International Journal of Academic Research
ISSN: 2348-7666; Vol.8, Issue-1(3), January, 2021
Impact Factor: 6.232; Email: drtvramana@yahoo.co.in

Virtual Distance

-Dr.Captain Somya Sharma
Asst., Professor in English
G.F.G.C. K.R Pura, Bengaluru 9379639038

ABSTRACT

Technology has fueled the rapid growth of learning tools within organizations and educational environments. Advances in communication technology have reshaped the nature and frequency of day-to-day interactions amongst employees and customers as well as teachers, students and parents. Virtual Distance, a measureable phenomenon discovered by Dr. Karen Sobel-Lojeski, is a multidimensional construct that identifies and explains challenges brought on by a multitude of factors. Virtual distance is defined as the perceived distance between two or more individuals or groups, caused by the persistent and pervasive use of technology- mediated work and communications. Virtual Distance, has shown high predictive power for project success and innovation. When detected, virtual distance has a significant and negative impact on organizational outcomes including learning. Levels of virtual distance increase when people rely heavily on computer mediated devices. Organizations hope to gain high levels of productivity through distance learning programs and related professional development.This paper investigates the impact virtual distance can have on learning environments. It explores the importance of identifying, measuring and managing virtual distance and its implications for learning. Organizational examples are presented along with educational applications.

What is Virtual Distance

Working and communicating mainly, or exclusively, through technology. Virtual distance is a psychological and emotional sense of detachment that may result from lack of human interactions or from the loss of the human moment. Students and employees that share cultural values, similarities in communication style, and attitudes toward work can directly mediate the effects of office isolation.

The virtual distance model is made up of three factors: physical distance, operational distance, and affinity distance. Physical distance is essentially geographic distance. Operational distance builds when there's a lack of shared context that can produce unwanted noise in the system – such as miscommunications that can irritate people, or technical problems, like your Skype connection failing, or a conference call with a bad connection. Affinity distance comes from a set of ever-flowing undercurrents that can stop deep relationships from taking root. For example, you may not understand what your colleague values in his or her work, and vice versa. Or, you and others may not recognize that you share the same future or fate. This can result in the unintended consequence of avoiding the effort to build richer, longer-lasting relationships, because in the absence of meaningful mutuality, the motivation to do so may never manifest.

EFFECTS OF VIRTUAL DISTANCE

I have measured high levels of virtual distance around the world. The data clearly demonstrate that uncontrolled virtual distance can result in unintended and unwanted effects.

For example, when virtual distance is relatively high:

Innovative behaviors fall by over 90%

Trust declines by over 80%

Cooperative and helping behaviors go down by over 80%

Role and goal clarity decline by 75%

Project success drops by over 50%

Organizational commitment and satisfaction decline by more than 50%

Virtual distance generates a shift in how people feel about themselves, other people, and the way in which they see themselves as part of, or separate from, the larger organizational landscape. In the absence of shared context, the connectivity paradox emerges: the more people are connected, the more isolated they can feel. And isolates among isolates do not collaborate, instead they simply comply with management edicts. But compliance is not the same as collaboration. So, like pilots circling around in the dark, much of today's workforce is lost in transmission because they don't want to risk crashing on the carrier deck.

Everywhere people go, so too are smart devices: smart phones, iPads, laptops, or, simply stated, screens. Many questions whether it's possible to achieve social well-being while co-existing with electronic displays. Surprisingly, it is possible, but only if society—including corporations—scan for, detect, and intentionally work to remedy the resulting "virtual distance," the sense that we are separate from others.

Consider this: Whether sitting in an office alone or waiting in line for a Broadway show while standing among hundreds of others on a buzzing New York City byway, the glowing panel can drag even the most social person into cyber-oblivion. A sense of separateness grows no matter the situation. Accumulating are experiences with pixels instead of people and a society made up of isolates among isolates. The cause, however, is not the machine itself, as many are led to believe. No, the culprit is virtual distance, helped along by mediating machines.

Virtual distance involves psychological and cognitive alterations arising from on-going and mostly uninterrupted electronic chatter. As a result, the mind focuses only on what's reflected in the glow. Associations with other human beings are forgotten and the one-to-one relationship with the device is the only connection seen or felt. When this happens among many dozens, hundreds, or thousands of employees, social well-being within the company fractures.

Social well-being is critical to organizational success. Job satisfaction and employee engagement are inherently linked to social happiness. There's nothing new here. According to Maslow's Hierarchy of Needs, group belonging and meaningful social interactions are fundamental to good performance. And yet many companies don't realize the extent to which mechanical conversations delete people's ability to form deep relationships.

Many focus only on physical separation as the culprit causing social detachment. But that idea leads managers down the wrong path. Detachment from others comes in many forms and is not just a

physical phenomenon. Cognitive function also corrodes.

On a day-to-day basis, email is the most common way employees interact. But in any interaction, whether it's face-to-face or virtual, human beings need a lot of information to distill meaning from a conversation. In the presence of another, it's not only a person's expression that's used to interpret messages; it's the context in which they say something—like where they are, what else is going on around them, and the kind of intonation heard. These elements are invisible yet powerful components of a civil discussion.

In other words, we use multiple inputs even when we are standing right next to each other. So it doesn't make sense to expect productive relationships to develop when electronic communication is what employees rely on most. When those dominate there's no context in which to frame the words on the screen, so we might as well be deaf and blind.

Virtual distance builds in all organizations where computer-mediated communication is prevalent. Social well-being suffers, and performance degrades. The next three posts of this series will offer solutions to overcome virtual distance and restore social well-being in the workforce.

IS TECHNOLOGY KILLING THE HUMAN TOUCH?

John (not his real name) used to look forward to the evenings—the times when he and his wife would catch up, watch some television and mutually unwind from the day.

That was five years ago. Today, he says, the two spend more evenings staring at their phones than they do at each other. And though it frustrates him to no end, he has accepted it as the new normal.

"Between the time we spend on Facebook, Twitter and Words With Friends, I feel like we sacrifice the time we used to use to bond—but it's not like either of us is willing to give up those things," he said.

In 2012, in fact, scientists at the Chinese Academy of Sciences found that the brain chemicals of people who habitually used the Internet (and were perhaps addicted to it) had abnormal connections between the nerve fibers in their brain. These changes are similar to other sorts of addicts, including alcoholics.

That can impact communications, relationships and our day-to-day interactions with others. But while some of these behavioral changes are being touted as new, they're really just updated versions of old conduct, claim experts.

Take "ghosting," which has been discussed regularly in the media lately. The name refers to someone simply vanishing from another person's life, usually after the two have gone on several dates. It's a frustrating, confusing and, certainly, impolite way to end a relationship, but it's not new.

"People change very slowly; tech changes very quickly," said Jeremy P Birnholtz, associate professor in the communication studies department at Northwestern University. "Everything we see online has usually happened somewhere else."

THE END OF INTIMACY

People have been avoiding (and hiding from) exes and have lacked the courage to end relationships the traditional way for ages. But in the digital world it can seem more abrupt as the constant communication and feed of information about their life—via Facebook, Twitter, texts and other methods—dries up immediately and without warning.

Some wonder, though, if the technological way of meeting people today—through apps and sites like Tinder, Plenty of Fish, Match and OK Cupid—removes part of the human connection. Rather than working up the courage to ask someone out, you pick them from a catalog, and if it doesn't work out, there's a near endless stream of other potential mates to choose from just one swipe away.

BEHIND TECH'S SHADOW

The connected world's larger behavioral impact is more on how we interact with each other on a daily basis. A 2014 study—"The iPhone Effect: The Quality of In-Person Social Interactions in the Presence of Mobile Devices"—looked at the effects that phones have when people talk face-to-face. Observing 100 friendly couples having a 10-minute conversation while their phone was present, researchers noticed that the individuals still continued to fiddle with their phones. When those same couples conversed without a phone present, their conversations resulted in greater empathy.

Read More13 female founders raising millions—worth billions

"Even when they are not in active use or buzzing, beeping, ringing, or flashing, [digital devices] are representative of people's wider social network and a portal to an immense compendium of information," read the report. "In their presence, people have the constant urge to seek out information, check for communication, and direct their thoughts to other people and worlds. Their mere presence in a socio-physical milieu, therefore, has the potential to divide consciousness between the proximate and immediate setting and the physically distant and invisible networks and contexts."

Another study, published in The International Journal of Neuropsychotherapy in November 2014, notes that if one person in a relationship uses technology more than the other, that can result in feelings of insecurity.

"If one partner in a relationship disengages from a face-to-face interaction while engaging in technology … the other partner may experience a sense of threat to their need to feel attached and in control in that relationship," it read.

So is this constantly connected world permanently affecting the way we interact with other humans? Birnholtz said it's much too early to make that sort of statement.

"Walk around a fraternity on Friday or Saturday night," he said. "To say [constantly connected college students] aren't into meeting each other is just not true. They're just doing it differently. People are still talking, but instead of going to the mall, they're talking on

Facebook or Twitter. ... Yes, it can have a dehumanizing effect on the way we see people, but in terms of the moment you actually meet? That to me is really an open question."

CHANGING THE RULES OF INTERACTION

Virtual distance is a psychological and emotional sense of detachment that accumulates little by little, at the sub-conscious or unconscious level, as people trade-off time interacting with each other for time spent "screen skating" (swiping, swishing, pinching, tapping, and so on).

It is also a measurable phenomenon and can cause some surprising effects. For example, when virtual distance is relatively high, people become distrustful of one another. One result: they keep their ideas to themselves instead of sharing them with others in the workplace – a critical exchange that's necessary for taking risks needed for innovation, collaboration and learning.

Another unintended consequence: people disengage from helping behaviors – leaving others to fend for themselves causing them to feel isolated, often leading to low job satisfaction and organizational commitment.

Virtual distance research underscores that the rules of interaction have changed. It changes the way people feel – about each other, about themselves, and about how they fit into the world around them.

But the demonstrated impacts measured among adults seem comparatively benign when considered against what it might be doing to children.

HUMAN CONNECTION, TECHNOLOGY, AND THE FUTURE

"Your air conditioner, television and other appliances are just the beginning of a new electric age.

Your food will cook in seconds instead of hours. Electricity will close your windows at the first drop of rain. Lamps will cut on and off automatically to fit the lighting needs in your rooms. Television "screens" will hang on the walls. An electric heat pump will use outside air to cool your house in the summer, heat it in the winter."

We are now living the imaginings of those electricity zealots. Was it inevitable? Or was something set in motion by that passion, that wonder, transmitted through generations until it was fulfilled? And what of those imaginings that aren't yet a reality? What is it that has delayed them?

THE EFFECTS OF TECHNOLOGY ON HUMAN INTERACTION, WHAT ARE THEY?

Computer systems and the Internet have altered human interactions arguably in the most critical ways when compared to non-computer technological systems that have been developed in the last few centuries. The alterations in how humans communicate with each other in the modern day - which is largely via smart apps, through the Internet/WiFi - has both good and bad consequences. The wide availability of Internet-capable smart devices means that it is now possible for loved-ones to be in close

contact wherever they are on earth (assuming that WiFi is available). The advent of VOIP also allows near-instant communication via the Internet even when cellular service is unavailable. It is easier now than ever for people to stay closer (digitally) to their loved ones when they are physically far apart. Skype, FaceTime, Facebook Messenger Calls, Viber Calls, and WhatsApp calls all give people robust capabilities to utilize the Internet as a platform for global communication. This also translates into the business world where it is not uncommon for global companies to interview clients or prospective personnel using VOIP and messaging apps. Additionally, social media, forums, and the interactive Web 2.0 allow people from all over the world to connect, meet, learn, and grow together over a digital medium. Technology has even transformed certain common behaviors associated with learning about the world and connecting with people around the world. Pen pals, for instance, have largely been replaced with "key pals," and instead of people going to language centers to learn a language, people often turn to YouTube or podcasts to learn about other cultures and languages.

The effects are not all positive, however. While technology has helped to bridge a global gap by connecting people via the digital world, those who are physically close together are often far apart due to their inability to separate themselves from their mobile devices. This is called *Virtual Distance.* Additionally, modern Technology is often linked to an over exposure to EMFs, and is linked to excessive blue light exposure, while developing children not only face possible cognitive changes due to constant exposure to the above factors, but often grow up in a possibly more isolated manner due to constantly being "wired" to their smart devices instead of physically spending time with friends.

THE POSITIVE EFFECT

Technology (including both computational and non-computational systems) has helped to bridge a global gap during an age of globalization. This bridge has allowed multitudes to learn about the world, and connect with others, in ways that were previously impossible. Traveling across the world by booking tickets and a hotel from one's smartphone also allowed for fast, convenient and efficient completion of a desired task (traveling), which, unlike before, does not require a travel agent, thus making the task more streamlined. Online and mobile banking have also largely replaced the need to interact with a bank teller for monetary transactions, as have ATM machines, which save time, resources and overhead, while increasing task efficiency and efficacy.

The Internet has also provided a near unending source of resources, educational materials, and learning systems for people to learn or work from their own home, without interacting with anyone. This has seen an increase in digital nomad word/telecommuting, and distance learning education systems, translating into increased convenience for those on-the-go, but also often has the unintended consequence of students, workers, adults and children losing their social skills due to being increasingly isolated from others.

Additionally, for social interactions, people often meet friends or dates using apps, from the convenience and comfort of their own home. This is contrasted with a previous age of meeting friends and dates via day-to-day mingling outside of one's own home. The downside to this is a possible prevalence of antisocial behavior and lack of social skill development, where, instead of meeting people in the outside world, some youth are only able to communicate by texting via messaging or dating apps.

THE NEGATIVE EFFECT

Technology has both eliminated a gap and created one. *Virtual distance* is the phenomenon where people are physically together but detached from each other due to being completely absorbed with their technological device, such as a laptop or smartphone/tablet (mobile device). This translates to couples, parents and children, and all types of other human interactions being relegated to the background while people are busy connecting with others in digital space via their technological device.

The End of Intimacy

It is not uncommon for people to prefer texting instead of actually meeting, or at the very least, calling and thus hearing another human voice. It is also not uncommon for people to walk around, or even sit with others, head bowed to their digital device without saying a word or even noticing anything about anyone else. Human interactions and relationships have thus largely decreased, while intimacy and human-to-human interactions have been replaced with *human-to-machine interactions*. Technology has helped to modify human behavior by creating a gap between people and reducing intimacy. In an age where robots and AI are slowly replacing humans within the workplace, this interaction between humans and machines is only set to increase.

VIRTUAL DISTANCE AND THE GROWING CHILD

As noted above, the phenomenon of Virtual Distance affects every human on Earth utilizing mobile technology, but is particularly destructive to growing children. Behaviors are rooted in the brain, and due to neuroplasticity and epigenetics, cognitive development also sees the development of psychological factors and human behaviors as a child's brain "responds" to environmental cues and the behaviors of others. Children learn from observing and interacting with their parents and peers, but their cognitive and psychological development can be hindered, and certain social skills lost or delayed, when they are disconnected from others and overexposed to technology. Reduced human-to-human interactions and increased human-to-machine interactions has the potential to greatly obstruct normal development among children who need healthy human interactions to grow.

HOW IS VIRTUAL DISTANCE AFFECTING HUMAN RELATIONS?

- Couples: It is not uncommon for couples to spend less and less time actually talking with each other, and more time glued to their mobile devices or TV sets.

- Teachers and Students: The advent of tablets, apps and computer devices has seen schools using mobile devices and internet gateways for assignments and learning

- Parents and Children: Often, tablets raise children more than parents do, while a parent's inability to directly engage with their children often results in disconnected children who have not developed the correct social skills to engage with others in a healthy manner.

- Co-workers: With a modern increase in technology that serves to automate tasks and replace certain non-technological systems, personnel often do not have to interact with other workers as much as before, but often interact more with computer systems. This is even more of an issue with telecommuting and digital nomad work. This often results in a lack of enthusiasm for work and/or a lack of commitment to projects, along with miscommunication and misunderstandings.

One of the main areas of interaction that has been impacted by Virtual Distance and technology besides parenting is dating. With the advent of popular dating apps like Tinder, people do not utilize social skills to meet potential mates, but simply swipe through a "catalog" of people. Additionally, *ghosting* (simply disappearing from the digital world when one is no longer interested) is often very prevalent, which results from a lack of social skills - or courage - to end a relationship in the old fashioned way. Thus, virtual distance directly results in the reduction of refined social skills that was previously universal.

Conclusion

In the modern day, many people live in the digital world more than the real world. This has often resulted in a myriad of shallow relationships, and a great reduction in intimacy which directly affects the way people operate, the values and expectations people have, and the way people think about others. Technology has shaped the way children see and interact with others and with the world, which greatly affects their development.

But technology does have the ability to bridge gaps when used correctly. It has greatly improved communication worldwide, has increased the efficiency of transportation and other personal and business tasks, and thus has given people all over the world the opportunity to engage with others in a powerful, albeit, different way.

References:

International Journal of Academic Research
ISSN: 2348-7666; Vol.8, Issue-1(3), January, 2021
Impact Factor: 6.232; Email: drtvramana@yahoo.co.in

Impact of digital skills on banking sector– A case study

-Harish Kumar.R
Research Scholar & Assistant Professor
Dept. of Economics, GCW – Maddur, University of Mysore

Abstract

Digital is the new buzz word in all sectors. In the recent years, world's banking sector have dramatically increased the usage of digital transformation, the impact of new technologies provides various opportunities and challenges for banking sector and their customers. Now, the new emerging trends impact on banking sectors for the customer's account by Paytm, Bhim App and their bank's apps software. The number of public sector and private sector banks adopts and update their bank Apps in time to time technologies changes in global business market. At the same time digital and skill revolution has also raised new challenges, the stability and the integrity of the financial system and the protection of consumers.

Keywords: Digital Transformation, Skill development, Investment, Global Economy

I. INTRODUCTION.

Digitization and skill development are the conversion of data into a digital form with the adoption of new technology. Digital transformation with skill development techniques in bank sector play important role in the economy as it operates speed, smooth performance with secured and safe in financial business.

Skills and digital development are the driving forces behind the financial growth and community development of any country. It must be complemented by economic growth and employment opportunities to meet the rising aspirations of youth. The challenges lie not only in a huge quantitative expansion of facilities[1] for skill training, but also in raising their skills in digital life

Today, people have access to banks 24 hours due to online banking. Managing large amounts of cash has also become easier. Digitization has also benefited customers by facilitating transactions without cash. Customers no longer need to store cash and can make transactions anywhere, anytime. It is a powerful, modular and open digital participation platform that allows people to boost agility and speed. The main steps of the digital banking process have focused mainly on adding to the existing offer the use of new services enabled with technology to increase accessibility and value for customers.

Digital and skill transformation of commercial banking changes in the international credit system and digital transformation make Liberalization, Privatization, and Globalization (LPG) for integration of global economy in the world. Now, Government of India launch 'The Digital India' and Skill India campaign started by Mr. Narendra Modi, Prime Minister of India for Make in India to become strong digital technology services, upgraded skills and innovation using with public. So, Bank adopting the Paperless transactions in different way channel of technology core software to provide efficient services to their customers in competitive business environment.

Adoption of digital skills is very important for the banking sector. Banks of all sizes and across all regions are making huge investments in digital skill initiatives in order to maintain a competitive edge and deliver the maximum to its customers. In the recent years, world's banking sector have dramatically increased the usage of digital transformation, the impact of new technologies provides various opportunities and challenges for banking sector and their customers. By embracing digital skills, banks can provide enhanced customer services. This provides convenience to customers and helps in saving time. Today, people have round-the-clock access to banks, due to online banking. Managing large amounts of cash has also become easier. This requires innovative , transparency, world class financial banking services by variety of core financial services to customers, businesses, professionals and individual for leadership of financial business leader in the new modern global economy market by the digital transformation of the internet banking, online banking, mobile banking, ATM, NEFT,RTGS, IMPS, UPI, GCC, POS, ECS, Credit Card and Debit Cards.

Now, the new emerging trends impact on banking sectors for the customer's account by Paytm, Bhim App and their bank's apps software. The number of public sector and private sector banks adopts and update their bank Apps in time to time technologies changes in global business market. At the same time digital and skill revolution has also raised new challenges, the stability and the integrity of the financial system and the protection of consumers.

IMPORTANT CONCEPTS USED IN THIS PAPER

What is Digital Transformation?

Digital transformation is the process channel of the integration of digital technology connects to interconnect into all areas of business model services, operate and deliver value to customers and enhance, support new opportunities technologies challenges.

What is Bank?

"Banking means the accepting for the purpose of lending or investment, of money from the public, repayable on demand or other wise and withdrawal or money by cheque, drafts, order or otherwise" according to Banking Regulation Act, 1949.

What is Digital Banking?

Digital banking is a Secured safe banking activities to adopt internet banking, online banking, mobile banking where banking services are delivered over the internet. Digital banking provides more convenient, comfortable and faster banking services to anywhere, anytime at low level cost services. It provides the ability for users to access financial data through desktop, mobile and ATM services.

What is Skill Development: Skills development is the process of (1) identifying your skill gaps, and (2) developing and honing these skills. It is important because your skills determine your ability to execute your plans with success. Imagine a carpenter trying to build a house.

What is meant by Skill mapping: Competency Mapping is a process of identifying key competencies for an organization and/or a job and incorporating those competencies throughout the various processes (i.e. job evaluation, training, recruitment) of the organization.

What is Skill gap means where the firms existing workers lack sufficient skill to perform their job effectively.

Need and Progress of digitalisation and skill gaps in banking sector:

In the late 1980s, to improve customer service, accounting and record keeping the need for computerization was felt in the Indian banking sector. Then in 1988, the Reserve Bank of India established a committee to study Computerization in bank headed by Dr. C. Rangarajan. The process of computerization gained pace with the reform in the Indian economy in 1991-92. One of the main drivers of this change was driven by the growing entries of private and foreign banks in the Banking industry. Several commercial banks began to move towards digital customer service to remain competitive and relevant in the race. The Commercial Banks in India have moved towards technology through the Mechanization and Automation of the Bank with the introduction to cheaque processing based on MICR, the electronic transfer of funds, the interconnection between bank branches and the implementation of ATMs (ATM) have resulted in the convenience of at any banking time. The Reserve Bank of India has taken strong initiatives to strengthen payment and settlement systems in banks. Now the Indian government is aggressively promoting digital transactions and soft skills for the employees and customers. The launch of United Payments Interface (UPI) and Bharat Interface for Money (BHIM) by National payment Corporation of India (NPCI) is important steps for innovation in the payment systems domain. UPI is a mobile interface where people can make instant transfers of funds between accounts in different banks on the basis of a virtual address without mentioning the bank account. Indian banks are now working hard for providing following facilities to their customer for increasing their banking business, for attracting more customers etc.

Impact of Digital Transformation and Skill development on Banking Sector: - They are as follows.

1. Digital Transformation is to connect the Network of all commercial banks, regional rural banks and cooperative banks for one business channel and Digital transformation of bank are attempting to customers to a 'digital world' replacing the impracticalities of the current system with a world of simplicity online.
2. Digital innovation processing in banking sector for different types of product / services business to reach easy way to unreached customers, areas, village people.
3. The Banking sector employees and its customers requires certain **soft and technical skills** which should be adopted for easy digitalisation those are as follows:

a. **Auditing and Compliance Skills:** Auditors are the skilled experts who review the accounts of business companies and organizations to ensure the legality and validity of financial records. They must possess the skill to play advisory roles to recommend the possible risky investments and expenses which could be the cost saving to the company.

b. **Problem-solving ability in finance and investment:** A good banker must be able to understand the requirements of challenges, priorities tasks and engage others to meet the success with deadlines. Inquisitive questioning and logical analysis to solve problems are equally important.

c. **Communication Skills:** In the banking and finance sector, you need to deal with both finance professionals and people with respective knowledge. A banker must have great communication skills so that he/she is able to covey the information in a professional and easy tone

d. **Handling high pressure:** Banking has become such vibrant that it can reflect revolutionary changes anytime. A banker must have the skills to analyze the changes, demanding objectives, changing deadlines and able to grasp a variety of new information. A banker must possess the skills to work independently in a high-pressure environment to deliver quality results in time.

e. **Time Management:** Making the best possible use of given time and deadlines to reach the specific results is what banking deals with. A banker must have the skills to manage the commitments through the organizational skills. You must be able to balance multiple tasks at a time and serve excellent results within specified deadlines.

f. **Leadership and team spirit:** Leadership and team spirit are all able being able to work efficiently with a team and perform your best shot. Banking is not easy but about tricks. Leadership involves taking responsibility for your failures and achievements while maintaining your influence and trust.

