between times allocated for work and other aspects of life. Cores of life except work-life can be, but not limited to personal interests, family and social or leisure activities. Work Life Balance was initially termed as Work Family Conflict. (Greenhaus et al., 2003) defined Work Life Balance as 'the amount of time and the degree of satisfaction with the work and family roles.' Clark (2000) argued that 'Work Life Balance occurs when there is a sense of satisfaction with work and family roles with minimum role conflicts'. Kirchmeyer (2000) defined balanced life as achieving satisfaction in all life domains which requires personal resources like energy, time and commitment well distributed across the domains.

Frone (2003) stated that work life balance is four fold taxonomy which influences from work to family and family to work and effects of conflict and facilitation. Work-Life Balance is generally the absence of conflict between productive and family sphere (Grzywacz and Carlson, 2007). In order to better understand Work-Life Balance, it is important to underline the different roles to perform, as well as the resources at our disposal (Osoian et al., 2009). A proper balance between work and family life plays a key role in achieving personal and professional goals (Prerna, 2012). In addition, the implementation of Work-Life Balance programs allow employees to work more effectively

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(Ichniowski et al., 1997), while facilitating the retention of valuable employees for companies, improving the return on investments in human capital (Konrad and Managel, 2000; Yamamoto and Matsuura, 2012). In simple terms, Work Life Balance is defined as the extent to which individuals are equally engaged in and equally satisfied with work and family roles.

Guest (2002) offered a subjective definition stating that balance is determined by a person's subjective feelings and emotions. Kalliath and Brough, (2008) gave a more holistic definition stating work life balance to be an individual's perception and priority that work and non-work activities are compatible and promote growth. Carlson et al., (2009) in a comparatively recent study addressed the limitations in the definitions of Work Life Balance and suggested that people have balance when they believe they can facilitate work and family commitments and effectively negotiate in their different life domains. Hill et al., (2001) defined Work Life Balance as the extent to which a person can concurrently balance emotional, behavioural and time demands of both paid work, personal and family responsibility. Kahn et al., (1964) defined Work Life Balance as a form of inter role conflict where role pressures from work and family domains are incompatible. Duxbury and Higgins (2002) defined Work Life Balance as a combination of role overload, work to family interference and family to work interference.

REVIEW OF LITERATURE

Doble and Supriya (2010) conducted study on Gender Differences in the Perception of Work Life Balance on 110 respondents selected from IT sector by using convenience sampling. The study found that working from home and flexi time are preferred factors for both men and women respondents. The study also revealed that there is adverse effect of work on respondent's health and sleep.

Delina and Raya (2013) conducted study on Work Life Balance on 180 married working of women Pondicherry from three different sectors i. e. Academic, IT and Healthcare by using convenience sampling technique. The study selected 60 married women from each sector to study various factors affecting WLB of respondents. The study found that there is a high imbalance in respondents related to their quality of life, at home and at organization. The comparative analysis suggested that healthcare industry respondents perceived WLB more favorably compared to Academic & IT Sector's working women.

Sigroha (2014) conducted study on 400 women respondents working mainly in three corporate sector i. e. Manufacturing, Service and IT in Delhi and NCR region by using convenient sampling technique. She selected 20 respondents from each organization (20 organizations). The study found that there is significant difference in the impact of work life balance facilities on overall performance of employees with respect to different facilities like Child Care Facility, Wellness Program at Work, Flexi Time, Leave Policy Help Desk, Transportation Canteen etc. The study found that Child Care Facility, Wellness Program, Flexi Time Help Desk, Transportation and Canteen facilities perceived to be more effective in IT sector compared to manufacturing and service sector. The study also found that leave facility improves employees performance more in manufacturing sector compared to IT and Service Sector. To check impact of facilities statements were developed on Likert's 5- Point scale from positive to negative and One Way ANOVA was used to analyse the data.

Tewatia (2014) conducted study on 150 IT employees of Delhi selected by using non random and purposive sampling technique. Structured questionnaire was distributed via snow ball sampling technique and various

determinants were categorized such as gender, marital status, age group and academic professional categories. In this study, five WLB factors were identified as flexi time, option to work part time, freedom to work from home, availability of child care facility and flexibility to take care of emergencies at home. The study considered three factors as adverted impact of work as health, sleep and exhaustion and found no significant relation between these three variables and gender. The study found that flexible working hours enhanced the WLB.

Shukla and Bagali (2016) conducted a study on 135 respondents from metro cities in Delhi, Mumbai and Bangalore. The structured questionnaire of 53 open ended questions was formulated to attain the study objective. The objective of the study was to explore challenges faced by women working in the Indian Travel and Tourism Company by using ANOVA analysis. The study found that thinking of women scored higher than men indicating women are more aware of their own emotions compared to men. The study also revealed that women plan better than men. There was also higher empathy in women compared to men. The study also found that there is significant relation between work and personnel stress.

Jeyarathnam (2017) conducted a study on 500 respondents from Coimbatore and Chennai selected by using random sampling method. The study used 5- point Likert scale on 35 factors influencing WLB of women. The study found that five factors i.e. Job nature, work load, Job enrichment, organisational support and family domain are the pre dominant factors of women's WLB. The study also found frequent extended work schedule, frequent changing requirement of clients, role overload, lack of flexible options and unrealistic deadlines influenced women employees.

Narendra et al. (2018) conducted study on 150 respondents from IT sector in Delhi,

Chennai and Mumbai with age group of 20 years to 40 years. The study found that different factors like flexi time, option to work part time, option to work from home, availability of child care facility and flexibility to meet emergency will improve WLB. The study also found that both the genders perceived that their health and their physical wellbeing are affected due to their work.

OBJECTIVES

● To measure the Work-Life Balance amongst working women from service sectors like Banking and Financial Services, Hospitals, Hotels, Education and Telecommunication

To study differences in the perception of Work-Life Balance across respondents based on five demographic parameters i.e. Age, Marital Status, Number of Children and Total Number of Job Experience.

● **Theoretical Framework and Hypotheses Development**

Hayman (2005) developed a psychometric instrument to measure WLB in organizations. A 15-item scale had been adapted from a 19-item scale originally developed by Fisher-McAuley et al. (2003) which was designed to capture employee perceptions on WLB. The 15-item scale measured Work Interference with Personal Life (WIPL), Personal Life Interference with Work (PLIW), and Work Personal Life Enhancement (WPLE) as three constructs of WLB.

Other two construct i.e. Spiritual Involvement (SP) and Social Network (SN) are develop by researcher to check whether these constructs affect WLB or not. The dimensions indicate that interference of work in personal life and on the other hand the interference of life issues in work related matters are important to study while understanding work-life balance related issues.

The following hypotheses were developed based on the discussion and theoretical framework of Hayman's (2005) psychometric instrument to measure WLB of women among four given services in India.

H_{01}: Work Interference with Personal Life (WIPL) has no significant impact on WLB of Women Employees working in service sector in Valsad District.

H_{02}: Personal Life Interference with Work (PLIW) has no significant impact on WLB of Women Employees working in service sector in Valsad District.

H_{03}: Work Personal Life Enhancement (WPLE) has no significant impact on WLB of Women Employees working in service sector in Valsad District.

H_{04}: Spiritual Involvement (SP) has no significant impact on WLB of Women Employees working in service sector in Valsad District.

H_{05}: Social Network (SN) has no significant impact on WLB of Women Employees working in service sector in Valsad District.

H_{06}: There is no significant relationship between work-life balance and demographic variables namely, age, marital, status, number of children, total work experience and family type.

RESEARCH METHODOLOGY

The Study: The study is empirical in nature and aimed at studying Work Life Balance among women employees in service sectors with respect to Valsad District.

The Sample: 100 respondents were selected using from Non-probability, convenience sampling design woman working in Banking and Financial Services, Hospitals, Hotels, Education and Telecommunication. Microsoft Excel and SPSS were used to analyze the questionnaire data and the subsequent data analysis was undertaken using statistical tools.

Tools for Data Collection: WLB was measured using total 22 items which include 15 items developed by Hayman (2005) including five items of added variable i.e. Spiritual Involvement (SP) and two items added as Social Network Involvement impact on WLB. This questionnaire was then utilized to measure work Life Balance of women working in Banking and Financial services, Academic, Telecommunication and Healthcare service sector in Valsad District.

Tools for Data Collections: KMO and Bartlett's Test, Reliability Analysis, Factor Analysis and ANOVA were applied using SPSS.

RESULTS

Factor analysis was performed to analyze the dimensionality of the scale (Table 3). The KMO (Table 1) measure indicates an adequacy level of 0.734, validating the analysis. The results of the reliability analysis are presented in (Table 2). The analysis produced five factors (See Table 3). The first factor, comprising the items 1-7, represented the dimension of WIPL. The second factor, comprising the items 8-12, represented the dimension of SP. The third factor, comprising the items 13-16, represented the dimension of WPLE. The forth factor, comprising the items 17-20, represented the dimension of PLIW. The fifth factor, comprising the items 21-22, represented the dimension of SN. These components correspond exactly with the dimensionality suggested by Fisher-McAuley et al. (2003).

The subscales identified above were analyzed for reliability using the Cronbach's Alpha All the three subscales i.e. WIPL, PLIW and SP were found to have high reliability with Cronbach's alphas in excess of 0.75 except WPLE and SN alphas which reveals that these two variable are not reliable (See Table 2).

Table 4, shows that there is no statistically significant difference relationship between

age of respondents and work life balance construct i.e. WIPL, PLIW and WPLE. It also suggests that there is significant relationship between age and respondents WLB construct i.e. SP and SN.

Table 5 suggests that there is no statistically significant difference between marital status of respondents and work life balance construct i.e. WIPL, PLIW, WPLE and SP. It also suggests that there is significant relationship between marital status and respondents WLB construct i.e. SN. Table 6 suggests that there is no statistically significant difference between number of children of respondents and work life balance construct i.e. WPLE, SP and SN. It also suggests that there is significant relationship between number of children and respondents WLB construct i.e. WIPL and PLIW. Table 7 suggests that there is no statistically significant difference between work experience of respondents and work life balance construct i.e. WIPL, PLIW, WPLE, SP and SN. Table 8 suggests that there is no statistically significant difference between family type of respondents and work life balance construct i.e. WIPL, PLIW, WPLE, SP and SN.

CONCLUSION

The study was conducted with the twin objective to measure work-life balance and trying to see if there are marked differences in the perception of work-life balance across respondents based on five demographic parameters. By means of factor analysis and reliability analysis, the dimensionality of the scale was established and the correlations between different dimensions of work-life balance, suggesting that the scale is valid and reliable for Work Interference with Personal Life (WIPL), Personal Life Interference with Work (PLIW), Spiritual Involvement (SP) and not reliable for Work Personal Life Enhancement (WPLE) and Social Network (SN) for measuring work-life balance. On the other hand, the comparative analysis of the work life balance scores of different demographic profiles could not suggest that there were statistically significant differences in the perception of work-life balance across these demographic groups. The study also revealed that there is statistically significant relationship between Age and Spiritual Involvement (SP) and Social Network (SN), marital status and Social Network (SN), number of children and Work Interference with Personal Life (WIPL) and Personal Life Interference with Work (PLIW).

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ANNEXURES

Table 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.734
Bartlett's Test of Sphericity	Approx. Chi-Square	1582.641
	df	231
	Sig.	.000

Table 2: Reliability of Subscales

Subscales of Work-Life Balance	Cronbach's Alpha
Work Interference with Personal Life (WIPL)	0.917
Personal Life Interference with Work (PLIW)	0.890
Work Personal Life Enhancement (WPLE)	0.679
Spiritual Involvement (SP)	0.842
Social Network (SN)	0.584

Table 3: Rotated Component Matrix

	Component				
	1	2	3	4	5
I put personal life on hold for work (marriage, family planning etc)	.866				
I miss personal activities because of work	.844				
I struggle to juggle work and non-work	.839				
I neglect personal needs because of work	.771				
My personal life suffers because of work	.767				
My job makes personal life difficult	.762				
I am unhappy with the amount of time for non-work activities	.691				
Individuals tent to connect with spiritual community		.837			
Start Believing/sensitive towards God/Supreme power		.779			
Individuals contribution as volunteer for social cause /work		.774			
Individuals experience freedom of expression at work and home		.741			
Individuals practice for Forgiveness		.705			
My work suffers because of my personal life			.857		
It is hard to work because of personal matters			.847		
I am too tired to be effective at work			.802		
My personal life drains me of energy for work			.774		
I have a better mood at work because of personal life				.761	
My personal life gives me energy for my job				.740	
My job gives me energy to pursue personal activities				.690	
I have a better mood because of my job				.587	
It allows quick absorption of stress					.847
It gears to my work life balance					.706

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

Table 4: Differences across Age Groups

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Mean_score_WIPL	Between Groups Within Groups Total	3.196 91.716 94.912	3 106 109	1.065 .865	1.231	.302
Mean_score_PLIW	Between Groups Within Groups Total	3.908 112.492 116.400	3 106 109	1.303 1.061	1.228	.303
Mean_score_WPLE	Between Groups Within Groups Total	1.425 55.323 56.748	3 106 109	.475 .522	.910	.439
Mean_score_SP	Between Groups	4.465	3	1.488	3.030	.033
	Within Groups	52.073	106	.491		
	Total	56.539	109			
Mean_score_SN	Between Groups Within Groups Total	3.355 44.620 47.975	3 106 109	1.118 .421	2.657	.052

Table 5: Differences across Marital Status Groups

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Mean_score_WIPL	Between Groups	1.197	3	.399	.451	.717
	Within Groups	93.715	106	.884		
	Total	94.912	109			
Mean_score_PLIW	Between Groups	2.743	3	.914	.853	.468
	Within Groups	113.657	106	1.072		
	Total	116.400	109			
Mean_score_WPLE	Between Groups	.884	3	.295	.559	.643
	Within Groups	55.863	106	.527		
	Total	56.748	109			
	Between Groups	3.881	3	1.294	2.604	.056
Mean_score_SP	Within Groups	52.657	106	.497		
	Total	56.539	109			
Mean_score_SN	Between Groups	4.037	3	1.346	3.246	.025
	Within Groups	43.938	106	.415		
	Total	47.975	109			

Table 6: Differences across Number of Children Groups

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Mean_score_WIPL	Between Groups	8.379	3	2.793	3.421	.020
	Within Groups	86.533	106	.816		
	Total	94.912	109			
Mean_score_PLIW	Between Groups	8.462	3	2.821	2.770	.045
	Within Groups	107.938	106	1.018		
	Total	116.400	109			
Mean_score_WPLE	Between Groups	.618	3	.206	.389	.761
	Within Groups	56.130	106	.530		
	Total	56.748	109			
	Between Groups	.888	3	.296	.564	.640
Mean_score_SP	Within Groups	55.651	106	.525		
	Total	56.539	109			
Mean_score_SN	Between Groups	.417	3	.139	.310	.818
	Within Groups	47.558	106	.449		
	Total	47.975	109			

Table 7: Differences across Total Work Experience Groups

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Mean_score_WIPL	Between Groups Within Groups Total	3.783 91.129 94.912	3 106 109	1.261 .860	1.467	.228
Mean_score_PLIW	Between Groups Within Groups Total	4.922 111.478 116.400	3 106 109	1.641 1.052	1.560	.203
Mean_score_WPLE	Between Groups Within Groups Total	.150 56.598 56.748	3 106 109	.050 .534	.093	.964
Mean_score_SP	Between Groups	.096	3	.032	.060	.981
	Within Groups	56.442	106	.532		
	Total	56.539	109			
Mean_score_SN	Between Groups Within Groups Total	1.136 46.839 47.975	3 106 109	.379 .442	.857	.466

Table 8: Differences across Family Type Groups

	Joint		Nuclear		t-Test	
	Mean	SD	Mean	SD	t-Stat.	p-Value
WIPL	3.24	.966	3.12	.893	.667	.506
PLIW	2.59	1.047	2.611	1.038	-.102	.919
WPLE	3.43	.6925	3.685	.7630	.232	.817
SP	3.72	.7421	3.367	.7630	.232	.817
SN	3.60	.640	3.489	.699	.469	.640

CONSUMER DISCERNMENT TOWARDS ARTIFICIAL INTELLIGENCE IN MOBILE APPLICATIONS

N. Jannifer Rani[*], **Anli Suresh**[**]

Artificial Intelligence (AI) makes machines to "think" like human and mimic like them. Learning and solving problems are the particular goals to be achieved through AI applications. The main objective of AI is learning and reasoning and machines which are using a good approach has many more streams to have an overview. The paper present research aims to have a view over the discernment of the consumers while using the AI technology in mobile phones. The study also highlights the various AI applications used by the consumers. The study has focussed on the AI technology used in various devices like Siri, Cortana, Alexa, Bixby, Google Assistant and Databot. The statistical tools used in the study were correlation analysis, reliability analysis and One-Way ANOVA. Based on various literature reviews key factors for using AI enabled devices were analysed. A survey was conducted among 100 respondents in and around Chennai. The paper concludes that major factors which influence the customers are Saves Time, Get Many Suggestions, Easy Voice Recognition, Face Id, Finger Prints, and Personalized User Experience. The mostly used AI technology in the devices was Google Assistant, Siri and Cortana.

Keywords: *Artificial Intelligence, Cortana, Face Id, Google Assistant and Voice Recognition.*

INTRODUCTION

Artificial Intelligence (AI) technologies have a huge influence to have an impact not only in giving huge promotion to tourism and also for products and services but also have a greater potential in increasing travel behaviour to have an aid to support sustainability. The good efficiency and effectiveness depends on the positive behaviour of the interventions depending on the consumer attitude towards AI. Mobile phones have the most reasonable and applied pervasive strategies which contribute deeply in the augmentation of consumers daily life by the use of many suitable claims. The addition of more users of mobile phones in addition to their differentiation in profiles and contexts forces the creators to improve the quality of the applications by making them more and more flexible. This is realized mainly by analysing mobile user's data. Machine Learning (ML) equipment provides the practice and methods needed to cite information from facts to ease executive. Therefore, together designers and investigators confirm the aids of uniting ML practices and mobile devices in various application arenas as e-Health, e-Learning, e-Commerce, e-Governance and e-Coaching. Artificial intelligence (AI) is transforming the mode that clients relate with products. There is absence of experiential study on AI-enabled client involvements. The quality of AI-enabled services rest, to a great extent, on the quantity and superiority of personal evidence a brand is able to collect about consumers. When more of this type of data is actually not a sensitive one with personal information such as marketing and preferences can have a huge impact on extensive consumer profile with unstable precautionary measures. When people enjoy the goodness of AI in consumer experience, almost all of them will look into their mobile phones which represent the AI in a most

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personal way. About 39 percent of survey respondents cited smart home devices, such as voice assistants like Alexa, Nest Thermostats and Ring Doorbells as their favourite use of AI. The must have strategy for the marketers today is the Voice Assistant. Consumers not only have adapted to these devices but they are also increasingly depending on them for search and shopping. With a sound voice strategy, the brand will have a better shot of being discovered and used.

REVIEW OF LITERATURE

Miller (2019) found three underlying views of AI impacts namely Beneficial AI, Destructive AI and Risky AI. On the basis of these three the consumer segments were identified. They were the Stragglers, Addicts and the Pragmatists. The first two parts hold opposite opinions: the earlier be an average of higher in bad impressions, while the later in optimistic impressions of AI. The Pragmatists are conscious of both aids and dangers of AI. These sections differ in their purpose to follow endorsements from AI.

Dakkar (2019) found that providing Personalized Customer Service throughout the customer's buying journey has a great impact on Customer Experience. The study endorses initiatives to offer more modified facilities for customers impact their complete knowledge with the creativity. It is preferred to use the AI in call centres and also in some after-sales support services in order to shorten the customers waiting time. Customer experience have two dimensions, customer service and after sale service.

Sreejith (2019) explored five ways through which AI is accelerating the Mobile App technology. These are the Wrapping of Artificial Intelligence with the Internet of Things (IoT), Enhances Search Engines, Empowers Real-Time Translation, Improved Security with Face Unlock and Enhanced Mobile App Authentication. It empowers the evolution of mobile apps by making them

with intelligent pieces of software that can predict user behaviour and decisions. Users can learn from the data generated from the mobile Apps through AI.

In a research conducted by Mc Quater (2018) over half of advertising professionals said they knew that machine intelligence was, while 61 percent had heard of it and knew what machine learning was. The majority of the respondents have reported to have heard of and understand what AI itself and only one third knew what machine intelligence was and understanding of machine learning was at the same level.

Kale (2018) has identified the factors such as camera benefits, language translation, user behaviour, security measures and voice assistance error less. Dignum (2018) highlighted the impression of AI and its belongings on the human market that are sensitive to human standards. The final conclusion of the study pertains to the AI systems which are fully in the control and authorisation of the owners and users.

RESEARCH GAP

There were various studies related to use of Artificial Intelligence in various devices like traffic signals and other communicational devices. The study of AI Applications and usage among the students and workers have also been done. But, the present study is aimed to know the Artificial Intelligence in mobile phones. The study is an attempt to study the usefulness of AI applications and also the AI Application used in the Mobile phones.

OBJECTIVES OF THE STUDY

To identify the various AI Applications used by the consumers and the discernment and usefulness towards AI applications in mobile phones with respect to age and gender.

HYPOTHESES FOR THE STUDY

H_{01}: There is no significant relationship between Age and Google Assistant.

H_{02}: There is no significant relationship between Age and Siri.

H_{03}: There is no significant relationship between Age and Cortana.

H_{04}: There is no significant relationship between Age and Alexa.

H_{05}: There is no significant relationship between Age and Bixby.

H_{06}: There is no significant relationship between Age and Databot.

H_{07}: There is no significant association between gender and factors enabling the consumers to use AI in Mobile Applications.

RESEARCH METHODOLOGY

The Study: The study is empirical in nature and aims at analyzing consumer decrement towards Artificial Intelligence in mobile applications.

The Sample: Total 100 consumers were selected through simple random sampling method from Chennai city. The data was collected in April 2021.

Tools for Data Collection: Self-designed structured questionnaire with five – point Likert scale was circulated through Google forms.

