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International Research Journal of Commerce and Management

A Study on Service Strategies for Niche Market

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Abstract

The service sector of India has been clocking stupendous growth rates for past decade and chipping in over 50 per cent into the GDP. Today, the 20-40 years age group has emerged as the largest group in India. The Indian market is now dominated by young generation that is a good sign for the developing economy particularly in the service sector. Marketers precisely service providers have therefore started targeting this potential segment which promises new opportunities. In this age group, as information travels faster they learn and quickly adopt new fashions. Also, the aspirations and need for new products and services of this group are fast evolving and are different from other age groups. By studying the behaviour, lifestyles and values of this segment, service providers are trying to direct services towards them.

Apart from the growing size of the women's segment, the number of educated young women and above the age of 30 is visibly on the increase in urban India. Many of them have economic independence. Also, the working women's segment is becoming a sizeable portion to reckon with. This top-notch opportunity is latched by the service providers to have every bit of share of market. Innovation is the key to drive this newly identified niche.

As author of this paper have hand on experience, an attempt has been made to find out what drives customer to consume services and how the drivers of consumption i.e. young educated women can change the face of service economy. To have a better understanding of customers, questionnaire has been designed, the results of which showed that customers are ready to pay, provided efficient services on the platter for consumption.

Keywords: Lifestyles, young women, innovation, niche etc.

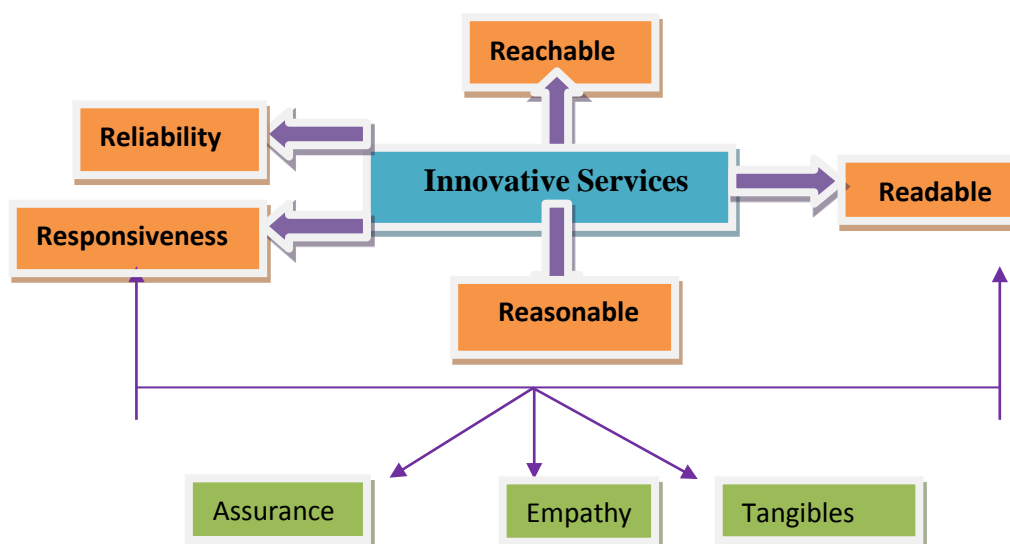
Introduction

With 31 per cent of India's population now in cities and another 260-280 million expected to join them over the next 20 years, this will not just change India's economy, but great impact on service sector in particular. Consumer service is a big trend that one can see. It doesn't mean a person coming to fix your TV or refrigerator quickly; but a whole new business built around consumer service. The 30 min pizza delivery is the most obvious manifestation of this, but a new category of services is built around making the consumer's life easier and happier. This includes e-banking, ATMs and customizing products that are based on an intensive study of the consumer's needs and aspirations. The electrification of services is a major revolution whose impact cannot even be imagined. Banking 2011 is a sea change from banking 1991. (Nilekani, 2011) As more women enter workforce, take home

fatter pay packets and become more independent, an increasing number of women are strong influencers of purchases. A new women-empowering socio-economic paradigm is fast unfolding, especially in urban India, grabbing the attention of service marketers. Income of women living and working in cities increased to Rs. 9,457 a month in 2010, up from Rs. 4,492 in 2001, according to a recent IMRB survey of about 9,000 urban Indian women. “You will see the marketing rulebook thrown out of window if this new consumption class comes into force,” says YLR Moorthi, a marketing professor with Indian Institute of Management, Bangalore. Companies are now at the cusp of building successful brands especially for women. (Economic Times, 2021) Innovations being the basic key to hook this new niche, service marketers need to garnish the platter of services with 5 mind-boggling service drivers and 3 supportive tools.

“Service is any activity or benefit that one party can offer to another that is essentially intangible and does not result in ownership of anything.” (Kotler, 2010)

Figure No.1



In the above Figure No.1 the 5 Rs play a very significant role in delivering efficient services with the help of supportive ones as explained below:

5 Rs of Services:

- i. **Reliability:** It is an ability to perform promised service.
- ii. **Responsiveness:** It is the willingness to help customers and provide prompt service. (Karunakaran, 2010).
- iii. **Readable:** The service message must be clear and readable. For Example: Timings of the clinic, hotel, shop etc.
- iv. **Reachable:** The customers must have an easy access to services.
- v. **Reasonable:** Services provided must afford the pockets of the consumer.

Supportive Tools:

- a. **Assurance:** Knowledge and Courtesy.
- b. **Empathy:** Provision of caring and individualized attention to customers.

- c. **Tangibles:** Tangibilize the intangible with the help of physical representation. (Karunakaran, 2010).

In a service business, the customer and front-line service employee interact to create the service. Effective interaction, in turn, depends on the skills of the front-line service employees and on the support processes backing these employees. Thus, successful service companies focus their attention on both their customers and their employees. They understand the service-profit chain, which links service firm profits with employee and customer satisfaction. (Kotler, 2010).

The niche so identified though have lot more potential for profit, still it is a hard some gruelling task for the service marketers to woo them. With all the above tools properly adopted and service-profit chain clearly understood, this job can be simplified and one can certainly say efficient services are in line.

Objectives: There are many more objectives of the study but few important of them are delineated herein:

- i. To identify strategies of services that may woo the new niche.
- ii. To know what is the actual driving force of consumption for the young women.
- iii. To find out extra benefits expected and sought by the target market.
- iv. To analyse the service tools that has a major impact on the purchases.
- v. To know the type of services required by the customers.

Statement of Problem: The main crux of the problem is that with more and more women getting involved in the workforce are likely to consume more number of services. With busy work schedule and paucity of time, consumers are ready to pay even extra penny that is charged by the service providers. For Example: Freshly chopped and well packaged vegetables are available in the supermarkets that make the task of a working woman easier. Here, we can say services benefits are not coming easily but with a cost to pay. Still, it pays off for a working woman as her time is saved. She will be delighted, if the same services are provided to her keeping in mind the above discussed tools, which can definitely make this market substantial and even more profitable for the service providers. This is the main reason why service marketers are keeping a strong vigilance on this new breed of decision makers and eyeing every act of them (women).

Methodology: This is an empirical paper, which has helped to get an insight into various expectations desired by the women section. Primary data was collected by the field survey to get the first hand information about the services that drive the consumers. These respondents were contacted personally and interviewed with the help of efficient research instrument i.e. questionnaire. The questionnaire so designed was of close-ended type so that the respondents could easily understand and contribute to the survey with their views. Use of secondary data was also done so as to derive more information. The sources used were journals, magazines, newspapers etc. The respondents for the study were the young educated women in the urban area, particularly Baramati region that comprised of 120 (sample size) in total. Random sampling was used for the survey.