4. Now, Banks are managing Digital Saving Account receipts and payments transaction without vouchers.

Banks manage the paperless transaction receipts and payments of Utility Bills, Fund transfer to account, Balance enquiry and also make Inter-Bank transaction by NEFT, RTGS, and IMPS etc. through Internet Banking, Online Banking, and Mobile Banking.

5. Automatic Teller Machine (ATM), This device Machine process to enables the customers to withdraw their money, cash 24 hours in anytime, anywhere and other services also provide deposit the cash, fund transfer between accounts, pay the bills, balance enquiry etc.

6. National Electronic Funds Transfer (NEFT), National Electronic Funds Transfer (EFT) is a system where anyone who wants to make payments to another person / company, etc. one can approach bank and make cash payments or give instructions to transfer funds directly from his/her account to the recipient /beneficiary's bank account. Full details such as the recipient's name, bank account number, type of account (savings or current account), bank name, city, branch name, etc. they must be provided to the bank at the moment of requesting such transfers so that the amount of the beneficiaries' account is correct and faster. RBI is the EFT service provider.

7. Real Time Gross Settlement (RTGS), It is Financial core software, transfer the fund from Saving account, Current Account for speed, faster payment settlement system from bank to another bank account between Rs.2 lakh to Rs. 10 lakh, for Public Services, operated by RBI. Details account number, IFSC Code.

8. Immediate Payment Service (IMPS), this is a payment settlement system by bank to customers. IMPS facility services can be availed 24x7 and bank holiday, RBI holiday. Details are account number, IFSC Code.

9. Mobile Banking, it can manage Bank's Apps, UPI Apps, Bhim App, Paytm, Airtel Account etc. and other Services are Amazon App, Flipkart App, Any Download Apps in Smart Phone for

shopping through Mobile that debit and payment to Bank Account through Mobile Banking.

10. Unified Payments Interface (UPI), Unified Payments Interface (UPI), this enabled apps allow transaction to be any smart phone using VPA (Virtual Payment Address). UPI transaction in less time by reducing the number of steps. The transaction can be done 24/7; the transfer happens on a real time basis. No need personal details, such as bank account or credit/debit card number. Transfer amount upto Rs. 1 Lakh.

11. Tele Banking, these facilities the customer to be done entire non-cash related banking on telephone. This includes Voice recorder, simple Queries. Ex: - IPO, BPO Call Centre, Credit Card Centre, Customer Care Services.

12. Banks is doing the alterantive methods of payments which will bring security safe and efiiciency to the payment system and make the whole process easier for banks. That process are

A. Electronic Clearing Service (ESC Credit) "Credit-push" facility or one too many facilities used for large-value, bulk payment where receiver's account is credited from institution making payment. Such payments are made on timely- basis like a year, half year, monthly etc, and used to pay salaries, commissions or dividends.

B. Electronic Clearing Services (ECS Debit) known as many to one or "Debit-pull" facility used small value payment through banks/corporate or government department. Like Telephone bills, electricity bills, online and card payments and insurance payments.

13. Credit Cards and Debit Cards are digital transformation e-payments cards use services of Credit limit, loan account, advances, deposit account make payment on their card-paying their bills, transferring funds and shopping.

14. Bharat Bill Payment System (BBPS) is an integrated bill payment system in India offering interoperable and accessible bill payment service to customer through a network of agents, multiple payments modes and providing instant information payment.

15. Indo –Nepal Remittance Facility Scheme, This facility is a cross-border remittance scheme to transfer funds from India to Nepal, enabled under the NEFT Scheme. The scheme was launched to provide a safe and cost-efficient avenue to migrant Nepalese workers in India to remit money back to their families in Nepal. Fund transfer upto Rs. 50,000, and beneficiary would receive funds in Nepalese Rupees.

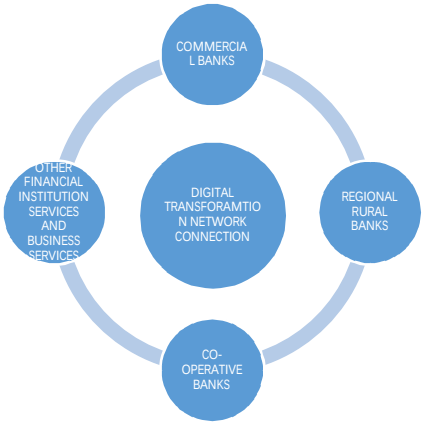
16. Manage Big Data Analytics of Bank, Data analytics is one of the facts of digitalisation. Loan approval includes analysis of varied elements such as- customer's job nature, income, age and brand value of company, etc. Customer's details are added to the software which helps in determining eligibility.

Ex- CIBIL Report Software, EMI Calculators, Interest Calculation Software, Record of Customer Transactions etc.

17. Paperless Transactions was introduced for save paper, save time, reduce cost of materials to make Green environment business and adopt the Growing of Biometric technology concern for safety, security for business transaction to customers in competitive environment.

18. Information Sharing- Bank make the business through exchange of information, data sources to provide better performance value to customers, individual, organisation and other services are Payment of Income Tax,

Credit the employees salaries, e-payment transaction.



(Cycle Chart of Digital Transforamtion Network In Banking Sector)

The Different Types of Digital Transformation in Banking Sector. They are as follows.

1. Digital marketing transformation of Bank.
2. Technology Digital Transformation of Bank.
3. Product / Service Focussed Digital Transformation of Bank.
4. Digital Business Transformation of Bank.

OPPORTUNITIES. These are as follows,

1. Internet Banking, 2. Retail Lending, 3. Rural areas customers, people. 4. Offering various skill oriented Channels. 5. Good customer services. 6. Indian Customers, Regional level customers etc.

CHALLENGES: - They are as follows:

1. Customer satisfaction / Loyalty, 2. Provide Several personal skill oriented services, 3. Non-Performing Assets (NPA) 4. Deteriorating Assets Quality of PSU banks, 5. Gaps in the Flow of Credit, 6. Managing Technology, 7. Competition Environment, 8. Government Ownership Activities, 9. Others Challenges are coping with regulator reforms, Customers Awareness with satisfaction, changing rules of Central- state Government. Lack of Knowledge, Inadequate Training, Changing the Customers.

CONCLUSION:

Digital and Skill Transformation makes the service channel network to process business transaction and provide easy services to customers, people, government work by anywhere, any time at low cost with speed, smooth process. Today's demand of banking requires technical skill , financial skills , innovative skills , secure, safety, optimized and ready to meet the expectation of empower and technology customers in business environment. In New Modern Generation, All areas business sector using the techno and skills for managing their business and face the competition to provide best value services to customers and It is sure that the future banking will offers more services with continuous products / services, process innovation, Manage better risk management systems. They are financial core software, Internet banking, and Mobile banking, NEFT, RTGS, IMPS, UPI and other Private Apps. These are necessary to improve the digital technology from time to time changes in Technology. Nationalized banks and Commercial banks should follow the recent trends and to get advantages of opportunities in changing banking scenario.

REFERENCES

International Journal of Academic Research
ISSN: 2348-7666; Vol.8, Issue-1(3), January, 2021
Impact Factor: 6.232; Email: drtvramana@yahoo.co.in

Impacts of Media on Youths: With special reference to Bangalore and Tumkur city

-Dr.P.H. Govindaraya
Asst., Professor, Govt., First Grade College,
Chikkanayakanahally, Tumkur-District, Karnataka,

ABSTRACT:

Man is a social animal, he cannot live in isolation ,so his actions affect not only him but society in general, society affects a man in so many ways. India is the third biggest country in terms of internet users in the world, with a high social and mobile audience. Social networking sites like Face book, Twitter, Orkut, etc diverting students from their studies. Students spend more time on social media than they do do using personnel email. Even Though, there is loss of privacy and safety, social media provides opportunities for connecting with friends, classmates, and people with shared interest. Today, the main aim of the student should be education and their future career. The study also points out the popularity of social networking sites among students community. The social networking sites and social media have revolutionized the world, bringing us closer than ever before. However, students can exploit this and use it for a better life, a better tomorrow. It should be used to connect, stay in touch, share views but not waste time on. The sample size for the study is 100 respondent from two cities Bangalore and Tumkur of Karnataka state. A questionnaire is designed to determine the various factors of social media that have impact on student's education. Variables identified are gender, education, social influence, and academic performance. This paper gives a brief definition of what media is and what are the effects of media on society. During the course of this literature various types of Impacts of media on the individual, his family and society are highlighted.

KEY WORDS :Society, Media, Impacts of media, Theories of media, Communication theories , Social Networking Sites (SNS), Education Performance, Social Media,

INTRODUCTION:

Human beings express their nature by creating and recreating an organization which guides and controls their behaviour in many ways. This organization liberates and limits the activities of men, sets up standards for them to follow and maintain. Whatever the imperfections and tyrannies it has exhibited in human history, it is necessary condition of fulfillment of life. This organization which is responsible for fulfillment of life of every individual is called society. Man in every society has suffered from one or the other problems: Media is the plural of the word medium. Media are the vehicles or channels which are used to convey information, entertainment, news, education, or promotional messages are disseminated. Media includes every broadcasting and narrowcasting medium such as television, radio, newspapers, billboards, mails, telephone, fax, internet etc (the main means of mass communication).The mass media occupy a high proportion of our leisure time: people spend, on average, 25 hours per week watching television, and they also find time for radio, cinema, magazines and newspapers. For children,

watching television takes up a similar amount of time to that spent at school or with family and friends. While school, home and friends are all acknowledged as major socializing influences on children, a huge debate surrounds the possible effects of the mass media and findings both in favour and against effects are controversial. The question of effects is typically raised with an urgency deriving from a public rather than an academic agenda and with a simplicity which is inappropriate to the complexity of the issue (we do not ask of other social influences, what is the effect of parents on children or do schools have an effect which generalizes to the home or do friends have positive or negative effects). The possibility of media effects is often seen to challenge individual respect and autonomy, as if a pro-effects view presumes the public to be a gullible mass, cultural dopes, vulnerable to an ideological hypodermic needle, and as if television was being proposed as the sole cause of a range of social behaviours. Such a stereotyped view of research tends to pose an equally stereotyped alternative view of creative and informed viewers making rational choices about what to see.

FUNCTIONS THE MEDIA

Mass media is a tremendous source of information for individuals as well as society. We know a bit about the role of mass media in a democracy. Let us now see how the media perform their functions to bring about changes.

MASS MEDIA CAN HELP IN CHANGE

Using mass media, people‟s attitudes and habits can be changed. For example all of us have mistaken or wrong notions about various diseases like leprosy or HIV/AIDS. Many of us think that by touching people suffering from these diseases we would be infected. You might have heard on radio or watch television programmes or read messages which tell us that by touching an HIV/AIDS patient we do not get infected. Similarly, for eradicating polio there are special programmes and messages disseminated through the media.

They inform people about the need for giving polio drops to children and about the day that is declared a „polio day.‟ Special arrangements are made to give polio drops to as many children as possible on polio day. Change would also mean things for the better. The concept of development of a country is again a matter of change, when old practices and equipment are changed and new, better and more efficient means are being used

Entertainment and informative:

Mass media is one of the best means of recreation. Television, radio, internet are the best means of entertainment and extremely informative. Social media keeps us up to date with the happenings around the world.

We can observe the advantage of media on the society as follows:

Media provide news and information required by the people. It can educate and create awareness among the public. Media helps a democracy function effectively. They inform the public about government policies and programmes and how these programmes can be useful to them. This helps the people voice their feelings and helps the government to make necessary changes in their policies or programmes. It can entertain people.

SOCIAL IMPACTS OF MEDIA

The mass media occupy a high proportion of our leisure time: people spend, on average, 25 hours per week watching television, and they also find time for radio, cinema, magazines and newspapers. For children, watching television takes up a similar amount of time to that spent at school or with family and friends. While school, home and friends are all acknowledged as major socializing influences on children, a huge debate surrounds the possible effects of the mass media and findings both in favour and against effects are controversial. The question of effects is typically raised with an urgency deriving from a public rather than an academic agenda and with a simplicity which is inappropriate to the complexity of the issue (we do not ask of other social influences, what is the effect of parents on children or do schools have an effect which generalizes to the home or do friends have positive or negative effects?).

Media effects: a matter of change or reinforcement?

If by media effects, we mean that exposure to the media changes people's behaviour or beliefs, then the first task is to see whether significant correlations exist between levels of exposure and variations in behaviour or beliefs. 'Change' theories -- on which this chapter will focus -- generally presume that the more we watch, the greater the effect. Most research does show such a correlation (Signorelli & Morgan, 1990), albeit a small and not always consistent one. The next question concerns the direction of causality. For example, having shown that those who watch more violent television tend to be more aggressive (Huesmann, 1982), researchers must ask whether more aggressive people choose to watch violent programmes (i.e. selective exposure), whether violent programmes make viewers aggressive (i.e. media effects), or whether certain social circumstances both make people more aggressive and lead them to watch more violent television (i.e. a common third cause).

MEDIA EFFECTS

Sex and violence in the media

One of the more controversial areas of study of the media is what effect the media have on us. This is particularly timely as eyes are on Hollywood and the violent and sexy movies it makes.Does all the sex in the media, particularly the movies and television, have anything to do with the sexual mores of society?

How about violence in the media? Does it have a relationship with the increase in violence in our society? Does the media just mirror the sex and violence in society, or does it influence society? Remember the theme for this class that we discussed the first week (go back to themes lecture for a refresher.)

There have been countless studies trying to find out. Some of the most famous were the Payne Studies in the late 1920s that looked at the impact of movie violence on children. And starting in the 1960s people started looking for a cause for the increase of violence in society.Violent crimes in this country were on the rise.We were at war.A president (John Kennedy) was assassinated. A presidential candidate (Bobby Kennedy) was assassinated. A civil right leader (Martin Luther King) was assassinated. There was an attempt on the life of the Pope. There had to be a cause. Why the sudden increase? To some, the media --especially television-- seemed a good candidate. After all, in the 1960s we had the first American generation raised on television. And if you looked at the fare on television, you

saw all kinds of cop shoot-em-up shows. Movies, threatened with extinction thanks to television, had responded by including more violence and sex.

REVIEW OF LITERATURE

Though social media can increase student learning through student interactions, challenges arise when social media are incorporated into an academic course. The assumption that students are familiar with and agreeable to using certain types of social media can cause educators to inadvertently fail to provide the resources or encouragement necessary to support student usage and learning • The percentage of Internet users, ages 12-17, who do the following online: 82% send or read email(Chat) 87% go to websites about movies, TV shows, music groups, or sports 78% play online games (Dr. M. Neelamalar & Ms. P. Chitra; Väljataga & Fiedler,). Arnold and Paulus 76% go online to get news or information about current events 70% send or receive instant messages 67% go online to get information about college (2010) found that even when social media is used for an educational purpose, students incorporate the technology into their lives in a way that may differ from the intentions of the course instructor. For example, off-topic or non-academic discussions occur on social media because of its primary design as a social networking tool (Andison, F. S.). Further, as a student's age increases, the frequency of off-topic discussions also increases (Daniel.G.McDonbald McDonald). This indicates that while social media may encourage broader discussions of course content, older students may spend more time than younger students engaging in unrelated discussions. Social media can also negatively affect student GPA as well as the amount of time students spend preparing for class • 55% of teens check their sites more than once a day. 28% of teens check their site more than 10 times a day. 41% of teens have posted something they later regretted.37% of teens have used sites to make fun of other students. (Comstock, G). One explanation for this impact is that social media provides too much stimulation and therefore can distract students from completing their coursework (Bandura, A). Another reason for this may be that students who spend more time on social media may have difficulty balancing their online activities and their academic preparation. Social media can also be a challenging instructional strategy to incorporate because it attempts to balance the authority of the educator with the active participation of the students. Collaboration through social media supports more of a constructivist approach to learning, where students and educators can work together to co-create understanding of a particular topic, rather than an approach that emphasizes individual contributions (Bausinger, H). As a result, students and educators become equal participants in the knowledge sharing process.

Objectives

1. To understand the impacts of media on teens.
2. To examine the impact of high exposure on behavior and mental health

Methodology

The present study is descriptive in nature and is based on both primary and secondary data. The primary data is collected from the Tumkur and

Bangalore cities of state Karnataka. with the following objectives. (i) To understand the impacts of media on teens. (ii) To examine the impact of high exposure on behavior and mental health .The research methodology followed in this research was descriptive research. A simple random sampling technique is adopted in the paper to select the sample respondents. The source of data is the primary research done by conducting survey of the targeted individuals. The respondents filled up the data using online forms. For this purpose, a survey was made using Google Forms as an application and an excel file was maintained for the same. The file was analyzed using in-depth analysis and insights weredrawn which are shared in this paper. The targeted sample sizewas 100 respondents, 50 respondents from Bangalore city and another 50 from Tumkur city.All the respondents belonged to the National Capital Region.

Findings of the study

As per the studies the type of media used by youth is as follows:

Computers, Texting, Whatsapp, Instagram, Face book, Youtube, Smart phones with apps, ipads, Television, Movies, Video, Games, Tweeting , MySpace, Pinterest.

Use/ Consumption of Social Media

- 91% of teens are active users of the internet (60-70% daily)
- 74% of teens own a cellphone
- Teens average over 3000 texts per month (100/day)
- Text messaging has increased most dramatically, along with media multi-tasking

What Teens do Online

- The percentage of Internet users, ages 12-17, who do the following online:
- 79% send or read email(Chat)
- 81% go to websites about movies, TV shows, music groups, or sports
- 73% play online games
- 33% go online to get news or information about current events
- 72% send or receive instant messages
- 53% go online to get information about college
- 40% buy online merchandise
- 21% look for information about a health topic that‟s hard to talk about

Teen Social-Networking by the Numbers

- 52% of teens check their sites more than once a day.
- 21% of teens check their site more than 10 times a day.
- 41% of teens have posted something they later regretted.
- 39% of teens have used sites to make fun of other students.
- 27% of teens have created a profile with a false identity.
- 21%of teens have hacked into someone else‟s social-networking account.
- 12% of teens have posted nude or seminude pictures or videos of themselves or others, online.

Impact of media types on society

- Induced fear and phobias
- Media multi-tasking affects attention
- Reality vs. fantasy
- Role models
- Time use

Impact of high exposure on behavior and mental health

- Middle schoolers use more media than any other age group (8 hrs., 40 min per day)
- Lower academic achievement, grades
- Lower attachment to parents, teachers

• Shorter attention spans
• Among youth who report internet harassment victimization and unwanted sexual encounters (sexting), 24% report extreme upset

Types of Bullying
Direct Bullying: (more typical of boys)
– Open physical attacks on victim
– Verbal (threats, emotional harm)

• **Indirect (Relational) Bullying: (more typical of girls)**
– Social isolation
– Peer rejection

• **Cyber bullying/ electronic aggression**
– Social network sites, facebook, twitter, email
– Blow down pages→ fake sites created to spread rumors

CONCLUSION

In this paper we have discussed various positive and negative impacts that today media has on society. We find that major chunk of youth is using social media networks more than 5 hours a day resulting in decreasing their general health in general and mental health in particular. We also found that media is playing both constructive as well as destructive roles on one hand it has lots of advantages but on the other hand it has lots of disadvantages and at the end it"s upto the individual and society to decide which ones to use.

REFERENCES

1. Dr. M. Neelamalar & Ms. P. Chitra (2016) New media and society: A Study on the impact of social networking sites on Indian youth
2. Govindaraya P.H, (2018), Impacts OF Media on Changing Society: A Sociological Perspective.Higher Education and Its recent Trends
3. Ray, (2017) Dept. of Media Sciences, Anna University Chennai, India
4. Student Journal of Media Literacy Education
2010, Issue 1, Volume 1
5. Andison, F. S. (2015). TV violence and viewer aggression: A cumulation of study results 1956-1976. Public Opinion Quarterly, 41(3), 314-331.
6. Bandura, A., Ross, D., & Ross, S. A. (2014). Transmission of aggression through imitation of aggressive models. Journal of Abnormal and Social Psychology, 63(3), 575-582.
7. Bandura, A., Ross, D., & Ross, S. A. (2014). Vicarious reinforcement and imitative learning. Journal of Abnormal and Social Psychology, 67(6), 601-607
8. . Bausinger, H. (2012). Media, technology and daily life. Media, Culture and Society, 6, 343-351.
9. Borden, R. J. (2012). Witnesses aggression: Influence of an observer's sex and values on aggressive responding. Journal of Personality and Social Psychology, 31, 567-573
10. Bryant, J., & Zillman, D. (Ed.). (2011). Perspectives on media effects. Hillsdale, N.J.: Erlbaum.
11. Cantril, H. (2011). The invasion from Mars: A study in the psychology of panic. Princeton, N. J.: Princeton University Press.
12. Collins, W. A. (2010). Interpretation and inference in children's television viewing. In J. Bryant & D. A. Anderson (Eds.), Children's understanding of television. New York: Academic Press.
13. Comstock, G. (2009). Television and human behaviour: The key studies. Santa Monica, Cal.: The Rand Corporation.

International Journal of Academic Research
ISSN: 2348-7666; Vol.8, Issue-1(3), January, 2021
Impact Factor: 6.232; Email: drtvramana@yahoo.co.in

The Socio-Cultural Challenges of Digital Ethics in Social Media

-Vijayalakshmi. N

Asst., Professor of Sociology
Govt., First Grade College, Madhugiri-572132
Tumakuru Dist. Karnataka-state, India

ABSTRACT

Digitization are ubiquitous in our society. Digitization penetrates every aspect of our lives. The digitization of society pushes the boundaries of our abilities and offers all sorts of opportunities, but also challenges our moral boundaries. Social and ethical issues arise when society becomes digitized on the basis of six dominant technologies: Internet-of-Things, robotics, biometrics, persuasive technology, virtual & augmented reality, and digital platforms. The growing use of ICT also means digitizing the interaction between people, as well as between people and organizations by augmented & virtual reality and digital platforms. The issue of privacy also applies to digital platforms. The platform administrator can track all the transactions and interactions that take place within the platform and many of these transactions contain sensitive information. Platforms can easily track their users with simple tools. The issue of security is becoming even more complicated because of the fact that IoT devices are connected to each other. Thus, it is high time necessary to identify the prevailing socio-cultural challenges of digital ethics in social media.

Key words: Digitization, Moral boundaries, Technology, Social media, Digital Platforms, Ethical and social issues.

I. INTRODUCTION

Digital culture that comes from the media studies portion of mass communication literature. **It** refers to the broad category of academic inquiry analyzing and critiquing the mass media, its products, possible effects of messages and campaigns, and even media history. Social media are defined from a scholarly point of view with particular attention given to the cultural potential of digitally networked social platforms.

Even with the presence of niche online groups, digital culture cannot currently be separated from the influence of physical-world cultures. We can say two things about the relationship between online and physical-world cultures at this time. First, the growth of interaction on digital networks influences "traditional" cultures. Second, longstanding cultural traditions are influencing digital culture as it takes shape. The ethics and norms established in the physical world shape our views about behavior and values in digital networks.

Digital technology can influence knowledge, beliefs and especially practices around dating. This can, in turn, shape the way people think about

dating in general, not just in digital environments. The "old" cultural norms and morals can still be applied to judge those who use digital apps for casual hookups, but the new culture can push back, so to speak, and change how people think about dating even if they never use dating apps themselves.

The importance of individualized expression on social media is clear. We appear as individuals on Facebook, Twitter, Instagram, Snapchat and Tumblr. This increases our reach. Each of us can potentially connect with every other individual on a given social media platform, but these platforms also raise questions about surveillance and privacy.

So digitization penetrates our social-cultural world: shopping, transactions, listening to music, contacting friends, taking action and finding a date are things we do increasingly online. The advent of social media and other online services in the late 1990s and at the turn of the century have had a huge impact on the way we communicate. Our lives are, for example, interwoven with our smartphone, which forms the connection between the real and virtual world. Digital platforms enable smart and efficient transactions.

The issue of privacy also applies to digital platforms. The platform administrator can track all the transactions and interactions that take place within the platform and many of these transactions contain sensitive information. Platforms can easily track their users with simple tools. The issue of security is becoming even more complicated because of the fact that IoT devices are connected to each other. Thus, it is high time necessary to identify the prevailing socio-cultural challenges of digital ethics in social media The major challenges are the search for digital inviolability of the home and the protection of privacy with the emergence of IoT. We also see a growing focus on issues like justice and the balance of powers. The various ethical and social issues manifest themselves per technology in different ways. The presence of large databases with photos, the accessibility of software, and the ubiquity of cameras in smartphones, ensure an uptake of facial recognition technology in an increasingly wider range of situations.