Tools for Data Analysis: Correlation Analysis, Factor Analysis and Reliability Analysis were used to analyze the data

DATA ANALYSIS AND INTERPRETATION

Reliability Analysis

Interpretation: Table 1 shows the data reliability which was calculated using the Cronbach's Alpha and the Alpha score was found to be 77.7 percent approximately equal to 78 percent which is at an acceptable level.

Table 2 shows that out of total 100 respondents 28 percent fall under the age group of 20-25 years where as 22 percent fall under the age group of 26-30 years. 10 percent of the respondents belong to 31-35 years, 18 percent of the respondents belong to the age group of 36-40 years and the remaining respondents are from the age group of above 40 years.

Table 3 shows that there are 24 percent male respondents taken for the study and 76 percent female respondents.

Table 4 shows that out of 100 respondents, 19 percent are under graduate, 31 percent are post-graduate, and 28 percent belong to Diploma and the remaining 22 percent respondents are Doctorate.

Table 5 shows that majority of the respondents were working in the private sector. 29 percent of the respondents were students, 3 percent of the respondents were house wife, 17 percent of the respondents were having own business and 18 percent of the respondents were working in public sector.

Table 6 shows that out of 100 respondents, 34 percent of the respondents have monthly income of Rs. 25000-Rs. 30000, 19 percent of the respondents have Rs. 31000-Rs. 35000, 13 percent of the respondents have Rs. 36000-Rs. 40000 and 34 percent of the respondents have monthly income of above Rs. 40000.

Correlation Analysis

H_{01}: There is no significant relationship between age and Google Assistant.

The correlation table 7 reveals that the Pearson's coefficient value for the relationship between age and Google Assistant is 0.537 which shows a moderate positive correlation. The significant value for Google Assistant is 0.000 which is less than 0.05 and shows that there is significant relationship between age and Google Assistant. Thus, the H_{01} is rejected.

H_{02}: There is no significant relationship between age and Siri. The correlation table 7 reveals that the Pearson's coefficient value for the relationship between age and Siri is 0.330 which shows a low positive correlation. The significant value for Siri is 0.001 which is less than 0.05 and shows that there is significant relationship between age and Siri. Thus, the H_{02} is rejected.

H_{03}: There is no significant relationship between age and Cortana. The correlation table (see table 7) reveals that the Pearson's coefficient value for the relationship between age and Cortana is 0.849 which shows a high positive correlation. The significant value for Cortana is 0.012 which is less than 0.05 and shows that there is significant relationship between age and Cortana. Thus, the H_{03} is rejected.

H_{04}: There is no significant relationship between age and Alexa. The correlation Table 7 reveals that the Pearson's coefficient value for the relationship between age and Alexa is 0.074 which shows a low positive correlation. The significant value for Alexa is 0.471 which is greater than 0.05 and shows that there is no significant relationship between age and Alexa. Thus, the H_{04} is accepted.

H_{05}: There is no significant relationship between age and Bixby. The correlation table 7 reveals that the Pearson's coefficient value for the relationship between age and Bixby is 0.182 which shows a low negative correlation. The significant value for Bixby is 0.070 which is greater than 0.05 and shows that there is no significant relationship between age and Bixby. Thus, the H_{05} is accepted.

H_{06}: There is no significant relationship between age and Data Bot. The correlation table 7 reveals that the Pearson's coefficient value for the relationship between age and Data Bot is 0.157 which shows a low negative correlation. The significant value for Data Bot is 0.118 which is greater than 0.05 and shows

that there is no significant relationship between age and Databot. Thus, the H_{06} is accepted.

One-way ANOVA

H_{07}: There is no significant association between gender and factors enabling the consumers to use AI in mobile applications

The ANOVA Table 8 points out that which variables contribute majorly towards usage of AI by the respondents of the study. Variables with big mean square judgment give the smallest amount assistance in differentiating between small groups of community. Face ID (48.762) and Easy to Compare (1.190) had the highest mean square and lowest mean square respectively. Therefore, these two variables were not as supportive as the other variables in determining the usefulness of AI in Mobile phones. There is no significant association between gender and Easy to Compare and Improve Photo Quality. There is significant association between gender and Saves Time, Get Many Suggestions, Easy Voice Recognition, Face Id, Finger Prints, Personalized User Experience.

CONCLUSION

The current study was an attempt to understand the usefulness of various AI enabled in mobile phones and its usefulness among users. The study revealed that with respect to age, AI's namely Google Assistant, Siri, Cortana the correlation significance value was found to be less than 0.05. While Alexa, Bixby and Databot values were not significant.

The next objective was to check the association between gender and the identified factors namely saves time, easy to compare, get many suggestions, easy voice recognition, face ID, finger prints, improve paper quality and personalized user experience. The results reveal that two factors namely easy to compare and improve

photo quality were found to be insignificant as the values were found to be 0.106 and 0.339. Thus, from the current study it can be concluded that AI in mobile phone is quite useful among the users with respect to age and gender. However, in the current study the correlation value with respect to age and various AI in mobile phone, the correlation values for Google Assistant and Cortana were found to be 0.537 and 0.849 respectively. The study concludes that there exists significant relationship between age, Google Assistant, Siri and Cortana.

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ANNEXURES

Table 1: Reliability Analysis

Reliability Coefficients	
N of Cases = 100.0	N of Items=14
Alpha =.777	

Source: Primary Data

DEMOGRAPHIC PROFILE

Table 2: Age of the Respondents

Variables	Frequency	Percent
20-25 years	28	28.0
26-30	22	22.0
31-35	10	10.0
36-40	18	18.0
Above 40 years	22	22.0
Total	100	100.0

Source: Primary Data Analysis

Table 3: Gender of the Respondents

Variables	Frequency	Percent
Female	71	76.0
Male	29	24.0
Total	100	100.0

Source: Primary Data Analysis

Table 4: Educational Qualification of the Respondents

Variables	Frequency	Percent
Under graduate	19	19.0
Post Graduate	31	31.0
Diploma	28	28.0
Doctorate	22	22.0
Total	100	100.0

Source: Primary Data Analysis

Table 5: Occupation of the Respondents

Variables	Frequency	Percent
Student	29	29.0
Private Sector	33	33.0
Public Sector	18	18.0
Own Business	17	17.0
House Wife	3	3.0
Total	100	100.0

Source: Primary Data Analysis

Table 6: Family Monthly Income of the Respondents

Variables	Frequency	Percent
25000-30000	34	34.0
31000-35000	19	19.0
36000-40000	13	13.0
Above 40000	34	34.0
Total	100	100.0

Source: Primary Data Analysis

Table 7: Correlation Analysis

		Age	Google Assistant	SIRI	Cortana	Alexa	Bixby	Data Bot
Age	Pearson Correlation	1	.537**	.330**	.849*	.073	-.182	-.157
	Sig. (2-tailed)		.000	.001	.012	.471	.070	.118

Table 8: One-Way ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.
Saves time	Between Groups	27.429	1	27.429	24.758	.000
	Within Groups	108.571	98	1.108		
	Total	136.000	99			
Easy to compare	Between Groups	1.190	1	1.190	2.663	.106
	Within Groups	43.810	98	.447		
	Total	45.000	99			
Get many Suggestions	Between Groups	27.429	1	27.429	55.341	.000
	Within Groups	48.571	98	.496		
	Total	76.000	99			
Easy voice recognition	Between Groups	17.190	1	17.190	26.401	.000
	Within Groups	63.810	98	.651		
	Total	81.000	99			
Face ID	Between Groups	48.762	1	48.762	63.514	.000
	Within Groups	75.238	98	.768		
	Total	124.000	99			
Finger prints	Between Groups	34.714	1	34.714	29.767	.000
	Within Groups	114.286	98	1.166		
	Total	149.000	99			
Improve photo quality	Between Groups	8.048	1	8.048	4.358	.339
	Within Groups	180.952	98	1.846		
	Total	189.000	99			
Personalized user experience	Between Groups	34.714	1	34.814	14.521	.000
	Within Groups	234.286	98	2.391		
	Total	269.000	99			

Source: Primary Data Analysis

INFLUENCE OF CORPORATE SOCIAL RESPONSIBILITY ON THE PERFORMANCE INDICATORS OF IT SECTOR

Sini V. Pillai*, S. Jayadev**

Corporate Social Responsibility (CSR) is a management practice where companies integrate social, environmental and economic issues in business operations while addressing the expectations of all stakeholders. Corporate Social Responsibility practices have a significant influence on the performance indicators making it relevant in business for all societies, particularly for developing countries like India. The paper investigates the impact of Corporate Social Responsibility on the Performance Indicators in IT sector comprising of Service Quality, Brand Identification, Goodwill Creation and Customer Satisfaction. Data collection is primary in nature administering a detailed questionnaire among employees working at IT sector in Kerala. Structural Equation Modelling (SEM) is carried out to analyse structural relationships between the variables of CSR and the constructs of Performance Indicators.

Keywords: *Corporate Social Responsibility, Employee Performance, Service Quality, Goodwill Creation, Brand Identification and Customer Satisfaction.*

INTRODUCTION

Corporate Social Responsibility (CSR) has become one of the emerging topics in today's business environment. In recent years, business has been increasingly seen as a major cause of social, environmental and economic issues. Companies are widely perceived to be growing at the expense of the broader community. Society expects the corporation to be more responsible towards social problems, and the government had to provide solutions to such problems. Such actions fall under the CSR umbrella; where strategies will involve innovation, stakeholder engagement practices, risk management, environmental protection, social inclusion, and economic development. CSR typically follow the triple bottom line approach where the Environment (Planet), Society (People) and Economic (Profit) dimensions are considered when designing and implementing CSR strategies. Firms implement CSR through various practices. Few examples of CSR practices such as Tata steel was the first company in India to incorporate social responsibility towards its customers and the society. It started the thousand schools project with the aim to revitalize primary education. Coca Cola India has consistently worked towards solving issues of water supply, sanitation, environmental pollution and empowered women to stand up for themselves. Mahindra and Mahindra group schools (Pride schools) have been empowering and educating youth from socially and economically weaker sections of the society to enable them to get employment opportunities. Bharat Petroleum Corporation Ltd.'s CSR philosophy includes participation in projects of national importance like the Swachh Bharat Abhiyan involving creation and maintenance of toilets and associated sanitation facilities. Unilever addressed the issues of health and safety in the workplace. CSR activities produce numerous advantages to organization performance, such as employee satisfaction, customer satisfaction and loyalty, reputation and

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goodwill, brand identification and risk management.

Corporate Social Responsibility is a major determining factor to employees for a positive evaluation of the organizational CSR engagement. The increase in CSR practices around the globe has a positive impact on the business. The more company employees perceive the organizational CSR engagement as appropriate with their company, the more likely they are to judge that their company is acting in a socially responsible manner. There have been numerous studies conducted on employee CSR perception and its relationship with Organizational Citizenship Behaviour (OCB). Such kinds of behaviours enrich the employee satisfaction. Outcomes of the present study will have a significant contribution to the literature. Better organization effectiveness can be maintained when it keeps employees satisfied and productive. This study, from an organization's perspective can be used as a way to understand Employees Perception on most of the CSR actions. By doing this, organizations understand on what actually employees needed. Subsequently, a better relationship between employees and organizations is fostered. The research study contributes to the idea of CSR priority and its influence on Performance Indicators in the IT sector. Economic responsibility, Legal responsibility, Ethical responsibility and Philanthropic responsibility are not new concepts in the developed countries; however, it is a new concept in developing nations. The study focuses on how employees working in a IT company at Thiruvananthapuram perceive CSR activities in their organization and its influence on Performance Indicators.

REVIEW OF LITERATURE

Corporate Social Responsibility (CSR) definition and its implementation in the corporations have been under discussion for last few decades. According to (Brundtland 1987) the economics and social goals must be considered regarding sustainable development. CSR can be a tool for organizations to incorporate social and environmental concerns into their operations (Ellemers et. al., 2004). CSR practices are applied to shareholders, customers, employees, environment and community. The involvement of organizations in CSR practices ensures sustainable development (Wilkinson et al., 2001). CSR provides an opportunity to maintain a balance between environmental, social and economic goals, as well as dealing with stakeholder expectations and raising shareholder value. Corporate Social Responsibility has the perspective to influence employee attitudes and behaviour, such as organizational identification, job satisfaction and commitment and employee attraction. Corporate Governance and Corporate Social Responsibility are aligned for achieving organizational performance towards betterment of society (Chepkwony et al., 2015).

Corporates can highly benefit from well-implemented Corporate Social Responsibility measures. Some of the benefits they can take advantage of are an improvement in employee engagement, workplace culture, the motivation of employees, commitment, trust and ethical behaviour (Graafland, 2002). Companies that invest in CSR are gaining more economic profit (Fatma et. al., 2014). Companies choose to incorporate CSR into their businesses for different reasons. It is highly essential for organizations to demonstrate socially and ethically responsible behaviour while carrying out their business activities (Broomhill (2007). Employees consider them more related and associated with the organization when they realize themselves as an important member of the group (Zhu and Sun, 2014). Organization involvement in CSR activities broadens the organization reputation (Hategan et al., 2018). Job satisfaction is also

explained in terms of a job's agreeability (Ellickson and Logsdon, 2002), as well as in terms of employee's positive sensations for the work itself (Shields and Price, 2002).

Job satisfaction is considered to be one of the key elements in the organizational success. There are several factors in job satisfaction- Economic, Ethical, Discretionary and Legal as mentioned by Carroll (1979). The perception of CSR is how individuals think an organization is responsible towards all of these factors (Maignan and Ferrell, 2001). Organizational commitment refers to a personal attitude and attachment towards the organization. Skarlicki and Rupp (2010) mentioned that employees not only react to how they are treated themselves at work, but they also respond to how others are treated. Turnover intention can be described as whether, an employee plans to quit his/her position from the organization or whether that organization plans to remove employees from the positions. (Gharleghi and Jahanshahi, 2018) comprehensively explained the mental process underlying withdrawal. Research indicates a direct relationship between the CSR implementation and turnover rates (Aguilera et al., 2007).

CSR is becoming an increased focus for corporations, and this is occurring for many reasons (Waddock, 2008). Most significantly, is the society's belief that corporations must operate in a different way than in the past. Perhaps the single most important driver of Corporate Social Responsibility today is the expectations reality gap. Public's current expectation that business will operate in society's best interests has rapidly increased to an all-time high, while the public's perception that business is operating in society's best interests has rapidly declined to an all-time low.

OBJECTIVE

To study the effect of corporate social responsibility (CSR) on performance indicators of employees working in IT Companies in Thiruvananthapuram.

RESEARCH METHODOLOGY

The Study: Employees are one of the most vital stakeholder groups in the organization. Perceived CSR of employee enhances positive work attitudes and deliver outcome. The direct effects of overall Corporate Social Responsibility on performance indicators - Service Quality, Goodwill Creation, Brand identification and Customer satisfaction are taken into the framework to study the influence of Corporate Social Responsibility on the performance indicators of IT sector. The relationship between Economic, Legal, Ethical, Philanthropic dimensions of Employees Perception of CSR and outcomes are investigated. The study employs a descriptive research design.

The Sample: The research methodology for the research paper is based on Primary Data collected through a survey conducted among IT employees who are closely associated with the CSR activities of their respective firm at Techno park in Thiruvananthapuram. Only the current employees working in the IT company at Techno park in Thiruvananthapuram were surveyed. A sample size of 75 was engaged by applying probability sampling approach. Simple Random Sampling technique is being employed.

Tools for Data Collection: The data was collected by circulating questionnaires to employees through Emails, WhatsApp and Linkedin. Five-point Likert scales are used for research questions. Self designed questionnaire was utilised for the research study.

Tools for Data Analysis: Structural Equation Modelling (SEM) is carried out to analyse structural relationships between the variables of Corporate Social Responsibility and the constructs of Performance Indicators.

ANALYSIS AND RESULTS

Structural Equation Modelling (SEM) is applied to find the relationship between the observed endogenous variables and unobserved exogenous variables. The observed endogenous variables in the model are Service Quality, Goodwill Creation, Brand Identification, Customer Satisfaction, Economic Responsibility, Legal Responsibility, Ethical Responsibility and Philanthropic Responsibility. Corporate Social Responsibility and all the error variables from e1 to e8 are the unobserved exogenous variables. The total number of variables in the model is seventeen with eight observed endogenous variables and nine unobserved exogenous variables. The Regression weights among the variables are calculated and is shown in Table 1.

The regression weight of Corporate Social Responsibility with Service Quality is 1.928 estimated with a Standard Error of 0.333 and Critical Ratio or Z value 5.785 with a probability of 0.000 (Table 1). The probability of getting a Critical Ratio as large as 5.785 in absolute value is less than 0.001. The partial regression weight for Corporate Social Responsibility in the prediction of Service Quality is significantly different from 0 at 1 Percent. The estimated regression weight of Corporate Social Responsibility with Goodwill Creation is 1.897 estimated with a Standard Error of 0.223 and Critical Ratio or Z value 8.524 with probability of 0.000. The probability of getting a Critical Ratio as large as 8.524 in absolute value is less than 0.001. The partial regression weight for Corporate Social Responsibility in the prediction of SBL is significantly different from 0 at 1 Percent. The estimated regression weights to determine Corporate Social Responsibility with Brand Identification is 1.701 with Standard Error of 0.232 and Critical Ratio or Z value 7.322 and regression weights estimated between Corporate Social Responsibility and Customer Satisfaction is

0.726 with Standard Error of 0.208 and Critical Ratio or Z value 3.492, both with a probability of 0.000. The estimated regression weight of Service Quality with Goodwill Creation is 0.071, standard error is 0.036 and Critical Ratio or Z value is 1.945 with a probability of 0.052. The regression weight of Goodwill Creation with Brand Identification is 0.152, estimated with a Standard Error of 0.059 and Critical Ratio or Z value 2.583 and the probability is 0.010.

The estimated regression weights to determine Corporate Social Responsibility with Economic Responsibility is 0.807 with Standard Error of 0.064 and Critical Ratio or Z value 12.663 with a probability of 0.000. The estimated regression weights to determine Corporate Social Responsibility with Legal Responsibility is 0.901 with Standard Error of 0.061 and Critical Ratio or Z value 14.756 at probability of 0.000. The estimated regression weights to determine Corporate Social Responsibility with Ethical Responsibility is 0. 971 with Standard Error of 0.066 and Critical Ratio or Z value 14.637 at probability of 0.000 and the regression weight estimated between Corporate Social Responsibility with Philanthropic Responsibility is 1. Therefore, the partial regression weight for CSR in the prediction of Economical, Legal, Ethical and Philanthropic Responsibility is significantly different from 0 at 1 Percent.

The standardized regression weights (Table 2) between Corporate Social Responsibility with Service Quality, Goodwill Creation, Brand Identification and Customer Satisfaction are 0.364, 0.542, 0.514 and 0.223 respectively. The standardized regression weights between Service Quality and Goodwill Creationis 0.107 and between Service Quality and Brand Identification is 0.161. The standardized regression weights between Corporate Social Responsibility with Economic Responsibility, Legal Responsibility, Ethical Responsibility and

Philanthropic Responsibility are 0.735, 0.835, 0.829 and 0.795 respectively.

All the variances based on the unobserved exogenous variables, including the Corporate Social Responsibility and all Error variables from e1 to e8 are statistically significant at 1 Percent (Shown in Table 3). Squared multiple correlation / R squared is investigated (Table 4) which determines the coefficient of determination. Here the coefficient of determination for Service Quality is 0.133 which shows that the predictors of Service Quality (independent variables) explain 13.3 percent of its variance. Therefore, the error variance of Service Quality is approximately is 86.7 Percent. The Coefficient of determination for Goodwill

Creation, Brand Identification, Customer Satisfaction, Economic Responsibility, Legal Responsibility, Ethical Responsibility and Philanthropic Responsibility are 0.347, 0.387, 0.050, 0.541, 0.698, 0.688 and 0.633 respectively and the error variance of the variables are approximately 65.3 percent, 61.3 percent, 95 percent, 45.9 percent, 30.2 percent, 31.2 percent and 36.7 percent respectively. The Structural Equation Model (SEM) (Figure 1) shows the structural relationships between the variables of Corporate Social Responsibility and the constructs of performance indicators that includes Service Quality, Goodwill Creation, Brand Identification and Customer Satisfaction.
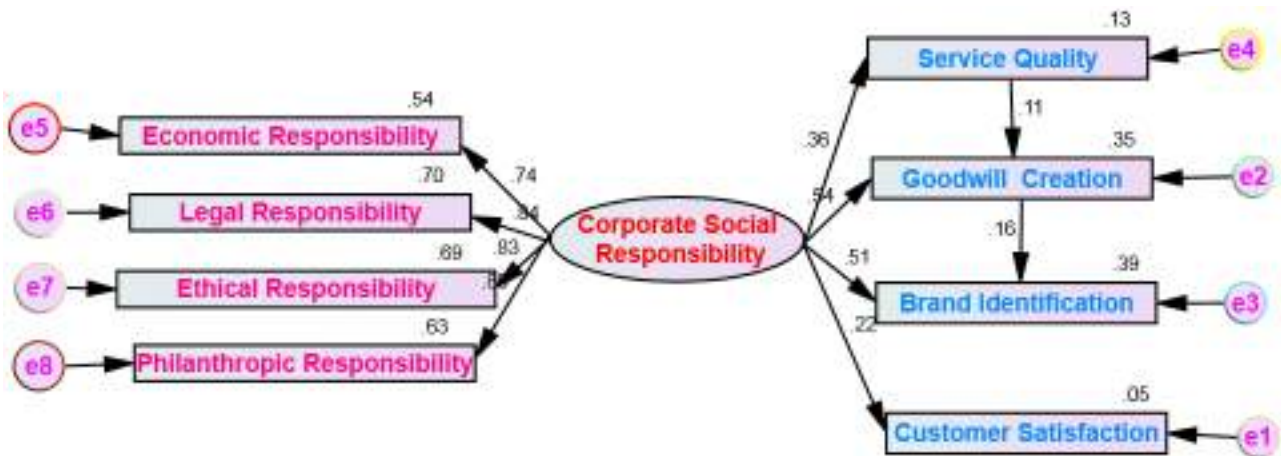
Figure 1: SEM Model-Influence of CSR on the Performance Indicators of IT Sector

In the model (Table 5), the CMIN value is 18.174 and the default model has degrees of freedom equal to 18. Assuming that the default model is correct, as the probability of getting a discrepancy as large as 18.174 is 0.444 and CMIN divided by DF for the default model is 1.010. Thus, it is clear that the null hypothesis is accepted. There is a goodness of fit structural relationship between on the performance indicators of IT sector. GFI, Goodness of fit value of the given model is 0.985, AGFI value is 0.970, PGFI value is 0.492, NFI value is 0.978, RFI value is

0.966 and CFI value is 1 and all values are greater than 0.9 which support the given model. The RMR value is 0.217 which is greater than 0.08 but the RMSEA value is favourable to the model which is 0.006, also highly supporting in explaining the structural relationship among the CSR variables on influencing the performance indicators of IT sector. The given model is perfectly explaining the structural relationship between Corporate Social Responsibility and the performance indicators as applied to IT sector companies.