Analysis and Interpretations:

As discussed above, service marketers are trying to explore new strategies that may help them woo their niche market. Majorly, young educated working women above 30 have provided their feedback as depicted below in Table No.1 on the strategies played by the marketers to woo the niche clientele.

Table No.1
STRATEGIES PLAYED BY MARKETERS TO WOO THE
NICHE CLIENTELE

Sr. No	Strategies	Respondents	Percentage
1	Accessibility	45	37.5 %
2	Effective Communication	15	12.5 %
3	Courtesy	20	16.66 %
4	Attend ability	35	29.16 %
5	Credibility	5	4.16 %
	TOTAL	120	100 %

Data Source: Primary Survey

The above table clearly depicts that, according to 45 respondents (37.5%) and 35 respondents (29.16%) accessibility and attend ability respectively, are very significant among all the strategies stated. Whereas; strategies such as effective communication, courtesy and credibility are insignificant according to the feedback provided by 15 respondents (12.5%), 20 respondents (16.66%) and 5 respondents (4.16%), respectively. But though insignificant, these can help the marketers to hook on to their niche market.

Table No.2
IMPACT OF SERVICE TOOLS ON PURCHASE DECISION

Sr.No.	Tools	Respondents	Percentage
1	Reliability	22	18.33 %
2	Responsiveness	48	40 %
3	Reachable	29	24.16 %
4	Readable	12	10 %
5	Reasonable	9	7.5 %
	TOTAL	120	100 %

Data Source: Primary Survey

According to a survey, 80% of the niche clientele does their purchases on an emotional basis and 20% of the consumers on a logical basis. But the data in the above table states that, responsiveness of services is the most significant service tool that makes a service concern ahead in the rat race and a key reason for consumption of services, according to 48 respondents (40%). Whereas, 29 respondents (24.16%) and 22 respondents (18.33%) feel that reachable factor i.e. Accessibility and readable

factor (explained above) respectively are the significant tools next to responsiveness (prompt service). As far as reasonable factor of services is concerned, it was found to be very insignificant among women i.e. only 9 respondents (7.5%).

Table No.3

TYPES OF SERVICES REQUIRED BY THE CONSUMERS

Sr.No.	Services Required	Respondents	Percentage
1	Creches/ Baby Sitting Facilities	11	9.16 %
2	Household Domestic Help	41	34.16 %
3	Health Care	19	15.83 %
4	Women Instructors in Driving Schools	16	13.33 %
5	Private Tutors	33	27.5 %
	TOTAL	120	100 %

Data Source: Primary Survey

From the above table, it is crystal clear that, as the study is based on young educated working women above 30, the household domestic help services are found to be more prominent and significant among all the other services required, according to the feedback provided by 41 respondents (34.16 %); whereas, 33 respondents (27.5 %) due to their busy schedule, feel the services provided by the private tutors as more significant. The other services such as crèches, health care and women instructors in driving schools, according to 11 respondents (9.16 %), 19 respondents (15.83 %) and 16 respondents (13.33 %) respectively are less significant.

Findings:

The above study indicates the following findings:

- i. It was largely found that the niche market felt that it is the accessibility factor of services, which they give prime consideration. This is because of their nature of their nature of work and busy timings; they do not get adequate time to travel to distant location for consumption of services. The women look for some convenient location for the consumption of the same.
- ii. In table No.1, it was found that customers want to get properly attended, warm welcome and seek better treatment by the service providers.
- iii. Majority of female customers feel that, it is the responsive nature of services only that makes a service concern ahead in the market. They are of opinion that, speed of the services is the main criteria for them for consumption, as they cannot have time to ponder and spare.
- iv. During the study, it was even noted that, customers are willing to pay for the prices provided they are prompt. They do not mind spending money where their time and energy is saved.
- v. Consumers working with the needles of clock, feel a strong urge to have household domestic help. Busy lifestyles of the female class exhaust them and hence they feel that these services are the most important need of the hour.

- vi. As depicted in table No.3 services provided by the private tutors are also on the rise and gaining more significance these days.
- vii. Female consumers have also shown their interest, the services provider should be female like female doctor, learning driving from women instructors in driving schools which are providing them these services in cities.

Conclusion:

- i. „Customer is the king“; according to this phrase, the service user should be properly attended and served better. In this rat race of services where the service companies are vying for the market share, cannot afford to lose a customer if h/she is not attended properly. As bad word-of-mouth spreads like wild fire, companies need to pay heed to this.
- ii. Service companies if customize their service offers may delight their customers. One can say this, as delighted customers will certainly be an asset to the service firms.
- iii. Keeping in mind the potential of this segment, if efficient are services rendered, and then the service companies might be getting their major chunk of market through this segment only.
- iv. At any moment one in four customers is dissatisfied enough to stop doing business with you. Your unhappy customer would rather switch than fight. They won't bother telling you about it. Instead, they tell eight to ten other people. According to research done by TARP (Technical Assistance Research Programme):

Out of 100 - Unhappy Customers, 96 customers - never complain about rude or discourteous service- but over 90 of them vote with their feet by moving to your competitor.

Those unhappy will tell stories to nine or ten people (960 people). At least 13 of these will tell 20 others (260 people).

Therefore, for 100 unhappy customers, approximately 1200 others will know by word of mouth about your bad service. (Sherelekar, 2010)

Suggestions:

- i. It is suggested that as people (human element) are important along with process and physical evidence in services, manpower used in rendering competent services should be well-trained and well-behaved so as to attend their valuable customers properly. This is because customers see a company through its employees. Employees are the first line of contact with the customers. (Karunakaran, 2010). Thus Floor Staff is the visible and first hand ambassador of the company based on that most of the decisions are taken by the customers.
- i. Good relationship is foundation for any business, hence due care must be taken in developing relations with key accounts. This could be achieved effectively through the application of CRM technique.

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A Study of Growth of the Organic Food Industry in India

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Abstract

Organic food is food that is produced in a natural way. Organic food is produced without chemicals, fertilizers, and pesticides. After the pandemic, people are more aware of their health. Food production in which more chemicals and fertilizers are used adversely impacts the human body and results in many health issues and diseases. Now a day people are more conscious about their diet and health. It results in the organic food market is emerged an important sector in India.

The study will focus on the growth of the organic food industry in India. This study also analyses the opportunities and challenges of the organic food market in India. This study will help the marketer to understand the scope of an organic food market in India and the consumer understands the importance of organic food. This paper will critically analyse the consumer perception of organic products and their impact on demand for organic products. The research methodology used for this paper will be secondary research which involves reviewing related literature review of a research paper, articles, books, electronic media, journals, etc. The data collected will be qualitative in nature. The study concluded that nowadays Indian customers are more conscious about their health so, there is large scope for growing the organic food industry.

Key Words: Organic food, opportunities and challenges, and the organic food industry

Introduction

In India, the organic food market is a niche market. But, due to an increase in awareness about the benefits of organic food among Indian consumers, the demand for organic food in the Indian market is rising in the coming year.

Organic food is food that is produced in agriculture using natural fertilizers rather than chemicals and pesticides. Nowadays, consumers are attracted to organic products because of different reasons like organic products are free from poisonous chemicals and organic products contain more vitamins, minerals, and enzymes. Organic products are tasty and fruits and vegetables are juicy. Organic food products can be categorized according to the type of product like organic beverages, spices, pulses,

cereals, food grains, poultry, dairy, fruits, vegetables, etc. Due to increasing awareness about organic food and health consciousness, the demand for organic products is increasing gradually.