2. METHODOLOGY

In tune with the objectives mentioned above, a close study has carried out by secondary data. The secondary data were collected by monthly journals of the modern media technology adoption including the annual reports of modern technology. Wherever, necessary reference was also made to different issues of bulletins viz., Modern technology and media Apart from this, different editions of daily newspapers such as Economic Times, The Hindu, Indian Express. Business Line etc. were also used for the purpose of collecting the information.

3. OBJECTIVES

1. To know the ethical issues of digitalization in social media
2. To identify the critical challenges of social media
3. To understand the possible solutions for issues concerning digital ethics in social media

4. ETHICAL ISSUES OF DIGITALIZATION IN SOCIAL MEDIA

Digitization are ubiquitous in our society. ICT is also linked with other technologies, such as nanotechnology,

biotechnology and neurotechnology. The digitization of society pushes the boundaries of our abilities and offers all sorts of opportunities, but also challenges our moral boundaries. In this paper we describe what social and ethical issues arise when society becomes digitized on the basis of six dominant technologies: Internet-of-Things, robotics, biometrics, persuasive technology, virtual & augmented reality, and digital platforms.

If the biometric system—in this case a face recognition system—decides that the face stored in the passport is the same person as in the picture, the passport control system concludes they must be the rightful owner of the passport and opens the e-gate. After recognizing and analyzing human behavior, the next step is influencing that behavior.

The growing use of ICT also means digitizing the interaction between people, as well as between people and organizations by augmented & virtual reality and digital platforms. So digitization penetrates our social-cultural world: shopping, transactions, listening to music, contacting friends, taking action and finding a date are things we do increasingly online. The advent of social media and other online services in the late 1990s and at the turn of the century have had a huge impact on the way we communicate.

Through these digital platforms, radically new organizational forms began to appear after 2010. Examples are Airbnb and Uber that in a few years have become major economic players, drastically disrupting their respective branches. There are plenty of other initiatives particularly in relation to the sharing economy, i.e., the phenomenon that consumers let each other have their unused consumer goods, perhaps for a fee. Another example of a digital platform is blockchain technology. This technology enables the development of so-called autonomous organizations—consisting entirely of bits and bytes. As the technology can automate a series of appointments and tasks, it can therefore take over the function of a certain organization.

5. THE CRITICAL CHALLENGES OF SOCIAL MEDIA

In the beginning days, social media was limited to fundamental tools and websites used mainly by professors of technology and computer geeks. Over a period of time, social media changed into a behemoth that is changing the way how people connect and converse with corporations, governments, traditional media, and each other. The monopoly of the message held by the traditional media lost its reins with the advent of social media due to the domineering facts of social media over the traditional media. In case of the traditional media, the communication was merely monologue or, at the most a restricted two-way tête-à-tête. Without using any interactive means, through the traditional media, the individuals used to share information or ideas about an organization. Such a communication was established mainly through one-to-one communication – either in person or on the phone; either through the mail or via e-mail.

Today, social media has rapidly turned to be the way of how people communicate with each other. Over the past one decade, it has transformed the way people and organizations communicate. This has become a reality

with the ubiquitous spreading of broadband internet in every nook and corner of the societies. The multimedia compatibility of the social media like easy uploading of audio-video content, text and images, another dimension of immediate global access has been added to the social media, thereby causing a great threat to the prevailing traditional and conventional media. Social media paved a way for every individual to become a publisher of his ideas and views. The social media not only brought advantages, but also equal number of threats along with its inception.

Such systems in which social, ubiquitous, and computerized processes are interdependent and tightly interwoven can be characterized as distributed social- computational systems i.e. integrated systems of people, sensors and computers. Typically, the proportion of such systems can be considered to be growing, which means they are influenced by a combination of social phenomena, algorithmic computation and ubiquitous data. In such systems, potentially internal system properties emerge through social adoption and usage.

THE POSSIBLE SOLUTIONS FOR ISSUES CONCERNING DIGITAL ETHICS IN SOCIAL MEDIA

Unfortunately, critical thinking on social media is not our greatest skill. As we scroll through the echo chamber of our closed group of like-minded friends, the ads that are targeted to our type of people reinforce our beliefs and prejudices. Our unconscious bias is fed by the confirmation that we're in line with the community's opinions. It is this tendency that makes native advertising so dangerous and so attractive to anyone who wants to influence thinking, whether they are selling running shoes, or spreading disinformation.

People are increasingly sharing their lives online through social networking sites with little concern for who may be viewing their information. This has become an issue in current times and is up for debate based on the ethical issues associated with Social Media. People don't realize joining a social network is like joining a community. As any community in real life, your business has a place in the community but should not invade one's privacy. Social networking is one of the most popular methods apart from forum marketing that is available to Internet users today.

Most of the ethical pitfalls related to social networking can be prevented by a little forethought and exercise of common sense, without regard to ethics rules. The qualities of social networking which are so potentially problematic for lawyers are its immediacy, its accessibility, and its permanency. As a result, like all users of social media, lawyers can react to a situation instantaneously and publicly, with an online posting that will remain on the internet in some form forever. Instead of sober reflection, social media encourages a reactionary and emotional post. Instead of one-on-one communication with a colleague or friend, social media encourages a broadcast to an expansive audience.

Currently, social networks have been dogged with myriad ethical issues. Privacy issues are the epicenter of these ethical issues. Some of the ethical problems that have emanated from social networks include hacking, stalking, credit card theft, and social networkidentity theft. Resultantly, most of social media

users are haunted by the dilemmas such as how much personal information to put on social media, how they can control the audience of their profiles, and whether the information they delete from their profiles is well disposed of.

6. SUGGESTIONS

1. To socialize the youth and youngsters to communicate and interact in a meaningful way to follow up the ethics in digital media, especially in mobile phone networking and communications.
2. To bring awareness among use of digital technology for the academic and skill related activities for this career advancement.
3. To monitor and supervise the activities of the youngsters by their permits to avoid the negative utilization of digital media.
4. To form the healthy network or groups for interaction so that the members of the group will always be there to correct or regulate the arising issues due to the excessive use of digital technology.
5. To instruct and direct the customers, in a better way by the digital media authorities to make use of the technology to avoid cyber-crimes and other related issues. That is to support the problem and to take appropriate actions if needed.

7. CONCLUSION

Today, an increasing entertainment of social phenomena, ubiquitous data and computational process can be observed in many domains and context, including social media. There is a palpable shift from conventional media to new media. This shift has raised many concerns and discussions around the pros and cons of the new media, and other related issues. The popularity of media, particularly social media, in youth makes it a potentially influential force. Much work is needed in the future to parse apart potential factors for causation such as peer pressure and photo editing capabilities. Scientists have identified specific areas to focus on, such as the need to clarify the construct being measured (i.e., whether the outcome is eating disorder pathology, body dissatisfaction, and so forth) and to design the overall experiment by addressing the limitations of past research (Holmstrom, 2004; Ferguson, 2013). All in all, despite the mixed findings and limitations of past studies, past research seems to suggest a relationship between social media and body dissatisfaction, although the exact nature and strength of the relationship remains unknown.

Ethics framework for professional journalists, citizen journalists as well as other content creators, media consumers and any one engaging in the world of digital media as a consumer, creator or policy maker. This framework is driven by digital technology but designed to span media forms and emerging technology. The use of social media in the professional domain has increased exponentially. It's not only an extremely effective marketing tool, but it's also cost effective and time saving. Selfie was the 2013 Oxford Dictionaries word of the year and have great impacts on social media websites across the internet. To this day the world has been caught in this tendency by mocking it or participating it. As selfies get more popular the beauty

standard are impossible to reach for ordinary young women.

REFERENCE

1. Barbry, E.(2012). The internet of things, legal aspects: What will change (everything). Communications & Strategies, 87(3), 83–100.
2. Floridi, L. (Ed.). (2015). The onlife manifesto. Being human in a hyperconnected era. Cham: Springer.
3. Frenken, K., & Schor, J. (2017). Putting the sharing economy into perspective. Environmental Innovation and Societal Transitions, 23, 3–10.
4. Gibbs, S. (2015). Samsung's voice-recording smart TVs breach privacy law, campaigners claim. The Guardian (27 February). Accessed June 20, 2017, from http://theguardian.com/technology/2015/feb/27/samsung-voice-recording-smart-tv-breach-privacy-law-campaigners-claim.
5. Hwang, B. H., & He, Z. (1999). Media uses and acculturation among Chinese immigrants in the USA: A uses and gratifications approach. International Communication Gazette, 61(1), 5-22.
6. Lievrouw, Leah A., Livingstone, Sonia (2006). The Handbook of New Media, New Delhi: Sage Publications India Pvt Ltd.
7. Peppet, S. R. (2014). Regulating the internet of things: First steps towards managing discrimination, privacy, security and consent. Texas Law Review, 93, 85–176
8. Pereira, A. G., Benessia, A., & Curvelo, P. (2013). Agency in the internet of things. Luxembourg: Publications Office of the European Union.
9. Raman, P., & Harwood, J. (2008). Acculturation of Asian Indian sojourners in America: Application of the cultivation framework. Southern Communication Journal, 73(4), 295-311.
10. Robbins, SP, Singer, JB (2014) From the Editor—The medium is the message: Integrating social media and social work education. Journal of Social Work Education 50(3): 387–390.
11. Roman, R., Zhou, J., & Lopez, J. (2013). On the features and challenges of security and privacy in distributed Internet of Things. Computer Networks, 57(10), 2266–2279.
12. Smids, J. (2012). The voluntariness of persuasive technology. In M. Bang & E. L. Ragnemalm (Eds.), Persuasive technology. Design for health and safety. PERSUASIVE 2012. Lecture Notes in Computer Science (Vol. 7284, pp. 123–132). Berlin: Springer.

International Journal of Academic Research
ISSN: 2348-7666; Vol.8, Issue-1(3), January, 2021
Impact Factor: 6.232; Email: drtvramana@yahoo.co.in

Integrating Digital Literacy in Teaching English: Issues and Challenges

-Dr.Nidhi Mishra
Asst. Professor in English
Govind Sarang Govt., Law College, Bhatapara, Chhattisgarh.

Abstract

Corona Virus Pandemic has made a huge detrimental impact on humanity. There is not a single country in the world which has not been affected by this highly infectious viral disease. Currently India ranks second in the world by its humongous population of Covid 19 patients, coming just after the U.S.A. To negate any further impact of Corona virus, our honourable Prime Minister Shri. Narendra Modi ji announced complete lockdown of the nation from 24th March 20. With this announcement the nation came to a standstill. School and Colleges were shut down indefinitely and the teaching learning process suddenly came to a halt. Online teaching was resorted by the government and private institutions. English language and literature was being taught digitally. There has also been an appreciable effort by teachers at their own personal level by creating their own e contents and uploading videos on youtube. However, the picture is not rosy as it seems. There are certain impending challenges like lack of connectivity, electricity shortage in rural areas, socio economic background of the students, mental pressure on students etc which must be overcome with clear cut and concrete policy by the government.

Key Words: English, Online Teaching, Learning, Digital

Introduction

Corona Virus Pandemic has been the greatest crises before humankind since the Second World War. World has come face to face with a virus which is unknown and deadly. Every nation in the world has been deeply impacted by this virus. Corona virus or Covid 19 disease had originated in China in the month of November in the city of Wuhan, China. Soon it spread to all the continents except Antarctica . Later on, the World Health Organization declared it as a Pandemic. Corona virus is described by the World Health Organization as , " Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus. Most people infected with the COVID-19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. Older people, and those with underlying medical problems like cardiovascular disease, diabetes, chronic respiratory disease, and cancer are more likely to develop serious illness. At this time, there are no specific vaccines or treatments for COVID-19. However, there are many ongoing clinical trials evaluating potential treatments." By 22nd September 20 in India there were a total of 56,46,010 cases of infection and 90,020 cases of death. India comes second in the world after the USA with its huge Corona virus infected patients. Unfortunately,

till now no medicine or vaccine has been discovered. This disease has changed the rubrics of the teaching and learning process in our country. English language and literature is being taught digitally which once seemed a distant dream.

The Problem of Corona Virus Pandemic and its Aftermath

To tackle the deadly Corona Virus, our Prime Minister Shri Narendra Modi ji declared a strict lockdown on 24th March 20 in the whole country. Our country came to a standstill. The economic activities, service industries, large and small scale industries and education sector, everything totally shut down. Schools and Colleges closed indefinitely. Schools, Colleges and Universities became deserted and hostels were emptied. With sudden shut down, it was a period of great confusion and uncertainty. There were no clear cut guidelines so as to how the studies would resume. Some immediate problems arising out of shut down were:-

- Abrupt stop in the teaching learning process
- Incomplete Syllabus
- Exams could not be completed
- Hostels were emptied and hurriedly sent away to homes
- An atmosphere of confusion and nervousness

Now the pertinent question arising out of suspension of Class room teaching was how to recover from this extraordinary situation. It is a known fact that Digital teaching, use of e-contents was absent in our educational system. Throughout the country 'chalk and talk' method and off line teaching had been predominantly used. Though there were some private institutes who used digital teaching in a miniscule proportion in the past but the situation was dismal. The problem was even worse in Government schools, Colleges, institutions where E learning had been totally absent. One thing was evident that to teach English digitally was even more difficult. Not only was there lack of interactive e contents but also provided e books to the students. Private sector Schools and Colleges were quick to recover by developing their resources for e learning. However, the plethora of problems laid before government schools and colleges who had no infrastructure, no framework or facilities in the past.

Government and Private Sector Initiatives for Digital Teaching of English

To overcome abruption in teaching learning process, government and private sector institutes soon resorted to online teaching. Digital or Online learning is also perceived as the utilization of the internet in accessing materials; having interaction with contents, teachers, and other students; and gaining assistance in learning process to gain knowledge, make meaning, and progress through learning experience (Ally 16). Online learning is defined as learning carried out from a distance assisted by electronic devices, for instance tablets, smartphones, laptops, and computers which require internet connection (Gonzalez & Louis 46). Some of the government initiatives regarding online teaching and providing e contents are:-

Diksha–

Diksha is a unique initiative by the government to create e content using innovative technologies based solutions.

Students, teachers, educators, and parents can access a humongous database of Diksha. Diksha can boast of more than 80,000 e-books including English language and literature for schools created by CBSE and NCERT.

E - Pathshala –

This is a joint effort of MHRD, CIET and NCERT for digital education. It is part of ' National Mission on Education through ICT' executed by UGC. The e contents of e-pathshala are of interactive nature, high quality and covers 70 subjects including English from diverse domains. Students and teachers can access digital textbooks and e contents which are of myriad nature. There are more than 22000 modules. There is a collection of more than 1800 audios, 2000 videos, 700e books, 500 Flib books, innumerable images, maps, question banks.

E – Adhyayan –

It is a digital platform for Postgraduate students. It is a part of e-PGPathshala. E-adhyayan provides more than 700 e books including English literature and English language for the post graduate students. There are many video contents and interactive sessions for the students. It also facilitates those students who cannot access the internet all day.

UGC MOOCS –

These are Massive Open Online Courses and are a vertical of Study Webs of Active Learning for Young Aspirants (SWAYAM) . Anyone can access these courses anytime and anywhere. MOOC and SWAYAM aims to help students study without any hindrances due to corona virus pandemic. These also help in self actualization of students and carry on their life long learning process. There are also relevant courses in English subject.

Atal Innovation Mission (AIM) –

This e-learning scheme started under the aegis of NITI Aayog. Atal Innovation Mission has impeccably blended the idea of technology and innovations for the students. The online modules include artificial programming , game designing, 3D modelling.

There are many more such digital platforms and programmes by the government such as e-yantra, virtual labs, FOSSEE to ensure that the education process doesn't stop for the students. National Institute of Open Schooling (NIOS), National Repository of Open Educational Resources (NROER) , National Digital Library has witnessed massive increase of new members after the lockdown.

The efforts of Private sector schools, colleges, and other such institutions has been equally commendable. Teachers have come up with their own novel idea of personally creating e content and uploading on sites such as youtube. Many of them have created their own personal blogs, facebook page and uploading e contents. Whatsapp groups have been created by the institutions and teachers for interaction and distribution of study materials. Students are also being told to access their emails regularly as teachers are sending time tables, pdf, images, study materials through emails. Schools and colleges are ensuring that no stones have been unturned for completing the left over syllabus and preparation of exams. In pursuance of this cause, teachers are making online academic calendars, online time tables, online classes are being taken, assignments given and checked and sent back to the students. All of the schools, colleges,

universities are tracking students online through desktop, laptop, tablet or smartphones.

Issues and Challenges in Teaching English Digitally

Undoubtedly, both government and private sectors are initiating a credible attempt for online teaching but problems seem to be cropping up every now and then. There are a lot of persistent problems regarding Online teaching, especially English subject. Some of these are:-

1. Lack of willingness on the part of teachers to learn new digital technology
2. Lack of proper training regarding Digital Teaching to the teachers
3. Lack of e contents for teaching and learning
4. Lack of device such as smart phones and computers for socio economically backward students
5. Connectivity issues in rural areas
6. Lack of continuous availability of electricity especially in rural areas
7. Unable to access to unlimited internet for online studies
8. Apathy from parents
9. Perpetual fear of new technology
10. Anxiety and Mental pressure affecting the students

These are some of the basic problems faced by students and teachers throughout the country. It has been a challenge to eradicate these problems. Some of these problems are related to lack of basic infrastructure which are impossible to totally remove at this stage. Some problems are conceptual while others are psychological. A holistic and wider approach is needed for digital teaching and learning of English and other subjects. Some of the recommendations are:-

- Providing adequate training through special training sessions, workshops to the teachers regarding Online teaching.
- Providing free device to the socio economically backward students
- Providing free internet to the needy students
- Providing offline e contents
- Giving incentives to the teachers to develop interactive e contents
- Use of popular digital media and platforms like Whatsapp, Telegram, You tube
- Psychological counselling of the students
- Special meeting sessions with parents and also giving them training to operate devices.
- Developing clear cut policy by the government for Digital teaching

Conclusion

It is evident that Corona virus pandemic has changed the dimensions of teaching and learning process in India. Willingly or unwillingly, government and private institutes have adopted the digital teaching. Regarding Teaching English, it is not a mere factor of providing online classes to the students, but what is being taught is equally important. It is important for teachers to develop interactive e contents as well as withhold attention of the students throughout teaching learning process. Teachers are encouraged to have active participation in professional development opportunities to develop their competency on technology integration in language teaching (Son 246). Personal touch of teachers, inducing emotive responses among the students, inculcate values is needed for teaching English subject. We must remember that even after corona virus pandemic, digital teaching will

become an integral part of the education system. Thus, our efforts should not be temporary but for the future also.

Work Cited:

https://www.who.int/health-topics/coronavirus#tab=tab_1. Accessed on 17.0720.web.

Ally, M. "Foundations of Educational Theory for Online Learning". T. Anderson (Ed.), *The Theory and Practice of Online Learning*. Edmonton: AU Press, 2008. (15 -44). Print.

Gonzalez, D., & Louis, R. St. "Online Learning". J. I. Liontas (Ed.), *The TESOL Encyclopedia of English Language Teaching (1st ed.)*, 2018. https://doi.org/10.1002/9781118784235.eelt0423

Son, J. "Technology in English as a Foreign Language (EFL) Teaching". J. I. Liontas (Ed.), *The TESOL Encyclopedia of English Language Teaching (1st ed.)*, 2018. https://doi.org/10.1002/9781118784235.eelt0448

International Journal of Academic Research
ISSN: 2348-7666; Vol.8, Issue-1(3), January, 2021
Impact Factor: 6.232; Email: drtvramana@yahoo.co.in

E-Governance in India: Initiatives, Challenges and Opportunities

-Dr.Poornima G.R
Asst., Professor, Dept., of Political Science,
Govt., First Grade College, Rajajinagara, Bengaluru, Karnataka, India

-Dr.Suresh Kumar M.N
Asst., Professor, Dept., of Political Science,
Govt., First Grade College, Doddaballapura, Karnataka, India

Abstract

Governance is a link between government and its broader environment. Electronic governance is a tool to simplify and make the governmental apparatus efficient in transforming the service delivery across the functional domains. E-Governance is seen as an emerging trend to re-invent the way the government works and looks. The e- governance aims to eliminate, in a phased form, use and submission of documents in physical form. Citizen-centric and business-centric environment for governance is the essence of e-governance. E-governance initiatives were drawn at a time when India's e-Readiness Rank of India was not encouraging. Panning out Aadhaar across the nation was a challenge well accepted. India's road to e-governance is not smoothly laid out path, laced with formidable challenges. Huge population, illiteracy, computer illiteracy, logistics, geographic conditions, lack of awareness among masses on the benefits put together poses a serious challenge. Internet connectivity makes or mars e-governance initiatives. World's largest democracy that elects the government through electronic voting machine can counter the challenge. Computer literacy and net connectivity, particularly in rural and semi rural regions would create an e-governed India in near future. The Digital India initiative could well bridge the rural-urban digital divide to create an e-empowered India. a time bound approach by the government with active cooperation and participation by the civil society becomes an integral part of realising the aspiration of e-governance.

Keywords: *Governance, e- governance, Citizen, Aadhaar, Digital India*

Introduction

Governance is a link between government and its broader environment - political, social and administrative. Government's foremost concern and responsibility is to ensure that maximum services are provided to its citizens at minimum cost and inconvenience. Mere governance is not enough; it should be good as well. Democracy is the best form of government and good governance has now come to be its integral feature. Good Governance implies that the governance of a country should be neither mal-functional nor dysfunctional, nor even functional for its own sake; it should be well-functional. Good governance is not something that governments achieve or

do by themselves. It involves the co-operation and participation of a large number of citizens and their organisations. These requirements are considered not only essential for good governance but are also important for sustainable human development.

Introduction

Electronic governance or e-governance is adopted by countries across the world using information and technology to simplify and make the governmental apparatus efficient in transforming the service delivery across the functional domains. E-Governance or Electronic Governance refers to using Information and Communications Technology (ICT) for a purposeful utilisation of ICT tools. Therefore, e-Governance is seen as an emerging trend to re-invent the way the government works and looks.

The guiding principles for reforming government through technology aims at simplification of forms and procedures, user –friendly format, online tracking of application and status, online repositories for certificates and documents. The e- governance aims to eliminate, in a phased form, use and submission of documents in physical form. Integration of services and platforms makes the paper work redundant. Examples of e-governance include Digital India initiative, National Portal of India, Prime Minister of India portal, Aadhar, filing and payment of taxes online, digital land management systems, Common Entrance Test etc. Digital empowerment of citizens, governance and services on demand, greater attention to improve service delivery mechanism, enhancing the efficiency of production and emphasis on access of information constitutes the key focus of e-governance.

National e-Governance Plan

E-Governance in India has steadily evolved from computerization of Government Departments to initiatives that encapsulate the finer points of Governance, such as citizen centricity, service orientation and transparency. The plan seeks to create the right governance and institutional mechanisms to create a **citizen-centric** and **business-centric** environment for governance.

The Government approved the National e-Governance Plan (NeGP), comprising of 27 Mission Mode Projects (MMPs) and 8 components, on **May 18, 2006.** The key thrust of e governance is to "make all Government services accessible to the common man in his locality, through common service delivery outlets, and ensure efficiency, transparency, and reliability of such services at affordable costs to realise the basic needs of the common man".

E-governance presumes the active participation of citizens and the civil society. When the process was kick started, India's e-Readiness Rank of India was not encouraging. E-readiness is defined as the ability to use information and communication technologies to develop one's economy and welfare. India's e-readiness rank was 53 in 2006, 58 in 2010, 91in 2016, 44 in 2019 and stands at 48 in 2020. E-readiness is an indicator of readiness to adopt and explore digital technologies. The parameters measured included knowledge of advancements, availability and usage of technology and adaptive attitudes for future developments.

Major e-governance Projects in India

E-governance initiatives and projects have literally touched every aspect of governmental domain be it transport, health or education. Some of the major e-governance initiatives include: e –Aadhaar; e-KYC; Mobile Seva; MyGov; Open Data; e-Office; e-Sanjeevani; Passport Seva; Meghdoot. Key Sector wise projects are as follows:

Transportation: Issuance of Time Table of buses; online ticket booking; Transportation Improvement Program; Regional Transportation Plans; Traffic Congestion Management; and Intelligent Traffic Management; Friendly Services of Transport department (CFST); Sarathi & Vahan

Municipal services: House Tax Assessment; Billing and Collection; Maintenance of land records and property; Issue of Birth and Death Certificates; and Registration

Agriculture: Gyandoot; BELE; AGMARKNET; SEEDNET; and Mustard Procurement Management System; BhuRekha; Raj stamps; e-Krishi; e-Dhara; Krishi Marata Vahini; Ahara; and Raita Mitra

Education: CASCET; Online Text Books for Class X; Online Post Metric Scholarship; Employee Information System (EIM)-Department of School Education; Akshaya; and E grantalaya

Challenges before e-Governance in India

There are many obstacles in implementation of e-Governance in India. Some of the challenges are briefly explained here:

1. **Language:** India is a land of linguistic diversity where different states speak different languages. The diversity of people in context of language is a huge challenge for implementing e-Governance projects as e-Governance applications are written in English language. To add to it, English is not the major source of communication. Therefore, it becomes a challenge for the government to bring out e-Governance projects of pan India nature.