CONCLUSION AND FUTURE RESEARCH

Corporate Social Responsibility is a management concept, used to describe a company's efforts to improve society in some way. Corporate Social Responsibility is not a mandatory practice but something extra that companies do, in the form of donating money or implementing environment friendly policies in the workplace to improve their local and global communities. In this research paper, using Structural Equation Modelling it was found that the Corporate Social Responsibility is strongly related with the performance indicators of IT sector. Thus, by integrating business ethics and principles of Corporate Social Responsibility, organizations can make a difference in the world and enhance their reputation. Economic, Legal, Ethical and philanthropic leadership can bring socially-oriented changes and initiatives to an organization as major drivers of CSR initiatives.

The research study was conducted among the employees working in IT companies at Thiruvananthapuram in India and this may not be generalized with other types of industries or companies. Further study can be comparative one that could re-examine the expressed relationships. The study establishes that CSR does not only improve a corporation reputation for potential employees, but also impacts performance. Employees perceived higher satisfaction and outcome when organizations are involved in Corporate Social Responsibility activities. The organization managers and policy makers should discover new ways to enhance Corporate Social Responsibility perceptions. Enrichment of Corporate Social Responsibility in IT sectors will help achieve organizational sustainability through higher performance

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ANNEXURES

Table 1: Table Showing Regression Weights

Variables	Estimate	Standard Error	Critical Ratio	Probability
Service Quality<---Corporate Social Responsibility	1.928	0.333	5.785	0.000
Goodwill Creation<---Corporate Social Responsibility	1.897	0.223	8.524	0.000
Brand Identification<---Corporate Social Responsibility	1.701	0.232	7.322	0.000
Customer Satisfaction <--- Corporate Social Responsibility	0.726	.208	3.492	0.000
Goodwill Creation<---Service Quality	1.897	00.223	8.524	0.000
Brand Identification<---Goodwill Creation	0.152	0.059	2.583	0.010
Economic Responsibility<---Corporate Social Responsibility	0.807	0.064	12.663	0.000
Legal Responsibility <--- Corporate Social Responsibility	0.901	0.061	14.756	0.000
Ethical Responsibility <--- Corporate Social Responsibility	0.971	0.066	14.637	0.000
Philanthropic Responsibility<---Corporate Social Responsibility	1.000			

Table 2: Table Showing Standardized Regression Weights

Variables	Estimate
Service Quality<--- Corporate Social Responsibility	0.364
Goodwill Creation<---Corporate Social Responsibility	0.542
Brand Identification<---Corporate Social Responsibility	0.514
Customer Satisfaction <--Corporate Social Responsibility	0.223
Goodwill Creation<---Service Quality	0.107
Brand Identification<---Goodwill Creation	0.161
Economic Responsibility<---Corporate Social Responsibility	0.735
Legal Responsibility <---Corporate Social Responsibility	0.835
Ethical Responsibility <---Corporate Social Responsibility	0.829
Philanthropic Responsibility <--- Corporate Social Responsibility	0.795

Table 3: Table Showing Variances

Variables	Estimate	Standard Error	Critical Ratio	Probability
Corporate Social Responsibility	0.870	0.115	7.557	0.000
e4	21.097	1.851	11.397	0.000
e2	6.970	0.636	10.953	0.000
e1	8.795	0.762	11.547	0.000
e3	5.835	0.531	10.985	0.000
e5	0.482	0.048	9.973	0.000
e6	0.306	0.037	8.344	0.000
e7	0.372	0.044	8.492	0.000
e8	0.505	0.055	9.186	0.000

Table 4: Table Showing Squared Multiple Correlations

Variables	Estimate	Error Variance
Service Quality	0.133	86.7%
Goodwill Creation	0.347	65.3%
Brand Identification	0.387	61.3%
Customer Satisfaction	0.050	95%
Economic Responsibility	0.541	45.9%
Legal Responsibility	0.698	30.2%
Ethical Responsibility	0.688	31.2%
Philanthropic Responsibility	0.633	36.7%

Table 5: Model Fit Summary

Model	NPAR	CMIN	DF	P	CMIN/DF	RMR	GFI
	18	18.174	18	0.444	1.010	0.217	0.985
Default model	AGFI	PGFI	NFI	RFI	CFI	RMESA	
	0.970	0.492	0.978	0.966	1.00	0.006	

PARTICIPATION OF TEACHERS IN ONLINE TEACHING AND LEARNING: STRATEGIES FOR SUCCESS IN THE POST-COVID PERIOD

Sudin Bag*, **Abhijit Sinha****, **Payel Aich*****

The empirical study focuses on the intention of teachers engaged in higher educational institutions to use the online mode for teaching and learning. The researchers use the Unified Theory of Acceptance and Use of Technology-2 for the purpose. Responses are collected from 240 faculty members of West Bengal (India) using the online survey method. The analysis of 231 responses is done with the help of Partial Least Square Structural Equation Modeling (PLS-SEM) method to test and validate the proposed model. The analysis shows that performance expectation, self-efficacy, social influence and facilitating conditions significantly influence teachers' intention to use online teaching-learning method which leads to the actual use of this ICT-based mode of education. The study also finds that age of teachers has negative and significant influence on intention to use in contrast to the positive effect of discipline. However, institutional level has negative and significant influence on teachers' actual use of online teaching-learning method.

Keywords: *Online, Teaching-learning, UTAUT-2, Intention to Use, Actual Use, PLS-SEM.*

INTRODUCTION

The world of today is an era of technology where technological obsolescence has become so common. In recent years, various sectors including education have been experiencing a wide usage of technology (Abbitt and Klett, 2007). The education system has been experiencing application of latest technologies in the teaching – learning domain (Ajjan and Hartshorne, 2008). The integration of technology in education has created new opportunities in the sector amidst the increasing demand for an interactive form of learning environment (Teo and Milutinovic, 2015). It is more so after the pandemic that started in the beginning of 2020 which made online-based learning a compulsion due to which the academic system has drastically shifted from the traditional physical classroom-based education to online-based form (Zhang et al., 2020).

The academic regulators in India also took measures to restrict the spread of the virus that ensured a shift to the novel way of teaching and learning which has been possible because of mobile technology and ICT tools in education (Teo and Noyes, 2014). Though, the phenomenon of ICT-based education seems to be new, the role of teachers in managing technological application in teaching and learning has been in discussion for the last two decades. It is seen that many teachers express their reluctance in using new technology due to chance of failure. In view of this, the researchers think it apt to look back and identify the key issues in this form of education which the stakeholders have been forced to shift to, irrespective of the discipline, age, knowledge and technological readiness. Thus, at this juncture, it is vital to identify the key intervening variables which affect the technology acceptance process (Al-Emran et al., 2018) so that a better teaching-learning environment is developed.

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Since the focus is on acceptance of technology, the researchers study the behavior with regard to intention to use and actual use. It is difficult to assume that technology is accepted by teachers. Research shows that there is an inhibition to use technology as it requires challenge to cognitive skills and needs change in the attitude of organization, institution, culture and self (Cheung and Vogel, 2013). Though challenging, the system makes overall teaching-learning environment enjoyable, interesting with increased positional power of the teachers. The present situation worldwide points that online form of education will be a way of imparting education due to technological advancement that has paved the path for utilizing ICT. It, therefore, creates the need to develop such a virtual teaching-learning environment where there is no compromise in the quality of education. This background necessitates the need to identify the key influencing factors that affect behavioral intention of the teachers towards ICT-based education and also find its linkage with actual use of online education. There is ample justification for this study as teachers are the main pillars of education and have a vital role in career development of students (Crompton and Burke, 2018). However, it is observed that teachers face online teaching-learning process with reluctance as the users find it to be stressful and challenging (Ali, et. al, 2013). Moreover, there are various reasons contributing to the problem which could be individual-specific and also environment-specific.

THEORETICAL UNDERPINNING AND HYPOTHESES DEVELOPMENT

The present world is an era of technology. With technological development affecting different sectors across the globe including education, it is vital to evaluate the factors that influence technology acceptance. There are different models that are used which

include the Theory of Reasoned Action (TRA), Theory of Planned Behavior and Technology Acceptance Model (TAM) which is the extended form of the TRA. All these theories consider constructs which are tested to find any relationship with attitude and intention in order to validate the model. The present study considers the Unified Theory of Acceptance and Use of Technology (UTAUT) which is an extended form of TAM and uses some additional constructs to validate the model. The hypotheses of the study are framed based on review of previous studies of UTAUT. The constructs that are taken for this study are explained below. In this regard, it can be said that the researchers consider mainly manipulative and non-manipulative factors as adopted by Drent and Meelissen (2008). The former considers the aspects hovering around social influence, infrastructural support, facilitating conditions, administrative support and leadership and the like. The latter, on the other hand considers individual-centered characteristics like age, gender, discipline, level of institution etc.

Performance Expectancy and Intention to Use

The term 'performance expectancy' relates to the benefit that is generated with regard to the tasks that the incumbent does. The 'intention to use' on the other hand is about the tendency to be actively involved in online education. Performance expectancy is measured using the following three variables:

Perceived Usefulness

This aspect is related to adapting and using technology because of its perceived ability to improve an individuals' performance on the job (Davis, 1989). It can be expected that the perception about ability to do tasks better will lead to better acceptance of the technology (Hanham, et al. (2021); Nistor, et al., 2014). The usefulness arises from the ability to create an environment which is

flexible, saves time and allows easy access to variety of materials while teaching.

Interaction

The key element in any educational system is the extent and ease of student-teacher interaction. Such an interactive platform makes learning easier and interesting, thereby resulting in a positive attitude and acceptability of technology (Finch, 2021; Partlow and Gibbs, 2003). Moreover, it also makes the overall environment more vibrant.

Flexibility

Online learning provides the benefits of flexibility to both teachers and learners. The flexibility in timing and location makes teaching-learning easier which allows the flipping of classroom techniques (Kopcha et al., 2015). The online platform which is among the popular methods for teaching and learning can be hypothesized to have a positive impact on intention to use.

Therefore, the following hypotheses are proposed:

H_{1a}: Perceived usefulness has significant impact on intention to use the online education.

H_{1b}: Interactive environment has significant impact on intention to use the online education.

H_{1c}: Flexible environment has significant impact on intention to use the online education.

Effort Expectancy and Intention to Use

The term 'effort expectancy' is related to the perception of the user with respect to the effort that needs to be given to develop the skills and competencies to use ICT tools for online education. It is captured using the following dimensions:

Ease of Teaching

The technology-based education has eased the way subjects can be taught to students.

Hegedus et al. (2016) finds that the application of recent technology has positive influence on the delivery of lectures by the teachers and easy understanding by the students. The use of varied knowledge bases makes teaching easier, enhances the students' knowledge and thereby promotes using latest technological tools (Naji, 2017).

Ease of Use

The more easily is the new technology accessible and free from complexities, higher is the impact of "perceived ease of use" (Davis, 1989). This construct is related to the extent of effortless use of the ICT tools in online education. The teachers' perception about the ability to apply technology in regular classes has an effect on the willingness to accept technology and also increases self-efficacy and instills confidence (Hong, et al., 2021; Okumus et al., 2016). This construct is considered in the studies done by Bag, et al., 2021; Celik and Yesilyurt, 2013.

Self-Efficacy

This is the factor that considers the ability to understand and perform the tasks well. It is not about the skill the individual but about the capability to use the skill (Ozturk et al., 2016). It is expected that self-efficacy has an effect on the intention to use.

The hypotheses framed are as follows:

H_{2a}: Ease of teaching has significant impact on intention to use online education.

H_{2b}: Ease of use has significant impact on intention to use online education.

H_{2c}: Self-efficacy has significant impact on intention to use online education.

Social Influence and Intention to Use

Social influence pertains to the persuasion of peers and influential persons on the use of online education system. It is measured using two variables viz. subjective norms and image.

Subjective Norms

Subjective norms means the perception about extent to which people who are close or important to an individual think that the person should consider the application of ICT in teaching-learning process (Fishbein and Ajzen 1975; Baydas and Goktas, 2016). Opinion on adapting technology or ICT may differ from person to person or social groups. Hence, teachers may regard subjective norms as influencer in adopting online teaching (Helsper and Eynon 2010; Smith and Western 2012).

Social Image

The term 'social image' aims to capture the effect on one's social status for using technology in education. The study of Lin and Bhattacherjee (2010) find that the efficient performance using updated tools brings respect and admiration from others in the social network which, therefore, creates a favorable case for the person.

The hypotheses framed are as follows:

H_{3a}: Subjective norms have significant impact on intention to use online education.

H_{3b}: Social image has significant impact on intention to use online education.

Facilitating Conditions and Intention to Use

Facilitating conditions refer to all the external support mechanisms that exist which have an influence on adopting new technology. The importance of these factors has been highlighted by (Beaudry and Pinsonneault, 2010)

ICT Infrastructure

The ICT tools help in creating collaborative working among teachers and students (Korkmaz and Toraman, 2020) that gives the benefits of speed, flexibility and remote access (Roca et al. 2006). It is observed that the overall ICT settings and availability of ICT tools help in better integration of technology (Jacobs, 2015; Ornstein and Hunkins, 2017).

Training and Technical Support

Online education or ICT-based education is new to many teachers. Since there are various issues relating to communication, time management and instructional methods (Limperos, et al., 2015), training is important which not only increases technological literacy (Kyei-Blankson and Keengwe, 2011) but also elevates their confidence (Mayes et al., 2011). The shortage of technical support has profound impact on the acceptance of technological application (Kumar and Kumar, 2010; Thanuskodi, 2011). ICT can be integrated in education by way of in-service training of the teachers (Ali et al., 2013).

Leadership

The importance of support from the leadership of academic institution in boosting acceptance of new technology is alluded in few studies (Cheung and Vogal 2000; Dwivedi et. al., 2005; Frank et al. (2004). This leadership builds mechanisms for easy learning of technology and also taking feedback about the issues the stakeholders face.

The hypotheses formulated for testing are:

H_{4a}: There is significant impact of ICT infrastructure on intention to use online education.

H_{4b}: There is significant impact of training and support on intention to use online education.

H_{4c}: There is significant impact of leadership on intention to use online education.

Intention to Use and Actual Use

The intention to use online education system is not just based on the above four constructs but is also a result of personal characteristics like age, gender, qualification and experience (Buaneng-Andoh, 2012). There are existing evidences of intention to use influencing actual use. The changed environment has

made the stakeholders realize the importance of online teaching (Fillion et al., 2007). The teachers deliver lectures at any time and from any location (Ciudad, 2010). The extent of usage of the technology can be gauged from interest that the teacher shows and the level of interaction. The actual use is also reflected in the use of technology to bring about a change in the way subjects are taught (Clausen, 2005).

Apart from the above discussion, the present research also aims to identify the impact of age on intention to use and effect of discipline and level of institution on actual use of ICT-based education in higher education system. Age is connected to the issue of acceptance due to reasons arising from physical age and also varying experience in academics and handling IT tools. It is therefore considered in several studies (Mahdi and Saad Al-Dera, 2013, Lau and Sim, 2008). The 'discipline' of teacher which is connected to the subject area has its relevance with the actual use of technology (Basargekar and Singhavi, 2017). A possible reason is that teachers in subjects which have

technological application show a higher extent of use because of their higher level of engagement and self-efficancy in ters of technical knowledge (Liaw et al., 2007). The level of institution is also considered as a variable to check into the varying impact on acceptance of technology. It is seen that due to varying infrastructure support, technical assistance, decentralized decision-making and fund availability, this variable is considered to be a relevant one.

Accordingly, the following hypotheses are proposed:

H_5: There is significant impact of intention to use on actual use of online education.

H_6: There is significant impact of age on intention to use online technology.

H_7: There is significant impact of discipline on actual use of online technology.

H_8: There is significant impact of level of institution on actual use of online technology.

Hence, on the basis of the above discussion and logical connectedness among the constructs, the following model is proposed by the researchers.
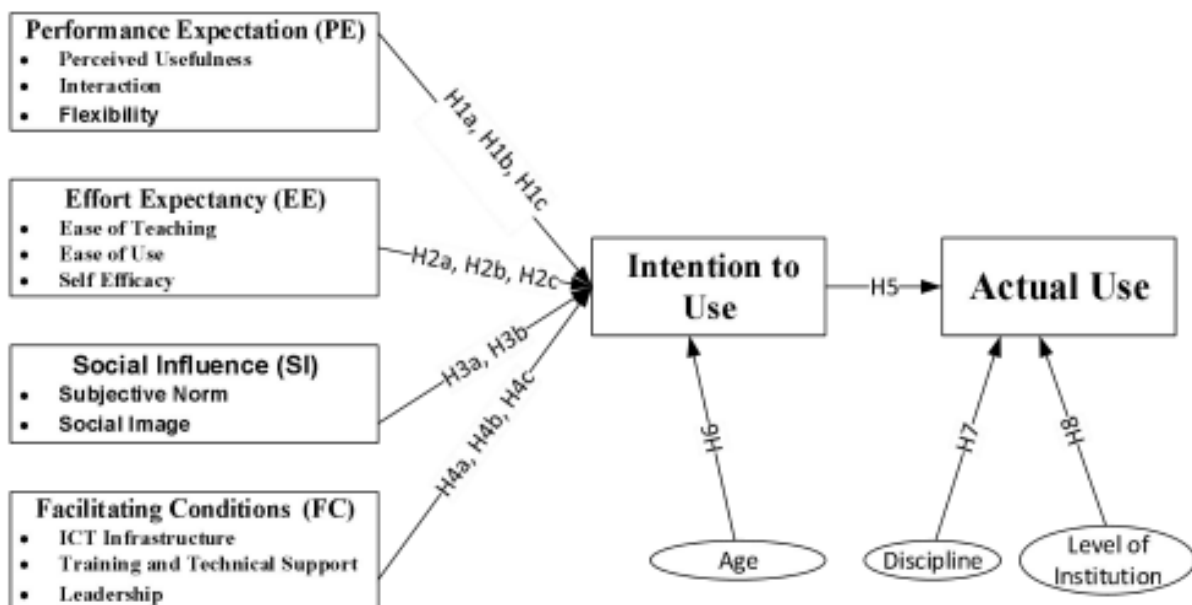

Figure 1 : Proposed Model of the Study

Research Design

The exploratory research is based on study of 240 teachers across different disciplines employed in higher educational institutions which include universities and colleges. The demographic profile of the respondents is provided in Table no.1. The survey is carried out mainly with the help of a questionnaire link shared through google form. Data are collected during the months of April and May, 2021 during which the virus spread was quite high and therefore face-to-face interaction was avoided. Before the analysis of data, the presence of outliers is checked based on univariate and multivariate analysis which shows that six and three respondents are detected in the two analyses respectively and therefore ot considered in the final discussion. Hence, the final sample size (N) is 231.

For the proposed model, constructs considered by Venkatesh et al. (2012) in applying the Unified Theory of Acceptance and Use of Technology (UTAUT) are considered in addition to other constructs to understand technology acceptance among teachers. This model, though less popular, compared to the Technology Acceptance Model has been used by many researchers (Alshare and Lane, 2011; Tandon et al., 2016).

Measurement Scales

The study considers the formulation of questionnaire based on review of past studies. Based on extensine literature, the researchers consider four constructs namely performance expectancy, effort expectancy, social influence and facilitating conditions as considered by Sangeeta and Tandon (2020) in determining adoption of online education at the school level for validating the UTAUT model for technology acceptance. In addition to the above study, there are studies that cover such dimensions. Performance expectancy dimension is covered in the research contribution of Pynoo et al. (2011).

Effort expectancy is exhibited in the studies of Liao et al. (2004) and Tseng et al. (2019). Social influence that is closely related to subjective norms is also evident in few studies (Pynoo et al., 2011; Mosunmola et al., 2018). Lastly, the aspect of facilitating conditions is considered in the studies of Nikou and Economides (2019), Moodley et al. (2020).

In collecting the responses, the different items in the research instrument (questionnaire in this research) are rated on a five-point Likert scale with 1 representing 'strongly disagree' and 5 expressing an opinion of 'strongly agree'. Descriptive statistics are presented in table 2.

Note- AU- Actual Use, IU- Intention to Use, PU-Perceived Usefulness, IN- Image, FLX-Flexibility, EoT- Ease of Teaching, EoU- Ease of Use, SE- Self-Efficacy, SN – Subjective norms, ICTI- ICT Infrastructure, TTS-Training and Technical support, LS-Leadership,

Internal Consistency of Outer Model

The initial requirement in SEM is to test for reliability and validity (Chin, 2010). The table below (No. 3) presents the findings of Cronbach's alpha, composite reliability and average variance extracted. It is noted that the alpha value exceeds the value of 0.70 (Nunnally and Bernstein, 1994). The convergent validity is tested with the help of Fornell and Larcker (1981) criterion in which the AVE should exceed 0.5 (Gotz et al., 2010). As shown in table-3, the AVE values lie between 0.596 and 0.678.