E-commerce is also helpful in increasing the demand for organic food products. As with other industries, the organic food industry has distribution channels like supermarkets, hypermarkets, specialty stores, and convenience stores. E-commerce (online) etc. The demand for organic products in India is majorly from some states e.g., Assam, Tamil Nadu, Kerala, West Bengal, and Karnataka. Strong economic growth, awareness, and health consciousness urbanization resulted in a dramatic change in the organic food industry. The government of India also provides funds and schemes for encouraging farmers to organic food production. e.g., Rashtriya Krishi Vikas Yojana, Mission for integrated Horticulture Development.

Body of the Paper

Objectives

This research paper was conducted with the following aims and objectives.

1. To do a literature review on the organic food industry in India.
2. To analyze the emerging scope of the organic food market in India.
3. To determine the opportunities and challenges in the Indian organic food industry.
4. To study changing consumer buying behaviour while purchasing organic food products.
5. To determine different marketing strategies for increasing demand for organic food in India.

Research Methodology

The methodology used for current research is as follows:

Research Type: - Qualitative Research and inferences made on secondary data analysis.

Type of data: - Secondary Data

Instrument of Data Collection: - Research papers, articles, journals, books and reports

Sample Size: - 15 Research Papers and reports.

Literature Review and Interpretation

A literature review for the current study was done by reviewing past research papers and reports related to the research topic.

Research and Discussions

Dr. Ruchi Jain (2021); studied the organic food industry's challenges and future opportunities. According to this study, the main challenge for the organic food industry in the Indian market is maintaining quality at fewer prices. The main reason behind the high price of organic products is the higher cost of natural fertilizers used for them. The higher cost of fertilizer used for organic products results in a high cost of production and higher prices. Another challenge is organic crops grow with soil and atmosphere which directly influence the shortage of supply as compared to non-

organic food. In organic food products, preservatives are not used so the life of the organic product is less as compared to non-organic products.

Dr. S.C. B Samuel Anbu Selvan, and Mrs. A. Emimol Grace (2021); studied organic food marketing in Madurai city. According to this study in the present situation food habits and concentration on a diet is very important. The marketer needs to create awareness about the harmful effect of chemicals, and pesticides and the importance of organic food products, it will create awareness among people about organic food products, which may result in an increase in the demand for organic food products. The study concluded that the market is limited and the supply of organic food products is not consistent so the availability of products is low. People are more aware of their health for an organic product is increasing day-to-day market or need to create different marketing strategies for increasing demand and reach more. It is very important to educate retailers as well as consumers about the product.

Dr. Shrimathy Ramalingam, and M. R. Neela Anuradha (2021); also studied the consumers' willingness to pay more for organic food products as compared to non-organic food products. Marketers can develop strategies on different factors like demographic, psychological, product attributes, etc. Price of organic food production is higher so the segment selected high-income growth and well-qualified, so they know the importance of organic food products. This study implies that consumers are willing to pay more for the organic food product because they believe that the quality of organic food products is rich and the use of organic food products is good for health and comes with an authentic traditional test of India the consumer who is more conscious about their healthy think that prevention is better than cure so they are exhibited more interest for paying extra pricing for organic food production as an investment for health.

Suryatapa Das, Annalakshmi Chatterjee, and Tapan Kumar Pal (2021); the study implies the importance of organic farming in India for the purpose of a healthy nation. According to the researcher, the quality of food and safety are the two most important factors for increasing the attention of general consumers of organic food products. This paper concluded that organic farming is eco-friendly nonproduction is more nutritious and safer. The awareness of organic food products and demand for the product is dramatically changed after the pandemic situation. Organic food ensures the safety of food. Organic food production is eco-friendly and maintains the environment. Organic or farm is ecological. It also helps to increase the economic growth of the country. The growth and development of organic food production is helping to encourage and build the ecological, economic, and health of consumers.

Silvia Cachero-Martínez (2020); has analyzed consumer behavior while purchasing organic food products and its role concern with the environment. This study indicates that the demand for organic food production is constantly increasing due to increases in consumption, urbanization, and per capita spending resulting in the demand for organic food products. After the pandemic situation, people are more aware of environmental protection. So, it is helpful for increasing awareness of the use of organic food products for the purpose protection of the environment. The researcher also suggests that the market has need to create trust in the product is organic. The packaging of the organic product should be attractive and eco-friendly and inform mention about the organic product.

Mr. M. Elayaraja & Dr. C. Vijai (2020); studied the advantages and disadvantages of health and the environment in India. According to this study, organic products are

more popular among consumers. Consumers are attracted to organic food products because they think that organic products are naturally produced and are better health. The advantage of organic farming is, organic production is beneficial for health and organic farming is eco-friendly, so it keeps the environment safe.

Shivani Kalra, Dr. Shailja Dixit, and Dr. Bobby W. Lyall (2020); also studied the influence of consumer perceptions on demand for organic food products. According to this research health benefits, income, education, and availability of organic food are important factors that are affecting the demand for organic food products. There is huge scope for the organic food market in India. India has a growing organic food market. In India, consumers believe that organic food is safe and healthy. The demand for organic food products is majorly from urban areas, high-income groups, highly qualified consumers, and the young age group.

Dr. G. Nedumaran, and M. Manida (2019); this study analyses the E-Marketing Strategies for increasing the demand for Organic Food Products. This study gives different benefits of using e-marketing marketing helps to increase the connection with consumers by using the internet, it also helps store generate higher alteration rate for organic food stores, and E-marketing saves cost as well as reduce customer service time by using E-market marketing. A marketer can connect with movable consumers and it results in higher revenue marketing also have to reduced competition.

Ms. R. Ayswarya and Dr. S. Vasanthi (2018); analyze the perception of consumers toward organic products. According to the study, the populated popularity of organic products is increasing day to day. Nowadays consumers are more conscious about their health and they are aware benefits of organic food products because organic food products are the product which is grown without chemical pesticides so they are healthy and safety than non-organic food products. Consumer perception towards organic food production is positively increasing day to day. The researcher also concluded that consumer behavior is changing in purchasing organic food products. Research also suggests to marketer increase the production and streamlines the supply of organic food products for accomplishing the need of consumers as per increasing demand for organic food products.

Anupam Singh, and Priyanka Verma (2017); examine the different factors affecting on actual buying behavior of consumers while purchasing organic food products. This study reveals that socio-demographic factors are affected by consumers' actual buying behavior. According to this study consciousness and knowledge is important factors. This research also reveals that reasonable price and availability of product is also important for the consumer making a purchase decision. The study examines that the gender factor is not influencing actual behavior however the social demographic factors like age income and education have a significant influence on actual consumer buying behavior this third is also refilled at the age group 30-40 years who are more interested in purchasing organic food products. Income is also one of the most important factors which influence consumer behavior. The study concluded that the higher income growth and will educated food products more than the low-income group and less educated consumers.

Pittawat Ueasangkomsatea, and Saline Santiteerakulb (2016); studied the attitudes and intentions of Thai consumers while purchasing organic foods. According to this study chemical fertilizers and pesticides are used in agriculture production. The use of chemicals raises the risk to consumer health. The organic food market in Thailand is increasing but productivity and area farming in Thailand is limited. This study

analyses that now customers understand the importance of organic food but purchase intention is still low. For increasing the demand for organic products researchers suggest to the related institutions that they should promote and support consumers in purchasing organic food by creating awareness about organic products.

Semir Vehari, and Edin Dolićanin (2016); studied consumer buying behavior in Serbia. This study examines that in Serbia knowledge and awareness about organic food products are still at a very lower level. In Serbia, consumers are aware and interested in organic food products but the actual purchasing consumer is very less. So, there is a large gap between the preference of consumers for organic food products and the actual buying behavior of consumers for organic food products. The researcher also suggests that marketer's target the segment of consumers selling the organic product is the consumer should be having high-income groups well-qualified and more conscious toward their health. Research also states that they start the strategy of lower the price of products is very important for attracting new buyers for the product. Market needs select proper marketing channels and means for marketing communication. Marketers can provide different outlets and large-scale food photo retailers and affect to a distribution channel for organic food marketing. Traders also use different media for advertising like internet electronic media.