2. Low Literacy: In a nation with relatively low percentage of literacy, in real terms, it would be a herculean task to take the policies and programmes of the government to the citizenry. Inability of large sections of the society to access e-governance initiatives would render the programmes slow and tough to realise.

3. **Poor computer literacy:** Coupled with the problem of illiteracy, many of those who are literate are computer illiterate, who lack basic knowledge of computers and about Information Technology (IT). As the e-governance initiatives are completely technology driven, implementing and reaching them to the people would be a severe challenge. Though the urban pockets show an inclination for technology, it needs to be taken to the villages.

4. User friendliness: Users of e-Governance applications are often non-expert users who may not be able to use the applications in a right manner. Such users need user guidance to operate and execute transactions. If government websites are designed with minimum windows and easy navigation, it will help those who are not expert users of IT.

5. Internet connectivity: E-governance, as self indicative, is directly proportional to access to internet facilities. If anybody is to access the government services from anywhere and anytime, it's mandatory that internet connectivity should be fast and available at all places. Though the government is integrating villages with

internet, there are many remote villages and hamlets disconnected from rest of the nation.

However, Internet and Mobile Association of India (IAMAI) and Nielsen survey for 2019 reveals that there are 227 million active internet uses in rural India and this figure is 10% more than the urban India.

6. Invasion of privacy: The implementation of public policies under e-governance requires that the user must be confident and comfortable while using the technology. It requires the government build the confidence and trust among the people and encourage using the technology. The government has to make a balance between ensuring that a system prevents fraudulent transactions and the burden that extensive checks can take place on people who are honest. The controversy surrounding the Arogya Sethu application is a case in this point.

7. Population: Population is the biggest challenge in implementing e-Governance projects in India. Lack of unique single identity of individuals in India is a major problem though government is making efforts for providing unique identity to its citizens. Moreover, maintaining and updating the database of all Indian nationals and providing the e-governance service is easier said than done.

8. **Lack of integrated services:** What adds to the difficulty in providing services on a uniform platform is, most of the e-governance services which are offered by the state or central government are not integrated. Diffused communication between different departments of government creates communication gap resulting in lack of integration. So, the information that is relevant to one department becomes irrelevant to some other department of the government.

Suggestions

Literacy: Literacy and e-governance are two faces of the same coin. The best of government initiatives fail to reach the last man till a substantial level of literacy is achieved. When the state of Kerala and many North Eastern states can attain higher levels of literacy, other states could follow suit. The objective of the government should be to attain 90% literacy by 2025.

Computer literacy: Literacy and computer literacy may go hand in hand. In the process of education, the information and technology, the basic computing skills, should be imparted to empower each and every citizen. At the outset, it appears to be a daunting task but to e-empower all sections of the society, it becomes inevitable.

Internet zones: Need for broadband connectivity using wireless technology is an option to upscale 24/7 internet facility across the nation, more so in rural and semi-rural areas. In rural areas, wireless technologies may be embedded with agriculture and rural development. This helps e-governance, access to scientific and technological innovations in agriculture resulting in an integrated rural development. Connectivity is the heart of e-governance.

Unique Identity Number: In India, numerous documents are demanded for different purposes. In procuring the documents, many a time, leads to delay and resultant corruption. As is available in India, Aadhaar number may be used as the Unique Identity Number for all e-governance purposes. But, to ward off doubts, upgrading and strengthening the

security aspect of Aadhaar be given a serious thought.

Concluding Observations

E-governance in India is a child of slow growth evolving over the last two decades. Given the huge population, illiteracy, poor information and technology awareness followed by internet connectivity and frequent server issues, e- governance has travelled a tough path. It is no mean achievement that the largest democracy in the world elects through the electronic voting machine. Overcoming IT bottlenecks, rural-urban digital divide and connectivity issues with remote parts of the nation would add to the status and strength of the emerging global soft power- India. Open Source Software and Cloud Computing would catapult India into the top league of tech-savvy nations. Centre for e-Governance has a catalytic role in this direction.

References

1. Bhatnagar, S.C. & Vyas, N. (2001) *Gyandoot: Community-Owned Rural Internet Kiosks*, World Bank, Washington DC http://www1.worldbank.org/publicsector/egov/gyandootcs.html

2. Puri, S.K., Chauhan, K.P.S. & Admedullah, M. (2000) 'Prospects of biological diversity information management'; in *Information Flows, Local Improvisations and Work Practices*, Proceedings of the IFIP WG9.4 Conference 2000, Cape Town.

3. Prabhu C.S.R., E-Governance; Concepts and Case Studies(PHI, New Delhi, 2013)

4. Sharma, Pankaj, E-Governance: The New Age Governance (APH, New Delhi, 2004)

5. https://digitalindia.gov.in/content/e-governance-%E2%80%93-reforming-government-through-technology

6. "India slips to 91st place on readiness for digitised economy" Business Line , July 06, 2016

7. "India falls 4 places in 2020 digital readiness ranking", The Hindu, Oct 04, 2020

8. https://www.meity.gov.in/content/centre-e-governance

9. "For the first time, India has more rural net users than urban" The Times of India, May 6, 2020

10.https://www.meity.gov.in/divisions/national-e-governance-plan

11. International Journal of Advanced Research in Computer Engineering and Technology (IJARCET) Volume 2, Issue 3, March 2013

12. International Journal of Computer Applications, Volume 53, No.7, September 2012

International Journal of Academic Research
ISSN: 2348-7666; Vol.8, Issue-1(3), January, 2021
Impact Factor: 6.232; Email: drtvramana@yahoo.co.in

New Public Management: A Gateway to Good Governance

-Dr.Vanajakshi R Halliyavar
Principal Govt., First Grade College, Rajajinagara, Bengaluru.
-Dr.R.Jayashankar
Asst., Professor, Dept., of Economics, Govt., Arts College, Bengaluru.
-Dr.Ameer Pasha .S
Assosiate Professor, Dept., of Political Science, GFGC, Devanahalli.

Abstract:

New public management (NPM), management techniques and practices drawn mainly from the private sector, is increasingly seen as a global phenomenon. NPM shift the emphasis from traditional public administration to public management. Key elements include various forms of decentralizing management within public services (e.g., the creation of autonomous agencies and devolution of budgets and financial control), increasing use of markets and competition in the provision of public services (e.g., contracting out and other market-type mechanisms), and increasing emphasis on performance, outputs and customer orientation. In brief, NPM is a mix of accountability, participation, competition and limited regulation.

Keywords: E-governance, India, New Public Management

Introduction

New Public Management is a development of the later part of the 20th century. The term was first introduced by academics in the UK and Australia to describe approaches that were developed during the 1980s as part of an effort to make the public service more "businesslike" and to improve its efficiency by using private sector management models. In contrast with the private sector which focuses on "customer service", NPM aims to shift its focus on the "...centrality of citizens" the core recipients of the public sector services. NPM targeted decentralized service delivery models to empower local agencies in the delivery of government programs or services.

Background : NPM reforms have been driven by a combination of economic, social, political and technological factors. A common feature of countries going down the NPM route has been the experience of economic and fiscal crises, which triggered the quest for efficiency and cost cutting in delivery of public services. The external pressures of structural adjustment programmes and advent of information technology has largely influenced the process of looking towards NPM, particularly among developing and less developed countries.

The first practices of New Public Management emerged in the United Kingdom under the leadership of Prime Minister Margaret Thatcher. Thatcher played the functional role of "policy entrepreneur" and the official role of prime minister. Thatcher drove changes in public management policy in such areas as organizational methods, civil service, labor relations, expenditure planning, financial

management, audit, evaluation, and procurement. Thatcher's successor, John Major, kept public management policy on the agenda of the Conservative government, leading to the implementation of the Next Steps Initiative. Major also launched the programs of the Citizens Charter Initiative, competing for quality, resource accounting and budgeting. New Public Management, until recently, largely seen as an Anglo-Saxon, phenomenon, is finding acceptance since the 1990s in developing and transitional economies with differing techniques and application.

The Focus

The focus of NPM was aimed at breaking the Weberian bureaucratic model of routine, red tape, rule orientation approach to administration. It was identified that the organizational design of rigid hierarchical centralized structures are dysfunctional to organizational goals and public agencies became machine-like, rigid and impersonal. The alternative-generation process is influenced by ideas borrowed from economics and management. The modern age with the rapid change in technology and societal demands ask for different paradigm of administration. In the United Kingdom, the first major NPM-oriented public management reforms appeared in the early 1980s; for example, the Griffiths Report (1983) introduced general management into the United Kingdom's National Health Service (NHS), replacing the old system of consensus management and facilitative administration. NPM adopted a complimentary approach to the private sector and this new paradigm of public sector management is called 'New Public Management' with efficiency, economy and effectiveness as watch words emphasizing the centrality of citizens, the recipient of the services.

Osborne and Gaebler identify 7 commandments NPM. They are:

- Empower communities rather than simply deliver services
- Encourage competition rather than monopolies
- Be mission-driven rather than rule-driven
- Find outcomes rather than inputs
- Meet the needs of the citizens rather than bureaucracy
- Decentralize authority
- Use market place for solving problems

Tenets of New Public Management

- Management

NPM aims at privatizing the approach of the government towards citizens and citizen centric services. Therefore, emphasizes on management of men and material resources for maximum benefit of citizens coupled with economy of operation that calls for management engaging in hands-on methods. Freedom of management, away from a traditional bureaucratic approach is the key.

- **Performance standards**

It's important to maintain standards and measures of performance in implementation of programmes involving huge sums of public money. Monitoring ensures clarification of goals/intent, targets, and indicators for progression. A command and control mode of functioning, identifying and setting targets and continuous monitoring of performance keeps a tab on the progress of the policies and programmes.

- **Professionalism**

NPM aims to bring in professionalism in public sector administration and management. Introducing audits at financial and professional levels, transparent review performances and setting benchmarks helps create a professional approach to addressing public concerns away from the typical red tape bureaucratic models. Encouraging more entrepreneurial management and discretion brings in professionalism.

- Output controls

The NPM acknowledges the "shift from the use of input controls and bureaucratic procedures to rules relying on output controls measured by quantitative performance indicators". **Output control** focuses on measurable results within an organization. Lack of progress status in many public sector programs has resulted in the expenditure on collecting the taxes outnumbering the tax collected.

- Decentralization

NPM advocates often shifted from a unified management system to a decentralized system. Absence of serious decentralization has been a severe source of neglect of issues and concerns of villages and towns far away from the power centers. The problems of a village are better understood and attended by the village administration. Decentralization cuts inordinate delay, indecision and bureaucratic routine. The local government is not the third tier of the government, but the first one. The government has to focus on core competencies to improving the quality of their services.

- Cost reduction

The most effective one which has led to its ascent into global popularity focuses on keeping cost low and efficiency high. "Doing more with less" approach reduces cost and stimulates efficiency.

- **Customer centric**

The NPM shifts focus away from bureaucratic riddles to greater customer orientation and responsiveness. The citizens are viewed as "customers" and public servants are viewed as 'public managers'. The customer satisfaction, customer service initiatives imbibe entrepreneurial spirit to public service leading to innovations.

- **Outcomes, not Outlays**

NPM lays emphasis on the output than the process. The traditional administrative setup attached too much of importance to outlays at the cost of outcomes. As a result, the performance was reflected more on paper than the ground result. The budgetary outlays raised huge hopes and expectations which were belied at the end of the budgetary period. It focuses on outcome-based budgeting.

Conclusion

New Public Management has economic rationality and performance as the keywords. NPM promotes a shift from bureaucratic administration to business-like professional management. New Public Management calls for quality services to citizens with managerial autonomy in public management; performance evaluation indicators to measure actual achievements and the quality of services; operational responsibilities for the field agencies; performance audit and publication of results; and cost conscious managerial decisions. NPM attempts to refashion the bureaucracy as a dynamic, result oriented, efficient, responsive and responsible public servant who is sensitive and aware of public needs, wishes and preferences. The optimum utilization of scarce resources constitutes the bottom-line of the NPM.

References

- Anil Dutta Mishra (2010), "Good Governance: A Conceptual Analysis", in, Alka Dhameja (ed), Contemporary Debates in Public Administration, New Delhi; PHI Learning Private Limited.
- Ashok Kumar (2000), "Computerization of Mandal Revenue Offices in Andhra Pradesh: Integrated Certificate Application", SubhashBhatnagar and Robert Schware (eds), Information and Communication Technology in Development, Cases from India, New Delhi; Sage Publications.
- Jagdish C.Kapur, (2005), "IT and Good Governance",in, Bidyut Chakrabarty, Mohit Bhattachary (eds), Administrative Change and Innovation-A Reader, New Delhi; Oxford University Press.
- Mishra.D.D (2005), "e-Governance: Responsive and Transparent Service Delivery Mechanism", in, Amita Singh (ed), Administrative Reforms: Towards Sustainable Practices, New Delhi;Sage Publications.
- Subash C. Bhatnagar and Robert Schware (2000), Information and Communication Technology in Development: Cases from India, New Delhi; Sage Publications.

International Journal of Academic Research
ISSN: 2348-7666; Vol.8, Issue-1(3), January, 2021
Impact Factor: 6.232; Email: drtvramana@yahoo.co.in

Digital Technologies and Innovations during Pandemic

-Girija D.K
Asst., Professor & HOD,
Dept., of Computer Science,
Govt., First Grade College, Madhugiri, Tumkur Dist.

-Rashmi. M
Lecturer, Dept., of Computer Science,
Shree Honnadevi Govt First Grade College,
Dandinashivara, Tumkur Dist.

Abstract

The paper is about technologies and digital innovations that empower the people in this covid-19 pandemic situation. High speed internet, cloud system, drones, robots, automatic devices and many more shows how technology prevents the spread, educate, warn, and empower human race to be aware of the situation, and noticeably lessen the impact. The innovations could be the stepping stone to defeat the Corona scare. Hundreds of fresh new discoveries from individuals, volunteers, non-profits, researchers, and businesses are unleashed each day. They rightly realize that COVID-19 will be the way of life, for some time at least, so learning makes sense.

Introduction

Many innovations boomed up over the world in this covid-19 pandemic. Remember, Innovations and Technology cannot prevent the effects of the pandemics rather, it helps to prevent the spread, educate, warn, and empower people to be aware of the situation, and noticeably lessen the impact. SARS, H1N1, Ebola, and many more such Epidemics and pandemics have shown their violence in the past, but with each one, we are learning new ways of fighting and managing such unexpected diseases that can potentially kill millions of people. Technology cannot prevent the effects of the pandemics rather, it helps to prevent the spread, educate, warn, and empower human race to be aware of the situation, and noticeably lessen the impact. Today, with technologies like mobile, cloud system, analytics, robotics, AI/ML, 4G/5G and, high-speed internet, it has become possible to test several innovative approaches to pandemic response. Here, we have listed such areas where technology plays a vital role:

Technology supported healthcare:

Thermal Monitors Wireless thermometer guns assist in measuring the body temperature from a distance and effective in pinpointing the individuals who might need further investigation. Automated facial recognition thermal monitor is also making the process faster in measuring body temperature and more effective. They have become the most important medical equipment that are being used at checkpoints of offices, airports, hotels, hospitals, bus stand, metro stations, railway stations, shops, and other public places.

Hygiene hook Touching a door handle is a commonly experienced part of life that most people couldn't count how many times they have done it all day. Most surfaces consider being potential health hazards, door handles pose an inevitable problem. To prevent this problem, hygiene hooks are better options. Clips are attached to them which help us to open doors without touching it.

Mobile Medicare Governments in most countries at this time want their healthcare staff to stay ready for COVID-19 by shedding off other duties. Telemedicine through mobile phones has greatly helped the already strained doctor community. Medicare apps are guiding their patients from mobile phones. Consulting to a doctor on phone facility is provided and, patients can use these apps for making payments also.

Hygiene smart band Hygiene band is coded in such a way that an alert sound beeps whenever the users attempt to touch their face. The company believes that Immutouch is a great breakthrough, advise people to maintain serious hygiene. As Hygiene band setup was ready it wasn't very difficult to shape the device to fight COVID-19.

Vistar AirOk now manufactures air purifiers that use a patent filter technology called EGAPA (Efficient Granular Absorbent Particulate Arrester) to filter gaseous substances and major pollutants. Vistar, an air purifiers have been innovated by a startup based in Delhi.

Milagrow Seagull Milagrow Seagull, a cleaning robot innovated by Indian consumer brand Milagrow. Cleaning robot displays real-time progress and map while cleaning on the user's device. The robot plans the path in real-time in each area to reduce the time taken. This robot vacuum also features anti-bacterial, anti-microbial, and antiviral properties that claims to help minimize the spread of infections in hospitals and similar environments. The robot can facilitate slight wet cleaning, as per the company's official release.

Dozee Dozee is a device aims to help in access to better healthcare by providing accurate diagnosis of conditions, created by Turtle Shell Technologies. This device can help with a preliminary diagnosis of various illnesses which reduces the time spent in making decisions to visit hospitals and go through multiple tests. It is a smart contact-free health monitor that one can slip under their mattress. It keeps tracking the health condition of the individual through metrics like heart health, stress, and sleep quality, among others. It gives a detailed analysis report from the Dozee apps that can be installed in smartphones.

E-commerce delivery services Contact-less movement, deliveries through autonomous vehicles, drones and robots already had boomed to serve E-commerce industry. The e-commerce industry has been mulling over using drones for deliveries for a long time, but has little support for the idea. COVID-19 has put millions under lockdown. And in this critical situation, drones are proved as a great help. Self-driving cars, robots can all help at a time when the need is to avoid human contact. Autonomous vehicles can be used to transport affected people to and from healthcare facilities with ease, without risking the lives of healthy people. Robots can be used for delivering grocery, cooking means,

sterilizing hospitals and patrolling the streets. Drones can be used for food deliveries, tracking population, carrying test kits and medicines to quarantine locations, thermal imaging to identify infected people, spraying disinfectant, and more. Many new areas and use cases are coming up where drones, robots and autonomous vehicles are being used.

Remote working technologies Technology also supports remote working that provides social distancing and support business to continue in this pandemic. E-commerce sales are booming with different ideas, another one such is opening web stores at each door. Everything is very demanding. E-stores also don't want to miss out on opportunities. In pandemic scenario, technologies enables secure access to data, enterprise applications, virtual meetings, cloud conferencing, and virtual/mixed/augmented reality are the forefront leaders to ensure deliverables are not impacted. Remote working is a blessing that comes due to technology and is of one the greatest solution that helps us in social distancing. Zoom, WebX are other app that are not COVID-19's byproduct, but the video-based conference app has added millions of users over the past few months to its database, making it perhaps Corona's biggest corporate success. Many companies have relaxed its plan in its bid to contribute, helping more users benefit from the service. Zoom has a user base that is diverse. From children to elderly people, doctors, musicians, corporate, teachers, businesses, all want to give a try to an app like this when the day sets in.

Conclusion Today the greatest risk is pandemic, infectious virus that's more devastating and may kill many people. The transparency that we have gained through this current COVID-19 situation is, we now understand that we were not geared up for this pandemic situation. The next pandemic is not a matter we would prepare in advance against the pandemic at an individual and collective level. What we actually need is preparedness. Indeed, the technology has advanced and will continue to advance exponentially, but the human institutions and societies need to accelerate in adapting to it and continue investing in building the technology systems for the preparedness. After the COVID-19 outbreak, it is evident that, from AI to robotics, the technology innovations are helping to manage the epidemic and better equip to fight future public health emergency in a timely, systematic, and calm manner.

References

https://customerthink.com/innovative-inventions-which-are-thriving-in-covid-19-pandemic/

https://www.thehindubusinessline.com/news/national/5-indian-technology-innovations-developed-during-covid-19-outbreak/article32772090.ece

https://www.un.org/sites/un2.un.org/files/2020-06_-_unin_quarterly_innovation_update_-_second_covid-19_special_edition.pdf

https://cio.economictimes.indiatimes.com/news/next-gen-technologies/covid-19-8-ways-in-which-technology-helps-pandemic-management/75139759

International Journal of Academic Research
ISSN: 2348-7666; Vol.8, Issue-1(3), January, 2021
Impact Factor: 6.232; Email: drtvramana@yahoo.co.in

Multiple Digital Applications Challenges and Success- E-Commerce

-Devi. K
P.G. Dept., M.Com
SRN Adarsha college
Chamarajpet, Bangalore-18

ABSTRACT

E-commerce as anything that involves an online transaction. E-commerce provides multiple benefits to the consumers in form of availability of goods at lower cost, wider choice and saves time. e – commerce is the buying and selling of products or services over electronic system such as internet and other computer networks. This can range from ordering online, through online delivery of paid content, to financial transactions such as movement of money between bank accounts. The blast of e-commerce businesses has seen the enormous growth in number of online business transaction worldwide. Consumers nowadays are opted with online business commerce which is considerably convenience compared to traditional transactions. More over electronic commerce enterprises providing huge benefits and platform to society than traditional enterprises, but not to be missed the issues and challenges faced by the e-commerce enterprises.This paper has analysed some of the challenges and opportunities and success of ecommerce.

Keywords: E-Commerce, Online, Information, challenges, success.

INTRODUCTION

Now-a-days e-commerce is growing popular in an emerging economy. E-commerce began in1995.The combination of the Internet and e-commerce usage has produced a new online atmosphere that is extremely efficient and effective, it requires the digital goods for caring out their transactions. Digital goods are goods that can be delivered over a digital networkthe e-commerce business will continue to attract investor interest. With mobile apps being developed by most ecommerce websites, smartphone is increasingly replacing PCs for online shopping. In 2013, only 10% of the mobile users used smartphones, and only 5% of the e-commerce transactions were made through a mobile device. In 2019 The study conducted by Ipsos and commissioned by PayPal, analysed the latest trends in mobile commerce (M-Commerce) across the globe and India. India leads the way with 70% of consumers preferring mobile-optimised experiences and 81% of the merchants are optimised to accept mobile payments to meet the growing demand and responding to consumer preferences, overall,88% of the surveyed Indians use a mobile device to make payments.

The Indian government's ambitious Digital India project and the modernization of India Post will also affect the e-commerce sector. The Digital India project aims to offer a one-stop shop for government services that will have the mobile phone as the backbone of its delivery mechanism. The programmer will give a strong boost to the e-commerce market as bringing the internet and broadband to remote corners of the

country will give rise to an increase in trade and efficient warehousing and will also present a potentially huge market for goods to be sold.

India's overall retail opportunity is substantial, and coupled with a demographic dividend i.e. young population, rising standards of living and upwardly mobile middle class and rising internet penetration, strong growth in e-commerce is expected. E-commerce processes are conducted using applications, such as email, fax, online catalogues and shopping cards, electronic data interchange (EDI), file transfer protocol and web services and e-newsletters to subscribers. E-Travel is the most popular form of e- commerce.

LITERATURE REVIEW

As we all know, internet and e-commerce are entirely committed towards every developed country. But we think it can be accomplished and can make a remarkable benefit to developing countries also if an ideal business purpose can be made. Ohidujja man clearly discussed that E-commerce is a revolution & turning point in online business practices and can make a huge contribution to the economy and Hasan also indicated that currently, e-commerce organizations have increasingly become a fundamental component of business strategy and a strong catalyst for economic development. A huge amount of research works has been done on e-Commerce which is basically on online shopping. A large group of researchers has found out and also pointed out the necessity and possibilities of Online Shopping. On the other hand, limitation of ecommerce is found and at the same time, they provided essential suggestion and came to a prediction to make Online Shopping more useful for the consumers. But the contribution of traditional marketing is also inescapable but compare to online shopping it is less effective we think. Madhurima Khosla, Harish Kumar in 2017 in the article of Growth of E-commerce in India: An Analytical Review of Literature concludes there is tremendous growth of E-Commerce due to increase in awareness the share of digital payments is expected to rise, to sustain which, firms need to develop more secure payments infrastructure.