Discriminant validity is tested using the Heterotrait-Monotrait ratio (HTMT) according to which the ratio should not exceed 0.85 for establishing the difference between the two factors (Henseler et al., 2016). Table-4 shows the satisfaction of this criterion in all the cases thereby confirming discriminant validity.

Apart from the above, the researchers conduct the bivariate correlation analysis. The range of value lies between 0.180 and 0.703 and all of them are found to be significant at one percent level thereby showing that a significant relationship exists among the proposed constructs.

RESULTS AND DISCUSSION

The basic statistical features of the sample data are given in Table-2, which reveals that the overall attitude and use of teachers of online education is positive and exceeds the average. When considering the 'performance expectation' dimension, flexibility scores more than the perceived usefulness and interactive dimensions. In case of 'effort efficiency' and 'social influence', all the dimensions score higher. But, when considering 'facilitating conditions' dimension, ICT infrastructure and leadership scores higher and lower than the training and technical support.

For further analysis, data were tested for normality of distribution skewness, kurtosis (Table 2), variance inflation factor (VIF) (Table 3). Collinearity diagnostics show that VIF remains between 1 and 1.38 which is less than the value of 5 (Bag and Omrane, 2020). After the preliminary investigation, data analysis carried out in two steps. Initially, reliability and validity of data are tested using the convergent and divergent measurement methods and then PLS-SEM is employed. The reliability is identified using Cronbach's alpha and composite reliability.

The results reveal that all the values exceed 0.7 (Islam and Bag, 2020). Factor loadings are considered to determine the reliability of indicators and 0.50 is taken as the threshold value for retaining the items being measured (Ray, et al., 2020). As shown in figure- 2, all the standardized factor loadings exceed 0.50 and therefore item reliability and factor uni-dimensionality issues are confirmed. Further, the assessment of convergent validity is done with the help of item loadings, composite reliability (CR) and average variance extracted (AVE) for each construct considered in the model. From Table 3, it is evident that the values of AVE and CR for each of the construct exceed the threshold values of 0.50 and 0.70 respectively. Thus, convergent validity is confirmed. The computed figures in table 4 show satisfaction of discriminant validity as all the constructs attain values which is less than the threshold value of 0.85. Further, correlation analysis indicates that the values of correlation lie between 0.180 and 0.703 and they are significant at one percent level which, thereby confirm the adequacy of data (Bag and Omrane, 2021).

Table 5 reports the findings of the structural model that points to the association between the constructs. The results though strongly support the hypotheses namely, H_{1a}, H_{1b}, H_{1c}, H_{2a}, H_{3a}, H_{4c}, and H_5–H_8 fail to support H_{2b}-H_{2c}, H_{3b} and H_{4a}-H_{4b}. The fitness of the model is estimated using inference statistics. The standardized root mean square residual (SRMR) (Dijkstra and Henseler, 2015), bootstrap criteria such as geodesic discrepancy (dG) and unweighted least squares discrepancy (dULS) (Hair, et al., 2017) are considered. The results of the goodness of fit of the model reveals that SRMR has a value of 0.08 which is less than the threshold limit of 0.1 and dG and dULS are less than the 95 per cent of bootstrap quantile which therefore, corroborates the model fitness. Hence, the strength of the direct, indirect and total effect for each path is assessed by interpreting the standardized path coefficients (β). Figure 2 and Table 5 present the results of structural model by reporting standardized path loadings, critical ratio and the level of significance for the different hypotheses. The analysis finds support to nine proposed paths and disagrees with the remaining.

The results are discussed herewith. The performance expectation is measured by

three dimensions namely, Perceived Usefulness (PU), Interactive (IN) and Flexibility (FLEX), which show a positively significant association with Intention to Use (IU) the online system. Thus, finding of the study suggests that performance expectation (β=*0.186*) perceived by teachers leads them to use online teaching platform which is in line with few studies consistent with the previous studies (Dwivedi et al., 2019; Mosunmola et al., 2018). Moreover, the dimension 'interactive' (β=*0.147)* positively influences 'intention to use' the online teaching method which corroborates the findings of Hoque and Sorwar (2017). Finally, Flexibility (β=0.199) also positively influences intention to use technology-oriented education system which also similar to the findings of Suki and Suki (2017). Therefore, performance expectation by the teachers of higher education has positive and significant impact on 'intention to use' online education which agrees with the study of Abdekhoda et al. (2016).

The analysis of 'effort expectancy' shows interesting findings. The model suggests that 'Ease of Teaching' (EoT) with a beta coefficient of 0.176 has positive impact on intention to use online teaching-learning by teachers which agrees with that of Venkatesh et al. (2012). However, the study reveals that the measurement scales such as ease of use and self-efficacy do not significantly influence intention to use online mode of education. These findings though consistent with those of the previous studies like Juan, et al., 2011; Liao et al. (2004) and Tseng et al. (2019), contradicts the finding in Teo (2010) and Summey (2013). With respect to the 'social influence' dimension, the analysis reveals that subjective norms (β=*0.139)* positively influence teachers' intention to use online education platform which is consistent with the studies by Nguyen et al. (2014) and Tarhini et al. (2017). However, 'social image' does not significantly influence the intention

to use which supports the results of Robert and Henderson (2000).

The results on the effect of 'facilitating conditions' shows that ICT infrastructure and Training and Technical support do not influence teachers' intention to use online education system. The findings contradict results of Kumar and Kumar, 2010; Nikou and Economides (2017); Tseng et al. (2019). Interestingly the, leadership (β=*0.175)* has negative but significant influence on intention to use. Thus, it is obvious from the study that presence of pessimistic and de-motivating colleagues and imposing style of administrative attitude has negative outcomes (Teo and Milutinovic, 2015). A collaborative attitude is expected to work fine. The model finds a positive and significant relationship (β=*0.693)* between 'intention to use' and 'actual use' of online education. This endorses the findings of other studies (Azizi et al., 2020; Limperos,, et al, 2015; Ravangard et al., 2017). Thus, intention to use online education predicts the actual use of this ICT-based teaching learning system. Therefore, result of the study suggests that an "intention-behaviour gap" is not likely with respect to online adoption. In fact, since teachers have a commitment to the students with respect to conducting regular classes, completing syllabus etc., the teachers have adopted to the new mode of teaching during the on-going pandemic.

The factor 'age' of teachers involved in teaching at the higher educational system is found to affect intention to use online education system. The result of this investigation reveals that age (β= *-0.119)* has a negative but significant impact. Thus, it is obvious from the study that with increasing age, the intention to use online education platform for continuous learning decreases. One of the key reasons is the reduced tendency to learn new technology and also the mental stickiness with the existing system. The performance of the relatively

young faculty members is much better with regard to their accepting and adopting the new system. Similarly, interesting result is obtained with regard to the remaining two variables namely 'discipline' of the teacher and the level of institution. The relationship is found to be significant in both these cases though with opposite sign; the former being positive and the latter negative. Therefore, the relevance of the subject area of the teacher and the type of the institution is also derived from the research. The results of path model are presented below.
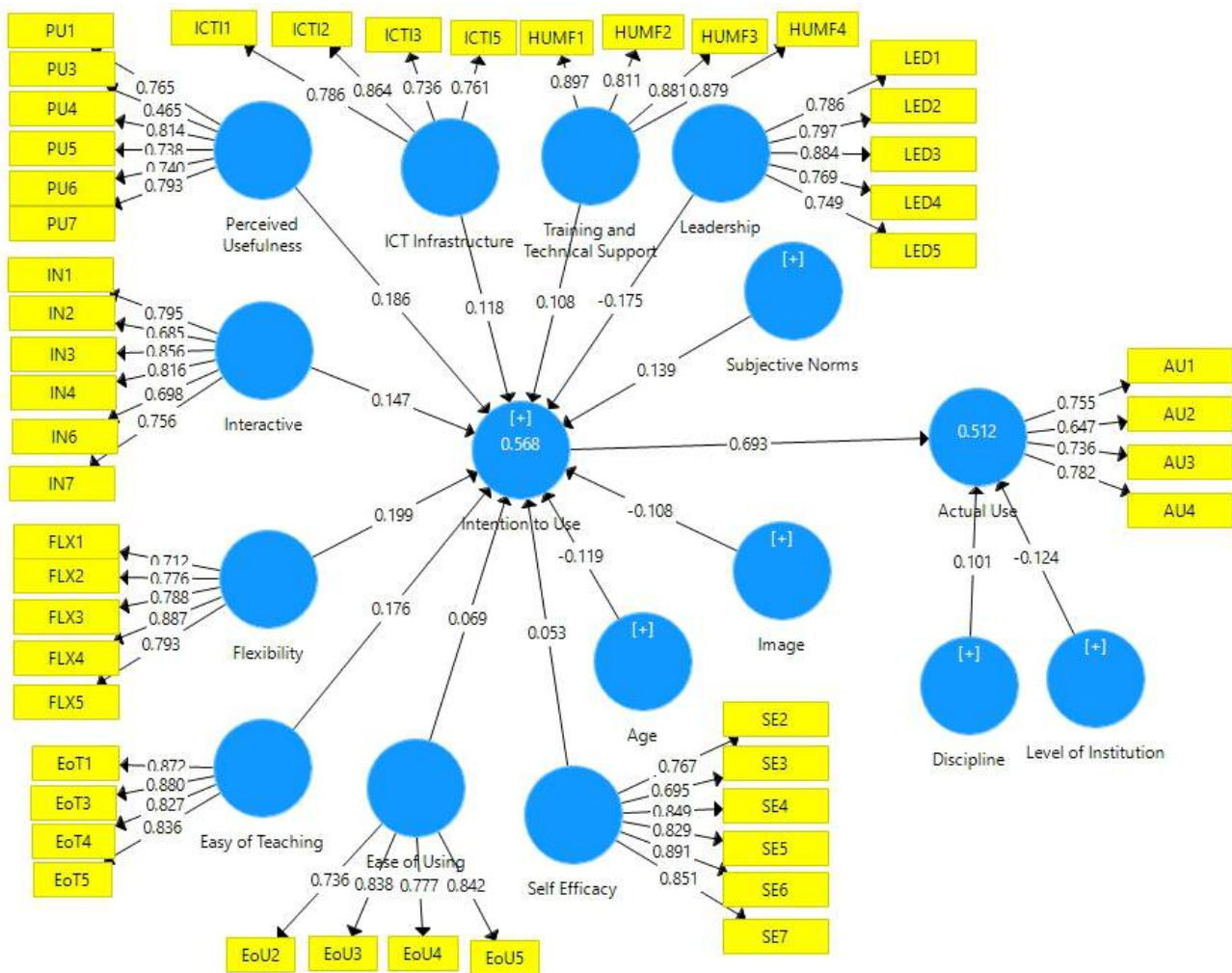
Figure 2 : Path Analysis of the Proposed Model

CONCLUSIONS

The present study uses the Unified Theory of Acceptance and Use of Technology-2 (UTAUT2). The results reveal that this model has enough potential for identifying the factors influencing the intention and actual use of online education system by the teachers in higher education. The performance expectancy, effort expectancy, social influence and facilitating conditions have significant effect. The application of structural equation modeling reveals that individual psychological constructs that comprises of performance efficiency (Perceived Usefulness, Interactive and Flexibility) and effort expectancy (Ease of Teaching) have significant contribution on the use of online system. However, Ease of Use and Self-Efficacy do not have any significant contribution on the intention to

use. Subjective norms under social factor influence teachers' intention to use online education. In addition, facilitators in the organizational environment like ICT infrastructure and training and technical support also have a positive impact. Interestingly, organizational leadership is observed to have significantly negative influence on intention to use online education system which is an important finding. It implies that in the higher educational institutions, a supportive environment from the administration has benefits compared to the imposition style of administrative governance. The imposition of hard and fast rules and regulations on the teachers will not help much. The teachers in higher educational institutions are intended to use online education because of performance efficiency, effort efficiency and social influence. The age of teachers in online education has a negative influence on the intention to use the system. Similarly, the level of institution and discipline of the teacher also has an influence on the extent of use of the online form of education.

IMPLICATIONS OF THE STUDY

The research findings have significant connotation to the authorities and policy-makers of higher educational institutions to encourage teachers towards online teaching. The results of the study indicate that the higher education institutions should improve performance expectancy as it significantly affects intention to use online classes. For performance expectancy, it is necessary for the teachers to be enlightened about the various benefits that one can get for continuity and improving the quality of lectures. Teachers who become savvy and comfortable with the online mode of teaching should motivate colleagues to use and help them to be more comfortable with online teaching method for uninterrupted education. Moreover, the younger teachers who have better experience and knowledge

about online teaching methods and applications can be given the scope to provide training to their peers. Moreover, since organizational leadership emerges as a negatively significant construct under facilitating conditions, this indicates that authorities in higher education institutions should show a supportive approach and take the teachers' confidence into consideration while issuing notifications in this regard. It is also necessary to regularly organize training sessions for the faculty members so that they get motivated and confident in using the online form of education.

Limitations and Future Direction of Research

This study is not free from limitations which open the windows for future avenues of research. The study draws sample from higher education institutions which are located in the West Bengal, India only. Hence, in the future the efforts of research in this arena should also aim to cover the other regions of the country to identify whether technology and social influences varies regionally. The study considers only one demographic variable, viz. age to find its impact on intention to use and effect of two academic variables such as discipline and level of institution on actual use. Future studies may consider other demographical factors such as gender, highest qualification, background of the teachers to estimate the intention to use and actual use of technology-oriented teaching learning method

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ANNEXURES

Table 1: Demographic Features of Respondents

Category	N	%
Gender		
Male	171	74
Female	60	26
Level of Institution		
PG	53	23
UG	178	77
Discipline		
Arts	111	48
Commerce & Mgt.	27	12
Science	93	40
Age Group		
Less than 30 years	36	16
30-40 years	109	47
40-50 years	58	25
50-60 years	21	9
Above 60 years	7	3
Using Online System (in Years)		
Less than 2 years	182	79
2-5 years	2	1
More than 5 years	47	20

Source: Primary Survey

Table 2: Descriptive Statistics

	Mean	SD	Skewness	Kurtosis
AU	3.59	.810	-.391	-.464
IU	3.41	.834	-.204	-.537
PU	2.98	.857	.015	-.423
IN	2.74	.804	.118	-.515
FLX	3.65	.944	-.553	-.198
EoT	3.42	.898	-.596	-.159
EoU	3.23	.830	-.219	-.096
SE	3.45	.851	-.503	-.065
SN	3.18	.857	-.079	-.192
IM	3.07	1.027	-.104	-.509
ICTI	3.16	.921	-.124	-.477
TTS	2.77	1.127	.149	-.864
LS	3.27	.991	-.067	-.749

Source: Computation by Researchers

Table 3: Testing for Reliability and Validity of Research Instrument

	Cronbach's α	Composite Reliability	Avg. Var. Extracted
AU	0.712	0.821	0.535
EoT	0.876	0.915	0.730
EoU	0.811	0.876	0.639
FLX	0.852	0.894	0.629
ICTI	0.798	0.867	0.621
IN	0.863	0.897	0.593
IU	0.768	0.806	0.513
LS	0.857	0.897	0.637
PU	0.819	0.869	0.531
SE	0.898	0.923	0.667
TTS	0.891	0.924	0.752

Source: Computation by Researchers

Table 4: Discriminant Validity using HTMT Ratio

	AU	EoT	EoU	FLX	ICTI	IM	IN	IU	LS	PU	SE	SN	TTS
AU													
EoT	0.774												
EoU	0.675	0.816											
FLX	0.782	0.784	0.715										
ICTI	0.522	0.593	0.552	0.523									
IM	0.498	0.539	0.532	0.469	0.350								
IN	0.486	0.505	0.626	0.558	0.332	0.528							
IU	0.788	0.788	0.774	0.801	0.583	0.484	0.687						
LS	0.373	0.529	0.456	0.483	0.742	0.379	0.378	0.452					
PU	0.809	0.639	0.604	0.731	0.382	0.674	0.811	0.776	0.450				
SE	0.704	0.803	0.805	0.730	0.575	0.512	0.509	0.724	0.531	0.562			
SN	0.466	0.569	0.509	0.476	0.515	0.555	0.485	0.630	0.592	0.584	0.594		
TTS	0.318	0.354	0.361	0.434	0.743	0.434	0.393	0.455	0.803	0.392	0.412	0.429	

Source: Computed by Researchers

Table 5: Results of Path Model

No.	Hypotheses	Path loadings	T Statistics	P Values	Remarks
H1a	Perceived Usefulness -> Intention to Use	0.186	2.425	0.01	Supported
H1b	Interactive -> Intention to Use	0.147	2.353	0.01	Supported
H1c	Flexibility -> Intention to Use	0.199	2.697	0.00	Supported
H2a	Ease of Teaching -> Intention to Use	0.176	2.010	0.04	Supported
H2b	Ease of Use -> Intention to Use	0.069	0.844	0.39	Not Supported
H2c	Self Efficacy -> Intention to Use	0.053	0.628	0.53	Not Supported
H3a	Subjective Norms -> Intention to Use	0.139	2.001	0.04	Supported
H3b	Image -> Intention to Use	-0.108	1.548	0.12	Not Supported
H4a	ICT Infrastructure -> Intention to Use	0.118	1.813	0.07	Not Supported
H4b	Training &Tech. Support -> Intention to Use	0.108	1.137	0.25	Not Supported
H4c	Leadership -> Intention to Use	-0.175	2.675	0.00	Supported
H5	Intention to Use -> Actual Use	0.693	17.268	0.00	Supported
H6	Age -> Intention to Use	-0.119	3.379	0.00	Supported
H7	Discipline -> Actual Use	0.101	2.142	0.03	Supported
H8	Level of Institution -> Actual Use	-0.124	2.879	0.00	Supported

Source: Computed by Researchers

TURNING COMMITMENT TO ACTIONS: WOMEN ENTREPRENEURS AND THE MAZE OF EMPOWERMENT AND INCLUSION

Deepika Pandita[*]

Studies have shown that Women Entrepreneurship plays a major role in the economy of a country and is considered a dynamic, social and economic phenomenon across the globe and has gained importance in India in the wake of globalization. The question of whether entrepreneurs are born or made has intrigued many while answers to questions such as what attracts women entrepreneurs, to build successful and value-adding enterprises play a key role in entrepreneurship. Entrepreneurial empowerment of women entrepreneurs is an inner drive that makes an entrepreneurial person achieve goals and makes them choose entrepreneurship as a career. The rationale of this study is to examine the factors that enable women entrepreneurs to take entrepreneurship as their career option. The primary data collection for this study was through the process of 21 in-depth interviews which were conducted from various women entrepreneurs who were based in Maharashtra and having their businesses in Maharashtra. The interviews were analyzed by the method of inductive content analysis. The findings from these interviews led to the emergence of broad themes that the women entrepreneurs encounter.

Keywords: *Women, Inclusivity, Entrepreneurs, Empowerment, Engagement.*

INTRODUCTION

Entrepreneurship, over the past few decades, as a research, has attracted scholarly attention as it plays a significant role in the economy of a country. Traditionally, entrepreneurship was considered as men's "bastion" but the growing number of women entrepreneurs-owned enterprises and its impact on the economy and employment generation has inspired academicians to focus on women entrepreneurs' entrepreneurship. (Ahl, 2006). The question of whether entrepreneurs are born or made has intrigued many while answers to questions such as what attracts entrepreneurs to build successful and value-adding enterprises play a key role in entrepreneurship.

Entrepreneurial engagement is an inner drive that makes an entrepreneurial person achieve goals (Brush and Cooper 2012). The motivational factors are often used regularly while researching women entrepreneurs as it describe the driving factors which influence the entrepreneurial intent of the women entrepreneurs and make them choose entrepreneurship as a career. Entrepreneurial competencies are key to business growth and sustainable success. Answers to questions such as what attracts entrepreneurs to build successful and value-adding enterprises play a key role in entrepreneurship. Many studies have been dedicated to the role of female entrepreneurs, barriers faced by them and the support of the government through policies and schemes supporting women entrepreneurs' entrepreneurship. However, it was observed that despite being a hub for trade, financial and industrial markets, Maharashtra has a lesser number of women entrepreneurs as compared to South India and the North Eastern States.

Hence, there is a need to study the social and psychological factors that influence the

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entrepreneurial intent of the Women entrepreneurs Entrepreneurs in Maharashtra, constraints faced by them, the relationship of entrepreneurial intent on the competencies of the women entrepreneurs, investigate the effect of entrepreneurial competencies on the women entrepreneurs during the different stages of the business growth and the effect of the stimulating factors on Self Help Groups managed by the Women entrepreneurs. Engaging with appropriate motivations and entrepreneurial competencies shall see the long-term benefit of successful and sustained ventures in the country and the lessons learned thereof.

REVIEW OF LITERATURE

Women entrepreneurship in India is still in an emergent stage. According to global reports, India's ranking on the parameter of women entrepreneurs' entrepreneurship is dismal. Global Entrepreneurship Development Institute, India has compiled the "Female Entrepreneurship Index Report" (2015) according to which out of 77 countries India has been ranked 70, with a low score of 25.3. India lags behind even African countries (Lal, 2012).

As per the report of MGI (2015), the GDP of India has the potential to grow by $ 0.7 trillion and simultaneously India shall increase the levels of gender equality and empower women entrepreneurs economically. The 2019 Report on Women Entrepreneurs Entrepreneurship in India by Bain & Company, states that India, today, has about 13.5 – 15.7 million enterprises that are owned by females. These represent 20 percent of all businesses. Figure 4.0 indicates that Women entrepreneurs Entrepreneurs have the power to create outcomes that are positive for individuals, societies, and economies.

The Global Entrepreneurship Monitor Report 2016-17 has indicated that India has to improve a lot and needs a lot of women entrepreneurs' entrepreneurial activity

which is summarized in Table 2. Total early-stage entrepreneurial activity in Indian females is only 7.6 percent while the percentage of women entrepreneurs having established business activity is only 3.4 percent.