Manaloor, Varghese and Srivastava, Divyanshu and Islam, Shahidul (2015); studied the growth of the Indian food market. According to this study, the organic food industry in India is at an initial stage of growth. An increase in income and health awareness results in an increasing demand for organic food products. There is a big opportunity for selling organic food products in the domestic market as well as export. Now small and marginal farmers are also aware that there is a new opportunity in the organic food market. Even though there is the least production, due to the high price of organic products profit margin is high in organic food marketing. The research concludes that sustainable agriculture practices help to improve the farmer's income. The existing policy framework of organic agriculture and marginal farmers helps to increase income home organic market.

Justin Paul & Jyoti Rana, (2012); this study implies that consumer demand is not only for organic products but also for inorganic products. Consumer purchases a combination of organic and inorganic food products. So, marketers need to develop a marketing strategy to convenience consumers for purchasing organic products.

Chakrabarti (2010); according to a study India is a developing country and India has a potential market for marketing food products. In India, many people believe and are aware of the benefits of organic food products. So, Indian consumers are followers of organic food products. If marketers are success to develop distribution channels and consumers get organic conveniently then India has a huge scope for the expansion of organic food products

Conclusion

15 research papers, reports, and articles were reviewed and analysed to make necessary inferences. Following are the major findings and inferences from the literature review.

Findings and Conclusion on Growth of the Organic Food Market in India

From the literature review it has been observed that all the research reports suggesting:

- The Indian organic food market is growing rapidly.
- Demand for organic food products is gradually increasing.
- Consumers are more aware and conscious of their health, so they are motivated for purchasing organic products.
- Due to urbanization, and increasing income the demand for organic food products is increasing.
- Consumers believe that organic products are healthy, rich in vitamins, and have the authentic test, so they take purchasing decisions.
- Marketers need to develop proper distribution channels for the availability of food for consumers.
- The marketer needs to use different media of advertising for increasing awareness about organic food products.
 - ❖ Health Benefits, Income, Education, and availability are four important factors that influence consumer buying behaviour.
 - ❖ According to research gender factor is not influence consumer buying behaviour but age, income, and education majorly influence consumer perception while buying organic food products.
 - ❖ The availability of organic food is a challenging one because organic food products are grown with soil and environment so production is less as compared to non-organic products.
 - ❖ Organic food market is a niche market and is an emerging market in India.

Limitations

The limitations of the current research paper are as follows.

- It is restricted to only secondary data.
- This research is limited to 15 research papers.

Scope for Further Research

This research paper depends on secondary data and the sample size is limited to 15 Research papers. There is huge scope for further research in this area. In the future researcher has made a plan to research by collecting primary data.

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A Study of Cash Management for Household Finances During Covid-19

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Abstract

The COVID-19 virus has expanded over the world and killed thousands of people. Market ambiguity, a faltering "economy", and rising "unemployment" have made people uneasy. Rural India has been significantly impacted by the nationwide lockdown starting on March 25, 2020, in terms of lives and livelihoods. The agricultural supply chain is affected by COVID-19 in the rural sector. Due to lockdown all over India transport facilities are also closed that's why farmers have incurring the losses in perishable foods. They faced the problems related to cash management for household finances. In the lockdown situation prices were declined for "wheat", "vegetables", and other crops, yet consumers are often paying more. Due to the closure of "hotels", "restaurants", "sweet", and "tea" shops depressing the "milk" sales. Because of this their workers were faced with the problems of cash management for household finances.

The study is an analysis of cash management for household finances during COVID-19 of lower and middle class families. The objective is also to identify the daily cash requirement and financial position of lower and middle class families. The research is desk research. The sources of information are both "primary and secondary".

The study has collected primary data from 50 randomly selected individuals in Barad, using a structured questionnaire with the help of Google form. The study finds that during COVID-19 situation not only lower class but also middle class families face the problems of management of cash for household finances.

Keywords: Cash management, COVID-19, house hold finances, Pune

Introduction

In today's scenario there has been a major change of economic prosperity all over the world because of the corona virus disease. Because of COVID-19 the "global economy" is in crisis. Additionally, the "Covid-19 pandemic" has put entire countries

on “lockdown”, destroyed value networks, and strained household finances. In most of the family only one earning member and other members depend on their income. In the lockdown situation most of the families have a problem of cash management. Because of the spread of coronavirus very rapidly all over the world all the company’s and self-businesses are also closed. That’s why no any source of income is open for the people.

To demonstrate how households were impacted in the first four weeks following the announcement of the “lockdown”, we offer the findings from the econometric analysis of weekly data. Their sample’s 34% of households fall below the INR 816 (\$10.8) per person per month poverty level for rural India, rendering them more susceptible to “climatic” and “economic” shocks. They rely significantly on remittances sent home by “migrants” from other regions of India as well as local income from regional “economic” activity. Following the announcement of the “lockdown”, there has been a major and noticeable decline in both local and remittance income, which has decreased households’ ability to buy necessities like “food and non-food” products to support their livelihoods. In comparison to their respective averages from the prior year, the households’ average income, total spending, and remittance revenue significantly decreased during the first four weeks following the lockdown. During the first week of the lockdown, household consumption expenditure on necessities did not instantly decrease, indicating that households used their funds to stockpile food and other consumables. They mostly bought “vegetables”, “rice”, “grains”, and other “cereals”. However, following the first week of the “lockdown”, consumption spending on necessities decreased in the following weeks. (*Economic Burden of COVID-19 Lockdown on the Poor*, “A. Gupta¹, H. Zhu¹, M. K. Doan¹, A. Michuda¹, B. Majumder²”)

Conceptual Understanding and Review of Literature

A research on the initial impacts of COVID-19 and governmental responses on household earnings was done by Mike Brewer and Laura Gardiner. This article examines the design and recipients of these policies and considers the overall impact on living standards, in particular for low-income households, in light of the distributional nature of the labor market shock. They also conclude that the living standards depict a more concerning picture, with people in lower-income families (pre-crisis) being much more likely to have increased their debt, borrowed from friends and family, or depleted their savings. This is due to the fact that lower-income households have been less likely to face a decrease in expenditure, not because their income has dropped more than that of higher-income households. This shows that the crisis is having more pronouncedly negative effects on the overall living standards of lower-income working-age families than higher-income families, in addition to evidence on how people perceive their personal circumstances.

A study on Economic Burden of COVID-19 Lockdown on the Poor was undertaken by **A. Gupta^{1*}, H. Zhu¹, M. K. Doan¹, A. Michuda¹, B. Majumder²**. In this research paper they are studied that by the first week of April 2020, the COVID-19 epidemic had affected over half of the world’s population and resulted in the greatest number of lockdowns worldwide. The lockdown that the Indian government declared was the most severe. Overnight, all economic activity was halted, having an effect on the 1.3 billion citizens of the country.

They analyze that the first four weeks after India’s lockdown announcement; poor households lost INR 1,022 (US\$ 13.5), which is about 88 per cent of their average

weekly income from the previous year. In addition to the income loss, households reduced meal portions and consumed fewer food items.