OBJECTIVES OF THE STUDY

The main objectives of the study are as follows:

- To analyze the present E-Commerce scenario
- To understand Major Types of E-Commerce
- To study the Challenges faced by E-Commerce Enterprises in India
- To identify alternative solutions available to solve the problems and to attract the customers to increase online Business
- To know the key factors of Success of E-Commerce in India

RESEARCH METHODOLOGY

The paper has been written on the basis of secondary data. The secondary data were collected from published books, journals, research papers, daily newspaper, internet and official statistical documents. The study is qualitative and unique in nature.The contents of each journal were browsed, and then collected. No new model or framework was derived from this study.

E-COMMERCE

E-commerce (electronic commerce) is the buying and selling of goods and services, or the transmitting of funds or data, over

an electronic network, primarily the internet.

WHY ECOMMERCE

It offers business a whole range of opportunities, from marketing opportunities to increasing your products ranges to generating more sales and with an optimised and well-developed website you can not only achieve these goals but also offer your customers around the clock, convenient service, that can boost

E-COMMERCE IN INDIA

E-commerce has transformed the way business is done in India. The Indian E-commerce market is expected to grow to US$ 200 billion by 2026 from US$ 38.5 billion as of 2017, Online retail sales in India is expected to grow 31% to touch US$ 32.70 billion in 2018, led by Flipkart, Amazon India and Paytm Mall. Much of the growth for the industry has been triggered by an increase in internet and smartphone penetration. The ongoing digital transformation in the country is expected to increase India's total internet user base to 829 million by 2021 from 636.73 million in FY19. India's internet economy is expected to double from US$ 125 billion as of April 2017 to US$ 250 billion by 2020, backed primarily by E-commerce. India's E-commerce revenue is expected to jump from US$ 39 billion in 2017 to US$ 120 billion in 2020, growing at an annual rate of 51%, the highest in the world.

CATEGORIES/TYPES OF E-COMMERCE: There are six basic types of e-commerce

1. Business-To-Business (B2B)

B2B e-commerce refers to all electronic transactions of goods and sales that are conducted between two companies. This type of e-commerce typically explains the relationship between the producers of a product and the wholesalers who advertise the product for purchase to consumers.

2. Business-To-Consumer (B2C)

B2C e-commerce deals with electronic business relationships between businesses and consumers. Many people enjoy this avenue of e-commerce because it allows them to shop around for the best prices, read customer reviews and often find different products that they wouldn't otherwise be exposed to in the retail world.

3. Consumer-To-Consumer (C2C)

This level of e-commerce encompasses all electronic transactions that take place between consumers. Generally, these transactions are provided by online platforms (such as PayPal), but often are conducted through the use of social media networks (Facebook marketplace), OLX and websites (Craigslist).

4. **Consumer-To-Business (C2B):** C2B e-commerce is when a consumer makes their services or products available for companies to purchase. An example of this would be a graphic designer customizing a company logo or a photographer taking photos for an e-commerce website.

5. **Business-To-Administration (B2A)** This e-commerce category refers to all transactions between companies and public administration. This is an area that involves many services, particularly

in areas such as social security, employment and legal documents.

6. Consumer-To-Administration (C2A)

Another popular e-commerce category, C2A e-commerce encompasses all electronic transactions between individuals and public administration. Examples of this include taxes (filing tax returns) and health (scheduling an appointment using an online service.

BENEFITS OF E-COMMERCE

Advantages to Organizations

- Using e-commerce, organizations can expand their market to national and international markets with minimum capital investment. An organization can easily locate more customers, best suppliers, and suitable business partners across the globe.
- E-commerce helps organizations to reduce the cost to create process, distribute, retrieve and manage the paper-based information by digitizing the information.
- E-commerce improves the brand image of the company.
- E-commerce helps organization to provide better customer services.
- E-commerce helps to simplify the business processes and makes them faster and efficient.
- E-commerce reduces the paper work.
- E-commerce increases the productivity of organizations. It supports "pull" type supply management. In "pull" type supply management, a business process starts when a request comes from a customer and it uses just-in-time manufacturing way.

Advantages to Customers

- It provides 24x7 support. Customers can enquire about a product or service and place orders anytime, anywhere from any location.
- E-commerce application provides users with more options and quicker delivery of products.
- E-commerce application provides users with more options to compare and select the cheaper and better options.
- A customer can put review comments about a product and can see what others are buying, or see the review comments of other customers before making a final purchase.
- E-commerce provides options of virtual auctions.
- It provides readily available information. A customer can see the relevant detailed information within seconds, rather than waiting for days or weeks.
- E-Commerce increases the competition among organizations and as a result, organizations provides substantial discounts to customers.

Advantages to Society

- Customers need not travel to shop a product, thus less traffic on road and low air pollution.
- E-commerce helps in reducing the cost of products, so less affluent people can also afford the products.

- E-commerce has enabled rural areas to access services and products, which are otherwise not available to them.
- E-commerce helps the government to deliver public services such as healthcare, education, social services at a reduced cost and in an improved manner.

CHALLENGES OF E-COMMERCE IN INDIA

➢ **In India, Cash on delivery is the preferred payment mode**

In India, most of the people prefer to pay cash on delivery due to the low credit card diffusion and low trust in online transactions. Not like electronic payments, manual cash collection is quite perilous, expensive and laborious.

➢ **Internet Penetration is Low**

In India, Internet penetration is quite low as compare to several western countries like USA, UK, France and more. Still, the country is a small fraction of what other countries are getting.

Moreover, the quality of the connectivity is low in various regions. However, these both problems are slowly disappearing. In the next few years, the connectivity problems will disappear from the list of challenges to eCommerce in India.

➢ **Indian Customers Return Much of Their Products They Buy Online**

It is true that eCommerce in India has lots of first-time buyers. It means, they are still not sure about what to expect from eCommerce websites; thus, purchasers fall prey to hard sell. Finally, when the product is delivered, they started feeling regret and return the goods.

Therefore, customers' regret is the biggest problem majorly in India. For eCommerce retailers, returns are extremely expensive as it shows some unique challenges and it becomes more difficult in cross-border eCommerce.

➢ **Many Times, Postal Addresses are not consistent**

Once if you place an online order, you will get a call from the company, asking about your exact location. The given address is not enough because there is always a little standardization while writing post addresses. It is also one of the biggest challenges that faced by eCommerce in India.

➢ **Features Phones Rule The Roost**

When it comes to the total number of users of mobile phones in India, it is extremely high as various people still use feature phones, not smart-phones.

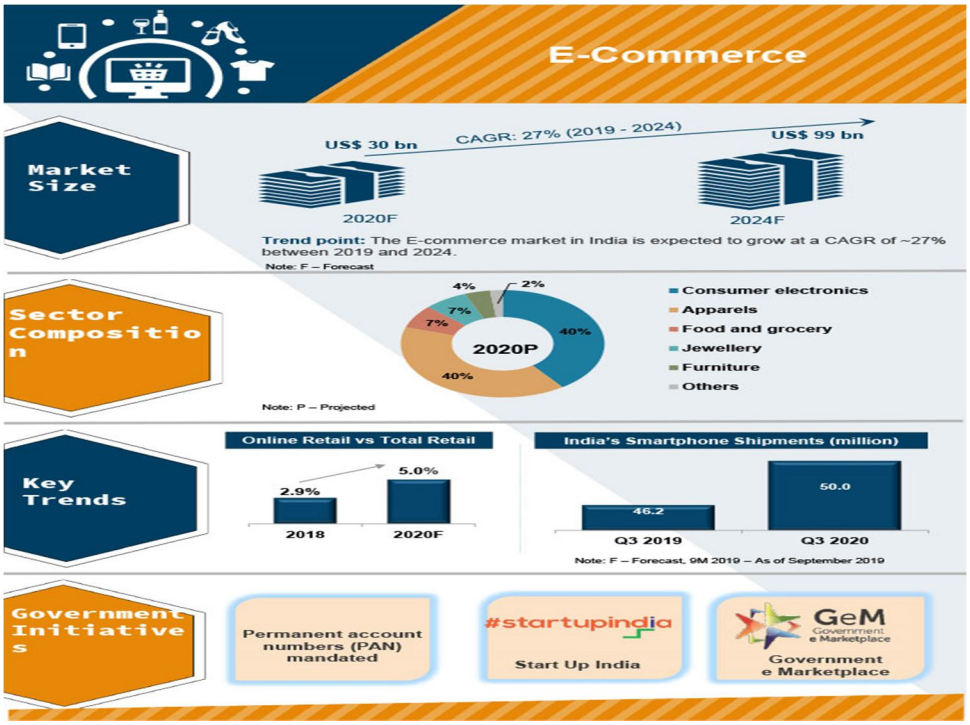
The consumer group is still unable to make eCommerce purchase on the move while the country is still away from the scales tipping in favor of smart-phones. With increasing number of smart-phone users, the demand of online shopping also goes up automatically.

➢ **Security and Privacy**

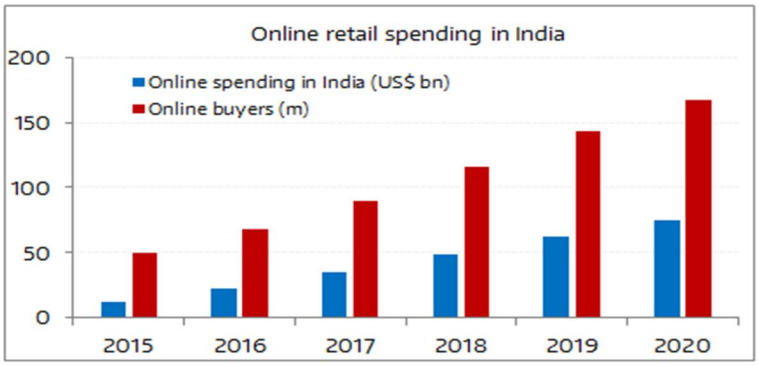
These days, the more pressing issues related to e-commerce are privacy and security. There is no protection offered either by site or outside watchdogs against problems created by endangering one's privacy.

So, these were the top challenges that majorly faced by eCommerce businesses

in India. It is also important to note that eCommerce giants are increasing in India, and many cross-border eCommerce to India is also expanding



Growth of E-Commerce



www.equitymaster.com Source: Forrester forecast Asia-Pacific, Business Standard

REASONS FOR SUCCESS OF E-COMMERCE IN INDIA

1. Changing consumer demographics

According to a report released by UN in November 2014, with 356 million 10-24 year-olds, India has the world's largest youth population despite having a smaller population than China. India is

prepared to include 300 million new online shoppers in the next 15 years. With increasing online mobile penetration, India is hooked to have the second-largest digital population in the world by 2030 followed by China.

Changing consumer demographics with high disposable income both in urban and rural areas has become the driving force in ecommerce growth. It has led to bigger online order sizes and changes in consumer lifestyle. Besides that, consumer purchase behavior has evolved significantly especially in tier-II and tier-III cities. The idea of sitting at home, comparing prices and product features has excited the Indian users by enhancing their shopping experience. After travel; apparel and electronics remain the most popular categories people prefer to buy online.

2. Telecom infrastructure

The internet penetration and the number of broadband users are increasing rapidly. According to Google India, Indian internet user base is likely to touch 500 million by 2018-19 which will stoke Indian economy beyond measure. The number of internet users surpassed 300 million in December 2013. India Inc. has pumped a lot of money into spectrums and building telecom infrastructure to provide 3G internet to 25-30% of the population. Moreover, 4G internet has already become a reality in India with the introduction of Airtel 4G services in Vishakhapatnam. It will give a much desired thrust across India once services are initiated in different cities.

3. Propagation of internet-enabled devices

Increasing adoption of devices like smartphones, tablets and laptops has contributed significantly towards ecommerce growth. Moreover, 3G-enabled smartphones are available in the market at highly affordable rates. According to research firm Gfk, the total mobile phone sales in India was recorded at 200 million units in 2014 and smartphones comprised more than 25% share at 53 million units. Globally, India is seen as the fastest growing smartphone market especially due to falling prices of smartphones and impetus towards smartphones from feature phones.

4. Exponential growth in mobile application market

With increasing mobile internet connectivity and growth of smartphone users in India, m-commerce is a major contributing factor towards the success of the sector. Remarkable growth witnessed by online mobile medium is slated to overtake ecommerce in few years. The increase in mobile application download to access e-retailers is solid testimony. According to a KPMG report, it is estimated that mobile application download would grow six-fold by the end of 2015 touching 9 billion apps. Moreover, India has been the fastest growing mobile app market consecutively in 2013 and 2014. The growth in mobile app market is so high that many ecommerce companies are considering discontinuing their full-fledged websites to focus solely upon mobile platform.

5. Evolving payment landscape

Indian economy largely runs on liquid cash basis. Most Indians do not trust to make payments online because online transaction is a relatively new concept here. Also, payment gateways have also

not been very effective due to high transaction failure rate. This made it imperative for ecommerce companies to introduce cash-on-delivery. Around 60% of total trade happens in cash-on-delivery mode only, according to Goldman Sachs report. Apart from that, ecommerce companies and banks are devising new methods of making online payments. Launch of digital wallets like Mobikwik, Pockets, Airtel money has instilled a level of confidence among consumers and is finding rapid acceptance.

6. Fierce competition

The competition in ecommerce has become too intense with leading players adopting aggressive selling strategies. Most ecommerce companies are capable of spending big. The customer acquisition cost is running high. Companies are playing on volume trade and are incurring operational losses. They are offering deep discounts far below the MRP making it a lucrative offer for consumers. Free shipping further adorns the offer. All this is being done to acquire the majority market share.

7. Cultural factors

India, the leading emerging market in the world, has a population desperately looking for access to consumer goods at competitive prices. The ecommerce in India is largely classified into travel, e-retail and online classified. The travel trade is composed of flight, rail, bus and hotel bookings while the online classified is broadly subdivided into job, real estate and matrimonial services. Currently, travel-related purchase dominates the e-commerce market in India accounting for 70% of the market, according to a study by PricewaterhouseCoopers. On the other hand, e-retail has been witnessing a double-digit growth and the fastest growing segment is technology and accessories.

FUTURE OF ECOMMERCE COMPANIES IN INDIA

India has been primarily operating on marketplace model. Despite all the favourable factors, the ecommerce game has not been easy for many start-ups. Many investors and start-ups have been disillusioned owing to the challenges faced by the industry. The most common challenges faced by ecommerce companies in India include market entry barriers due to dominion of large players who play on volume to strengthen their market share.

Indian government has still not taken a clear stand on taxation policy and there are many loopholes in the existing taxation policy as far as ecommerce ventures are concerned. Introduction of GST (Goods and Services Tax) will reduce taxation worries of both domestic and global companies and inter-state operations are likely to get streamlined with that. Easing of FDI norms in multi brand retail will invite more global investors.

Apart from that there are internet connectivity challenges, language barriers and logistics challenges which are gradually being resolved. If all these challenges are worked upon consistently, India will soon turn out to be topmost destination for conducting ecommerce business.

Investments/ Developments

Some of the major developments in the Indian e-commerce sector are as follows:

- In August 2020, Reliance Industries (RIL) acquired 60% stake in Netmeds, an online pharmacy, for Rs 620 crore (US$ 84.61 million). This acquisition gives RIL's retail unit, Reliance Retail, entry into a vertical e-commerce space.
- In January 2020, Divine Solitaires launched its E-commerce platform.
- In February 2020, Flipkart set up a 'Furniture Experience Center' in Kolkata, its first offline presence in eastern India.
- In April 2020, Reliance Industries (RIL) started home delivery of essentials in partnership with local kirana stores in Navi Mumbai, Thane and Kalyan.
- In April 2020, Swiggy received an additional US$ 43 million funding as part of its ongoing Series I round.
- In May 2020, PepsiCo India partnered with Dunzo for its snack food brands that include Lay's, Kurkure, Doritos and Quaker.
- In May 2020, chocolate maker Hershey India partnered with Swiggy and Dunzo to launch their flagship online store in order to increase reach.
- In Union Budget 2020–21, Government has allocated Rs 8,000 crore (US$ 1.24 billion) to BharatNet Project to provide broadband services to 150,000-gram panchayats.
- In August 2019, Amazon acquired 49% stake in a unit of Future Group.
- Reliance will invest Rs 20,0000 crore (US$ 2.86 billion) in its telecom business to expand its broadband and E-commerce presence and to offer 5G services.
- In September 2019, PhonePe launched super-app platform 'Switch' to provide a one stop solution for customers integrating several other merchants apps.
- In November 2019, Nykaa opened its 55th offline store marking success in tier II and tier III cities.

Government initiatives

Since 2014, the Government of India has announced various initiatives, namely Digital India, Make in India, Start-up India, Skill India and Innovation Fund. The timely and effective implementation of such programs will likely support growth of E-commerce in the country. Some of the major initiatives taken by the Government to promote E-commerce in India are as follows:

- Government e-Marketplace (GeM) signed a Memorandum of Understanding (MoU) with Union Bank of India to facilitate a cashless, paperless and transparent payment system for an array of services in October 2019.
- In February 2019, the Government of India released the Draft National e-Commerce Policy which encourages FDI in the marketplace model of E-commerce
- In order to increase the participation of foreign players in E-commerce, Indian Government hiked the limit of FDI in E-commerce marketplace model to up to 100% (in B2B models).
- Heavy investment made by the Government in rolling out fiber network for 5G will help boost E-commerce in India.
- In Union Budget of 2018–19, Government allocated Rs 8,000 crore (US$ 1.24 billion) to BharatNet Project to provide broadband services to 150,000-gram panchayats
- As of August 2018, the Government has been working on the second draft of E-commerce policy,

incorporating inputs from various industry stakeholders.

Achievements

Following are the achievements of the Government in the past four years:

- Internet subscribers reached 718.74 million by the end of 2019.
- In the festive sale (September 29–October 4, 2019), E-tailers in India achieved US$ 3 billion of Gross Merchandise Value (GMV).
- Unified Payments Interface (UPI) recorded 1.25 billion transactions in March 2020, valued at Rs 2.06 lakh crore (US$ 29.22 billion).
- Internet Saathi project benefitted over 26 million women in India which reached 2.6 lakh villages and 20 states.
- Under Digital India movement, Government launched various initiatives like Udaan, Umang, Start-up India Portal etc.
- Udaan, a B2B online trade platform that connects small and medium size manufacturers and wholesalers with online retailers and provide them logistics, payments and technology support, has sellers in over 80 Indian cities and delivers to over 500 cities.
- The Government introduced Bharat Interface for Money (BHIM), a simple mobile based platform for digital payments.

Conclusion:

It is observed and noted that e-commerce expanded all over the world drastically and its impact is far-Reaching, since more businesses are just going online its resulted in high economic development and emergences of more and more innovation of technologies which is the key factor for success of e-commerce.

Reference

1. https://www.tutorialspoint.com/e_commerce/e_commerce_advantages.htm
2. https://www.researchgate.net/publication/273455693_E-commerce_Opportunities_and_Challenges_ISBN978-81910530-3-6
3. https://globaljournals.org/GJMBR_Volume16/3-Electronic-Commerce-A-Study.pdf
4. https://www.ibef.org/industry/ecommerce.aspx
5. www.google.com

International Journal of Academic Research
ISSN: 2348-7666; Vol.8, Issue-1(3), January, 2021
Impact Factor: 6.232; Email: drtvramana@yahoo.co.in

Redefining Pedagogical Approach in Higher Education through blended learning

-Dr.Eshwarappa.M
Associate Professor
-Dr.H.S.Chandana
Asst., Professor Dept., of Commerce and Management
Maharani's Women's Arts, Commerce and Management College.
Seshadri road, Bengaluru-560001.

Abstract

After the incident of the Covid-19 pandemic since December 2019, HEIs have experienced a switch over from traditional class-room learning approach and digital class-room learning approach towards Blended learning (BL). The blended learning approach includes off-line and online approaches, as an enhancement of face-to-face teaching methods, which result in the transformation of teaching and learning from a faculty member-centred model to a learner-cantered model through faculty member empowerment with ICT integration in all aspects of teaching and learning. There is a big digital divide between urban and rural, Government and private institutions and their students and faculty members. In this research paper, a focus has been made to diagnose the major causes of the application of BL among faculty memberof HEI. Results are obtained from structural equation modelling; findings have been made on the hypothetical analysis of each of the motivational factors of faculty member. The analytical results of blended learning clearly prove that, Interactions of faculty member with technology have a positive effect on motivation for applying blended learning, Academic workload has a positive effect on motivation for applying blended learning, students have a positive effect on the motivation for applying blended learning, institutional environment has a positive effect on the motivation for applying blended learning.

Key Words: Blended Learning, Intrinsic and extrinsic motivational factors, Criteria sampling, HEIs.

Introduction

Blended learning is an effective approach to the passive knowledge engagement of a massive number of students, which also increases learning outside the traditional face-to-face learning environment. Additionally, BL is currently trending among institutions due to its positive impact on student motivation and performance in general, as indicated by Lu et al. (2018), but due to Covid-19 effect in particular. BL helps faculty member to engage students in active learning that promotes skills such as communication, information literacy, creativity and collaboration that transform into the ability to use

digital technologies for different purposes. If adopted appropriately, then BL can turn HEIs into a more flexible and agile state to quickly adapt to contextual changes; in a cost-effective manner. Although BL has tremendous benefits for academics, there are also certain drawbacks concerning its implementation, for instance, the absence of an institutional vision shared with the front-line teaching staff. The lack of adequate institutional support for BL may also decrease the motivation of the faculty member to transform their courses into the blended format that can discourage their commitment to change. There may be a gap in the area of capacity building for BL together with the expected level of engagement for the teaching staff. Compared to HEIs of other developed nations of the world countries, BL approach to learning is in infants' stage in Indian HEIs, whichneeds to be addressed at the present juncture by all the stakeholders of HEIs.

Objectives of the Research Study/Research Issues to be addressed:

1) An effort to investigate the increasing faculty member interaction and the levels of learning through active research has to be incorporated in a blended course, since there is an absence of a significant and effective BL process regarding the faculty member's interaction with the learning levels of students.
2) The implementation of BL is more successful with faculty member motivation in the classroom, but unfortunately, there is a lack of adequate research on faculty member motivation with regard to integrating educational technology in the classroom.
3) To facilitate BL in academic institutions, there isan absolute need for the HEIs to have a clear and supportive institutional policy, leadership and practice related to their BL courses.
4) Much of the existing research on BLoften focuses on its pedagogical benefits, which often project faculty to be lessin the picture of BL research.There is a glaring absence of a model to evaluate the effectiveness of blended e-learning by many higher institutions.
5) To knowthat BL approach offers numerous advantages to faculty members, but negative perceptions held by these faculty members may affect its application of BL models and the need for more investigations on academic development to better understand the faculty member' concerns regarding BL practices.Need for more experience in blended and online learning environments that could provide opportunities for graduate students or future faculty members to shift their attitudes regarding online learning.
6) Need forfurther research on different BL models with regard toexperimental research to test the design principles for blended online learning and principles for face-to-face instruction for different kinds of learners.

All the above research issues necessitate the shift of our focus to the faculty member! because students are always the case. Therefore, this study intends to addresses the problem of the minimal research focus on faculty member in the field of BL, with a goal of supporting their motivation through a model design and evaluating the model in the context of a higher education institutions.

Research methodology/Research Design

Research Method Used:

An active survey has been conducted for data collection with 31 items relevant to the 8 constructs of the proposed model are adopted from the related literature. The items are refined according to the needs of this study. Criteria sampling was utilized to determine the faculty member from the different HEIs. **Participation** for this research was **voluntary**, and faculty member provided their consent to participate. The**questionnaires were administered** across the faculty members of different HEIs in Bangalore, Karnataka. The **data were collected** using both hard copy and online **questionnai**res. In total, 250 questionnaires were sent, 225 responses were returned, and 25 responses had missing data; therefore, 200 valid responses were evaluated. The rate of user responses for this study settled at 80%. Items were measured based on a ***five-point Likert scale***, ranging from (1) strongly disagree to (5) strongly agree. The tool used for the analysis was IBM SPSS/AMOS 23.

5. Literature investigation - discussion and Hypothesis

AS indicated in research design, the major causes for the application of BL among faculty member of HEIs are reviewed. Lu et al. (2012) indicated that factors responsible for motivating facultymembers to accept BL consist of interest, independent learning, personalized learning, computer self-efficacy, social perception, external expectation and improvement of skills. This research study discovered that, the other influential factorsresponsible for motivating faculty membersto accept BL are grouped into two categories, **extrinsic andintrinsic motivating factors**, based on individual faculty members' experience in BL practices. Depending on the researcher's analytic interest, external influences can be termed as cultural, structural or instructional factors.

Another investigation by **Torrisi-Steele and Drew (2013)**viewed the Teacher's motivation for impacting BL applications as follows: perceptions of usefulness, professional support, the point of need for technical support, funding, preparation time, institutional infrastructure, the involvement of senior staff, and efficacy, these factors are important variables of the technology application among faculty member of HEIs.