According to the Global Entrepreneurship Monitor 2018-19 report there are around 250 million females across the globe who are entrepreneurs and about another 153 million females are running established businesses. While as per the MasterCard Index Women entrepreneurs Entrepreneurs (MIWE) 2019 report only seven (7) women entrepreneurs are business owners out of hundred (100) business owners. The Global Entrepreneurship Monitor (GEM) indicates that the women's entrepreneurial activity rate has decreased to 62.1 percent in 2018 from 79.6 percent in 2017. This was due to the rise in the entrepreneurial activity of men which has increased the gap between males and females in the Entrepreneurial Activity Rate.

Business and Entrepreneurship Perspective of Indian Economy

Initiatives such as Start-up India and Stand-up India have been started ambitiously by the Government of India to create a dynamic entrepreneurial ecosystem for enhancing the number of start-ups that have failed to tempt women entrepreneurs to become entrepreneurs even though they are ambitious to start their enterprises (Appelstrand and Lidestav 2015). Women Entrepreneurship Platform of NITI Aayog and Catalyst for Women Entrepreneurs Entrepreneurship are other initiatives of the Government which are focused to accelerate and encourage entrepreneurship amidst women entrepreneurs by fostering opportunities for networking, fundraising, etc. (Ambrish, 2014). The development of the Entrepreneurship ecosystem will not only create women entrepreneurs empowerment but also create opportunities for employment,

wealth, individual and collective well-being. India has been making efforts in trying to improve its ranking in World Bank's Doing Business Report and as per the 'Doing Business 2020' study, out of 190 countries, India is now ranked 63 moving 14 points up by introducing four new reforms over the last one year, improving its rank from 77th in 2019 (Global Entrepreneurship Monitor 2019/2020).

Engagement Factors

The engagement factors commonly used in women entrepreneurs' entrepreneurship research describe the motivations or driving factors that make a woman choose entrepreneurship as a career. This means those factors which compel a woman to be an entrepreneur are called empowerment factors which may include difficulties in finances, responsibilities of a family, unemployment, death of the breadwinner, death of father or husband, divorced or separated or health problems (Brush and Brush, 2006). Inclusive factor means those factors which are opportunity-driven, associated with ambition, desire to be wealthy and powerful, dream to aspire something novel in a lifetime for the community and themselves, desire for autonomy, freedom, and position in society and earn a living. (Cabrera and Mauricio, 2017).

It was opined that persons are 'pulled' towards entrepreneurship due to the rewards or incentives that they will get which are freedom from the ceiling of standard pay for the standard work, independence from supervision and freedom from routine boring jobs (Chitsike, 2000). With regards to women entrepreneurs, a study has revealed that apart from monetary reasons, women entrepreneurs opt for entrepreneurship as a career path because of low salaries (Orhan and Scott, 2001).

The need to be more independent, have job satisfaction and achieve self-actualization

motivate women entrepreneurs to start a business (Cohoon, 2010). It is also pointed out that women entrepreneurs run their enterprises because they seek personal and financial freedom and stability in their lives (Mallon and Cohen, 2001). A study revealed that there is a possibility of those women entrepreneurs who are 'pulled' into business to be more frustrated by external circumstances and related constraints than those women entrepreneurs who are 'pushed' into business (Morris et al., 2006).

Purposes play a noteworthy role in the process of entrepreneurship for persons who desire to start a new venture (Meyer and Mostert, 2016). Psychology research has revealed that intent is a great forecaster of a person's behavior on many occasions if other necessary factors are in place (Kautonen et al., 2013). An individual may not start an enterprise even though there is a capacity to do the same because of the absence of intention (Goyal and Yadav, 2014). Entrepreneurial Intent has been defined as an entrepreneur's condition of mind which focuses attention and actions towards initiating a business concept (McAdam, 2013). Another definition of Entrepreneurial Intention is a person's purpose or desire to set up his or her enterprise during the time there is the opportunity (Douglas, 2013).

Many of the studies regarding motivation, concerns and constraints of women entrepreneurs have been conducted either cross-sectional or longitudinal with a focus on Meghalaya, Andhra Pradesh, Jammu and Kashmir, Tamil Nadu, U.P., Kerala and Karnataka (Marichamy, 2013).

There are many studies dedicated towards the role of women entrepreneurs, barriers faced by them and the government policies supporting women entrepreneurs' entrepreneurship. Despite being a hub for trade, financial and industrial market, Maharashtra has a lesser number of women entrepreneurs as compared to South India

and the North Eastern States, which are favorable to women entrepreneurs.

Hence, it can be seen that there is a need to study the driving factors which influence the entrepreneurial intent of the women entrepreneurs' entrepreneurs in India especially in the State of Maharashtra, constraints faced by them, the relationship of entrepreneurial intent on the competencies of the female entrepreneurs, investigate the effect of the entrepreneurial competencies on female entrepreneurs during the different stages of the business growth.

OBJECTIVE

To study and identity drivers to entrepreneurship among women entrepreneurs.

RESEARCH METHODOLOGY

The Study: The study is exploratory in nature and aimed at exploring various factors that women entrepreneurs make feel empowered and inclusive.

The Sample: For this research, the method of Purposive Sampling was used. This method of sampling helps the researcher to intentionally select samples in the study (Meeden and Lee, 2014). Therefore, each women entrepreneur was chosen considering the business or a start-up she owns. The samples nominated for the study were women entrepreneurs with the virtue of the knowledge and the experience in heading the operations of their start-ups or the family business they own. Table 1 shows the particulars of the samples who were interviewed. The respondents are coded as WE. The table also shows the area of the business (Beauty, IT, Manufacturing, Food, etc) along with the province in Maharashtra where the women entrepreneurs operate their business.

Tools for Data Collection: To measure the variables of women's entrepreneurship, structured interviews were conducted, but the order of questions was very flexible. The questions for the women entrepreneurs consisted of the various factors and drivers that play an important role in the empowerment and the inclusive process in their respective businesses.

Tools for Data Analysis: The data was analyzed using Content Analysis. The whole idea of using this methodology of content analysis is to establish and produce connotations from the collected data and attract accurate inferences about the factors of women entrepreneurs. After the 16th Interview, the themes started repeating hence the researcher decided to stop the interview with the 21st respondent. The process of structured interview was halted at 21 samples as there was no presence of any new theme that emerged. To analyze the data, inductive content analysis was used to study the relationship of the factors of women entrepreneurship.

Table 2 represents the various themes that emerged as a result of the interview process of the women entrepreneurs in Maharashtra. The derivations are mapped with the exisiting literature in order to prove the results obtained from the primary data analysis.

Proposed Framework / Model

On careful examination of the initiatives, the two critical dimensions for women entrepreneurs empowerment and inclusion initiatives are found namely, 'The Social Dimension' and 'The Psychological Dimension.' The social dimension, has the self (i.e. the women entrepreneurs involved) at its core and spans out to the society at large. The closer an initiative is to the self, the higher is its relevance and meaning for the women entrepreneurs empowered. When the empowerment and inclusion initiative serves a developmental need of the society and adheres to societal norms, it becomes not

only relevant to self but also becomes acceptable to society at large.

The psychological dimension, is a measure of the individual's relatedness with the women entrepreneurs' empowerment and inclusion initiative. At its bare minimum, this only lends a sense of relevance to the initiative. However, when the relatedness is high on the psychological dimension, the women entrepreneurs feel a sense of Connectedness with the empowerment initiative, and a sense of ownership is inculcated as well. This heightens the effectiveness and probabilities of the success of women entrepreneurs' empowerment initiatives manifold. Following is a visual representation of the proposed framework:
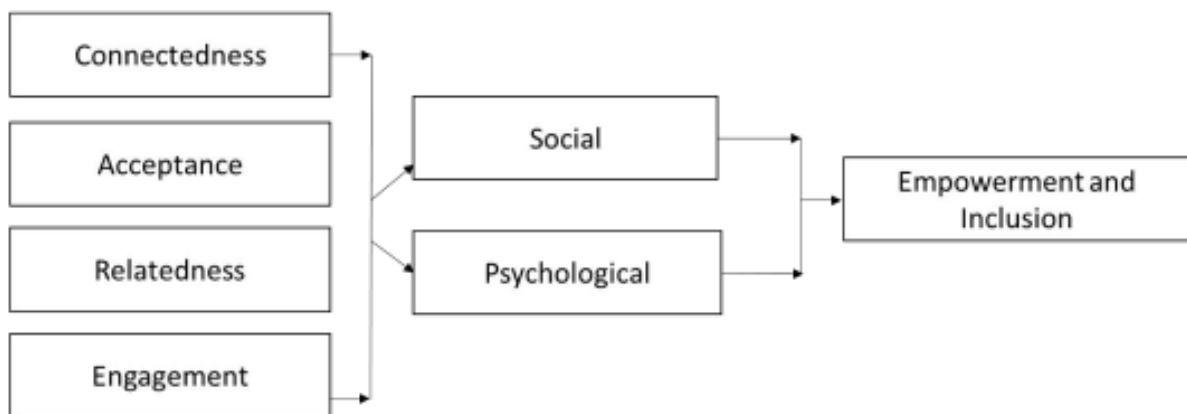

Figure 1: The Proposed Model for Women Entrepreneurs Empowerment and Inclusion.

In the visual representation of our proposed framework, the aforementioned social and psychological dimensions. The model has four drivers of empowerment and inclusion which comprises — Connectedness, Acceptance, Relevance and Engagement, not in any particular order. The dimensions span from low to high on the two axes. Following are the four drivers at the corners of the matrix and a brief description of what they represent:

● *Relevance*: An initiative that is low on the psychological dimension and with low relevance ends up being the bare minimum, only relevant. It lacks acceptance from the community at large and also lacks a sense of connectedness or ownership in the women entrepreneurs it tries to empower. Though this is an essential driver of successful women entrepreneurs' empowerment initiatives, an initiative in this corner of the matrix fails to make a sustainable and significant impact.

Acceptance: An initiative low on the psychological dimension and high on the social dimension is acceptable to the women entrepreneurs involved and the society at large and has a high level of societal approval, need and recognition. However, such an initiative does not hold personal meaning or significance and hence lacks the relatedness with self that is also very important for empowerment from within. Women entrepreneur's empowerment initiatives that fall in this category, though successful and celebrated, at first sight, fail to contribute to the much-needed self-development, growth and

psychological empowerment of the women entrepreneurs involved.

Connectedness: This is the third driver of successful empowerment initiatives. When an initiative is close to the women entrepreneurs involved and has personal significance for them, they feel a sense of relatedness or connectedness to the initiative, making it fairly high on the psychological dimension. When connectedness is high, a women entrepreneurs empowerment initiative tends to have a significant and longer-lasting impact on the participants. Initiatives categorized under this, however, are low on the social dimension, failing to make a case that is acceptable and relevant to the society's immediate and visible developmental needs. Therefore, they fail to be celebrated, noticed or supported as a cause.

Engagement: A women entrepreneurs empowerment initiative high on the social dimension is acceptable and relevant to the women entrepreneurs involved as well as the society at large. Also, an initiative high on the psychological dimension lends an elevated sense of relatedness and connectedness with the initiative as well as the host organization. True Engagement in the proposed model is arrived at when an initiative scores high on both the social and psychological dimensions. The author believes that this driver and this corner of the matrix ensures that a women entrepreneurs empowerment initiative is successful, meets societal developmental needs and has a long-lasting impact on the Engagement and performance of an employee.

FINDINGS

From this research, it is clear that there is a gap that needs to be addressed for existing women entrepreneurs and budding entrepreneurs to optimize their potential. This will, no doubt, enhance the number of women entrepreneurs, make them competent to sustain and endeavor for excellence and thereby, improve the economy of the country. Women entrepreneurs can connect, network, address their issues, boost their morale and self- confidence with the help and support of Mentors. Mentoring can assist women entrepreneurs to gain in-depth knowledge of entrepreneurial skills, financial know-how, matters related to investment. Such a support system can help women entrepreneurs understand the funding of business / financial knowledge by which their perception of potentialities and opportunities can be improvised.

• Consequent to our findings, in the process of designing a women entrepreneurs empowerment and inclusion initiative, authors recommend to policy-makers to curate an initiative that satisfies all of the above criteria, faring high on both the social and psychological dimension, visiting all four drivers mentioned above. This boosts Engagement among women entrepreneurs, creating a strong pull for the diversity plan as well as makes sense of equality for women entrepreneurs workforce.

CONCLUSION

In conclusion, according to proposed framework, for a women entrepreneurs empowerment and inclusion initiative to be successful, celebrated and sustainably impactful, it needs to be high on the social as well as psychological dimensions. This guarantees that the initiative in question is relevant to the needs of the women entrepreneurs involved looks after societal developmental needs and induces a sense

of belongingness and ownership in the initiative as well as with the organization the women entrepreneurs have started.

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ANNEXURES

Table 1: Details of Respondents

Respondents	Position	Area	Province
WE1	CEO	Beauty	Kolhapur
WE2	Head Operations	Hygiene	Mumbai
WE3	MD	Manufacturing	Pune
WE4	Head Ops & HR	Food	Pune
WE5	DGM (Ops)	Construction	Mumbai
WE6	GM	IT	Pune
WE7	CEO	Cosmetics	Mumbai
WE8	Head Operations	Food	Satara
WE9	CEO	Spare Parts	Jalgoan
WE10	Head Ops	IT Consulting	Pune
WE11	GM Ops	Manufactuirng	Pune
WE12	Manager Ops	Food	Satara
WE13	Head	Media (IT)	Mumbai
WE14	DGM Ops	Jewellry	Pune
WE15	CEO	Food	Kolhapur
WE16	Head	Healthcare	Mumbai
WE17	GM	Beauty	Mumbai
WE18	Sr Manager	Manufcaturing	Satara
WE19	GM	Female Hygiene	Pune
WE20	Head Ops	Female Hygiene	Pune
WE21	CEO	IT Consulting	Jalgoan

Table 2: Generation of the Theme and Coding the Data

Themes	Literature (Deductive)
Connectedness	*De Vries, H. P., & Dana, T. E. (2012).*
• A feeling of being involved in the business • Active affinity and support groups for women entrepreneurs to connect their business to various forums • Does the women entrepreneurs feel connected to their business?	*Grine, F., Fares, D., & Meguellati, A. (2015). Philip, T. L. A. (2021).*
Acceptance • Women entrepreneurs have been accepted in the business • In the business do women entrepreneurs play an important role • The acceptance feeling with the competitors and the customers	
Relatedness • Financial or other kinds of assistance to women entrepreneurs for personal goals or aspirations by the Govt or any agency • Learning opportunities for women entrepreneurs entrepreneurs • Support for entrepreneurial initiatives by its women entrepreneurs, financial or otherwise	
Engagement • Accelerated leadership development and executive education focused on women entrepreneurs entrepreneurs • A feeling of been engaged and happy at their work • Contributions of women entrepreneurs adequately recognized	

WORKPLACE SPIRITUALITY AS AN ADAPTIVE STRATEGY FOR BUSINESS SUSTAINABILITY: A QUANTITATIVE INVESTIGATION FROM AN INDIAN STATE

Jyotsnali Chetia*, Papori Baruah**

The COVID-19 pandemic poses increasing challenges to the survival and development of organizations. It is a matter of great concern as to how these organizations will cope with these adverse conditions and survive in the face of crisis caused by the pandemic. Creating and maintaining a healthy human resource is a key to coping with this crisis. Employee engagement and employee performance are two critical aspects for organizational success. The study investigates workplace spirituality as another dimension towards achieving engagement and enhancing performance of employees. The universe of the study consisted of full time employees working in both private and public sector organizations in Assam. Respondents were from varied industries including manufacturing, service, education and health care. Results reveal that workplace spirituality has statistically significant positive impact on employee engagement (=0.681, p=0.000) and employee performance (β=0.528, p=0.000). This study suggests that organizations need to institutionalize spiritual values and practices in their organizational culture to make their employees more committed and more productive for achieving sustainability in the long run.

Keywords: Workplace Spirituality; Employee Commitment; Employee Performance.

INTRODUCTION

The COVID-19 pandemic poses increasing challenges to the survival and development of organizations. It is a matter of great concern as to how these organizations cope with these adverse conditions and survive in the face of crisis caused by the pandemic. Creating and maintaining a healthy human resource is a key to coping with this crisis. One of the striking finding of Global Workplace Report 2021, is that employee engagement has decreased by 2 percentage points from 2019 to 2020 and employees reported higher worry, stress, anger and sadness in this distressing time. As employers rethink their workplaces in the New Normal, leaders need to recognize the influence of employee wellbeing and employee engagement on workforce resilience. Employee engagement and employee performance are two critical β aspects for organizational success. Previous research has demonstrated that by addressing the spiritual side of individuals, organization help reduce stress, enhance creativity and improve problem solving (Tischer et. al, 2002). By focusing on the spiritual qualities of meaningfulness and joy at work, organizations have found increased job satisfaction (Harung et. al, 1996). Enhanced job involvement, organizational identification, and work rewards satisfaction (Kolodinsky et. al., 2008), greater honesty, trust, and commitment (Krishnakumar and Neck 2002) and even improved work performance (Duchon and Plowman, 2005).

There exist ample amount of literature about the concepts of WPS, Employee engagement and Employee Performance. However, a literature review shows that the interrelationships between the three have not been the subject matter of empirical

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examination. Previous literatures have favourably linked spirituality to various work related outcomes but have not adequately link workplace spirituality to Employee Performance (Latiff, 2021). Thus this study is undertaken to fill this gap in empirical literature and find out how workplace spirituality construct impacts Employee Engagement and Employee Performance.

REVIEW OF LITERATURE

Workplace Spirituality

Spirituality is a multifaceted concept and there is no universal definition of this construct. Ashmos and Duchon (2000) defines workplace spirituality as "recognition of an inner life that nourishes and is nourished by meaningful work that takes place in the context of community". According to Giacalone and Jurkiewicz (2003) workplace spirituality is "a framework of organizational values evidenced in the culture that promotes employees' experience of transcendence through the work process, facilitating their sense of being connected to others in a way that provides feelings of completeness and joy"

According to International Centre for Spirit at Work, 2006, "Spirituality in the workplace is about individuals and organizations viewing work as a spiritual path, as an opportunity to grow and to contribute to the society in a meaningful way. It is about care, compassion and support of others; about integrity and people being true to them and others. It means individuals and organizations attempting to live their values more fully in the work they do".

The three levels of workplace spirituality are individual level, group level and organizational level. All these three levels was included in the three core dimensions namely- meaningful work, having a sense of community and being in alignment with organizational values. Meaningful work dimension explains self esteem, job involvement, intrinsic work satisfaction and affective commitment (Rego et al., 2007).

Sense of community is the feeling of belonging to a community is part of what increases the spirituality at work (Albuquerque et al., 2013). Alignment with organizational values is when individual experience a strong sense of alignment between their personal values and their organization's mission and purpose (Milliman et. al., 2003).

Employee Engagement

Bakker and Leiter (2010) defined Employee Engagement as employee's physical, emotional and cognitive connection with their work and represented by a dedicated, energetic and high performing employee. Employee Engagement is emerging as a critical aspect for organizational resilience as business is recovering slowly from the trauma of the COVID-19 pandemic. Employee Engagement is mostly affected by organizational culture. A strong organizational culture has a major impact on employee behaviour and results in engagement. Engaged employees are highly energized and resilient in performing their duties, put their heart and souls into the jobs, and are persistent and willing to invest efforts (Margaretha et. al., 2021) and they also exhibit strong work involvement, experience feelings of significance, enthusiasm, passion, inspiration, pride, excitement andchallenge from work and fully concentrate and immerse themselves without noticing the passage of time (Margaretha et al., 2021; Bakker and Demerouti, 2008).

Connecting it to the requirement of modern-day organisations, Martel (2003) stated that, "in order to obtain high performance in post-industrial era: intangible work that demands innovation, flexibility, and speed, employers need to properly engage their employees". He further adds that "engaging employees

especially by giving them participation, freedom, and trust is considered as the most comprehensive response to the ascendant post-industrial values of self-realization and self-actualization". Engagement is an important factor for influencing employee commitment, retention and business results (Saks, 2006). Employee engagement (in the form of vigor, dedication and absorption) is conceptualized as an optimistic, gratifying state of mind in which an individual is attentive to work and gets absorbed in the performance of expected role. An engaged employee demonstrates a strong level of dedication to his or her job profile; and is motivated and committed to fulfil organisational goals (Saks, 2006; Slatten and Mehmetoglu, 2011; Jena, 2016).

Employee Performance

Employee performance is a multifaceted concept that signifies individual's work achievement after exerting required effort on the job which is associated through getting a meaningful work assignment, engaged job profile and compassionate colleagues and superior to support them for better functioning (Karakas, 2010). Enhancement of productivity through integrating spiritual practices as a strategic means is a contentious issue (Denton et. al., 2005). In the volatile uncertain competitive ambiguous world, performance of employees is a vital contributor to competitive advantage and organizational success (Daniel, 2019). Twenty first century employees look for an environment where they have the opportunity to express themselves, establish positive community relationships and perform work that relates to their life purpose. Spirituality in the workplace creates that distinctive work environment which positively impacts employee performance (Giacolone and Jurkiewicz, 2004).

The overall performance of an employee can be depicted through the following three dimensions of Employee Performance such as task, adaptive and contextual performance (Pradhan and Jena, 201). Task performance is the cognitive ability of an employee to perform multiple tasks while maintaining a high standard at work. As per Reilly and Aronson, 2012 task performance is related to job-specific behaviour as the function of knowledge, skills and abilities on the other hand contextual performance is the personality and motivation of individuals. According to Huang et al., (2014), adaptive performance is subjected to how well individuals adapt to job requirements and new conditions and alter their behaviour by the demands of the new event, task or a situation.

OBJECTIVES

- To study the relationship between Workplace Spirituality and Employee Engagement.

- To study the relationship between Workplace Spirituality and Employee Performance.

  To examine the mediating relationship of Employee Engagement between Workplace Spirituality and Employee Performance.

HYPOTHESES

H_1: Workplace Spirituality has significant impact on Employee Engagement.

H_2: Workplace Spirituality has significant impact on Employee Performance.

H_3: Employee Engagement mediates the relationship between Workplace spirituality and Employee Performance

RESEARCH METHODOLOGY

The Study: This study is quantitative in nature and explanatory research design was used to investigate the relationship between independent variable and dependent

variable and impact of independent variable on dependent variable.