A study the impact of COVID-19 on Indian Economy was undertaken by **S. Mahendra Dev and Rajeswari Sengupta**. They studied that “the outbreak of the Covid-19 pandemic is an unprecedented shock to the Indian economy. The economy was already in a parlous state before Covid-19 struck.” The extended national lockdown, the worldwide global recession, and the ensuing interruption of the supply and demand networks would certainly cause the economy to experience a lengthy period of slowness. In this paper, the authors describe the pre-Covid-19 state of the Indian economy, evaluate the potential shock's effects on different economic sectors, examine the policies the central government and the Reserve Bank of India have so far announced to lessen the shock, and present a number of policy recommendations for various industries.

Peter Ranscombe conducted a study on the COVID-19 pandemic's risk to rural areas. They said, "One of the worries about rural areas is that they have fewer hospitals and other required healthcare facilities so if they have the virus then they are less able to treat it. Additionally, they learn that national governments made sure that resources were allocated to address the need of rural people, like access to water for hand washing.

A study on the impact of epidemics on household spending, Scott R. Baker, R.A. Farrokhnia, Steffen Meyer, Michaela Pagel, and Constantine Yannelis consumed during the 2020 COVID-19 pandemic. Utilizing transaction level household financial data, they examine how household consumption responds to epidemics while looking at the COVID-19 virus's effects. As the number of instances increased, households started to drastically change their usual spending patterns across several key areas. Spending first shot up significantly, especially in the retail, credit card, and food categories. An immediate drop in overall spending followed this. Most households in states with shelter-in-place orders in place by March 29 responded positively.

Methodology and Discussion

The research challenge can be approached methodically using research methodology. The research design, data collecting, sampling, survey, analysis, and interpretation are all covered under the research methodology in this study.

A research problem is one which requires finding out the best solution. It was observed that they are facing the problems of job loss. During COVID- 19 situation many lower and middle class families faced problems of cash management for household finances of societies at Barad.

Objectives of the Study

- 1) To study daily cash requirements of lower and middle class families.
- 2) To find out the income sources of lower and middle class families.
- 3) To investigate the problems faced by the families of lower and middle class.
- 4) To analyze the financial position of lower and middle class families during COVID – 19 situations.

Database of the study

Obviously present research is based on both the data sources, such as “primary data and secondary data”. Primary data is collected by discussion/Questionnaire

The “primary data” would be collected first hand for research purpose is primary data. For this study researcher has collected the data of lower and middle class families at barad using questionnaire. So Researcher collects information from discussion.

Sources:

1. Structured questionnaire.
2. Discussions with individuals.

The “secondary data” will be collected through published literature on the topic or relevant to the area of study and from web pages from Internet. Common sources of secondary data include censuses, large surveys.

Sample size and sampling

Selected society of Barad has a total 120 lower and middle class families. Therefore total population for this study was 120 families. A sample of few respondents will be selected from different age group, qualification and income groups of societies at Barad. Researcher has taken the sample of 50 families. Therefore **Sample size is 50 families.**

Data analysis and interpretation

Questionnaires were the foundation of the data collection method. Microsoft Excel was used to code and enter the obtained data. The results were reported in straightforward descriptive statistics because the study was quantitative in nature and involves Data Analysis Tools:

1. Charts, Tables
2. Pie Chart

These were chosen because it made it possible to investigate the relationships of interest.

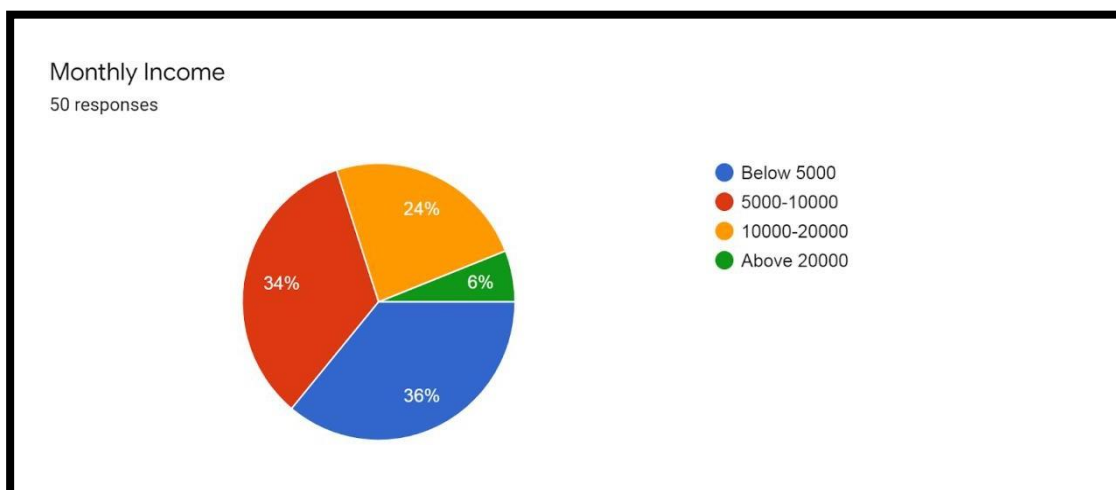
ANALYSIS NO- #01: Analysis of Monthly Income:

Data collected from respondent and tabulated as follows:

Monthly Income	Frequency	Percentage
Below 5000	18	36
5000-10000	17	34
10000-20000	12	24
Above 20000	3	6
Total	50	100

Table No: 1.1 Analysis of Monthly Income

Graphical representation of data is as follows



Interpretation:

From the above analysis it is interpreted that in the societies of barad 36% respondents have below 5000 income, 34% have a 5000-10000, 24% have a 10000-20000 income and remaining only 6% respondents have a above 20000 rupees monthly income.

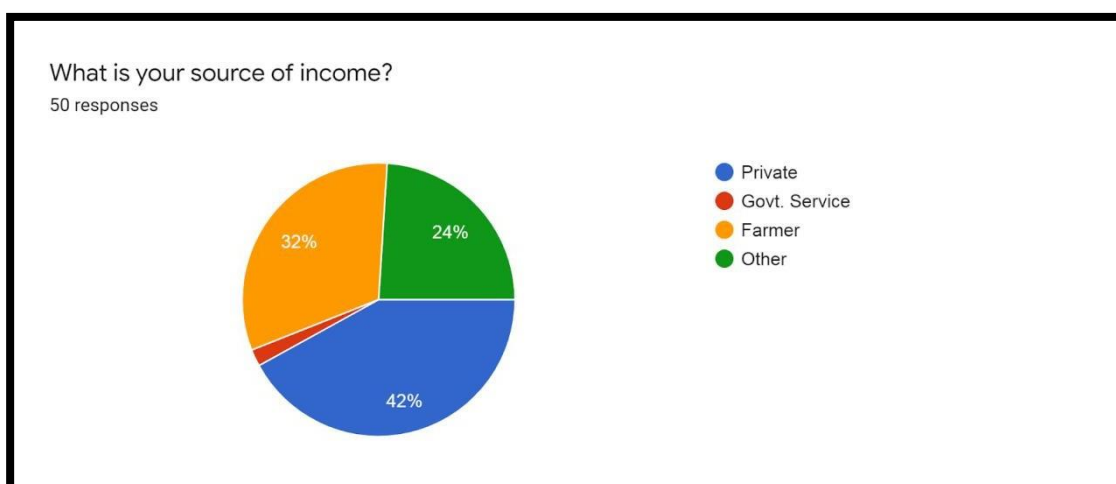
ANALYSIS NO- #02 Analysis of Source of Income:

Data collected from respondent and tabulated as follows:

Source of Income	Frequency	Percentage
Private	21	42
Govt. Service	1	2
Farmer	16	32
Other	12	24
Total	50	100

Table No: 1.2 Analysis of Source of Income:

Graphical representation of data is as follows:



Interpretation:

From the above analysis it is interpreted that the source of income of societies at barad. This table shows that 42% respondents have a source of income is private, only 2% respondents have a govt. job, 32% farmers are there and remaining have other source of income.