The idea of motivation is divided into two categories, **extrinsic and intrinsic motivation**. Extrinsic motivation is committing an action based on the perceived importance of achieving that task, while intrinsic motivation refers to acting based on interest in the action itself against extrinsic influences.

- **Blended learning Extrinsic Motivational Factors(EMFs):**

The below are the external motivating factors which have an influence on the faculty and students towards the benefits of blended learning.

EMF1: Faculty member interactions with technology (ICT Knowledge)

Information and communication technologies (ICT) are an essential factor in the current educational system and research. Facultymembers should utilize modern technology for education to train students in the best broader domains and format via collaboration, which subsequently adds to student motivation.Specific barriers to technology have been identified as facility availability, reliability and the complexity of technology itself. It is also a fact that faculty members anticipate comprehensive technical support and readiness from the institution regarding professional development technology training sessions, which has a significant effect on the faculty member motivation to use this technology for teaching.

The lack of access to appropriate hardware and software can slow and suppress the highest motivation. Additionally, when the technology infrastructure becomes unreliable, it has a negative impact on behavioural intention to blend, which will also result in negative perceptions with regard to integrating technology for education. Compatibility was also found to be positive and highly influential with respect to the attitudes towardsthe technology but not necessarily the system use itself. However, researchreported that, there are no connections between tools and tasks used by faculty member in the LMS environment but also their intention to use the actual system. Therefore, from the related literature above, we can hypothesize that:

H1	**Interactions of faculty member with technology have a positive effect on motivation for applying blended learning**

Faculty member academic workload

A frequent question asked by a faculty member whenever they shift their focus towards the redesign process is how much time should be devoted to face-to-face classes and online activities? Based on the faculty members responses, one of the pressing concerns of faculty members regarding employing the services of online tools in teaching is academic workload. Blending is time demanding; there is no doubt of this, and faculty is solely responsible for the weighing of its costs. Notably, faculty members failed to adopt instructional technology due to a lack of adequate time commitment. The instructional design of blending requires a time commitment, which has a negative impact on the academic workload.It is suggestedthat, as workload increases, the chances of blending decreases. It is also the perception of faculty to view the cost to redesign instruction with regard to blending as a time-consuming approach. Based on this background, we can propose the following hypothesis:

H2	***Academic workload has a positive effect on motivation for applying blended learning***

Institutional Environment and Policy

The implementation of BL must go hand in hand with a change in teaching practice, which affects many HEI's core services, including content, learning interactions, assessment, credentialing, and student support plus technology. These changes demand that the role of faculty member and students to be remodelled and learning responsibilities renegotiated. Institutional administration regarding strategic planning, policy making or even substitute for incentive structures trigger the intention to blend.Research studies states that, models of BL are more likely to have less problems when they align with local institutional needs. Organizational readiness to assist blended instruction and systems of communication between students, faculty and administrators are also deemed vital in influencing blending. Faculty shows concerns regarding the administrative control of systems and the presence of institutional support.

To make BL a success, there is an absolute need for the Institution to have a clear and supportive institutional policy, leadership and practice towards the idea of BL courses, as is reported to be under-represented in the BL literature.Experts have developed a conceptual frame- work by identifying a space in which both academics and professionals can engage one another collaboratively to trigger expertise, all to address the challenges of administrative concerns for accountability and strategic intellect for blended courses. The presence of organizational structure, strategy and support fuel the BL process together with the individual decision making of faculty member. While institutional decision making, strategy, structure and support encourages or discourages BL application, decisions regarding infrastructure and institutional support were found to be important motivators among the faculty members). Accordingly, hypothesis three is proposed;

H3	***Institutional environment has a positive effect on the motivation for applying blended learning***

Faculty member interactions with Students

According to research studies, students usually give positive feedback with regard to BL practice and, based on that, faculty continues to introduce online tools in their respective courses. Students have relied less on faculty member as the source of knowledge but instead as facilitators of learning. Therefore, faculty members are required to have a clear understanding of the students' motivation to engage in online or blended education. It is always important to train students on how to use online tools? Research on blended instruction from the African University indicates that the lack of adequate computer skills and limited access to technology discourages faculty member from adopting blended instructions. Hence the students' technological literacy becomes part of the blended course requirement. Therefore, based on the literature investigation and discussion above, the following hypothesis is proposed:

H4	***Interactions of faculty member with students have a positive effect on the motivation for applying blended learning.***

- **Blended learning intrinsic motivational factors (IMFs):**

The below are the internal BL motivating factors influencing the faculty members towards the successful implementation of blended learning in the HEIs.

Faculty member attitudes and beliefs:

Many studies have identified faculty member' attitudes and beliefs regarding BL applications as a vital influencer for BL implementation.There are two common kinds of attitude and beliefs on BL with regard to faculty member in the BL literature. First, one has to do with attitude and beliefs on ***technology*** that influence and shape the ***decision*** made by the faculty member. Second, attitude and beliefs regarding ***teaching*** were salient. Although technological anxiety has a strong negative impact on the faculty's intention to adopt BL, at the same time, the chances of adopting BL is greater with faculty members that have a high degree of internet self-efficacy. Likewise, faculty member' beliefs regarding teaching are said to be a significant motivator for BL application and gives many disciplines to faculty members. Therefore,based on the literature investigation and discussion above, we can propose the following hypothesis:

H5- Attitudes and beliefs of faculty member have a positive effect on the motivation for applying blended learning.

- **Faculty member learning:**

Institutional support concerning the'training' prepares the faculty member on how to handle online tools?Capacity building in relation to training is the most critical support that afaculty membercan tap from the institution. Guidance and support from the institution are required by the faculty member to aid them in utilizing online tools in teaching.Additionally, professional development programmes must be made available, specifically for pedagogical and technological skills together with a good strategy.Organizing training programmes such as online tutorials also widen the technological skills of the faculty members. However, broad technological skills boost the intention of the faculty member to use online tools for teaching. Being an active participant of the capacity mentioned above helped faculty member to address the issue of technology anxiety and skepticism for successful implementation. Hands-on practice also shaped faculty members' perceptions of some issues regarding the quality of teaching that can be achieved using online tools. Therefore, from the literature investigation anddiscussion above, the following hypothesis is proposed:

H6- Faculty member learning has a positive effect on the motivation for applying blended learning.

The concept of Motivation with respect to BL application

Researchers have reportedthat the ***motivation as an active mediator*** that helps faculty member become ready to apply ICT in their teaching and learning. **Motivation** is regarded as a product of the interaction between a person and a particular situation and is not a personal trait. The entire process of motivation symbolizes how one's effort is encouraged, positioned and maintained towards attaining a particular goal. This

process is claimed to work effectively when the individual needs are not in conflict with the target goals. According to early theories of motivation, Maslow's hierarchy of needs (theory) is divided into five levels, i.e., from lower order to higher. Individuals must satisfy lower-order needs to attain higher-order needs. Lower-order needs are termed extrinsic needs, namely, physical and safety, while higher-order needs are referred to as intrinsic needs, namely, social, esteem and self-actualization.

Moreover, it was confirmed that the two motivational factors are essential influencers to intentionally use and accept information technology. "The importance of BL to faculty members is that blending can personalize learning by adjusting their pedagogy and online environment to the motivation of students, which helps them perform at more personal levels". Therefore, based on the discussions above, we hypothesize the following:

H7-Motivation for applying blended learning has a positive effect on applying blended learning

Analysis and Interpretation of Primary Data

Table-1: Research model constructs summary explanation

No.	Construct	Description
1	Teacher Interaction with Technology	Teacher technological literacy due to frequent interaction with technology.
2	Academic Workload	The time required to integrate technology with instructional task.
3	Institutional Environment	Preparing the institution in terms of necessary facilities that aid blending. Interaction with Students Retrieving positive feedback from students on what encourages migration to BL.
4	Interaction with Students	Retrieving positive feedback from students on what encourages migration to BL.
5	Motivation for Applying Blended Learning	Teacher satisfaction with factors that aid BL Application in teaching.
6	Teacher Attitude and Beliefs	Teacher personal attitude and beliefs with respect to integrating technology with teaching and learning.
7	Teacher Learning	Teacher capacity building in terms of training, seminar etc.
8	Applying Blended Learning	The outcome of satisfaction with motivational factors that influence the end result of Applying blended learning.

Table- 2 : Demographics data and descriptive statistics

Category	Frequency	Percentage %
1. Gender:		
Male	87	43.5
Female	113	56.5
Total	200	100.0
2.Age (in Years):		
25–30	33	16.5
31–35	43	21.5
36–40	38	19.0
41–45	34	17.0
46–50	33	16.5
51 and Above	19	9.5
Total	200	100.0
3. Designation:		
Research Assistant	20	10.0
Guest Faculty	50	25.0
Assistant Professor	42	21.0
Associate Professor	48	24.0
Professor	40	20.0
Total	200	100.0
4. Teaching Experience in Years :		
Below 5	46	23.0
6-10	36	18.0
11-15	56	28.0
16-20	30	15.0
20 and Above	32	16.0
Total	200	100.0
5. Do you apply BL to your Course?		
Yes	80	40.0
No	120	60.0
Total	200	100.0
6. Received training in BL		
None	122	61.0
1-5 Hours	50	25.0
More than 5 Hours	28	14.0
Total	200	100.0

Table -2 presents the characteristics of the respondents: 43.5% were male and 56.5% were female. Of the respondents, 16.5% were between 25 and 30 years of age, 19.0% were between 36 and 40 years of age, and 9.0% were between 51 and

above. The title demographics of the respondents indicate that, 10% are research assistants, 25% of the respondents are guest faculties,21% of the respondents are assistant professors, 24% of the respondents are associate professors and 20% of the respondents are professors. The years of teaching experience, which are placed on five different categories, indicate that 23.0% of the respondents have been teaching under five years, 28.0% have been teaching 11–15 years and 16.0% have been teaching 20 years or greater. Finally, 61% of the respondents indicated that they did not receive any form of training on BL! while 25% indicated that BL training that they received lasted between 1 and 5 hours and 14% respondents responded that, they got training for more than 5 hours in BL.

- **Results:**

- Reliability refers to the consistency of a test or measurement, the concept was used in this study to conduct a confirmatory factor analysis (CFA) of the measurement model so that the internal consistency of the data could be validated.
- First, the analysis of the measurement was carried out by comparing the eight-factor model (Academic workload-AW, Institutional environment-IE, Motivation for applying BL (MA), Teacher Attitude and Beliefs-AB, Teacher Interaction with Technology-IT, Teacher interactions with students-IS, Teacher learning with motivation-IL for applying blended learning towards the final construct, applying blended learning).
- Internal consistency and reliability were evaluated using Cronbach's alpha coefficient analysis for each construct. If Cronbach's alpha coefficient of items for each construct is higher than 0.7, then the items are considered highly reliable. All the respective Cronbach's alpha coefficients of the eight constructs were greater than the recommended value of 0.7 or higher. The values of standardized loading estimated for all the items were higher than 0.5, while the composite reliability (CR) was recommended to be higher than 0.7 and the average variance extracted (AVE) was higher than 0.5. Therefore, the values for the AVE and composite reliability (CR) were all higher than 0.5 and 0.7 respectively.

- **Conclusion:**

In this study, a motivational model for predicting teacher' motivation for applying a BL approach in the context of HEIs is developed. The results provide convincing support for the proposed model. Six out of the seven hypothesized relationships between the model factors were found to be significant, giving greater insight into the teacher motivation for BL in the context of HEIs. However, the proposed model not only can predict teacher' motivation towards BL practice but also all faculty members can use it to probe the possible reasons for the lack of motivation for BL. Therefore, adjustment strategies can be proposed to have the user's theoretical and practical understanding of a BL system that is viable to teacher and their respective institutions.

Table-3: Result for Reliability and Constructs Validity Analysis

Constructs	Items	CR	AVE	Factor loading	Cronbach'salpha
AW	AW1	0.873	0.633	0.84	0.871
	AW 2			0.78	
	AW 3			0.75	
	AW 4			0.80	
IE	IE1	0.908	0.711	0.82	0.906
	IE2			0.83	
	IE3			0.86	
	IE4			0.86	
MA	MA1	0.883	0.654	0.82	0.882
	MA2			0.82	
	MA3			0.84	
	MA4			0.75	
AB	AB1	0.845	0.645	0.81	0.845
	AB2			0.83	
	AB3			0.44	
	AB4			0.77	
IT	IT1	0.880	0.649	0.69	0.870
	IT2			0.87	
	IT3			0.92	
	IT4			0.72	
IS	IS1	0.803	0.505	0.73	0.802
	IS2			0.72	
	IS3			0.70	
	IS4			0.69	
IL	IL1	0.871	0.629	0.73	0.866
	IL2			0.86	
	IL3			0.84	
	IL4			0.73	
ABL	ABL1	0.842	0.640	0.82	0.841
	ABL2			0.79	
	ABL3			0.80	

Note: IL-Teacherlearning, AW - Academic Workload, IE - Institutional Environment, MA - Motivation for applying blended learning, AB – TeacherAttitude & Beliefs, IT – TeacherInteraction with Technology, IS –TeacherInteraction with Students, AL-Applying Blended learning

- **Research limitations**

Similar to many other studies, this research has its own limitations. The first major challenge encountered by the researchers is in the area of data collection. The participants, important members of the faculty, are always busy; thus, there was a delay in retrieving the questionnaires. The same experience occurred with the online version of the questionnaire; the researchers had to

send a reminder and waited for some time to collect the required data. The second challenge was related to the scientific quality and interpretation of the research data, which includes ensuring that the data passed the reliability and model fit indices test to proceed with the study. The researchers managed the issues professionally by ensuring the data are free from random error; an internal consistency was established, and model fit indices were realized.

References:

- Ibrahim and Nat International Journal of Educational Technology in Higher Education (2019) 16:12 Page 18 of 21
- Lyulyaeva, N. A., & Shapiro, E. D. (2018). Blended learning in teaching EFL to different age groups. The Impact of Information on Modern Humans, 622, 380.
- Akçayır, G. (2017). Why do Faculty members use or not use social networking sites for education? Computers in Human Behavior, 71, 378–385.
- Brown, M. G. (2016). Blended instructional practice: A review of the empirical literature on Teachers' adoption and use of online tools in face-to-face teaching. The Internet and Higher Education, 31, 1–10.
- Çardak, Ç. S., &Selvi, K. (2016). Increasing teacher Candidates' ways of interaction and levels of learning through action research in a blended course. Computers in Human Behavior, 61, 488–506.
- Benson, V., &Kolsaker, A. (2015). Teacher approaches to blended learning: A tale of two business schools. The International Journal of Management Education, 13(3), 316–325.
- Aguti, B., Wills, G. B., & Walters, R. J. (2014). An evaluation of the factors that impact on the effectiveness of blended eLearning within universities. In International conference on information society (i-society), (pp. 117–121). IEEE). https://doi. org/10.1109/i-Society.2014.7009023.
- Bocconi, S., &Trentin, G. (2014). Modelling blended solutions for higher education: Teaching, learning, and assessment in the network and Mobile technology era. Educational Research and Evaluation, 20(7–8), 516–535.
- Buchanan, T., Sainter, P., & Saunders, G. (2013). Factors affecting faculty use of learning technologies: Implications for models of technology adoption. Journal of Computing in Higher Education, 25(1), 1–11. https://doi.org/10.1007/s12528-013-9066-6.
- Calderon, O., Ginsberg, A. P., &Ciabocchi, L. (2012). Multidimensional assessment of pilot blended learning programs: Maximizing program effectiveness based on student and faculty feedback. Journal of Asynchronous Learning Networks, 16(4), 23–37.

International Journal of Academic Research
ISSN: 2348-7666; Vol.8, Issue-1(3), January, 2021
Impact Factor: 6.232; Email: drtvramana@yahoo.co.in

A Study on "The challenges faced by UG students for accessing online classes with special reference to government first grade colleges of Tumkur district."

-Sudharani R
Asst., professor of Commerce,
GFGC Chikkanayakanahalli, Tumkur

Abstract

The year 2019 can be named as Zero year because we are introduced to the new virus and our life thoughts and progress been stopped. The whole world stood stagnant. It influenced from rich man to poor one. The developed counties like America, Germany, U K too suffered by this. Developing country like India adopted digital in 2019. It also included Education system. Covid pandemic introduced students to digital classroom form primary to higher Education. To understand the thoughts of students made a survey for UG students. The paper deals with the challenges faced by UG students especially government first grade college students for accessing online classes. The subject of the Study contains 146 students from Tumkur district. The objective of this study was to understand the challenges faced by UG students of Government First Grade Colleges for accessing online classes and their mode of classes that is classroom learning and digital learning.This study reveals that the digital learning is difficult than class room learning for UG students of government first grade colleges. The main reason is less knowledge about using apps and moreover network issues approximately 95% students prefer classroom learning than online classes.

Keywords: Commerce, Digital learning, class room learning, Network issies, Usage of apps.

Introduction

In this Covid pandemic time we are introduced to the world of digital. We can say we are in the dream world. In India we prefer teacher student interaction. There are many countries already adopted this digital media as a way of communication. This new platform questioning the teacher's attitude towards using digital media moreover the same with the students. In layman's terms, d**igital media** refers to any kind of information broadcast to us through a screen. This information might be found on websites or in applications, software packages, video games, and more. There are so many applications available for mobile phone and for laptops like zoom meeting, Google meeting, Cisco WebEx, Microsoft team and so forth for accessing and conducting online classes.

Before pandemic of covid-19 the classes were conducted through offline

mode where teacher and student face to face interaction was there and the students' concentration can be observed. In under graduation so many courses are offered by universities like Bachelor of Arts, Bachelor of Commerce ,Bachelor of Science, Bachelor of social work etc.

Commerce course have subjects like financial accounting cost accounting advanced financial accounting corporate accounting income tax corporate tax GST financial management etc which contains problematic aspects than theory which needs more chalk and board work and these are the subjects which are difficult to make student understand in online classes. This is a research on the hurdles of online classes at UG level of Government First Grade College, Tumkur district, Karnataka. The survey data analysis, students express their perspectives about digital class/learning and the problems they are facing in this pandemic time. In online class learners usually encounter lack of attention towards class network issue lack of knowledge about technology to use certain apps. The data for the present study were obtained through the Google form. The subject of the study contains 146 students from Tumkur district. They were all selected randomly. The normative survey method has been used. By using Random Sampling Technique 146 UG students from Government Degree colleges were selected from Tumkur district Karnataka and used as subject of this study.

Significance of the study This study tends to find out some views of students about classroom learning. So it will be helpful for both the teachers and the students to analyze the pros and cons of online classes as well as offline classes.

Objectives of the study

1.To find out the challenges faced by UG students to access online classes.

2.To Explore the problems faced by Commerce students to understand Problematic subjects through online class.

3.To know the Comfortable mode of Class (online or offline)for UG students.

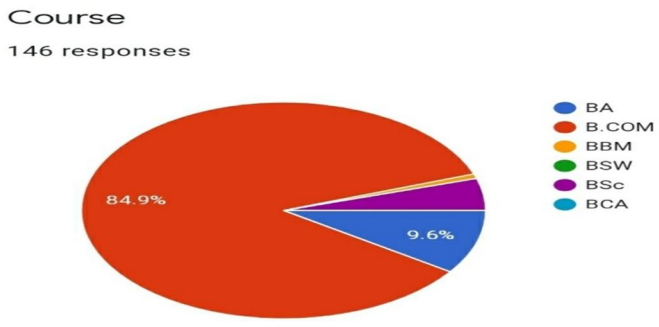
Background and Literature Review

Article published in the Hindu newspaper Title' online classes set to read but not everyone is ready'by jaisimha KR dated on 30th august 2020.
In this article he quoted so many students under financial stress because they should buy laptop and took a high speed internet connection. He was sure that many students from middle class families face. And he says this is not only a problem of students but also some of the teachers facing problems like power disruptions poor internet connectivity on the college premises.

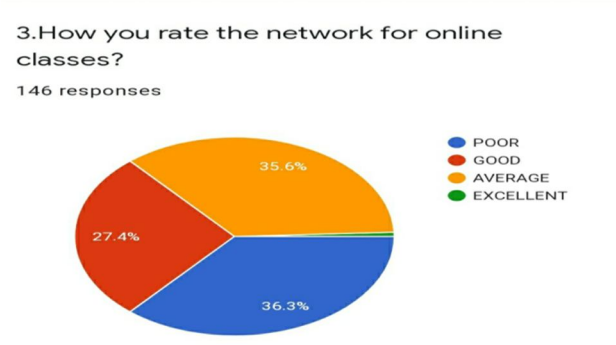
Article published in the Hindu newspaper Title' online classes set to read but not everyone is ready'by Jaisimha K R dated on30th august 2020.
in this article he quoted so many students under financial stress because they should buy laptop and took a high speed internet connection. He was sure that many students from middle class families face. And he says this is not only a problem of students but also some of the teachers facing problems like power disruptions poor internet connectivity on the college premises.

Data Analysis

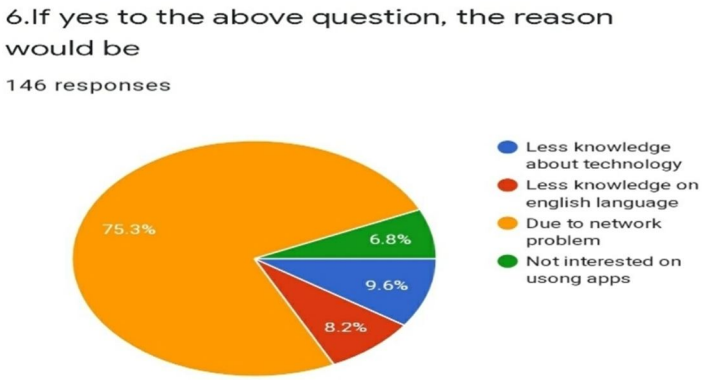
Data collected from all relevant sources, data used in this study is a primary data. I have started the surveymade it opens for all the students. As expected Bcom and BBM students have participated more than arts students in the survey. As we know now a days scope for commerce course widened due to its relevance in daily life when compare to Arts stream.



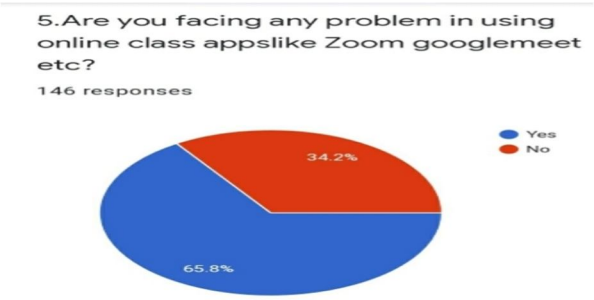
The below graph shows the course of respondents, here out of 146 response approximately 85% of the students are Commerce students and approximately 10% of the respondents are Arts stream remaining belongs to BSc and BBM stream. The diagram clearly indicates that Commerce students are the maximum number of respondents to this survey, so the survey shows the problems faced by Commerce students compare to other streams.



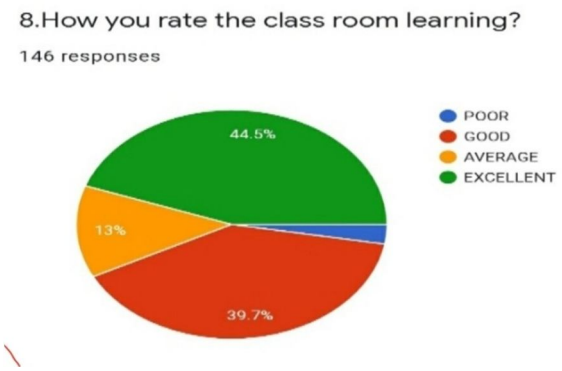
The above graph indicates network availability to attend online classes, approximately 36% of the respondents said poor network and other 36% of the respondents said average network and only 28 % of the respondents said good network. So it clearly says more than 70%of the students facing network problems to attend online classes and only 30% of the students having good network to attend online classes.



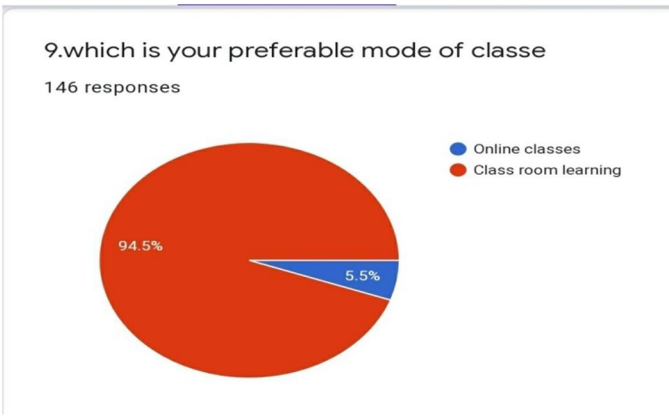
The above diagram indicates the students response about the problems facing in usage of apps to attend online classes, approximately 66 % of the students said that they are facing the problem in usage of apps like zoom Google meet Microsoft team and other apps, remaining 34 % of the students said no problem to use the apps to attend online classes. So we can easily say that maximum students facing problem in using apps to attend online classes.