The Sample: The population of the study consisted of full time employees working in both private and public sector organizations in Assam. Respondents were from varied industries including manufacturing, service, education and health care. This study is a survey of 60 full-time employees working in both private and public sector organizations. When using multiple regression analysis, Hair, et al., (2006) recommended 15-20 participants per predictor variable. This study fulfilled the need for 60 participants and has Workplace Spirituality (WPS) as independent variable.

Tools for Data Collection: Data collection was done by administering a structured questionnaire in Google form and convenience sampling method was used. Each of the respondents were asked to answer on a 5-point Likert-type scale ranges from 5 (strongly agree) to 1 (strongly disagree). Following measurement –Scales were used for data Collection:

> Workplace spirituality is measured by referring to the workplace spirituality dimensions of Milliman et al., (2003). This scale consists of three dimensions of workplace spirituality- meaningful work, sense of community and alignment of organizational values.

> Employee engagement is measured by using scale. The instrument consists of vigor, dedication and absorption.

> To measure employee performance (Pradhan and Jena, 2014) scale of employee performance was adopted. This scale consists of three constructs of employee performance namely Task performance, adaptive performance and contextual performance.

Tools for Data Analysis: Data analysis was done by using statistical software SPSS version 24. This study uses path analysis technique and this path analysis was carried out using two simple linear regression models. For mediation analysis Sobel test and boostrapping method was applied.

RESULTS

The details of sample are presented in Table 1. Among the samples 53.3 percent are male employees and 46.7 percent are female. With regards to education 45 percent are graduate, 48.3 percent are post graduate and 6.67 percent are others. 43.3 percent employees are from Education sector, 21.7 percent from health care, 20 percent from service sector and 15 percent from manufacturing sector employees. 56.7 percent are private sector employees and 43.3 percent are public sector employees. 56.7 percent employees have less than 5 years of working experience and 43.3 percent have more than 5 years of working experience. Among the employees 18.3 percent are below 25 years of age, 55 percent are 25-35 years of age, 23.3 percent are 35-45 years of age and 3.33 percent are above 45 years of age.

The reliability statistics of the data collected for the study (Table 2) for all the variables are above 0.07 and thereby confirming the reliability as proposed by Nunnally (1978). Correlation analysis was done to find out the relationship between the different variables under study. Table 3 shows the all the variables positive correlation at 0.01 level.

Table 4 shows that WPS is a significant predictor of Employee Engagement ($t=3.456$, $p<0.01$). It can be seen that 46 percent of variation in Employee engagement is explained by the independent variable workplace spirituality. To test its significance the ANOVA showed the F value to be 50.08 which is significant at 0.000. This indicates the adequacy of the regression model. The independent variable is also

found to be significant at 0.000. This reveals that workplace spirituality significantly contributes towards employee engagement. Thus H_1 is fully supported.

Table 5 shows that WPS is also a significant predictor of EP ($t=7.196$, $p<0.001$). Result shows that 28 percent of variation in employee performance is explained by workplace spirituality. The ANOVA showed the F value to be 22.375, which is significant at 0.000 and independent variable is also found to be significant t 0.000. This indicates that workplace spirituality significantly contributes towards employee performance. For each one unit increase of workplace spirituality, employee performance increases by 0.351. This result shows that H_2 is accepted.

Multiple regression analysis was conducted to find out the combined effect of workplace spirituality and employee engagement on employee performance. Result reveals that the relation between workplace spirituality and employee performance reduces or remains no longer significant when third variable employee engagement was introduced. This is a condition for mediation (Baron and Kenny, 1986). Hence the next task is to test the mediation analysis (Table 6).

Table 7 shows direct effect, indirect effect and total effect of workplace spirituality on employee performance. It is evident that the indirect effect of workplace spirituality on employee performance is 0.252 (Table7).

After confirming the above three conditions for mediation, Sobel test was used to examine if employee engagement significantly mediated the relationship between workplace spirituality and employee performance. The result confirmed that employee engagement significantly mediates the relationship between workplace spirituality and employee performance in Assam (Z=3.57, $p<0.001$).

The strength of mediation can be determined from the VAF (Variance Accounted For Index).VAF represents the ratio of the Beta coefficients of indirect effect to the total effect. A VAF value bigger than 80 percent represents full mediation, a VAF value of between 20 percent and 80 percent means a partial mediation, while a value below 20 percent means no mediation (Hair et. al. 2011). In our analysis VAF= 71 percent indicates that partial mediation exist.

To confirm the mediation we utilize the SPSS Process Macro. Table 8 conveys the results of mediation analysis. The table reports the direct, indirect and the total effects of the independent variable on the dependent variable. The result in (Table 8) shows that the direct effect was 0.0994 with a t value of 4.7302 and p value of 0.2724 ($p>0.05$). Thus, we fail to reject the null hypothesis in which the relationship between WPS and EP is not direct. Indirect effect is equal to 0.2516 with a 95 percent bootstrap confidence interval of 0.1106 (lower limit) to 0.4684 (upper limit). The total effect was 0.3510 with a t value of 4.7302 and a p value of 0.0000 indicating a statistically significant effect ($p<0.05$) (Table 8).

DISCUSSION

The goal of the study is to investigate the extent to which workplace spirituality as a dimension contributed to employee performance in private and public sector organizations in Assam. The relationship of workplace spirituality and employee engagement was confirmed through the present study. The finding that work place spirituality and employee engagement are correlated which substantiates with the earlier findings of Ke et al. (2017) and Margaretha et al. (2021). With respect to the relationship between employee engagement and employee performance, present study found a statistically significant predictive power of employee engagement. This result corroborates the previous studies conducted

by Mehta and Mehta, (2013); Siddiqui (2015); Garg (2017). This study also found a significant relationship between WPS and EP. This finding is in line with the earlier studies conducted by Osman-Gani et. al, (2013) and Bharadwaj and Jamal (2020). This study also tries to investigate whether employee engagement mediates the relationship between work place spirituality and employee performance. The findings showed that work place spirituality did exert statistically significant indirect effect on EP after being mediated by employee engagement (Garg, 2017). Direct effect of work place spirituality on employee performance was found significant even when mediator (employee engagement) was controlled. This clearly indicates that employee engagement mediates the relationship between work place spirituality and employee performance.

CONCLUSION

The present study identified the relationship between Work Place Spirituality (WPS), Employee Engagement and Employee Performance and offers important implication for academics and practitioners. Organizations need to formulate progressive employee friendly practices for ensuring sustained competitive advantage. Organizations must endeavour to develop a holistic spiritual organizational climate so that true potential of WPS could be channelized in appropriate direction of organizational effectiveness. This study suggests that organizations need to institutionalize spiritual values and practices in their organizational culture to make their employees more committed and more productive for achieving sustainability in the long run.

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ANNEXURES

Table1: Characteristics of Sample (N=60)

Sl No	Demographic Variables		No	Percentage
1	Age	Below 25 yrs	11	18.3
		25-35 years	33	55
		35-45 years	14	23.3
		Above 45 years	02	3.33
2	Gender	Male	32	53.3
		Female	28	46.7
	Education	Graduate	27	45
		Post graduate	29	48.3
		others	04	6.67
4	Service	Education	26	43.3
		Health care	13	21.7
		Service	12	20
		manufacturing	09	15
5	Sector	Private sector	34	56.7
		Public sector	26	43.3
6	Years of experience	Less than 5 years	34	56.7
		More than 5 years	26	43.3

Table 2: Reliability Analysis

Variables	No. of Items	Cronbach Alpha
Workplace Spirituality	16	0.833
Employee Engagement	20	0.797
Employee Performance	11	0.819

Table 3: Correlation Analysis

	Workplace spirituality	Employee engagement	Employee Performance
Workplace spirituality	1	0.681**	0.528**
Employee engagement		1	0.926**
Employee Performance			1

Note: N=60,** Correlation is significant at the 0.01 level (2-tailed).

Table 4 : Coefficients of Workplace Spirituality on Employee Engagement

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14.647	4.238		3.456	.001
	WPS	.322	.045	.681	7.077	.000

Dependent Variable: EE

R^2=0.463 df=59, F= 50.08 Sig =0.000

Table 5 : Coefficients of Workplace Spirituality on Employee Performance

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	49.770	6.916		7.196	.000
	WPS	.351	.074	.528	4.730	.000

a. Dependent Variable: EP

$R^2=0.278$, F= 22.375, df=59, p=0.000

Table 6: Coefficients of Workplace Spirituality and Employee Engagement on Employee Performance

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	38.317	6.725		5.698	.000
	WPS	.099	.090	.149	1.108	.272
	EE	.782	.190	.556	4.121	.000

a. Dependent Variable: EP

Table 7: Direct, Indirect and Total Effect of Workplace Spirituality on Employee Performance

Effects of variables	Direct Effect	Indirect Effect	Total Effect
WPS → EE	0.322	-	0.322
WPS → EP	0.099	0.252	0.351
EE → EP	0.782	-	0.782

Table 8: Results from Process Macro

Total effect of X on Y

Effect	se	t	p	LLCI	ULCI
.3510	.0742	4.7302	.0000	.2025	.4995

Direct effect of X on Y

Effect	se	t	p	LLCI	ULCI
.0994	.0897	1.1082	.2724	-.0802	.2790

Indirect effect(s) of X on Y:

	Effect	BootSE	BootLLCI	BootULCI
EE	.2516	.0906	.1106	.4684

AMRIT MILK: A SYNONYM TO QUALITY

While relaxing in his office near Dewas (Madhya Pradesh, India), youngster Varun Agrawal shared with great pride the success story of the host of businesses owned by his family, which included ownership of petrol pumps, half a dozen warehouses spread in and around Indore and an ever expanding real estate business. He cherished a dream to become a giant in diary business in the years to come. Varun was in a fix now as to how to expand the dairy business.

Varun Agrawal is an alumnus of Prestige Institute of Management Dewas and wanted to serve the society by establishing 'Goushala' for street cows and the non-milking cows. It is rightly said that 'charity begins at home'. Varun, from the very first day was keen to serve cows. To serve this philanthropic purpose he established a "Goushala" in the year 2017. As some of the cows were milch cows, he was getting some production of milk and he was distributing that milk to the people nearby as charity. After some time as milk production increased, he thought of starting a dairy firm by the name 'Amrit Dairy'. To cater to the needs of the Indore Region, Amrit Dairy was established by Varun Agarwal which became functional from 2018.

Varun, a happy go lucky person, did not have any idea about dairy business. But his motivation grew manifold as suggestions popped in from several corners including input from Government officials and people in his nexus. The primary idea was also to utilize the milch cows he served, for serving society as milk is a product consumed by every citizen. However the milk being sold in the market currently was adulterated and gave rise to several diseases. Varun was keen to serve the society after observing small children falling ill and people suffering due to the consumption of adulterated milk. He got an idea that if he takes care of cows, the society will be benefited from the consumption of organic pure milk. He conceptualized a 'zero human touch based fully automated' Dairy plant. He also ensures that the quality must be maintained at every level from breeding to milking and distribution of the same. Therefore the milk and other milk products were sold in the niche market where in health conscious people were aware of the benefits of drinking organic cow milk. The milk was being sold at Rs. 65 per litre and Ghee at Rs. 1100 per litre. But they were only operating in the retail market without any proper supply chain mechanism.

Amrit Milk had a flock of two hundred and seventy five cows including 50 Jersey cows as of now. Varun invested Rs.10 crore including land and he expects to break-even by 2022. He was keen to apply his management skills to his business. As of now the full capacity of the dairy plant is 2000 litres. Currently, it was operating at 35% capacity and produced 700 liters per day. By mid-2019, Varun had started serving packaged cow milk to customers. Amrit dairy products are cow milk, ghee, paneer, khoa (maava) etc. Products are available on Amazon. By 2020, Varun also plans to enter into milk powder segment. Milk is delivered to Indore's customer base during early morning through the delivery vans.

Unique selling Propositions of Amrit Milk

Amrit Milk had a high competitive advantage of large capital. It had different outlets at several places, land ownership in various posh locations and a diversified range of

businesses like Petrol Pumps, Maruti Car Showroom, Townships, etc. The entire focus of Amrit Milk was to use high tech machines for processing of milk. In this process, the milk is untouched by the workers so that it has no chances to be unhygienic and the milk getting adulterated. The cows in the plants are served with a toxin free food. Amrit Milk has procured a low Somatic Cell Count Certification for the quality of the milk produced by them. Usually other packaged milks are dispatched next day to consumers, but Amrit milk delivered the same day.

Cows are not administered with any kind of hormonal injections paving way for toxin free milk. The diary also ensures the provision of proper air, water, light and shelter to the animals. Not just this, the special care of the live stocks at dairy is also maintained. Starting from their maintenance of hygiene, cleanliness, medical treatment facility available for 24 hours, dedicated doctors, special cow shade, using organic food as fodder (so that milk too is organic), providing pure RO drinking water etc. and many other steps are taken to ensure that all the 80 cows remains healthy and fit.

Another quality milestone is Amrit's preservative free and unadulterated milk. The milk is packed in the glass bottles in different sizes and shapes which others are not providing yet. It also creates the USP for this brand. Amrit's competitive strength lies in large number of Jersey cows.

The Dairy Sector

The dairy sector in India has shown significant development in the past decade. Now, India has become one of the largest producers of milk and value added milk products in the world. India has the largest market for dairy products with a great potential with more than a billion population, vast territory and abundant resources. Dairying in India occupies a prominent place in rural life and provides not only subsidiary

occupation and nutritional standards but is also a source of organic manures and draught power. Livestock sector contributes about 4.0 per cent of the total GDP of India. Milk is an important commodity not only as a source of dairy industrial raw material but also a nutritive food for the people. Milk has been considered nearly a complete food for the infants and growing children.

Indore is one of the most prominent mega cities in terms of Dairy Business. The Indore district comprises of four Development Blocks namely Indore, Mhow, Sanwer and Depalpur with 652 villages comprising 335 Gram Panchayats. Among these development blocks, Indore block, being highly prosperous, is the most developed block where standard of living of people are found better than other blocks.

The Beginning

Varun draws inspiration from his family with background of traditional agricultural business. Being born in a business oriented family, it was never easy for Varun to establish and begin with his own ventures and explore a new direction "I took up the responsibility for the franchise of Reliance Pump at a very young age. It was my first business step", he shares while glaring at the old photograph of inauguration.

After running the operations successfully and coping through the harsh realities and difficulties of business, Varun then planned to start Dairy Farming in 2014 with a short sighted vision. However, the business grew large and became a milestone in his entrepreneurial life.

Varun initially established a cow ranch which was later converted into a modern & technologically advanced milk dairy. He recalled, "I fulfilled my grandfather's dream to set a dairy. Apart from the traditional business, I was solely responsible for all the operations, starting from the conceptualization, ideation, planning,

operations, marketing etc." Collaborating for a better operational functioning, he connected with D-Level and GEA Farm Technologies companies based from Germany. After extensive research, an organic diary was set-up by the name of 'Amrit Milk' in 2017. Though cow milk is not easily available, the focus was drawn due to low availability, less awareness and high health quotient available in cow milk.

Not an Easy Route

On asking about the challenges that he faced initially and still gets the challenges regularly, he reminisces, "It's not a 9-hour job but a 24-hour demanding job, the maintenance of livestock is a highly important and difficult task. Ensuring that cows are healthy and fit for milking, we need to have an extra man power allotted at every hour of the day plus veterinary doctors should always to be available on a call". As milking never stops, the work load is doubled on special occasions like festivals. The team stays highly occupied in managing the operations during such times.

Apart of the work-time demands, operating with a quick perishable item is not an easy task. One major operational challenge which he faces is associated with the shelf life of the milk. Usually Cow's milk has a shelf life of 3 days, but the same is achieved if the milk is processed within just 2 hours, else it gets perished. Another major challenge which comes in their way is the presumption of people towards cow milk. "We still have a long way to go in establishing people's liking towards cow milk as their taste buds are used to buffalo milk and cow milk has little sourness to it. Plus with this milk, creation of Ghee at home gets bit difficult as it is low on cream, hence people restrain from continuing it for long run", he added.

Automation at its Best

Talking about the 100% automized plant which he operates, Varun highlighted that Amrit is the only manufacturer firm in M.P. which produces homogenized cow milk. He added "The entire procedure is an eight step process starting from the point wherein cows undergo shower before milking, then milking is done through machines to avoid any human interface, post it, the milk is pasteurized & homogenized without adding any toxins. After this, it is chilled & boiled again, then stored in cold rooms, packed in bottles and finally it moves out for home delivery." He tactically aims to capitalize on the health benefits which one achieves from cow milk. "It has more proteins, less fats, low cholesterol and is even lighter on stomach as compared to buffalo milk, which makes it as the first choice for health conscious people", he said.

Values behind the Success Story

For Varun, one of the favorite & inspirational quotes comes from his grandfather and father & is thoroughly followed in his family too. "Since our childhood and even now, we are always taught to stay honest towards not just work, but life. Short delivery should never be done and whatever we sell must be 100% pure. Be it fuel or milk, purity is something which should never be compromised," he adds assertively.

On asking about how the business flourished, Varun shares with a smile, "We started delivery of milk in Dewas, Indore and other uptown areas and gradually with a positive spread of word, queries began generating. Demands are higher during special days like weddings, social events etc." In the era of digital media communications, word-of-mouth is a slow yet still the most powerful tool of communication in building a product for the long run.

Beginning of a Revolution

Being a next gen entrepreneur, Varun had taken up not just operations but marketing too in a highly creative and innovative

manner. Unlike the regular milk home-door deliveries, wherein delivery is done in utensils, Amrit milk is delivered in transparent smart Mason bottles. Varun, who spends a lot of time in reading and researching, has taken training in milk business from Zurich, Switzerland. Learning about the on-ground operational processes, man-power management, product structuring, logistical chains and much more, he has come a long way in updating himself and staying aware of the industrial changes and revolution which he can bring into his business.

What the Future Holds?

As an innovator and risk taker, the entrepreneur now aspires to take some brand expansions and line extensions in the dairy business. By 2020, he aims to establish a factory for skim milk powder and sow cheese which is famous in Switzerland. He also aims to develop a town for the unorganized mechanical market in Dewas and work for the betterment of struggling mechanical engineers. "We are planning to establish a mechanic town in Dewas by 2022. The area will have ample of space for mechanics to set up their garages and establish machines to work. It will have a parking area too," he shares.

BLUE IN THE FACE, AWAITING THE MIRACLE

Deepti Malhotra, a small town girl was goal-oriented and determined to make it big one day. Brilliant in studies, she had always been a go-getter. Not from a very well to do family, studying abroad was a distant dream for her, but she was lucky enough to get a 100% scholarship to study at a premier university in Australia, with a bond of returning to India for work. After completing the post-graduation in 2010 she worked with one of the companies in Chennai and was happy with her job. Soon she met the right person and got settled with him. The opportunity knocked the door once again, in 2011 Deepti with her husband Sanjay, moved to UAE for better job prospects. They earned well and were satisfied with huge savings. But something was pestering them to work for self to make it big and the most important to return to their own country. So engineer Deepti who was earning a handsome salary abroad left her job and returned to India in pursuit of happiness. With a daughter of 5 years, she returned to India with an unconventional goal in her mind.

From some of the promising options that could be ventured into like food, education and beauty, Deepti and Sanjay decided to go ahead with the beauty and cosmetic sector. In mid-2015 they found the right person to invest money with - Maria, who happened to be one of Deepti's old school friends. Maria was running an international premium unisex beauty salon in Indore (Madhya Pradesh, India) named 'The Miracle'. It was started by Maria and her husband John in 2012 in France as well as Belgium.

With an international experience of operating in European countries, Maria and John started a unisex family salon (The Miracle) in Indore, India too. It came with a promise to deliver professional quality treatments using only the best products and technology. The Miracle offered a whole range of services related to hair, skin, spa, cosmetic treatments, and therapies. With employee strength of 12, the best of artists in the category of hair, make-up, cosmetic treatment, nail art, etc. formed the salon team. Miracle targeted the premium class segment of the city. Accordingly, the charges for most of the services of the salon were also quite high.

Placing her trust completely in their friendship, Deepti invested on her savings and entered into the salon business as a financial partner with Maria and John. Sanjay decided to stay back and continue his job in Africa to maintain financial support to his family.

Things were fine initially; The Miracle was located in the heart of the city in a commercial mall with state of the art facility. This too was also one of the factors to invest for Deepti. However, doubts started creeping in when the transparency was compromised. The Miracle was facing two challenges - huge rent and 2 more international brand salons on the same floor that gave them tough competition.

Being 6 months pregnant Deepti was now unable to give time to the salon. To her utter astonishment, she found out a few months later that in her absence that salon had shifted from the commercial mall to a new location without her knowledge. Since the partners duped her, Deepti decided to break apart from this partnership and therefore demanded the invested money back. However Maria defaulted and so Deepti and

Sanjay decided to take a legal recourse. All the past transactions were done online, hence they won the case. The couple moved on to take 'The Miracle Salon' completely and became the proprietors in late 2016.

Finances were a concern by now. As Deepti was in a financially and emotionally challenging situation, Sanjay moved back to India to join her. With almost the same staff they gave 'The Miracle' a fresh start. Though the size and ambiance of the new location was not as grand as the previous one, yet a new beginning had been made. A whole range of services with the best of staff members in the city, 'The Miracle' took off again. Situated in the education and health sector of Indore, the salon was surrounded by education institutes, coaching classes, hostels, convention centers, marriage halls, and commercial offices in close proximity. Moreover, there were residential colonies of some higher income group families living in big bungalows and plush apartments in the same area. The couple had great anticipations of creating goodwill in the market by providing premium quality products and services to their customers.

The couple had to do a lot of money management to make ends meet. There were months and months when they both worked without taking a single penny home. The pressure of maintaining the existing staff, getting the old customers back and coping up with crunch of funds was mounting daily.