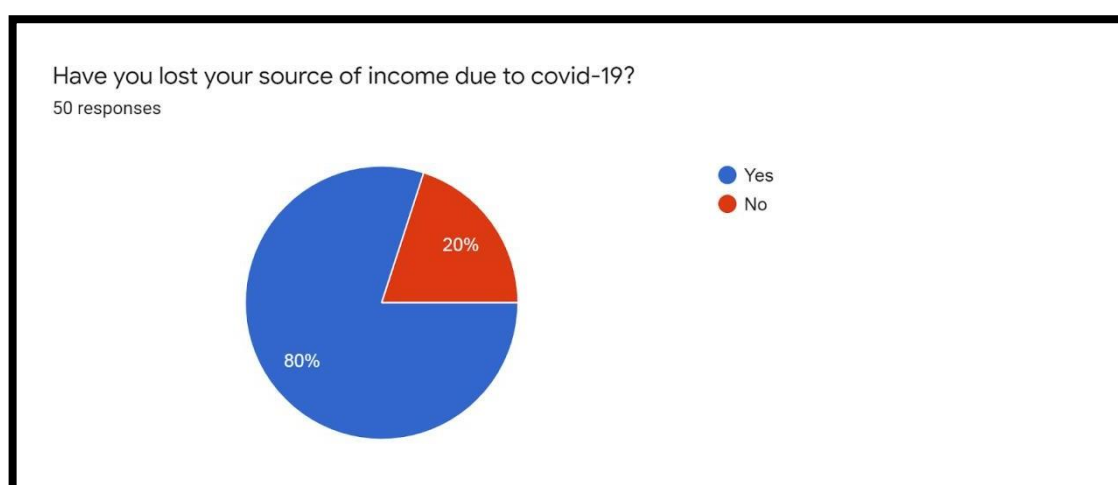
ANALYSIS NO-#03 Analysis of Loss of Income Source

Data collected from respondent and tabulated as follows:

Loss of Income Source	Frequency	Percentage
Yes	40	80
No	10	20
Total	50	100

Table No.1.3 Analysis of Loss of Income Source

Graphical representation of data is as follows:

**Interpretation:**

From the above analysis it is interpreted that the 80% respondents are lost their income source due to lockdown in COVID-19 situation. Remaining 20% save their job.

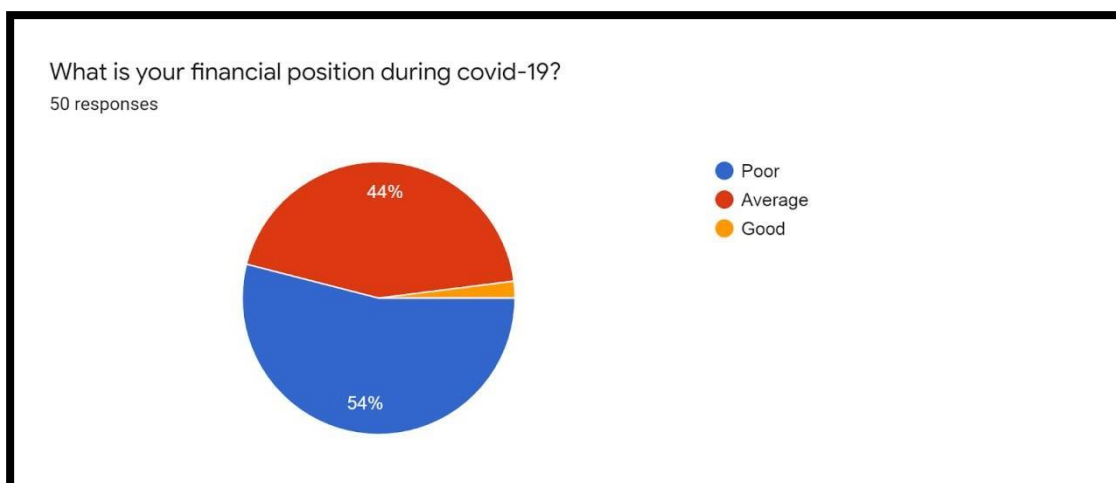
ANALYSIS NO-#04 Analysis of Financial Position:

Data collected from respondent and tabulated as follows:

Financial Position	Frequency	Percentage
Poor	27	54
Average	22	44
Good	1	2
Total	50	100

Table No. 1.04 Analysis of Financial Position:

Graphical representation of data is as follows:



Interpretation:

From the above analysis it is interpreted that the 54% respondents have a poor financial position during COVID-19, 44% have an average financial position and only 2% peoples have a good financial position during lockdown situation.

Findings, conclusions and suggestions

By researcher have taken the survey of Lower and Middle class families of societies at Barad to find out what are the problems are faces the lower and middle class families during COVID-19 related to cash management of household finances. According to poll participants, quarantine restrictions are having unintended consequences since they prevent individuals from going to work. They express this worry not because they have been laid off or lost their jobs, but because their economic activities have been disrupted. The fall in demand ("business is down") is also harming incomes in our lower and middle income band.

- In this survey the researcher have firstly find out the income group of respondents, and it shows that the higher percentage of respondents has below 5000 monthly income. And only 6% respondents are from the above 20000 income group.
- According to the survey 42% respondents have a private source of income, 32% farmers are there, 24% have other source of income and only 2% are govt. servants.
- According to the survey 80% people are lost their income source only 20% are save their source of income.
- Researcher also analyzed the financial position of the respondents during COVID-19 situation and it shown that the 54% respondents have a poor financial position, 44% respondents have average and only 2% respondents are in good financial position.

Conclusions of the study

It is intriguing to conclude that the "COVID-19 pandemic" caused significant "economic downturns" over the world, with significant declines in employment and personal income. The research issue is the impact of "COVID-19" on financial

management of societies at Barad. Many nations placed limitations to stop the pandemic's spread in an effort to contain the infection.

To research how local lockdowns affect actual and anticipated spending, income and wealth losses, macroeconomic expectations, and public support for political institutions. A researcher notices a sharp fall in consumer expenditure and employment, as well as a dismal outlook for the coming years. Due to "COVID-19", the majority of people have lost their sources of income; hence they are using their savings to manage their household finances.

Suggestions of the study

From the above findings, it is analysed that the situation of lower and middle class families of societies at Barad and this findings are shown that most of the families are facing the problems of cash management for household finances due to loss of their income sources, and They are uses their future savings for the cash management of household finances.

Suggested to each and every lower and middle class families to, make a monthly budget it includes 50% of their salary goes towards things that they need (E.g. "Food", "rent", "education", "EMIs" etc.), 30% on things that they want (E.g. "Movies", "Non-food", "Shopping", "Travelling" etc.) and 20% allocated to safe investment likedebt/ equity mutual fund.

There will be fewer dependents on getting cooked meals delivered from restaurants, which will lead to savings.

Discover methods to save money and adopt a thrifty mindset in all areas of your life. Prioritize using the credit cards or online payment services that offer the best cash backs or rewards. In addition to cost savings, there are other options to raise monthly revenue through online business or evening work.