The above graph shows that the reason for the difficulty in using apps to attend online classes approximately 75% of the students said due to network problem they can't use apps properly to attend online classes and 10% of the students said they have less knowledge about technology to use this apps and other student said they are not interested in using apps and also they have less knowledge about English language because all the apps operating through English language only.So we can easily say that the main reason to difficulty in using apps for attending online classes is lack of network coverage for internet.



The above diagram indicates the students opinion about the classroom learning approximately 45% of the students said classroom teaching is excellent and 40% of the students said classroom teaching is good and only 13% of the students saidaverageonly 2% of the students said that poor about classroom teaching. So that it clearly indicates that more than 85% of the students comfortable with classroom learning.



The above graph indicates that the students preferable mode of classes out of 146 students approximately 95% of the students prefers classroom learning than online classes.

So we can easily say that maximum number of the students likes classroom learning than digital learning

Findings

From this study I found the following:

1.It is observed that maximum number of respondents are commerce students

2.It is observed that Maximum number of students facing the problem of Network to attend online class.

3.It is observed that maximum number of students like class room teaching that is

95% respondents only 5% respondents like online classes

4.Maximum number of students facing problem of using the apps like zoom, google meet, webex, Microsoft team due to Network issue and lack knowledge of using technology.

5. Maximum number of students wants to attend regular classes that are offline class.

While describing many students have opinion that they cant listen the classes regularly with more concentration. There is no face to face class, they not able to clear their doubts in digital classes. They don't feel like they are in natural classes. more students are not comfortable with online class.

Conclusion

We can say there is a breakdown of education system. Indian Education system been appreciated by many educationalist from many years. From 12th century to before independence famous poets, philosophers came to India for studies and in their books they mentioned about Indian education system. We can see in the books of Huan Tsang, in the works of T. S Eliot. After Independence we adopted few changes in our traditional methods like chalk and talk method. Our students are comfortable with these kinds' of methods. The breakdown of this age in business cycle we can call as depression stage. There is ups and down in psychological, Economical and social status.

Covid pandemic is not twice removed from reality. We need to understand and accept the truth. All the government sectors departments working in all ways. Only education department falling into depth. If it continues like this the next generation will face more problems.

In Higher Education we need to cop up with classroom learning. Digital is like a test tube baby and we need natural classes, with more interaction. So that we can analyse the problematic subjects like Accounts, finance, Income Tax and so forth.

Reference:-

- Albrecht, B. (2006). *Enriching student experience through hybrid learning* (Research Bulletin, 2006, no. 12). Washington, DC: Educause Center for Applied Research.
- Allen, I. E., & Seaman, J. (2004). *Entering the mainstream: The quality and extent of online education in the United States, 2003 and 2004*. Wellesley, MA: Sloan Consortium.
- Hains Matthew (2002) *Digital classroom Recourse*, Cambridge University review

Website visited

https://www.teachthought.com/technology/the-elements-of-a-digital-classroom/

https://www.edcilindia.co.in/Home/VS/10043 \

https://visionindiafoundation.com/digital-classroom-experiences-from-ground/

International Journal of Academic Research
ISSN: 2348-7666; Vol.8, Issue-1(3), January, 2021
Impact Factor: 6.232; Email: drtvramana@yahoo.co.in

Role of Technology under Crop Insurance Scheme in India

-Shanta Mathapati
Research Scholar, Dept., of Economics,
Centre for Multi-Disciplinary Development Research (CMDR) Dharwad.
Karnatak University Dharwad.

Abstract:

Implementation of the Crop insurance scheme there is several technologies are have been used such as Remote Sensing, Smartphone, Drone, Digital Photography etc. The role of technology is in the crop insurance is proactively considered as important role. The study has mainly three objectives; first one is to study the role of technology under Crop Insurance in India. Second one is to study the use of technology under Crop Insurance scheme. And last one is purpose and benefits of digital tools in Crop Insurance. The study adopted descriptive analysis method. The technology is effective from rationalizing CCEs, Technologies for District Yield Estimation, technology use to remove area discrepancy in coverage, mobile Phone is improves the yield –data quality and timeliness. The study focused the role of technology and how to use technology in the Crop Insurance and technology, the reveals also purpose of Digital tools and benefits. Conclusion of the study is the digital tools are making important role in crop insurance the technology is significantly improves the procedure of speed enrolment and assess the fast CCEs procedure, at the same time the technology is helped in settlement in claim procedure.

Key words: Digital Tools, Technology, CCEs, Crop Insurance, PMFBY,

I. Introduction:

For effective implementation of the PMFBY several technological choice have been proposed such as Remote Sensing Technologies (Satellite and Unmanned Aerial Vehicles – UAVs), Smartphone's, Digital Photography, New Statistical Techniques and Modeling Approaches, and IT/ICTs. Currently, there is a modest use of IT/ICT in the insurance sector for enrolment and other operational issues. During its implementation in the last one season, several challenges relating to enrolment, yield estimation, loss assessment, and claim settlement were reported by farmers, insurance companies as well as the state governments. It was also noted that several technological opportunities existed for possibly leveraging support to the Indian crop insurance program for enhanced efficiency and effectiveness. (NITI Aayog report 2018)

The use of digital tools in agricultural insurance has the possible to facilitate client uptake, reduce transaction costs, improve efficiency of the insurance process, and increase household flexibility to respond to external shocks while ensuring stability, growth, and sustainability of agricultural value chains.

Satellite weather forecasting and satellite imagery can better equip insurers with early warnings of risks and in turn, farmers too, can be alerted and losses reduced or prevented

II. Objectives:

1. To study the role of technology under Crop Insurance in India.
2. To study the use of technology under Crop Insurance scheme.
3. To study the purpose and benefits of digital tools in Crop Insurance.

III. Methodology:

The study is based on descriptive analysis. This study is an attempt and tries to analyze the purpose and benefits of Crop insurance. The existing source collected from Mahalanobis National Crop Forecast Centre, Space of Technology for Horticulture and crop Insurance, Ministry of Agriculture & Farmers' Welfare, and Ministry of Electronic & Information Technology.

IV. Review of Literature:

Ray et al (2014) the study focused on the remote sensing in crop forecasting and assessment of impact of natural disasters. Under the study discuses about that remote sensing data for pre harvest crop production forecast has been operationalized in India. The study reveals the FASAL program, funded by Ministry of Agriculture, envisages multiple production forecasts of major crops of the country at National/State/District level. The study concluded with remote sensing data from various sources, in combination with other additional data, has been successfully used for operational assessment of agriculture in the country.

Sahoo et al (2015) the study based on that the remote sensing application in different agriculture applications. Main aim of the study is to understanding the subtle changes in biochemical and biophysical attributes of the crop plants and their different physiological processes, which otherwise are indistinct in multispectral remote sensing. The study describes the spectral properties of vegetation both in the optical and thermal range of the electromagnetic spectrum as affected by its attributes.

V. Role of Technology under Crop Insurance:

- Use Innovative technologies to rationalize CCEs
- Innovative Technologies for District Yield Estimation.
- Technology use to remove area discrepancy in coverage.
- Mobile Phone Technology to improve yield –data quality and Timeliness.
- Determination of extent of loss for on account payout.

VI. Uses of Technology under Crop Insurance Scheme:

➢ **Technology in enrollment of Crop Insurance:**

There are several technological opportunities today, especially in ICT/IT sector, which can be used to accelerate the process of enrolment in the crop insurance program. Besides conventional extension mechanisms such as radio, television and newspapers, IT and ICT technologies such as mobile applications, Kisan Call Centre's, voice blasts, IVRS and SMS can be used to raise the awareness of farmers about the insurance products. Further, IT infrastructure of Gram Panchayat, Common Service Centre's and internet café, etc., can be used as insurance information centre's.

The portals also lack connectivity with CBS (Core Banking Selection), and the payment gateway is still to be integrated. ICT can help to reach the farmers at the grass roots and assist them in overcoming the challenges currently posed in the manual registration process. Mobile/tablet based applications can ensure ease of registration, payment of premium and

issuance of e-receipts. The mobile App facilities should be extended to enroll non-loanee farmers with payment gateways. Further, the enrolment process with banks and national portal should be available 24×7 till the cut-off date.

- **Technology in Crop Loss Assessment:**

There are a number of technological solutions available in the country that can support objective assessment of crop losses at the desired scale. These include satellite based remote sensing (RS), Unmanned Aerial Vehicles (UAVs), digital geo-referenced photographs, integrated crop yield assessment models, and statistical sampling techniques. Remote sensing technique is rapid and the technology is used routinely for land estimation and in combination with regression/crop models to estimate yields in many parts of the world, especially in non-cloudy (such as Rabi) seasons. UAVs appear to be promising, especially under cloud (Kharif) conditions.

Satellite weather data is now easily available. Though there are some issues about its accuracy and the scale for final claim payment, it is of sufficient accuracy, once corrected for bias with in situ data, to make a preliminary estimate of crop losses during the crop season. This could be used mid-season to make initial 25-50 percent of the claim payment to the insured pending his full settlement based on a yield index after the harvest of the crop. Such a double trigger product would help the insured farmer in time to address his agrarian distress.

- **Technology in Yield Estimation:**

Rationalization of CCEs: Under the PMFBY, implementation of smart sampling techniques is mandatory for (a) improving the CCE fields' selection and (b) optimizing the number of CCEs. Through smart sampling, the CCE fields in each insurance unit can be selected based on the yield proxy index, thus accounting for the spatial variability in crop yield. Crop condition and crop risks occurrence, if any, during major part of the season are taken into account while developing a-priori yield proxy. The add-on benefits of smart sampling include; (a) notification of CCE locations only a few days before harvest, thus minimizing moral hazard issues and (b) identification of CCE locations through digital map base, thus minimizing human bias/preferences in locating the fields**.**

Crop Map: Crop mapping accuracy depends on many aspects, which include (a) spatial resolution of satellite data vis-à-vis the field size, (b) the spectral bands being used for classification, (c) the classification algorithm (d) the cropping pattern (mono cropping or mixed cropping) and (e) granularity and quality of the ground truth data used in analysis of the satellite data.

Selection of CCEs field: For each point, the latitude/longitude, class category, GP name, Taluk and district names are to be provided to the SRSCs (State Remote Sensing Centre). Field survey numbers corresponding to each location are to be identified by SRSC using cadastral maps and provided to the field functionaries at least 5-days before harvesting. Wherever cadastral map is not available, geographical locations (Latitude and Longitude) of the field is to be given to the field functionaries, who can locate using any navigation App.

Crops to be covered: Smart Sampling Technique (SST) for CCE fields selection may be implemented for many crops like paddy, wheat, jowar (Rabi), mustard etc., wherever satellite-based crop mapping and multi-index based yield proxy layer generation are available. Generally, it is

recommended for main crops like paddy, wheat, jowar, mustard, cotton etc., since the procedures for generating the above inputs are fairly operational.

- **Technology in Claim Settlement:**

The efficiency of the claim settlement process can be considerably enhanced by automation. A mobile App (CCE-Agri) has already developed by the Ministry of Agriculture and Farmers' witness the CCEs. The CCEs data through this App is directly uploaded to the web portal. Protocols further 12 Enhancing technology use in agriculture insurance need to be developed to process CCEs data and calculate loss and claim estimation. On completion of the risk phase, the trigger and claim calculation should be done on the portal itself and accordingly a notification should be sent to the farmer about the claim. Once the claim is assessed based on the crop loss or weather index, it should instantly be directly credited to the bank account of the insured farmer. The entire process of claim settlement and transfer of money has to be shared with the insured farmer through the SMS alert at each stage.

VII. Purpose and Benefits of Digital tools in Crop Insurance.

VII. Purpose and Benefits of Digital tools in Crop Insurance.

Digital tools	Purpose in Crop Insurance	Benefits of Digital Tools
Drone/ unmanned aerial Vehicles (UAVs)	Providing high resolution imagery of soil condition, crop quality Presence of pests.	• Provide below the cloud image that are more detailed than those taken by satellite. • Expedite process of assessing damage and loss post peril.
Ground, aerial, aquatic sensors	Verify at a localized level the type of crops planted, detect change in soil moisture, and detect presence of pests.	• Expedite process of assessing damage and loss post-peril. • Prevent fraud by confirming that crop was planted in the area where the farmer has submitted a claim.
Satellite Imagery	Map land use, identify field boundaries between irrigated versus non-irrigated agriculture, and identify cultivated versus natural vegetation.	• Remote verification of damage reduces need for on-the-ground verification, expediting claims processing and reducing transaction cost.
Mobile-enabled payment, mobile app to streamline application and claims reporting	Leverage existing mobile networks and prevalence of mobile money accounts to make payment of insurance premiums and claims.	• Simplified procedures can encourage higher client uptake. • Enables bundling of financial product (credit and insurance, savings and insurance) for improved value proposition.
Satellite imagery, weather stations	Capture weather, plants, and soil quality data over time.	• Enable trend analysis and predictive models which (i) allow farmers to adjust planting methods, diversify crop diversification, etc., and (ii) allow insurers to underwrite risk and accurately price the insurance product
Digital farmer profile	Collect relevant data on farmers (such as profit, loss, GPS, and hyper local climate information) to help insurers assess risk of a particular farmer or farmer group.	• User-friendly and regularly updated. • Support data-driven decision making and data sharing among insurers, input providers, and financial services providers. • Can be linked to a national ID and/or national credit bureau, if available

VIII. Digital Tools:

1. Smartphone:

o **Kisan Suvidha App:** Kisan Suvidha is an omnibus mobile app developed to help farmers by providing relevant information to them quickly. With click of a button, they can get the information on weather of current day and next 5 days, dealers, market prices, agro advisories, plant protection, IPM Practices etc. Unique features like extreme weather alerts and market prices of commodity in nearest area and the maximum price in state as well as India have been added to empower farmers in the best possible manner.

Type of App	Number of Farmers
Mobile Seva App Store	24243
Play Store	347040

Source: Ministry of Agriculture and Farmers Welfare

o **CCEs Agri-Mobile App:**

- CCE Agri mobile app has been developed to digitize the information of Crop Cutting Experiment conducted in the field.
- It automatically captures the location of field through GPS.
- Photographs and data captured through the app are transfer to web server immediately.
- Reduce claim settlement time and a level of transference has achieved.

2. **Crop Insurance Portal:**

- The only Portal for all stakeholders including Farmers, State, Insurance Companies & Banks.
- Both Insurance Schemes Viz. PMFBY and WBCIS covered.
- Information to farmers on premium, Cut Off dates and company contacts for their crop and location on web and through mobile app.
- Insurance premium calculator and creation of database of notified/allotted dynamically.
- Farmers Application for loan /Insurance and its Integration with banks.

3. UAS/UAV/Drone in Agriculture:

- Application: Crop sown area, Crop Condition, Damage detection, etc.
- Platform: Fixed wing/Rotary wing aircraft with different degree of autonomy.
- Cameras: Digital Colour, multispectral, Hyper spectral, Thermal, Laser Scanner, SAR.
- Flying Height: Around 50-200 meter
- Organizations in India: DRDO, ISRO, NECTAR, DTU/IARI, Quidich, Precision Hawk, Amigo Optima, techbaaz, etc

IX. Conclusion :

The study concludes with the digital tools are making important role in crop insurance the technology is significantly improves the procedure of speed enrolment and assess the fast CCEs procedure, at the same time the technology is helped in settlement in claim procedure. The government gets complete data for strategic planning and for decision support system. It helps the all stakeholders come under one roof to share data transparently and clearly while eradicate duplication of effort and repetitive manual work. All genuine claims get settled expeditiously and fake once can get sifted out.

Reference:

R K Mall, Ranjeet Singh, Akhilesh Gupta, G Shriniwasan and LS Rathore. (2006). Impact Of Climate Change On Indian Agriculture:. *Springer* , 445-478.

Chaudhari, K. N. (2014). *Space Technology for Horticulture and Crop Insurance .* AHMEDABAD : Space Applications Centre, ISRO.

P.K.Aggarwal, K. R. (2016). Enhancing technology use in agriculture. *Research Gate* , 1-41.

R. N. Sahoo, S. S. (2015). Hyperspectral remote sensing of agriculture. *Current Science, VOL. 108, NO. 5,* , 848-859.

Ray, D. S. (2017). *E-Agriculture In Action: Drones For Agriculture.* Bnakok: Food and Agriculture Organization of the United Nations and International Telecommunication Union.

Ray, S. S. (2002). *Basic Remote Sensing .* New Delhi: Mahalnobis National Forecast Centre .

Ray, S. S. *Remote Sensing Applications: Indian Experience.* New delhi: Mhalanobis NAtional Crop Forecast Centre.

Shibendu Shankar Ray, M. N. (2014). *Use of remote sensing in crop forecasting and assessment of impact of natural disasters: operational approaches in India.* Bankok Thailand: FAO regional Officer for Asia and the pacefic.

International Journal of Academic Research
ISSN: 2348-7666; Vol.8, Issue-1(3), January, 2021
Impact Factor: 6.232; Email: drtvramana@yahoo.co.in

Use of e-resources by postgraduate students of a college affiliated to Savitribai Phule Pune University: A case study.

-Dr.Uday Maruti Jadhav
Librarian (Selection Grade) Camp Education Society's
Dr.A.B.Telang senior college of Arts, Commerce & Science, Nigdi, Pune-411044.

Abstract:
The purpose of this paper is to study the use of e-resources by postgraduate students of a selected college affiliated to Savitribai Phule Pune University. It highlights objectives, scope and methodology of the case study. It aims to study the awareness and use of e-resources by postgraduate students. It also aims to study the frequency and purpose of using e-resources as well as problems faced by postgraduate students while using e-resources. The study has been conducted by using structured questionnaires, designed by using Google form. Convenient sample method was used and 90 questionnaires were distributed to post graduate students of a selected college. This case study clearly indicates that 73.33% postgraduate students of college are aware about various e-resources and 70% postgraduate students use various e-resources, while postgraduate students use e-resources in the form of e-books followed by e-newspapers and e-thesis is not used by any student.
Keywords: *e-resources, use, frequency, purpose, opinion*.

1.

Introduction

Higher education in India is an important part of the development process. Higher education is changing according to the surrounding environment. U.G.C., A.I.C.T.E., N.A.A.C., R.U.S.A. etc. have a great impact on the development of higher education. INFLIBNET- NLIST, NDLI, Shodhganga, and Shodhgangotri are the initiative for better teaching, research and learning. Along with these, various e-resources are playing an important role in higher education. These e-resources include e-books, e-journals, e-newspapers, e-thesis, e-reports etc. Various e-resources are open access i.e. they are freely available on the internet while some e-resources are to be subscribed. All these initiatives are for teachers, students and researchers. Students include undergraduate, postgraduate as well as research scholars. Students are using various e-resources for their study and research. Information and communication technology (ICT) has made revolutionary changes in every field. Education sector is also benefited with these ICT advances. Computers, laptops, smart phones, the internet, and the World Wide Web have made everything easy and convenient. Due to these, e-resources are easily available for everyone. Especially smart phones and the internet have a great impact on every field.

1.1 Profile of the institution covered.

Dr Arvind B. Telang senior college of Arts, Commerce and Science is situated in Pimpri Chinchwad area of Pune city. The college is affiliated to

Savitribai Phule Pune University (formerly University of Pune). The college is run by Camp Education Society, Pune. The college was established in 1998 and it runs traditional courses for undergraduate and postgraduate students. Undergraduate courses run by college are Bachelor in Arts, Commerce, Science, Computer Science, Computer Application and Business Administration, while postgraduate courses include Commerce (M.Com.), Computer Science (M.C.S.) and Arts (M.A.). The College is one of the reputed colleges in Pimpri Chinchwad area. The college library has subscribed the N-LIST database and also promotes use of free e-resources like NDL, Shodhganga etc.

2. Objectives of the study.

The objectives of the study are

1. To access awareness and use of e-resources by postgraduate students.

2. To know frequency and purpose of using e-resources.

3. To know problems faced by postgraduate students while using e-resources.

4. To know the opinion of postgraduate students about e-resources.

3. Scope of the study

The scope of the present case study is limited to

- Dr. Arvind B. Telang senior college of Arts, Commerce and Science, Nigdi, Pune.

- Post graduate students (M.Com, M.C.S., and M.A.)

- E-resources.

4. Methodology

The study has been conducted by using structured questionnaires, designed by using Google form. Convenient sample method was used and 90 questionnaires were distributed to post graduate students (M.Com. =60, M.C.S. =20, M.A. = 10) of the college. Properly filled in all the 90 questionnaires were received back with response rate of 100%. The data collected is presented in tabular form and analyzed by using a simple method of calculation.

5. Literature Review

Various research studies have been conducted on the use of electronic resources.

Zabed (2013) studied the pattern of electronic information resources use and satisfaction with university paid resources by the faculty members in public universities in Bangladesh. The result showed that faculty members are not generally satisfied with the current level of university subscribed e-resources.

Madhusudan, M. (2010) explored the use of e-resources by research scholars of Kurukshetra University. The researcher concluded that e-resources have become an integral part of the information needs of research scholars of Kurukshetra University. Also found that e-resources can be good substitute for conventional resources, if access is fast.

Ansari and Zuberi (2010) investigated use of electronic resources among academics at the University of Karachi. The study explored that the majority of academics have computer skills that facilitate the use of electronic resources and most use both electronic and printed resources. Nearly all respondents are satisfied or quite satisfied with available resources.

Chirra and Madhusudhan (2009)

studied the use of electronic journals by doctoral research scholars of Goa University, India. They concluded that e-journals have become a vital part of information for research work. Their study helps in knowing the importance of and use of e-Journals in comparison to printed journals particularly for the research community.

Ozoemelem (2009) studied use of electronic resources by postgraduate students of the Department of LIS of Delta state university, Abraka, Nigeria and concluded that there is low level of electronic resource experience among postgraduate students, Cybercafé is major facility used to access e-resources, level of e-resource usage by postgraduate students is high, and gender gap in e-resource usage is quite negligible.

Veenapani, Singh and Devi (2008) explored use of e-resources and UGC- Infonet consortium by the teachers and research scholars in Manipur university and found that majority of respondents are aware about UGC-Infonet programme and need regular training to make effective use of UGC-Infonet programme.

Ali (2005) explored use of e-resources at IIT Delhi Library: a study of search behaviors and concluded that Boolean logic and truncation are the most often used search facilities by IIT users.

6. Data analysis and Interpretation

Responses received from participants through Google forms are used for data analysis and interpretation.

6.1 Class wise distribution of respondents

The class wise distribution of respondents is represented in table 1 below.

Class	Respondents	Percentage
M.Com	60	66.67
M.C.S.	20	22.22
M.A.	10	11.11
TOTAL	90	100

Table 1: class wise distribution of respondents

Table 1 showthat the majorities 66.67% of respondents are from M.Com. and minimum 11.11% from M.A. class.

6.2 Awareness about e-resources

Respondents (students)	Awareness about e-resources		Total
	YES	NO	
M.Com.	43 (71.67 %)	17 (28.33 %)	60 (100%)
M.C.S.	13 (65 %)	07 (35 %)	20 (100%)
M.A.	10 (100 %)	00	10 (100%)
Total	66 (73.33 %)	24 (26.67%)	90 (100%)

Table 2 Awareness about e-resources

Table 2 indicates that out of 90 respondents, 66 (73.33%) respondents are aware about e-resources while 24 (26.67%) respondents are not aware about e-resources.

It can be interpreted that maximum postgraduate students are aware about various e-resources.

6.3 Use e-resources

Respondents (students)	Use e-resources YES	NO	Total
M.Com.	43 (71.67 %)	17 (28.33 %)	60 (100%)
M.C.S.	13 (65 %)	7 (35 %)	20 (100%)
M.A.	7 (70 %)	3 (30 %)	10 (100%)
Total	63 (70%)	27 (30%)	90 (100%)

Table 3 Use e-resources

Table 3 indicates that out of 90 respondents, maximum 63 (70%) respondents use various e-resources while 27 (30%) respondents don't use e-resources.

It resembles earlier study by Ozoemelem (2009) in which researchers concluded that level of e-resource usage by postgraduate students is high.