Right efforts in the direction of marketing were now the need of the hour. Various marketing techniques like fliers, pamphlets, advertisement in newspapers, radio channels, special discounts to neighboring college students, sponsoring college cultural events etc. were adopted. But the situation remained the same as there was hardly any improvement in the footfall of the customers. Adding to their problems the total employee strength also reduced to 5 from 12.

The business was getting stagnant and a changed in the marketing strategies had become imperative. New marketing strategies were deployed and various discount packages, special offers for festive seasons, vouchers etc. were distributed among the customers. The couple also tried to address and remove the grouse which customers had from their previous experiences at the salon. Personal attention to customers was given and it became pivotal in getting the old customers back. Quality of products and services were guaranteed to customer. Constant update on social media sites and word of mouth publicity to some extent started working in favor of the new proprietors. Regular personalized messages with offers were also sent to them. This helped to build up a database of customers.

Besides the salon business, Deepti and Sanjay invested in opening up a café named 'Hangout' on the open terrace of the same building. The walk-ins at the restaurant were good but the salon was still waiting for its customers. Most of the limited customer base that The Miracle had was of the old customers. Given their zeal and enthusiasm for exploring new avenues, the couple opened another branch in Indore.

The new branch was an innovative model combining the services of a salon with that of fast food centre. This set up offered a fast-food menu to the client while the clients availed and got pampered with the services of the Salon. This combination of a beauty salon and fast food center was first of its kind in India. This novel concept was a big hit with the clients who thoroughly enjoyed the Salon services and eating while waiting together. Currently, the business is riding on the success wave of new business model of combined salon and fast food center. However, the original salon 'The Miracle' is still crawling waiting to gear up pace.

HOSPITALITY NEVER ENDS: THE DBK WAY

Namaste!! This is the way of greeting at DBK.

At DBK Hotels and Resorts, the mission is to make every business trip a pleasure and every vacation the trip of a lifetime. You may like any hotel as long as you stay with us, says Mallika Sarkar, Training Manager at Jodhpur DBK.

Since 1927, DBK had been known for its culture that puts people first. DBK was growing globally—and opened up a world of experiences and opportunities for people from all walks of life. DBK was a very culture oriented and value based organization. It was September 2016; DBK International announced the merger of Starwood Hotels and Resorts Worldwide LLC with them.

Recently, the organization decided to take over a 5 star property in Jodhpur. It is the 26th property in India. DBK has long standing partnerships with over 30 such diverse organizations. They value these relationships as their mission aligns with DBK's diversity and inclusion efforts.

Madhurika was concerned about the cultural diversity at Jodhpur DBK, as it's a merger of three different cultures (i.e. Starwood, DBK and Grand Palace) and they have manpower from all previous organizations as well, and that creates a challenge for her.

DBK had a sound HR policy and they care for their internal customers. DBK did not fire people even if the performance was not up-to the mark. They had specific KRA and KPIs for every job and position and this was been transparently communicated to everyone. Associates were given a career path and good career planning was done for them and communicated well. During the orientation programs employees were informed about it in detail.

Professional training for associates was organized for introduction to the DBK's Operating Standards and Procedures, that helped them not just to perform better at their current positions, but also geared them up to take bigger roles and responsibilities in the future. Mallika regularly conducted training sessions based on the needs of hotel. It was vital to acquire personnel, develop them and inculcate the DBK culture in manpower as DBK wanted to be favorite hotel and not the best.

Takeover of Grand Palace around a year back and retaining their employees and changing the mindset and culture of those had become a big challenge to DBK. As DBK believed in *Putting Neighbor first*, they first helped the Associates. Some of the programs run by organization such as Associate Recognition, Voyager and facilities like M-Club, Executive Lounge, Lockers and bunker rooms helped the Associates to relax and take rest during their non-working hours. Recreation rooms, Game Zones, TV etc. were the facilities which made them feel good so that they may deliver the smiles to the guests. But as it was a takeover and the infrastructure was a limited, up-gradation of all the facilities to the level of DBK was hindering the management to provide the facilities that Associates were used to. As the takeover took place, the HR policy also changed and few of the manpower who was on the payroll of the previous organization were outsourced to the staffing agencies and this had created a lot of dissatisfaction among the employees.

Hotel believed in taking students as interns and OJT (on the job training). The hotel had 343 employees including off-roll employees, which was 150 before the takeover. Sabbatical leaves were offered to employees as and

when they required. Trainees were allowed to leave hotel a little early as well for the preparation of examination or attending lectures. Hotel had a transparent system and an open door policy whereby any employee can drop a mail to the owner of the hotel and can expect a swift response. Hotel believed in "keep Associate happy, they will keep customers happy" philosophy. Incentives were offered to the employees when they achieved targets.

Structural changes were made by the hotel initially but more changes were required as per policy of the hotel. F&B was to be made better to cater to the needs of local and regular visitors. Banquette rooms were required to be made bigger as per the requirements of the brand. Legal cases were being faced by the hotel as they were the cases which had been carried over after the takeover. Earlier garbage room for dry and wet garbage was common but hotel had to make separate garbage rooms for both types of garbage. Many employees did not understand that they have to sacrifice their social life as they are in five star hotels. As in the hospitality industry one has to be on toes to serve the guests without thinking about leaves, breaks of festivals as travelers and local crowd along with families come on holidays, weekends or festivals.

Managing this resistance of the employees is also very typical to the management for HR Team. Moreover, inculcating the culture, values, handling the change and people management will be a big challenge for DBK during the initial years along with the structural limitations.

INSPIRING ENTREPRENEURIAL JOURNEY IN A CHALLENGING TERRAIN

Introduction

It was a lazy Saturday afternoon, extremely warm in the center of Indore city in the state of Madhya Pradesh, India. The mood was saffron as it was a day after the declaration of the results of Lok Sabha Elections May 2019.India was basking in the victory of Shri Narendra Modi in the Indian Parliamentary Elections. Our conversation with Mr. Neeraj Desai began as he shared his deep involvement in an array of community work engagements. His passion and deep involvement with community work was evident in his voice. He described various initiatives which he had undertaken recently to understand the problems of nearby villages. Later, he proudly narrated his inspiring entrepreneurial journey and shared various milestones of that journey. He also discussed how he had been conducting his business and personal life with a healthy mix of human values and Indian culture. Despite his humble background, with nobody doing business in his family, without any pedigree, power and connections, Neeraj's never-say-die spirit and ability to recognize opportunities made him what he is today. One might perhaps be familiar with services such as renting a house, a car, a bike, a bicycle or even consumer durables and furniture, but one may not be so familiar with services such as renting of power generators. Neeraj was able to garner success in the generator renting services and built a sustainable and commercially profitable business. Neeraj's success story was inspiring and worth sharing.

Background- Power Scenario

To visualize a world without electricity was just impossible. Electric energy had incredible properties for enhancing living conditions for humans on the planet. Electricity literally provided power to the people. In 2008, developing nations such as India had approximately 177GWof installed electric capacity but generated only 761 billion kilowatt hours due to poor management of existing resources and obsolete technology. With increasing day-by-day demand, India's Bureau of Energy & Efficiency estimated that this menace of power scarcity would be doubled (or even tripled) in the upcoming 20 years (Parikh and Ghosh, 2009).

India was known for its extended power cuts (and shuts) of around 15 and 40 per cent of the day time. It was challenging to fulfill the ever-increasing demand of electric power. Major shortage of electric power created havoc and almost forced the industries, companies, institutes and dependent societies to look for alternatives as their effectiveness was severely affected. Hence, economic generation of power through backup power systems became the need of the hour for sustaining industrial and service facilities. Among backup power systems, the most economic and popular Diesel-engine generator set, popularly known as "genset" was used extensively for temporary or emergency power generation and sometimes as a stand-by during power failures. Universally, gensets in different forms was the most easy and frequently used alternative to generate power. Gensets converted fuel energy into mechanical

rotation which, in turn, generated electric energy with a wide range of capacities (as per need) and enabled normal functioning of man – machine interfaces.

In order to cope with the demand-supply gap, use of many kinds of backup power systems emerged. These included generators, fuel cells, gas turbines and other forms of emergency power systems like deep cycle batteries, flywheel energy storage systems or hydrogen fuel cells. They all provided alternate power sources when regular supply of electricity failed. These were commonly used from residential homes to hospitals, educational institutes, infrastructure projects, scientific laboratories, industries, data centers, telecommunication equipment and modern defense, etc. In the Indian milieu, such systems were vital for businesses which required round the clock functionality such as in hospitals and critical process industries and infrastructure projects.

Modern gensets had overcome the disadvantages of earlier models of higher noise and maintenance. These were now more reliable than ever. Moreover, absence of spark plugs and spark wires lowered the maintenance costs. Consequently, demand of gensets was enhanced exponentially and for the last two decades, the backup power sector had established itself as a significant service industry in itself.It had been one of the employment providers in countries such as India, Pakistan and even in developed nations such as the USA, the UK, Germany and France (Ahmed *et al.*, 2013). More so, renting of generator was becoming very popular among businesses and large scale projects as the expenditure incurred on renting generators was considered as revenue expenditure and was ultimately written off in the same year. On the contrary, if it was owned, as an asset, it was incurred as capital expenditure that could only be amortized in future years based on

established statutory rules. Thus, businesses drew on generator rentalas a strategic tool depending on the prevailing circumstances.

In India, the generator rental services were primarily regional or local, there were a few big rental service providers which operated pan India and offered services that were at par with regional players. These entities offered high-quality rental services as they enjoyed the benefit of tying up with large power generator manufacturers and thus, were able to offer a wide variety of generators.

Early Years – Shaping an Opportunity

Born on Jan. 29, 1973 in Indore in a Gujrati family, lost both his parents at the young age of five, he was brought up and groomed by his aunt in a very humble manner. His early childhood was lonely; he completed his school education with great difficulty because of the lack of funds. He struggled throughout his growing years and in the year 1991; he got admission in a course in electrical engineering in poly-technique in Ujjain, MP. The Principal of the poly-technique was kind enough to support him in terms of the course fees. After the successful completion of the course, Neeraj got his first job in S Kumars, a well-known textile industry in Dewas. The Vice President of the company Mr. H K Shukla was impressed by his hard work and dedication; he mentored him and guided him to identify a particular area of specialization, as he acquired the desired skills in his area of choice.

He later joined Cummins Engine, worked almost 24*7 and gained expertise in servicing and maintaining 'Diesel Generators'. This experience and confidence helped him to independently handle projects.

During this time, due to acute shortage of power the entire Malwa region of Madhya Pradesh was facing power problems, both

in the residential areas and industrial establishments. As a result, there was a huge demand of generators due to frequent power-cuts in the region. At the same time, many new industrial and developmental projects were also taking shape in the region which required reliable and consistent power backup supply. Initially, generator rental services were a part of informal sector in India. There were numerous facets to generator rentals that the rental service provider, as well as the person or business renting a generator, had to identify. Neeraj tried to understand the nuances of this rental business and decided to leverage his knowledge to create the opportunity of building a sound genset rental business.

Building Sainath Engineering Services

Neeraj knew for a fact that for running a successful business: men, machine and material are required. Since sourcing material required more resources, he focused more on men and machine. Over a period of time, he built his team and gained enough expertise to handle machines. In the year 1998, with very little finance but a lot of motivation and strong will, he founded Sainath Engineering Services, a business that was completely unorganized. His firm now not only serviced diesel generators but rented them to various industrial and infrastructure projects. As with any new business avenue, he faced many challenges initially.

As his business flourished, he was now catering to multiple projects successfully. Meanwhile, a breakthrough in the year 2007 came, when Kiroskar Oil, a nationally renowned company gave him an opportunity by awarding him a contract of state service dealership in capital city Bhopal and surrounding 8 districts. He gradually organized his business and built his team of 200 plus employees,he also hired contract laborers as per requirement. Neeraj and his team were not only successful in satisfying

his clients but had earned positive word of mouth for his services. Consequently, he started receiving many projects pan India, some direct contracts and few others outsourced as third party contracts which included large government projects as well. By the year 2013-14 he had achieved enough credentials in both private and public sectors. He had many mega projects in his kitty which included many seasonal cold storage projects. He also catered to Sinhastha in Ujjain and then in Prayagraja along with Global Business Summits to name a few. During this time Larsen and Tubro, a company, committed to making a huge difference in infrastructure development of the country partnered with him for few direct contractual projects and many third party government projects which yielded sizeable profits for him. More recently, he was also a part of large warehouse developed near Guna, a small town in Madhya Pradesh by ITC, a well know conglomerate of India.

Over a period of time, Sainath Engineering Services became a quality driven firm which offered a wide range of diesel engine generators, electric motors, transformers, compressor, and cables. Registered in 2015, the firm supplied Electric motors, transformers, compressor, and cables within preset time limit. Majorly they were into services of providing diesel engine gensets to mega projects and events to meet their respective power requirements. They also ensured proper maintenance by attending to breakdowns, servicing and keeping the generators in excellent working condition.

Though the journey so far was not easy for Neeraj as he had faced many challenges in his personal and professional life and learned many lessons of life, Neeraj's healthy personality had contributed significantly towards his vision for his business along with his zeal for life. On the personal front, he is a happily married man with a talented wife who was a trained classical dancer along

with a Ph.D in Dance. He was blessed with two intelligent and loving sons. He also had his extended family that supported him in his business and family associations.

Prakriti and Sanskriti

Neeraj was exited to share with us his new mantra of **Prakriti and Sanskriti** through which he intended to invest heavily in his favorite CSR initiative of planting Pipal saplings as a way of giving back to nature.

Road Ahead

In the initial years, one of the business challenges for him was how to reach breakeven in terms of cost of power generation and maintenance expenses. Although he had always believed in empowering his manpower, managing and training manpower was a perennial challenge. As this sector was largely unorganized it was difficult for him to convince the clients with the terms and conditions of the service delivery. Quality conscious customers were not only demanding but expected timely services to be rendered. Technological revolution and digital India posed various challenges to

many businesses including Sainath engineering Services. When asked about his view of the challenges posed in this scenario, optimistic Neeraj responded positively. He said that irrespective of how difficult it was to combat the challenges, he would continue to be conscious about the quality of services he was delivering. He had two offices located in Indore and Bhopal to coordinate projects across the nation and a workshop in Indore for maintenance and other manufacturing activities. Neeraj in true sense is an achiever in his own way. He had built a strong and committed team to handle various challenging projects. His business acumen had resulted in a strong industrial and professional network. In addition, his social, religious and community work initiatives towards various causes had earned him a fair amount of political and bureaucratic connectivity. Currently, he is loaded with various professional assignments and mega projects to be completed in near future. He had groomed his sons to be independent; he had given freedom to them to choose their life path. His elder son is studying engineering and shall be an entrepreneur in his area of interest, thereby continuing the legacy of his father.

OJAS STEEL ENTERPRISES: A CASE OF PHOENIX ENTREPRENEUR

Introduction

As a second generation entrepreneur Mr. Saman Malpani was operating 'Ojas Steel Enterprises' at commercial capital Indore of Madhya Pradesh. He hails from a business family in Jaipur. After completing his post-graduation in commerce, he faced a dilemma whether to seek employment outside or join his father's enterprise. Aware of his strengths and weaknesses, he could not refute his own passion for a business venture. His diligent nature made him choose entrepreneurship. He did not find support for this from many. However, he had the capacity to go against the wind and was optimistic of making a success of his venture.

The Establishment

Ojas Steel Enterprises was established by Saman's father in 1996. Earlier, he had a business of dam constructions in Rajasthan. However after meeting huge losses in the business, his family shifted base to Indore. He forayed into wooden and steel furniture manufacturing business. He started his operations from a rented premise of around 3800 sq. ft. in a dusty area on Dhar Road, a semi industrial belt, comprising mostly of wooden and metal furniture manufacturers. During this period Saman joined his family business and to some extent, he soon got involved himself in all the routine operations of his father's business. As a result, he was not only able to learn about the struggle of the business but also able to understand its potential in the market of furniture. Soon, in a short span of six months, he managed to learn all the manufacturing activities of steel furniture. Since he was quite meticulous and enthusiastic in learning business, he gained expertise in producing office steel furniture.

He also learned how to control the technicians and workers in the factory. Gradually Saman took over the entire management of the business while his father now assumed an advisory role. The business was at the top of the charts around year 2005. By then Ojas Steel Enterprises had also taken a partnership form of organization. His partner was a silent player who had only invested money. The sleeping partner was not involved in the day to day operations of the business.

Methodex and Economic Dependency

However, things did not remain as rosy as the business started going downhill. Saman had to scout for additional steel furniture dealers to market his product. Despite initial failures, he rested on his convictions and waited for the right opportunity. After consistent searching, he entered in an agreement with Methodex Systems Pvt. Ltd and was soon supplying 80% of his production to the company. It meant that majority of the output was being sold to just one firm. This resulted in a very weak customer base. Though it carried a lot of risk, the support and advice from his father about developing high risk tolerance levels proved useful. The agreement in fact was a concrete achievement for the business. This strategic decision managed to mobilize the routine business activities.

As the agreement with Methodex was a B2B agreement the firm's profit was abysmally low. Saman became a worried entrepreneur and was quite skeptical about the financial safety of his firm. The reasons were clear. On one hand the B2B agreement was not so lucrative in terms of profits and on the other hand economic dependency on Methodex

Systems made the matter more worrisome. He now fancied catering to a larger number of vendors in Indore. This could have better ensured continuity of orders and lent stability to his business.

Onset of Troubles

The Methodex orders were soon started fluctuating. This caused a lot of anxiety for him and he feared that if the same situation continued, his firm would fall back in the same wretched condition as it was before the agreement with Methodex. With passage of time, Saman was soon facing what he dreaded. Methodex stepped back from their agreement and put the firm in jeopardy. It did not lift their ready product and firm suffered huge losses of around Rs.20 lakhs.

The global financial crisis which erupted in 2008 took toll on the entire business world all over the globe. The recessionary trends and the negative repercussions of the same were felt in India too. On the surface, no venture remained unscathed. 'Ojas Steel Enterprises' was no exception. For a little while the business went into a low phase making the matter worse. Discussion about the matter with his father and lent him a lot of moral support and eased him from worries. After picking up the threads again the business soon embarked on a recovery journey.

The Phoenix Phase – Rising from the Ashes

In one of the forenoons of year 2010, he was generally occupied with business operations like administering the attendance of technicians and workers, supply of various furniture designs to the technicians, allocating raw material to them and ensuring the pace of production process. The afternoons allowed him some time to introspect and scout for new and creative ideas to make the firm self-dependent. One such fine day during the evening time, he came up with an idea of creating his own brand so that he could enter into a larger

business. Earlier, he had aptly coined the brand name 'Stella' (resembling the sound of word steel) which was registered in the name of the firm. It became an entry pass to lead the market as a full-fledged supplier for getting business from government organizations. Meanwhile, it became an authorized supplier to Indian Railways. It evolved into a business to government level i.e. B to G model of business which gave him a sense of security and further helped him to carve a niche for establishing the firm into the business of steel furniture.

However, when the brand Stella was approved by the Railways and firm was enjoying the authorization as a Railway supplier and received the first order that time firm was caught in a machine breakdown. The collapsed was so sudden and severe that it rendered a machine irreparable. Saman was upset and for a while felt that he would be losing his business. However he recollected himself and again started with a calm mind. Neighboring to his firm, there was a cooler manufacturing unit. Saman requested him for help. This cost him dearly but he was able to retain the Railway's purchase order.

At this juncture, he also realized the fact that Indore being a commercial hub, the growth rate of the city would always remain high in the state of Madhya Pradesh. The city was also getting transformed into an educational hub. Consequently, he started grabbing the business opportunities from various academic institutions and coaching classes situated in Indore. This enabled the firm to cater to the demand for furniture. The firm succeeded in garnering business of providing furniture to many large educational institutions. This opened another business dimension of business to consumers i.e. B to C. During this phase, he was also keen to expand his business operations and hence started looking for more capital investment.

The Misfortune Strikes Again

Saman contacted many government and private financial corporation for further expansion of his business but all refused to grant him a credit on the ground that the firm was operating under the rented premises. Meanwhile, another misfortune struck the business again in the form of a broken partnership in 2013. Though the firm ended on an amicable note without any dispute, it resulted in division of the assets of the business. However Saman somehow managed to retain the coveted and registered brand name 'Stella' which by then had managed to create goodwill in the market and on which Saman could rest his laurels for adding more customers. His uncomplaining and amiable nature helped him to weather the storm of a broken partnership. Ojas Steel Enterprises which now had a status of a proprietary business had a team of 17 workers who were engaged in the job of pressing, fabrication, assembly, painting and packaging. Based on self-learning of the entire process of converting raw material into finished product, Saman by now had matured into a surviving and sustaining entrepreneur belonging to the small and medium enterprise sector despite all the odds faced by him as an entrepreneur.

With rising competition and almost negligible marketing strategy the business somehow managed to stay afloat. Saman knew well that he would successfully overcome the competition since he was creative in his approaches. However troubles emerged in other forms. Rising prices of raw material hugely affected the margins. Though raw material was available on credit, other expenses could not be put on hold for a long period of time. The firm was already paying a rental of Rs.35000 per month with an escalation clause of 10% per annum. It was soon facing the shortage of funds for meeting day to day expenses like payment of employee wages, rent and other general expenses. The railways though a regular customer, being a government department was delinquent in payment of dues. Forceful tactics could not be applied on them in fear of losing an important customer. The firm therefore at times ran into problems of mismatch of receipts from debtors and payment to creditors and other outstanding payments resulting in a problem of liquidity. The only redeeming feature was that the firm did not usually incur any bad debts on credit sales made to other customers.

Demonetization in November 2016 also made the matters worse and fuelled the liquidity problems. The firm faced a short term funding problem to the extent of Rs. 60 to 70 lakhs. When the firm approached their bankers particularly HDFC and Kotak Mahindra, the problem of collateral security came forth. The firm was laden with a weak balance sheet with little fixed assets of value. As stated earlier the firm was operating from rented premises. The other assets such as plant and machinery were subject to frequent breakdowns which reduced their marketable value. Due to these reasons the availability of short term funding was curtailed. The credit score (CIBIL) of Saman too did not help the firm to procure funds. Reluctant to adopt a more aggressive policy for marketing and reliance on just word of mouth publicity constrained the demand for his products. Due to this, the venture was still operating below optimum capacity utilization.