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A Study of Consumer Perception towards Electrical vehicle & BS-VI Initiatives of Government with reference to Pune and PCMC (MS): An Indian Perspective

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Abstract

With the evolution of mankind, the requirement of mobility is the prime. Therefore, automobile is the crucial sector which has seemed major evolution over the past several years and it has been evolving since then. It is hard to believe that Model K launched by Henry Ford in the year 1906 to today, our automobile sector has evolved massively in terms of technology, efficiency, power and currently, use of internet mobility. Currently, India is amongst world 4th ranking country in the world. In the study we tried to cover entire spectrum of Automobile in India from 2-wheeler, 3-wheeler, passenger car and commercial vehicles over the past 5 years. In our study, we analysed past trends in terms of altered in customer choices both in terms of technology and prices. The study is on the entire automobile sector. We notice a vibrant change in passenger car. So, the study is mainly focusing on passenger car. We have tried to anticipate advancement in technology on global basis and its impact on the Indian automobile sector. The author tried to capture globally evolving technologies like hybrid vehicles, electric vehicles and its adaption in the Indian Automobile industry. Needless to say, automotive industry globally and within India is a very vast and challenging sector which is vastly driven by drift in customer preferences. Authors have tried their best to do the same by analysing past data and OEM's plan of future vehicle launches. The study also shows the current scenario of automobile industry with various factors regarding to the industry. We have studied the perception of customers with the Questionnaire and tried to make a conclusion with study of both primary and secondary data. We also have been come across different perception and statement from every respondent.

The automobile sector is in revolution stage where the engines revolution is going to change and adoption of new engine with the new technology is been studied in the research. The engines are going to replace from ICE to Electric engine in upcoming days and the same evolution is taking place currently. Upcoming revolution is in the engine. Thus, the study concludes factors of evolution in the automobile industry with regards of engine from BS IV to BS VI and Penetrating Electric vehicle in the Market.

Key words: -Consumer perception, automobile industry, transit, electric vehicle, BS-IV to BS-VI

Introduction

India is one of the fastest growing economies in the world. Industry segments like automobile, textile, and agriculture have grown since the nation's independence. The support received from government and welfare schemes have given a boost to these segments for steady and progress. Among these, the automobile industry has flourished like never before. The Indian auto industry is one of the largest globally, both regarding production as well as sales. But, have you ever wondered about how this industry kick-started and evolved to the giant it is today? On this Independence Day, let us look through the veil of the automobile and insurance segment and know about its evolution over time. The first car that plied on Indian roads was as early as 1897 and the first Indian to own a car in 1901 was Jamshedji Tata. It was in 1942, before India's independence that Hindustan Motors manufactured the first automobile in India. Soon after India's independence, the Government of India tried to boost the sector by encouraging manufacturing of automobiles. Before that, the cars were imported directly. The automobile sector formally came into being in the year 1952 when the Government appointed its first tariff commission with the aim of indigenizing this industry. The year 1952 also marked the introduction of passenger cars in the country.

Manufacturers like Hindustan Motors, Premier Automobiles and Standard Motors came into the limelight. Even SUV's started being manufactured by Mahindra and Mahindra, Bajaj, Standard Motors, etc. Cumbersome and medium commercial vehicles were made by 7 manufacturers which included Ashok Motors, Simpsons and Co., Premier Motors and more. Two-wheeler vehicles like scooters, motor bikes or mopeds were manufactured by Bajaj Auto, Escorts Group, Royal Enfield, Automobiles Product of India, Ideal Jawa, etc.

Objective

1. To study the customer perception towards automobile industry Indian Market
2. To understand customer expectation from automobile industry in India
3. To examine and investigate government initiatives for automobile industry in coming year.

Scope

1. The scope of the study is related to the electrification in automobile industry. Evolution taking place is all about electrification in the vehicle. We are going to study overall aspects of the study where we will get to know today's penetration of electric vehicle in market. Objective was to study the positive as well as negative impact on the society, market and environment. The industry consists of many types of vehicles such as petrol, diesel, and hybrid and electric but the evolution which is going to take place is about complete electrification in future. As of now we can see government is taking initiatives policies are made for the promotion of electric vehicle. Therefore, the Study is having limited scope in the field of industry. But in terms of future analysis, it is unlimited whatever goal planed by government and regard for the betterment of the society. The automobile industry is to be studied in the entire segment like two-wheeler, three-wheeler, passenger and commercial vehicle.

Methods & Materials

Table No: -1

Population/ Universe	All Eligible consumer of 4 Wheelers in India
Sample Frame	Resident of India
Sample Size	110
Sample Unit	4-Wheeler owner
Sampling method	Non-Probability – Convenience Sampling
Type of Research	Descriptive Research
Type of Data Used	Primary: Direct observation, Interview of respondents, Questionnaire Secondary: Content collected on company website, research paper.

Result and Discussion

Part -I Findings of the Study

- The respondent interviewed were having 2wheeler as well as 4wheeler and availing all services and they belong to good income group; utilisation of both vehicles is done by the respondent as per the convenience and requirement.
- The first preferred engine is hybrids because it is economical for consumers, and expecting hybrid vehicle compared to others engine and second preference goes to the electric vehicle because of environmentally friendly and economical, Government policy implementation plays major role in adoption of electric vehicle engines.
- The respondents mostly travel in the city as the most of them are working and the average travelling of them is 600-900 per Month, which is approx. 30kms, is daily. And respondent working related to the outstation travelling are in the group of more than 1000kms per month. The respondent living close to their workplace and the respondent who don't have their own vehicle are coming in first two groups. Thus, the automobile sector is bringing revolution and up gradation day by day the safety feature is focused on more in terms to attract the customer and government has also taken several steps for safety implication.
- Now days the customer is focused towards the safety feature more regardless to the past experience. The customer's perception with respect to the safety parameters is, most of them preferred the hybrid engine and then rigidity of raw material of manufacturing base is also considered as important safety factor. Air bag and other features are followed by this in preference.
- The consumers are going towards BS 6 mostly due to the Government policy and there is consumer who would not like to buy at higher price. As they owning a vehicle and replacing it with putting this much amount is not affordable. They are ready to go with existing vehicle. The benefits of owning the EV as per respondent is Reducing the Carbon emission of the vehicles. So, most of the manufacturers should take this matter to develop such engine which will produce low emission.
- The Government should develop infrastructure which will reduce the Charging time and should increase the production Quantity which will affect

the cost of the vehicle and divert respondent or customer towards electric vehicle.

- Customer has shown the concern over lithium battery and its import from China.
- Most of the respondent is agreed upon common factors, maintenance, and efficiency of the electric vehicle could be one of the attractive aspects for them to purchase these vehicles in coming days.
- Government of India is also in the position to develop charging point infrastructure for the electric vehicle to make the idea of environment friendly as sustainable solution for automobile industry in India.

Limitations

Limitation of the study is Automobile industry where the mobility is taking an evolution towards electrification in the automobile industry. The data collection was done through questionnaires and interviews, which were in the primary and that was done from potential buyers of the electric car or a vehicle where the secondary data is collected from the overall behavior of the buying market, customer Preference, and some data were taken from websites of Government of India for the auto industry. The time period changes the interpretation also changes as there can be any change occurring in the market or in the government policies too, recently we can see the major footstep took by the government was to bypass the BS V engine to develop or for the betterment of the environment these steps are taken to meet the global market and to reduce the emission in the environment. So whatever the study might conclude the scenario may or may not be the same taking place in the future of the Electric mobility in India. Thus, the study also limited to the vehicles or mobility sector in India.