6.4 Which e-resources use

e-resources used	Response	Percentage
e-books	58	64.44
e-journals	14	15.55
e-newspapers	56	62.22
e-report	13	14.44
e-thesis	0	0
Databases (N-LIST, NDL, Shodhganga)	13	14.44
None	30	33.33

Table 4 e-resources used

Table 4 indicates that 58 (64.44%) respondents use e-books, 14 (15.55%) use e-journals, 56 (62.22%) use e-newspapers, 13 (14.44%) use e-reports, no one uses e-thesis, 13 (14.44%) use databases like N-LIST, NDL, Shodhganga and 30 (33.33%) don't use any e-resource It can be interpreted that maximum 64.44% postgraduate students use e-resource in the form of e-books followed by 62.22% use e-newspapers while e-thesis is not used by any student.

6.5 Frequency of using e-resources

Frequency	Response	Percentage
Daily	26	28.89
Often	22	24.45
Rarely	25	27.78
Not at all	17	18.88
Total	90	100

Table 5 Frequency of using e-resources

Table 5 indicates the frequency of using e-resources in which 26 (28.89%) respondents use e-resources daily, 22 (24.45%) use often, 25 (27.78%) use rarely while 17 (18.88%) use not at all. It can be interpreted that maximum 28.89% postgraduate students use e-resources daily.

6.6 Purpose of using e-resources

Purpose	Response	Percentage
Study	70	77.77
Research	38	42.22
Recreation	6	6.66
Not Using	17	18.88

Table 6 Purpose of using e-resources

Table 6 indicates the purpose of using e-resources, in which 70 (77.77 %) respondents use it for study, 38 (42.22%) use it for research, 6 (6.66%) use it for recreation while 17(18.88%) don't use it. It can be interpreted that maximum postgraduate students use e-resources for study and research. It also resembles previous study of Madhusudan, M. (2010) in which researcher concluded that e-resources have become an integral part of the information needs.

6.7 Problems faced while using e-resources

Problems faced	Response	Percentage
Internet Connectivity	32	35.55
Unwanted Information	39	43.33
Lack of full text Information	19	21.11
None	26	28.88

Table 7 Problems faced

Table 7 shows the problems faced by postgraduate students while using e-resources in which 32(35.55 %) respondents said internet connectivity, 39(43.33%) said unwanted information, 19(21.11%) said lack of full text information and 26 (28.88%) said none. From table 7 it can be interpreted that maximum postgraduate students face a problem of unwanted information followed by internet connectivity while using e-resources.

6.8 Opinion about e-resources

Opinion	Response	Percentage
Anywhere access	51	56.67
Convenient	32	35.56
Difficult to search	13	14.45
None	6	6.67

Table 8 Opinion about e-resources

Table 8 indicates the opinion of postgraduate students about e-resources in which 51(56.67%) respondents said anywhere access, 32(35.56%) said convenient, 13(14.45%) said difficult to search and 6(6.67%) said none.

It can be interpreted that the maximum postgraduate student's opinion about e-resources is that it has anywhere access and convenience.

6.9 Reason for not using e-resources

Reason	Response	Percentage
Like print resources	6	6.67
Lack of Time	13	14.45
Lack of knowledge	13	14.45
Internet problem	39	43.34
Not applicable	39	43.34

Table 9 Reason for not using e-resources

Table 9 shows reason for not using e-resources in which 6(6.67%) respondents saidthey like print resources, 13(14.45%) said lack of time, 13(14.45%) said lack of knowledge, 39(43.34%) said internet problem. It can be interpreted that the internet problem is the maximum reason for not using e-resources by postgraduate students.

7. Findings

i) 73.33% postgraduate students are aware about e-resources.

ii) 70% postgraduate students use various e-resources

iii)64.44% postgraduate students use e-resource in the form of e-books followed by 62.22% use

e-newspapers while e-thesis is not used by any student.

iv) 28.89% postgraduate students use e-resources daily.

v) Maximum postgraduate students use e-resources for study and research.

vi) Maximum postgraduate students face a problem of unwanted information followed by

internet connectivity while using e-

resources.

vii) Maximum postgraduate student's opinion about e-resources is that it has anywhere access

and convenience.

viii) 43.34% postgraduate students said that the internet problem is the maximum reason for not

using e-resources.

8. Conclusion

The present case study clearly indicated that maximum postgraduate students of college are aware about various e-resources. 70% postgraduate students use various e-resources. Postgraduate students use e-resource in the form of e-books followed by e-newspapers while e-thesis is not used by any student. Maximum postgraduate students use e-resources daily and they use e-resources for study and research. Unwanted information followed by internet connectivity is the problems faced by postgraduate students while using e-resources. Maximum postgraduate student's opinion about e-resources is that it has anywhere access and convenience.

9. References

Ali, N. (2005). *The use of electronic resources at IIT Delhi Library: a study of search behaviors*. The Electronic Library, Vol. 23 No. 6, pp. 691-700. https://doi.org/10.1108/02640470510635773

Ansari, Munira Nasreen and Zuberi, Bushra Adeeb. (2010). *Use of Electronic Resources among Academics at the University of Karachi*. Library Philosophy and Practice (e-journal).Paper 385. http://digitalcommons.unl.edu/libphilprac/385

Chirra, R. and Madhusudhan, M. (2009). *Use of electronic journals by doctoral research scholars of Goa University, India*. Library Hi Tech News, Vol. 26 No. 10, pp. 12-15. https://doi.org/10.1108/07419050911022289

Madhusudhan, M. (2010). *Use of electronic resources by research scholars of Kurukshetra University*. The Electronic Library, Vol. 28 No. 4, pp. 492-506. https://doi.org/10.1108/02640471011033684

Ozoemelem, Obuh Alex. (2009). *Use of Electronic Resources by Postgraduate Students of the Department of Library and Information Science of Delta State University, Abraka, Nigeria*. Library Philosophy and Practice (e-journal),Paper 301. http://digitalcommons.unl.edu/libphilprac/301

Veenapani, S., Singh, Khomdon and Devi, Rebika (2008). "*Use of E-Resources and UGC-Infonet Consortium by the Teachers and Research Scholars in Manipur Univers*ity", [available at https://ir.inflibnet.ac.in/handle/1944/1300] accessed on 22/10/2020.

Zabed Ahmed, S.M. (2013).*Use of electronic resources by the faculty members in diverse public universities in Bangladesh*.The Electronic Library, Vol. 31 No. 3, pp. 290-312. https://doi.org/10.1108/EL-05-2011-0081

International Journal of Academic Research
ISSN: 2348-7666; Vol.8, Issue-1(3), January, 2021
Impact Factor: 6.232; Email: drtvramana@yahoo.co.in

Work from home is boon or bane for women

-Dr.Dilshad Begum
Asst., Professor, Dept., of Commerce,
Govt., College (Autonomous) Mandya, Karnataka

ABstract:

Women play a vital role in economic development of the country and their contribution is nothing short of their male counterparts. However there are still several issues and challenges that women face today. Sometimes, they are not treated equally in their work place and are considered as inferior to their male co-workers. This article focuses how in some case they do not get the same benefits as that of male employee. The study investigates there are major issues that women faces at their work place as well as at home includes unequal pay, security, mental harassment , lack of co-staff support, insecurity at work place. lack of family support etc.Working women in India are faced with more challenges than their counterparts in the other parts of the world. It has been anticipated that to fulfill multiple roles simultaneously would result in increased stress and hence women are facing competition and challenges at workplace, home and society. The study also aims to know how women mentally harassment and inequality among gender wise. This research is conducted to explore the challenges and risk faced by the working women. Therefore a fundamental change is required in attitude of employees, family members and public.

Keywords: WHF, Issues and Challenges, insecurity inferiority, inequality

INTRODUCTION

Women have been playing vital roles in households since ages. Now women are also recognized for their value in the workplace and are engaged in wide range of activities of work in addition to their routine domestic work. Building a society where women can breathe freely without fear of oppression, exploitation, and discrimination is the need of the hour, to ensure a better future for the next generation. It is generally perceived that gender bias against working women starts right from the stage of recruitment. Most of the Indian men are not ready to accept that women are capable enough to work side by side with men in all the sectors, other than in a few limited ones like teaching, nursing and in clerical sectors. Their capabilities are generally underestimated as a result of which Indian women have a tendency to opt for less demanding jobs even if they are highly qualified. Women have the responsibilities to effectively manage their multiple roles in 9 domestic as well as professional lives. Men generally do not offer any help in the households work. This makes the life of working women extremely stressful. It is an open truth that working women have to face problems just by virtue of their being women. Working women here are referred to those who are in paid employment. Social attitude to the role of women lags much behind the law. This attitude which considers women fit for certain jobs and not others colors those who recruit employees. A gender bias

creates an obstacle at the recruitment stage itself. When it comes to remuneration the law proclaims equality but it is seldom put into practice. The inbuilt conviction that women are capable of less work than men or less efficient than men governs this injustice of unequal salaries and wages for the same job. The age old belief of male superiority over women creates several hurdles for women at their place of work. Technological advancement results in retrenchment of women employees.

PROBLEMS FACED BY WORKING WOMEN IN INDIA

1. Mental harassment:

It is an old convention that women are less capable and inefficient in working as compared to men. The attitude which considered women unfit for certain jobs hold back women, gender bias creates obstacles in their recruitment. Working in such conditions inevitably puts strain on women to greater extent as compared to men, thus making them less egger in their career.

2. Discrimination by gender bias:

However, India women still face blatant discrimination at their workplace as well as at home. They are often deprived of promotions and growth opportunities at work places. A majority of working women continue to be denied their right to equal pay.

4. Lack of family support

Lack of proper family support is another issue that working women suffers from. At times, the family doesn't support women to leave the household work and go to office.

5. No safety of working women while travelling

Typically, the orthodox mindset in Indian society makes it difficult for working women to balance her domestic environment with professional life. Those families that do accept these working hours may experience considerable anxiety every day about a women's safety while travelling.

6. Insufficient maternity leaves

Insufficient maternity leave is another major issues that faced by a working mother. This not only affects the performance of women employees at work, but is also detrimental to their personal lives.

7. Work place adjustment

Adjusting to the workplace culture, whether in a new company or not, can be intensively stressful. Maladjustment to workplace cultures may lead to subtle conflicts with superiors. In many cases office politics or gossips can be major stress inducers.

8. Relationship with colleagues: The efficiency of a working woman is always suspected, even though other qualifications are equal, men are preferred. The authorities are doubtful whether she would be able to handle male subordinates.

OBJECTIVES OFTHESTUDY

1. To study the issues and challenges faced by working women at the work from home.

2. To examine and evaluate the problems faced by working women in work from home.

NEEDS OF THE STUDY Working women in India are faced with more challenges than their counterpart, it found that women treated as inefficient, obstacles in recruitment and promotion, inequality, treating differently by male co-workers. Therefore a fundamental change is required in attitude of employees, family members and public.

LIMITATION OF THE STUDY The study mainly based on primary data and secondary data, the study is based on limited sample size of 50.

DATA ANALYSIS TOOL: Data Collected will be presented and analyzed using tables. The study includes simple percentage of calculations:

$$\text{Simple percentage} = \frac{\text{Number of respondent}}{\text{Total number of respondents}} * 100$$

DATA ANALYSIS AND INTERPRETATION

Table-1

PERSONAL INFORMATION				
SL. NO.	PARTICULARS	CLASSIFICATION	F	%
1	Age	20-30	8	16%
		30-40	36	72%
		Above 40	6	12%
2	Marital Status	Married	17	34%
		Unmarried	33	66%
3	Educational Qualification	Under Graduate	7	14%
		Graduate	16	32%
		Post Graduate	27	54%
4	Income Level	10000-20000	15	30%
		20000-30000	12	24%
		30000-40000	13	26%
		Above-40000	10	20%

Sources: Field Survey

Discussion: The above table gives clear information: About age of respondents between 20-30 years are 16% and 30-40 ages are 72% which is highest; above 40 years is 12%. Marital Status confirms that - majority of them are unmarried i.e., 66%, it was found only 17% are married. Educational qualification wise post graduates are more in number i.e. 54%, graduates are 32% and under graduates are only 17% Finally Income Level population: above 10000-20000 level of income are more 30%.

Table-2

Sl.No.	Statement		Yes	No
1.	Problems faced at work from home	F	34	16
		%	68%	32%
2.	Will Your family give support to you at WFH	F	47	3
		%	94%	6%
3.	Any torture given by higher officer in WFH	F	20	30
		%	40%	60%
4.	Do you feel safe working late hours in WFH	F	42	8
		%	84%	16%
5.	Are you being deprived of incentives/ promotion on account of your gender	F	33	17
		%	66%	34%
6.	Do you have freedom to express your idea, opinion and thoughts?	F	47	3
		%	94%	6%

Sources: Field Survey

Discussion: The above table clearly shows that 68% of respondents says that women faces problems at WFH, 94% of respondents agreed their family support them, 40% of them said higher officer will torture them in WFH, 84% are satisfied with safe working place, 66% of respondents said they are deprived of incentives/promotion due gender bias, 94% showed positive response about expressing opinion.

Inference: As per the perception of the respondents, it found that though women get support by their family, can express their opinion and safety at workplace but still they face problems.

Discussion: The above table shows that majority of the respondents agreed and predict at workplace women are less capable and inefficient in WFH as compared to work at place. More than 75% of them say gender bias creates obstacles in their recruitment. 86% of them agreed it is difficult to work due to orthodox mindset while WFH. Nearly 65% of respondents said women treated differently by the male co-workers. More than 90% believe that true equality has not been given to women at their workplace.

Inference: As per the perception of the respondents, it found that women treated as inefficient, obstacles in recruitment and promotion, inequality, treating differently by male co- workers

.

Table-3

Sl.No.	Facilities	Responses	F	%
1.	Women are less capable and inefficient in WFH as compared to work at place	Strongly Agree	20	40%
		Agree	17	34%
		Neutral	0	0
		Strongly Dis-agree	5	10%
		Dis-Agree	8	16%
2.	Gender bias creates obstacles in their recruitment.	Strongly Agree	15	30%
		Agree	24	48%
		Neutral	0	0
		Strongly Dis-agree	2	4%
		Dis-Agree	9	18%
3.	The orthodox mindset in the Indian society makes it difficult for working woman in WFH	Strongly Agree	25	50%
		Agree	18	36%
		Neutral	0	0
		Strongly Dis-agree	2	4%
		Dis-Agree	5	10%
4.	Do you believe you have been treated differently, by the male co-workers of your unit because you are a woman	Strongly Agree	18	36%
		Agree	14	28%
		Neutral	0	0
		Strongly Dis-agree	4	8%
		Dis-Agree	14	28%
5.	The true equality has not been achieved even after independence	Strongly Agree	20	40%
		Agree	26	52%
		Neutral	0	0
		Strongly Dis-agree	1	2%
		Dis-Agree	3	6%

Sources: Field Survey

CONCLUSION

This research is conducted to explore the challenges and risk faced by the working women in WFH. Major parts of Indian women are allowed to work but still they face numerous problems in WFH. Women excel in all fields but sometimes they are not treated equally. She needs protection at their working place so they opt for WFH. Traditionally people think that men should only work and gain money and women should work as household, but the financial demand on the Indian families are increasing that's why women also should company in gaining income for families. Work from home is not boon it is a bane for women. Therefore a fundamental change is required in attitude of employees, family members and public.

REFERENCES:

1. Aarti Verma & Mahesh Mulani, Challenges and Issues of Working Woman in 21st Century, Vol. 6, Sp. Issue: 3, March: 2018 (IJRSML) ISSN: 2321 – 2853.
2. Ashok Kumar p & Sundar k. "problem faced by women executives working in public sector in Puducherry". International journals of marketing, financial services & management research. 2012, 1(7), pp 180-193.
3. Hussain (2001). (The News 2001 cited in Hussain 2001)
4. Hyder (2009). Women and economy, 4th roundtable (SGGI)
5. Kamini B. Dashora (2013) "Problems Faced by Working Women in India", Vol. 2 | No.8 | August 2013 www.garph.co.uk IJARMSS | 82. ISSN: 2278-6236.
6. Karl, M. (2009).Inseparable: The Crucial Role of Women in Food Security Revisited. Women in Action. No.1, 2009, PP 8-19.
7. Kaur, R. ,Kaur, N. And Kaur, H. "Psycho-social problems of women teachers working in school and college of Punjab". Indian journal of social work, 1997, vol. 5, pp.326-337.
8. Kotwal, N., Gupt, N. And shashi, M. "Impact of working women living In Urban Slums of jammu city", 2008, Vol. 2, No. 2, pp.93-97.
9. Wentling,R.M. The career development and aspirations of women in middle management – Revisited. Women in Management Review, 2003,18(6), 311–324.
10. http://en.wikipedia.org/wiki/women_in_india#workforce_participation
11. http://www.yorku.ca/laps/people/working_papers/sas-hr2008-03-ezzedeen.pdf

International Journal of Academic Research
ISSN: 2348-7666; Vol.8, Issue-1(3), January, 2021
Impact Factor: 6.232; Email: drtvramana@yahoo.co.in

Influencing factors on urban voter- in shimoga district

-R.Suresha
Research scholar, Dravidian university, Kuppam

-Dr.K.Chandrappa
Research guide & Assistant Professor, PG Dept., of political science,
Sahyadri Arts college, Shimoga

ABSTRACT

This paper will try to expound and evaluate the different influencing factors on urban voter during the elections, when the voter has taken the decision, liking factors in the political parties, role of caste and money, newspapers. Finally the study confirms that he urban voter is gradually inclining towards the modern factors rather than orthodox mindset and bias.

Introduction

The urban local bodies are generally known as Municipalities. The urban local bodies are part of the civil administration systems. It is one of the tool to support the State administration to perform powerfully, delegation of powers by passage to the people of distinct area with intention of regulate the local and internal activities. Some scholars are called this as, " Urban Political Machine"[1] because these are the type of administration, which imitate the national and state framework of voted executive, with substantial autonomous controlling influence, who responsible for selected district-based governing body, the city ruling body. Political parties were alive and well active in this defined areas i.e., Cities. In a democratic polity the quality of political leadership gets inevitably linked to the process of recruitment of leadership and one cannot, or rather should not, expect any improvement in this respect unless we first obtain a fair and healthy procedure of selection of our leaders. An election conducted in a free, fair and upright manner backed with a rational and mature voting- behavior, in fact, constitutes a basic pre-requisite of the emergence of a competent political leadership and, thereby, of an efficient functioning of the system. A faulty conduct of election resulting in an improper selection of leaders, on the other hand, not only means incompetent leadership or non-achievement of goals but also gives rise to various forms of conflicts, frustrations, malpractices, apathies and other such negative trends in the society

OBJECTIVES: To expound and evaluate the difference influencing factors on urban voter during the elections of Urban local bodies in Shimoga District.

SOURCE: To fulfill the objectives both primary and secondary data collected.

Primary data was gathered with the help of a fine tuned interview schedule with 32 questions. Questions following of different facts and faces of Ulbs and its elections. Before starting the survey the questionnaire was pre-

tested on few respondents and necessary modifications were made to suit and meet the requirement of the study. In addition to this the primary data were collected from the officials of Shimoga District Ulbs, District Urban Development cell(DUDC) the Project directors of DUDC, the Chief officers of Town Panchayaths, and City Municipal councils and Deputy Commissioners(DC) of Shimoga district.

SAMPLE SIZE: For the study there are 700 voter respondents were surveyed in the district

TOOLS FOR ANALYSIS: The collected data were examined by using simple perfect mean, and ratios, etc.,

YEAR OF REFERENCE: 2007-2008.

AREA OF RESEARCH: The Urban Local Bodies of Shimoga district has been selected for the study to observe the facts that, it is one of the pioneering district in Karnataka state. Historically and politically this district is having its own prominence, and also this district has produced, 04 chief ministers for Karnataka state the present chief minister of the state is also from the same district.

METHODOLOGY: The collected data were examined by using simple perfect mean, and ratios, etc.,

LIMITATIONS: The study is confined to Shimoga district of Karnataka state covering seven taluks consists of eight municipalities. The personal bias may creep in when questions are asked. Discrepancies in published materials and the Researcher's personal constraints may also to some extent affect the study. However every effort was made to minimize the limitations. The data and information collected through questionnaire and interview method, the reliability depends on the true response of the voters and candidates. However, adequate care has been taken to produce true response through cross check.

The voter of Shimoga district has influenced under some factors, which directly impacted on electoral process, which can be seen through the following tables, In the democracy it is an interesting factor that when and why the voter would take the decision to vote in then election, several factors influence on their decision making process, in this background the breakup of the response has been analyzed with below Table.1

TABLE.1 THE TIME THE DECISION HAS BEEN TAKEN FOR VOTING

SL No	When the decision has been taken for voting	Frequency	Percentage
1	On the day of voting	118	16.85
2	During campaign	212	30.28
3	After campaign	274	39.14
4	Before campaign	96	13.71
TOTAL		700	100

Source: Field survey

An interplay of Table.1.reveals that, out of 700 respondents to be precise 274(39.14%) opined that they took the decision to vote after the election

campaign, followed by 212(30.28%) opined that they took the decision to vote during the election dampaign,118(16.85%) opined that they decided to vote only on the day of election, and 96(13.71%) were opined that they took the decision before the election campaign which they have already decided to vote.

THE REASONS FOR LIKING THE POLITICAL PARTY There are many factors which influence the voter community (electorate). Among them political party is also one. Three such factors or reasons are listed out for the field survey, in this background the Table 2 throws light on the responses of the voter on the factor that dominates his mind in liking the political party.

TABLE.2

SL No	Response	Frequency	Percentage
1	Leadership	114	16.28
2	Ideology	336	48.00
3	General thinking	187	26.21
4	Can't say	63	09.00
TOTAL		700	100

Source: Field survey

A look in to Table.2 says that out of 700 respondents to be precise 336(48.00%) opined that ideology of the political party is the most liking factor of their party, followed by 187(26.21%) opined that the general thinking about the political party has played its role while choosing political party to vote, 114(16.28%) voters opined that the leadership was the main reason for the m in liking the party, and 63(09.00%) voters were unable to express their views for the question.

TABLE.3: ROLE OF CASTE IN MUNICIPAL ELECTIONS

SL No	Role of caste in local elections	Frequency	Percentage
1	Yes	174	24.85
2	No	526	75.14
TOTAL		700	100

Source: Field survey

A ken into Table.3 shows that out of 700 respondents the large number of respondents to be precise 526 (75.14 %) opined that there is no role of caste in local elections and 174 (24.85%) opined that there is role of caste in municipal elections.

A Ken in to Table.4.shows that out of 700 responders the large number of respondents to be precise 498 (71.14%) opined that there is a role of money and other factors, in local elections, and 202 (28.85%) opined that there is no role of money and other factors, in local elections.

TABLE.4: ROLE OF MONEY / OTHER FACTORS IN THESE ELECTIONS

SL No	Role of money /other factors in these elections	Frequency	Percentage
1	Yes	202	28.85
2	No	498	71.14
TOTAL		700	100

Source: Field survey

TABLE.5: ROLE OF LOCAL NEWS PAPERS TO TRANSMIT THE PUBLIC OPINION IN THESE ELECTION PROCESS

SL No.	Role of local news papers to transmit the public opinion	Frequency	Percentage
1	Yes	529	75.57
2	No	171	24.42
TOTAL		700	100

Source:Field survey

A ken into the Table.5 shows that out of 700 respondents the large number of respondents to be precise 529 (75.57 %) opined that there is a role of local newspapers /print media in the elections of municipalities and 171 (24.42%) are opined that there is no role of local newspapers / print media in the elections of municipalities.

SUMMARY OF FINDINGS The major findings based on primary and secondary data are as below,

1. The election campaign is one among the key factor
2. Party ideology also played its role significantly
3. There is no impact of caste, money and other factors
4. Finally the local news papers also played an vital role.

CONCLUDING REMARKS: However somebody said every cloud has a silver line, this silver line in the case of Shimoga district ulbs are, the most influenced factors of the vigilant and responsible voter of shimoga district, those factors are, election campaigns, party ideologies, though it is a local elections no party bias, and finally role of the local news papers, which could prove the urban voter gradually inclining towards the modern factors rather than the orthodox mentality and biases.

REFERENCES

1. Joseph D. Reid, Junior., Michael. M. Kurth , "The Rise and Fall of Urban Political Patronage Machines".
2. Indian journal of political science, Vol.70.No.3, (July-Sept-2009)
3. Economic and political weekly,Dce-23/2006
4. P.S.N. Rao, " Good Urban Governance in India – The Road Ahead', Nagaralok, Vol. XXXVI, No. 2, April-June 2004.