The Road Ahead

Amidst all these bottlenecks, Saman was also thinking about expansion plans to take his business further. Having made a strategic visionary move during the initial phases of business he had procured a piece of land. The land was sold to acquire another landed property which was relatively much bigger than the rented premises he was currently operating from. Saman was of the opinion that the newly acquired land for Rs.70 lakhs

would be able to pull him out of some of the troubles he was facing regarding credit availability and also help him to expand his business. However the land was still stuck under diversion plans and other legal formalities and therefore could not be used for business purposes immediately. Despite the ups and downs which the business had been going through over a period of time, Saman remained undeterred and continued with an undaunted zeal. Earning a paltry return of 15% on investment (ROI), Saman with a temperament of steel like his product was optimistic and hopeful and believed that if circumstances turned favorable the ROI could be improved further. Saman now had another plan to shift Ojas Steel Enterprises to owned premises.

RP – 'R'EVAMPING THE 'P'ROGRESS

Background

Rising Point (RP), is one of the renowned and the most successful names in the field of coaching in Indore. It was established by Mr. Kailash Baheti, a gold medalist in M.Sc. with his two partners - Mr. Ravi Kishore Sharma, an IIT graduate and Mr. Abhijeet Khurana in 2007. They are considered to be the best in providing expertise knowledge to the students who were future aspirants of engineering and medical courses especially targeting the premier institutes like IITs, NIITs and AIMS etc. The story of establishment of RP was also very dramatic when these three people left their previous job at ABS Tutorial against the misbehavior of chairman with one of their colleagues. This was a tough time for everyone and to earn a living they all thought of starting their own private coaching institute in the city.

Journey of Mr. Kailash

Mr. Kailash, after his post-graduation in 2003 opted for pursuing academic career. He was determined in providing the right guidance to the talent of Indore region. He had started his career as a school teacher in one of the lesser known schools of the town. He accepted this job which was not at par with his academic excellence just because of having a passion for teaching. He served there for a year with a meager salary of just Rs. 2000/- per month. Soon in year 2005, he joined another CBSE affiliated CGPS school where he proved himself as a good teacher. He gained self-confidence through the feedback he received from the students and the school management. After two years, he got the opportunity to join ABS Tutorial which became the turning point of his life.

Preliminary Phase of RP

The first few years of running the business was the most difficult for Rising Point. The biggest problem they had faced was the capital they were always falling short. They went without a salary for months and worked hard to make their presence felt. The initial earnings were spent in promotions to create a brand against the player in monopoly and their toughest competitor – ABS Tutorials. They started the venture with just 125 students. These students were taught in such a way that every one of them achieved a high rank in MP in IITJEE. This hard work and dedication paid them back with 13 selections in IIT in the very first batch. This was the biggest achievement for Kailash to plunge into his business with more zeal and enthusiasm. This was the point from where Rising Point started its journey towards the pinnacle and never looked back.

As the life's journey is always been full of bumpy rides, Rising Point's too faced many hurdles in its journey. In the initial years of commencement, it was tough for all the three founders to make Rising Point stand into the market. The major reason behind this was the monopoly of ABS Tutorials in the market which was a well-established brand and was financially far ahead of Rising Point. For the next few years everything seemed rosy and as a result, Rising Point saw tremendous growth rate and soon in year 2006, it achieved a top position in the market and continued the same way till 2010.

Rising Point – The Turning Around

In 2011, all of a sudden, things changed. One of the partner Mr. Abhijeet Khurana left the organization to start his own venture. As a

result, it gave an unexpected financial loss to Mr. Kailash and his partner and a huge fall in the number of students. The numbers of students in year 2012-13 were drastically reduced from 2000 to just 1200. To confront this challenging situation, Mr. Kailash gave his maximum time to teaching and also gave his personal attention to each student. He also focused his strategy towards extreme promotions and therefore introduced schemes like scholarship up to 100 % for meritorious students. He also strived hard to establish the brand 'Rising Point' with heavy advertisements through radio, print and other media. Lots of efforts were put by him in the rural areas also to make students aware of the Rising Point and its achievements.

Apart from this, Rising Point also penetrated into coaching of class 8th, 9th and 10th students and started special classes for Medical aspirants in year 2014. Soon, it gained what it had lost and again stood up in the market. In 2019, few more coaching institutes came into existence which brought RP to introduce several strategic moves in the organization. Appointment of new academic experts, a dedicated team of marketing and promotions, set up an exclusive cell for admission and student care were the major steps taken by Mr. Kailash to compete with other players. 'Student Care Cell' and conducting psychometric tests were the extra-ordinary features of Rising Point which were looking after the problems of students and guided them for their better

career. Mr. Kailash also demystified the strategy of opening 'Rising International School' for the students who could be future prospects for Rising Point. In the year 2019-20, RP had four campuses in Indore and one campus in Ujjain.

RP – The Present Scenario

Despite of enjoying the goodwill and a huge turnover of Rs. 23.69 Cr in FY 2019- 20, the path for Rising Point seems to be getting more challenging and competitive. The existing cut-throat competition in the Indore market resulting in various malpractices adopted by the other competitors like fake advertisements, fetching good faculties through offering extra-ordinary packages, snatching the meritorious students from Rising Point through lucrative offers to create their own brand and improving their own results. Rising Point was also affected by political influence where they were required to entertain few students free of charge, which resulted into the financial burden and a big hurdle for its academic growth.

In such adverse situations, Mr. Kailash still believed that honesty and hard work in teaching profession are the only keys for the long-term success. Being a son of a teacher, he was determined to follow the principles of ethics and values to safeguard the education as a noble profession. Looking to the overall strategies of Rising Point and principles of ethics & values adopted by Mr. Kailash, a big question is whether RP would sustain in the future?

SOCIETY DEVELOPMENT INITIATIVE (SDI): COMMITTED TO BRING SOCIAL CHANGE

Ms. Radhika sitting in her office, leaned back in her chair, glanced at the children of her school playing on the streets. She was deeply worried about their future. The children were from slum areas and were forcefully brought to the school. She recalled the day when she had started this school for slum children in a single room with 48 students and one teacher. She had zeal to work for the up-liftment of these poor children. She had started working for these children three years back. The student strength had now reached 150 with one room school expanding to six rooms. Many people had come forward to help her in this endeavor, but still she was facing problem of lack of resources and funds.

Initiation

Ms. Radhika, a post-graduate in political science, had zeal to work for the underprivileged section of the society. She got the inspiration from Participative Development Initiative NGO of South Africa started by grand daughter of Mahatma Gandhi. Initially she began her work in July 2008 by providing Yoga training to female prisoners in Women District Jail, under the project named 'Access to Justice'. Inspired by the success of this program, she hired ten ladies in the same year for conducting survey in slum areas. But the response was not good. People in the slum areas were not supportive as they were agitated by futile efforts of government schemes. She didn't give up. She identified another slum area on the outskirts of the city with a population of around 50,000. The same women conducted need assessment survey in this area and were paid Rs. 50 per day from the monthly savings of Radhika. The outcomes of the survey revealed that majority of the people living in that area were daily wage earners. They lived in an unhygienic environment with lack of basic amenities and scarcity of resources. There was no government school in the vicinity. The parents were not interested in sending their children to schools.

The younger children stayed at home, while their parents along with their elder siblings went out in search of work. These children were also victims of domestic violence and were living in unhealthy family environment which was affecting their growth and development. Radhika was disappointed by the findings of the survey. She started thinking in the direction of the betterment of children and females living in the slum area.

She led the foundation of an NGO named as 'Society Development Initiative' (SDI) in 2008 with a mission to ensure, 'every child in school, and learning well'. The main objectives of the NGO were: sustainable development, women empowerment, education, access to justice and environmental awareness. The NGO got registered in the year 2009.

The Foundation

She generated funds from her friends and relatives and started a school with one room and one teacher in the same area. But the task was not easy as the children were not turning up to the schools and their parents were also reluctant to send their children to schools. She joined hands with few local community women and formed an education committee. The job of the committee was to motivate the parents to

send the children to the school. The committee's efforts resulted in an overwhelming response of 48 admissions in the first session, which commenced from August 1, 2008. Radhika was now sure that her genuine efforts would yield results and build foundation for the poor children of the community. Aptly the school was named as the 'Future Foundation'.

Road Map

The Future Foundation made appreciative progress during academic year 2009-2010 following the unique philosophy of Radhika that 'School will go to the students'. Furthermore, it seeks to provide parents, in particular mothers, with skills for bringing up young children who could contribute to the society. Students were encouraged to bring more children from their neighborhood. This resulted in 100 new admissions within a year. The Future Foundation targeted children who had never been to school or had dropped out of school for various reasons such as responsibility of looking after their younger kins, frequent migration to their native places, health problems due to unhygienic living conditions and pressure to contribute to the earnings of the family. To overcome these problems the school was administered by locally trained and qualified women who were active role model for children and supported by advisory committee of experienced educationists and psychologists. The school imparted yoga training on regular basis for the physical as well as mental well-being of the children. Most of the dropouts from the school comprised of the teenagers, as they were under the pressure to earn by rag picking and some other petty tasks.

To resolve this problem, Radhika designed an innovative curriculum by adding up vocational activities like envelope making, candle making, cotton wick making, etc. so that the students could earn while learning. A Business Process Outsourcing (BPO)

'Teleperformance' also joined hands with them by extending help to provide uniform and books to these children on regular basis. The school got affiliation from Madhya Pradesh Board in the year 2009. There were certain other projects which were taken up by SDI for the betterment of the society. These projects were as follows:

Women Empowerment

For the economic and social development and improvement of the condition of females in the slum area, SDI joined hands with Jan Shikshak Sansthan, a central government organization to provide training of stitching to these women in a batch of 30 in the year 2008. The cloth was provided by a textile giant from Ahmedabad, Gujarat. After completing the diploma of six months, these women started sewing several things like clothes for newly born babies, vegetable bags and chappati napkins, pillow covers, and handkerchiefs. The products were appreciated but still could not be sold on large scale as the women had no experience of marketing the products.

Environmental Awareness

With an objective to create environmental awareness among the backward class, SDI initiated door-to-door collection of household waste in the slum area. The trolley for garbage collection was provided by Indore Municipal Corporation, while the garbage collector was paid 10 rupees per month by each family and one chapatti (Indian bread) from every household. This led to a drop in diseases in the slum area, which were caused by microbes infesting on sewage and garbage. However this initiative could not be continued for long as families living in this area were finding it difficult to pay even 10 rupees to the garbage collector.

Future Dilemma

Keeping 'Future Foundation' as role model, SDI wanted to establish such projects in other

slum areas also. It also wanted to take over and revive defunct schools, which were covered under 'Sarv Shiksha Abhiyan (Education for All)'. It was also planning to form a self-help group for these underprivileged working women to manage their funds well. SDI was on the path of transforming lives but still Radhika was in the state of quandary due to consistent dropouts from the school, lack of efficient team members and inadequate funds for managing and developing the institution.

STICK OR TWIST: CHALLENGES OF STARTUP DIGITAL ACADEMY

Introduction

Digital marketing has taken giant strides in past few years. This is evident from the fact that Digital Marketing industry is worth $68 billion. When all other industries are stuck with a mere growth of 5 to 10 percent, the digital marketing industry is booming with 40% growth rate. With this shift in the marketing practice, job opportunities for students and professionals have been created. It uses content, social media, mobiles, and other community-building ways to boost the business. Digital Divine is the central India's first advanced digital marketing training Institute in Indore. It provides best solution for acquiring knowledge about Digital Marketing industry and also provides full-fledged training for entrepreneurs, students, professionals and industry executives. They teach students how to reach a right target market with a lower acquisition cost in the best way possible.

Background

In 2015, Mr. Raja established Digital Divine at Indore with the objective to render most up-to-date and valuable industry skills. He is having head office in Mumbai managed by his father Mr. Mihir Adhikari. Digital Divine has been setup at a prime location at Vijay Nagar, Indore with a vision of being well known and trusted institution for providing the best practical and quality education in the field of digital marketing. The determination, dedication and hard work of Mr. Raja led him to grab "Best Emerging start up" award.

Working Approach

They have their head office in Mumbai for all the operations purposes looked over by

Mr. Mihir Adhikari. In Indore the institute is solely under the leadership of Mr. Raja Adhikari. It offers 36 modules that cover all important aspects of digital marketing. Modules are further divided into 4 programs – Foundation, Basic, Advanced and Master diploma in digital marketing. Along with the aforementioned courses, learners can also leverage specially designed programs in Google Adwords Training course, SEO course, Wordpress course and Social Media Marketing.

Sensing the varying needs of learner, Digital Divine has designed separate e-learning courses such as Campus learning where students pursuing graduation from management and technology institutes are provided with comprehensive digital media marketing training. As a part of in-class training valuable hands on training is provided during weekday/weekend batches in a structured and live environment where trainees have access to practical application opportunities to practice and apply learned skills.

As a part of corporate training, the Institute conducts 45 hours of full-fledged training and advanced two days' workshop where flexible training enables employees to learn tools, techniques and acquire advance skills essential to boost business market share, create brand awareness, communicate with potential customers, reach right target market and global platforms. The professionals are given due liberty to customize the program to suit the specific needs of the learner.

They choose colleges for campaigning, generating leads and their promotional activities. For this purpose, they have tie ups

with different colleges. Their location is one of the USP's for them for generating leads as it is surrounded by well-known B schools. Besides this, they also provide scholarships up to 100% for 12th pass out students. They have a very flexible fee payment system including the option for paying lump sum amount as well as in installments. All the feedbacks and complaints are heard and handled by Mr. Raja Adhikari himself to ensure students satisfaction. According to the students, Mr. Raja is very friendly and approachable hence the learning takes place in a motivated and encouraging environment. Students are required to bring their own laptops. They have well equipped smart classes along with a library in the Institute.

The Road Ahead

Mr. Raja reflected on his journey so far. Happy but not satisfied, he was pondering over the road ahead. He had plans to expand, but was confused as to which path to choose. Finding the right people was the biggest challenge that Mr. Raja was facing. As the Institute was an IT specialized training organization, it was getting difficult to hire the right people with the required technical skills. Currently, they just had two trainers, who were catering to batches in morning and evening slots. Expansion would require more people and getting them would determine how well the start up thrives. Mr. Raja was well aware of the fact that delays in finding the right personnel would not only waste valuable time, but also lead to severe bottlenecks, perhaps delay rollout of new courses and new batches too. These delays they surely could not afford.

Another challenge that Digital Divine faced was raising funds and managing it well. It was a fact that Digital Divine was relying heavily on financial backups from the so called investors. At times, when there was a cash influx, small firms, most importantly

start-ups tend to find it really hard to properly manage their finances. Financing was perhaps the most daunting challenge. When it came to financing, Mr. Raja was considering two options: obtaining funding from investors or bootstrapping. Though bootstrapping wasn't exactly desirable it saved one from over-dependency on investors, some of whom were just there to gain at the expense of idealistic entrepreneurs. To begin his bootstrapping strategy, he needed to map out a realistic timeline with an actionable plan, achievable short-term goals and a relatively frugal budgeting plan. The organization was also facing competition from other institutes like Digital Vidya, Systematix Digital Entertainment, Crazyonweb Digital Marketing Training Institute and Digital Skills Valley.

Another question that Mr. Raja had was which business model to go for. The company was planning to go for franchising. But he had certain inhibitions. Franchising the business would involve significant financial investment at the outset for getting a successful franchise model for future growth of the business. Investment would be required for preparing legal documents, operations manuals, marketing materials and recruitment. Moreover, franchising would take a lot of time investment especially when initially setting up the franchise model. The company would also need time to attract the right franchisees and control what they do. Also, the company would have to develop and deliver a suite of training and support for their franchisees to successfully sell their brand. They would need systems and procedures in place that could be followed by most people to run a successful business. Another alternative business model that company was considering was Partnership. But if the company opted for partnership, they would have to decide the profit sharing ratio and other financial aspects for the same.

TURNAROUND STRATEGIES FOR REAL ESTATE SECTOR THROUGH GOVERNMENT SOPS

On the top floor of a building, Mr. Nitin Jain was lying on recliner in his well-furnished office in summer 2018. He was discussing with his father Mr. Tejkumar Jain about his professional journey over a cup of coffee. Nostalgic over his journey, Tejkumar recalled how he started his journey as an entrepreneur after completion of graduation in Science discipline in 1977. His business ethics were strongly influenced by spirituality and betterment of the society and benefit to all were the main drivers of his business decisions. He had a clear vision of starting his own business. So in 1977, he started Jain Tea Company at Siyaganj, Indore for wholesale supply of loose and packaged tea.

He also diversified his business and entered in to real estate sector in 1992. He started a company named Sigma Builders for constructing various multi-storey buildings. He was committed to deliver the performance with transparency and believed in quality construction. He constructed multi-storey buildings at various prominent locations in Indore viz. Kalyan Palace at Itwariya Bajar, Raj Palace at Mahunaka Square, Mahavir Palace at Malharganj, Padma Apartments at Manavata Nagar, Diwakar Palace at Mahavir Nagar, Raj Kalyan Palace at Mahesh Nagar, TK Chamber, TC Chamber and Tej Chamber at PU4 near C21Mall, etc.

His company has also taken contract from a renowned industry for the residential apartments of employees on a large carpet area of 100000 sq. ft. His company has also undertaken a contract from a well-known industry of Indore for construction of water tank on an area of 30,000 sq. ft.

Indore, located in the heart of Madhya Pradesh State of India was well equipped with resources and well connected by rail, road and air. It attracted business from across India and abroad from production industries, apparel industries, service sector, IT industry and others. As the construction work was booming and newer businesses were piling up, Indore offered huge opportunities for trade, business and service operations.

Looking into the ever increasing scope of business in 2011, Mr. Nitin decided to join his family business of construction. He co-founded Global Builders and Developers where the company started development and construction of 280000 sq. ft. residential colony at village Dhannad and 240000 sq. ft. colony at Bagoda, both situated around 10-15 km from Indore city. Both the colonies were located at prime locations on a road joining Pithampur and Indore Airport. In order to support the noble cause of providing housing for all, his company also came up with an affordable housing project for the first time home buyers.

Being spiritual was core of the family belief and culture system. Mr. Nitin was also spiritual oriented and believed that the price of success is hard work, dedication and determination. With this belief, he always tried to complete all his projects within given timelines. Moreover, projects at Dhannad and Bagoda in Pithampur area were his dream projects where he wanted to provide home with basic amenities at an affordable price.

Nitin was also a sound academician and a highly oriented social entrepreneur. He

understood his father's wishes and took his responsibility and started efforts with same vision. He utilized his academic skills and conducted a rigorous ground level survey, market research to understand the basic requirement of people in terms of housing and housing finance. The survey concluded that people were facing challenges regarding affordable row houses ranging from Rs.8 lakhs to Rs.12 lakhs for 1 BHK with carpet area approximately 600 sq. ft. The survey also revealed that there were six to seven projects already under construction for small and big colonies in the nearby locations. The plot size of mostly all the colonies was either 400 sq. ft. to 500 sq. ft. selling from Rs 10.51 Lakhs onwards. The row houses were mostly purchased by workers having salary ranging between Rs.12,000 to Rs.25,000 per month. All the colonies were operating at 20 to 30 percent occupancy which meant that huge supply was there which brought huge competition. The prospective buyers were mostly working in factories of Pithampur situated around 13 to 16 km from our housing projects. Many workers were residing in housing colony on rent paying approximate rent of Rs. 1500 per room and Rs. 5000 to 6000 for 1 BHK apartment. The residents of colony required a shop to fulfil their basic and daily need products which primarily includes Grocery, Dairy, Barber, Flour mill etc. There was acute shortage of water as the ground water level was down to 700 feet. Water recharging facility and its restoration was urgent need to be tackled for potable drinking water. It was also found in the survey that there were no proper washrooms and toilets and their locations within the house were also inconvenient.

There were other observation and finding that came into light. It was found that the government hospital in the vicinity of Dhannad site was not providing adequate services to the patients. There was one government school (Anganwadi) and private school near to Dhannad Site which caters to the kids till class 8th. Thus, few people residing could also avail nearby school facility for their kids. There was a community hall proposition also made by the Panchayat which could cater to the need of organizing small functions for the residents of Dhannad Site. Thus Dhannad Site could avail of Panchayat support for the various requirements of the community. A city bus facility was also going to be available from airport to Pithampur.

After going through a lot of literature, reports and government schemes, Nitin tried to construct and deliver the houses based on the field survey. Finally the housing projects were constructed and managed under the Credit Linked Subsidy Scheme (CLSS) of Pradhan Mantri Avas Yojna and Section 80 IBA. This CLSS scheme was announced by Shri Narendra Modi, Honourable Prime Minister of India. The scheme envisages the vision of housing for all by the year 2022.

Under this scheme, interest subsidy on purchase/ construction/ extension/ improvement of house is provided to customers belonging to Economical Weaker Section (EWS)/Lower Income Group (LIG)/ Middle Income Group (MIG). Nitin utilized his competencies and wanted to forecast these projects as per the experience he gained.

During his survey, he analysed the target customers which belonged to the industrial worker categories, basically have requirement of 1 BHK accommodation for their living. They belong to EWS (Economic weaker section) and LIG (Low income group), as Pithampur is an Industrial area and most of the people work in nearby industries as worker, technician, supervisor and lower hierarchical level. The scheme is offered to families, comprising of husband, wife and unmarried children.

The location for project was Pithampur, Indore area Sector 1. The positive point about

location is that both the colonies are located at a very prime location on a road joining Pithampur and Indore Airport. They also planned to build 700 row houses and 5 multi-storey building with 100, 1 BHK flats. Nitin and his team also improvised on the internal design of the flat by placing the main hall, the kitchen, the bedroom and the utility areas in a better and convenient way. They also included a porch of 100 sq. ft. in their construction plan. A separate door for guest was also designed. Nitin firmly believed after the survey that there is huge demand for residential flats with right amenities. However one of his concerns is also related to marketing of the low budget residential flats.

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