Conclusion

Driven by shared mobility, connectivity services and feature upgrades, new business model could expand automotive revenue pools by about 30%. Despite, a shift toward shared mobility, vehicle unit sales continue to grow, but likely at a lower rate of about 2% per year. Consumer mobility behavior changing, leading to up to one out of ten cars sold in 2030 potentially being shared vehicle and the subsequent rise of market for fit-for-purpose mobility solutions. Customer expectation from both the Manufacturers and the Government are very liable with respect tax policy, initial cost of vehicle to be reduced, Incentives for buying EV. City type will replace country or region as most relevant segmentation dimension that determines mobility behavior and thus speed and scope of automobile revolution. Once technological and regulatory issues have been resolved, up to 15% of new cars sold in 2030 could be fully autonomous. Electrified are becoming viable and competitive; however, the speed of their adoption will vary strongly at local level. Within a more complex and diversified mobility- industry landscape, incumbent layers before to compete simultaneously on multiple fronts and cooperate with competitors. New market entrance are expected to target initially only specific, economically attractive segments and activity among the value chain before potentially exploring further fields. The Government Initiatives are been studied which are very essential and impactful to make the vision of the automobile industry towards Electrification with respect the market share of 30% till 2030.

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A Study on Importance of Quality Management System During Covid-19 Situation

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Abstract

Quality is a perceptual, conditional and somewhat subjective attribute of a product or service. Quality is basically assumed as the expectation of the customers. Hence, as a nature of human beings expectations get changed over time. Thus, it may lead to infer that quality is conditional. The additional element of the quality is perception of every individual is different. The perception of the individual is directly proportional to the expectation of the individual expressed in terms of the quality parameters to be considered by the industry. This will lead to the understanding of the quality parameters as a perceptual understanding. The conditional element of the quality parameter can be expressed as the ability of the product to satisfy the needs of the consumer and it will depend on the condition in which the consumer expects the product to be purchased. Every individual has a different perception and it may demand products in different conditions in this field due to a situational assessment of the quality parameters and can be termed as the subjective attribute of the quality parameters.

Keeping this in mind this entire discussion on the quality parameters the industry has to develop a measurement scale to quantify the quality parameters in a numerical form to make a sustainable process. With the help of this methodology the uniformity in the product can be developed.

Though due to the crisis situation of COVID-19 pandemic it was a challenge to retain the quality of the products and also to maintain the systems approach while managing quality of the products. Thus, based on the descriptive research methodology, primary and secondary databases are used to understand the quality management systems in COVID-19. During the investigation, it is observed that due to the pandemic situation there is a need for quality management in the organization. From the background of this research, the aim is to generate knowledge that could be implemented in a wide range of industries, production processes, improvement of product quality and quality management system.

Keywords: Quality management, COVID-19, management systems, pandemic situation

Introduction

Every organization is trying to achieve a superior quality management system to ensure the product is expected by the customers and as defined by the management to get maximum revenue by selling the product in the market that satisfies the exit needs of the customer. The framework of achieving this objective of maintaining superior quality can be referred to as the quality management system. The system that manages quality is the dynamic process and not the nature of static practices. The continuous improvement of the process is the major element of the quality management system. This improvement must lead to the overall organizational effectiveness and efficiency in terms of financial measures and to the extent of overall development. Quality management system is a bunch of organizational structures that provide the pattern of communication flow between the hierarchical order of the organization, the procedures that are directed to influence the step by step activities and the resources that are required to implement all these systems and procedures.

Quality management practice does not happen in isolation but it is a joint effort made by each and every element of the organization including employees Management and Technology. The quality management practice starts from the purchasing raw material in accordance with the parameter set for the final product. This is through the standardized processes and also ensures the timely quality checks and audits of the process. As has been mentioned earlier that the quality management is a continuous process that's why it is to be monitored regularly with the statistical tools and each and every element of the organization is to be trained to ensure the culture of the quality management in the organization. The process of quality management ends with the after sales service too. It is surprising to note down that after Sales Service is also a part of the quality management system. Because the satisfaction level of the customers largely depends on the after Sales Service. Though, in the food industry after Sales Service is basically leading to getting the feedback on taste and hygiene of the product that will work as the mechanism to improve the production processes in the initial stage. That in the simplistic Fashion it may be noticed that the quality management system is the circular flow of the organizations.

Conceptual Understanding and Review of Literature

Deming is well-known for his 14 points of management and the Plan-Do-Check-Act (PDCA) Cycle that is still used today. Deming believed management is responsible for 94% of quality problems, and quality must be built into the product to achieve a high level of excellence (Deming, 1986). Deming philosophy begins with top management but maintains that a company must adopt the fourteen points of this system at all levels. Deming fourteen point plan, each of which can be derived from one or more of his SPK parts, is a complete philosophy of management, that can be applied to small or large organizations in the public, private sectors, which according to Deming (1986, p. 23) "Are a signal that management intend to stay in business and aim to protect investors and jobs".

Juran developed the quality trilogy - quality planning, quality control and quality improvement- , and ten steps to quality improvement (Juran, 1988). Crosby is well-known for his "Quality is free" concept and his zero defects concepts. Crosby's philosophy can be described best by his four absolutes of quality improvement process (Crosby, 1989).

Feigenbaum (1991) is known as the originator of total quality control, a concept he introduced in the 1950s. Feigenbaum saw it as a business method and proposed three steps to quality as Quality leadership; Modern quality technology; and Organizational commitment. QM requires a high degree of effective functional integration among people, machines, and information, stressing a systematic approach to quality. Clearly defined total quality system is a powerful foundation for QM, and Quality is the responsibility of everybody in the company (Feigenbaum, 1991).

Ishikawa developed the Japanese style of Total Quality Control (TQC), Company Wide Quality Control (CWQC) means that “Quality control consists of developing, designing, producing, marketing and servicing products and services with optimum cost-effectiveness and usefulness, which customers will purchase with satisfaction. To achieve these aims, all the separate parts of a company must work together” (Ishikawa, 1989). Ishikawa made many contributions to quality, the Ishikawa diagram and the assembly and use of the “seven basic tools of quality” such as Pareto analysis, Cause and effect diagrams, Histograms etc. (Ishikawa, 1985).

There are standardized quality models or formal evaluation models used by firms as a guide for their implementation, or in order to carry out self-assessments of their quality practices. There are several Quality Awards in the world, but the most accepted domains and demonstrate worldwide activities in this field such as the Deming Prize in Japan, the European Quality Award (EFQM) in Europe, the Malcolm Baldrige National Quality Award in the United States of America, and other similar awards in other countries was the official recognition of the importance of TQM.

The most criticized shortcomings of quality award models are lack of a unified theory that explains how organizational outcomes are achieved, lack of strategic focus, and lack of credibility, which is not surprising because business excellence models have been developed and promoted by practitioners (Anderson, Rungtusanatham, & Schroeder, 1994).

Methodology and discussion

In this section of the research methodology an effort has been made to detail out the various aspects of the research methodology adopted during the investigation of the present research. Hence, the section below provides the objectives of the present research.

Objectives of the Study

The primary aim of the present research is to find out the process faults and identify the subsequent training needs to improve quality management systems during the pandemic situation.

1. To identify the process faults in order to control.
2. To find out issues in the quality control process.
3. To identify the training needs of employees to improve product quality.
4. To analyze the reduction in production cost.

The above objectives are the direction for further scientific investigation of the present research.

Database of the study

Obviously present research is based on both the data sources, such as primary data and secondary data. Primary data is collected by discussion/Questionnaire with manager, line manager and workers of Industries, Baramati. The secondary data for the present research has been sourced from various published researches, journals and industry magazines. This secondary data is used for preparing conceptual understanding of the present research.

Sample size and sampling

This entire study is based on the responses collected from the two types of respondents, namely, Machine operators and managers. Total sample size is 50 for the present study (15.38 per cent). Total population of the study is 325. Though more than 10 per cent sample size is statistically significant for making inferences for the present research.

Data analysis and interpretation

The two way tables are prepared for initial analysis and inferences for the present research. Now based on the **Table No. 1**, it would be seen that during the covid-19 major issue reported was availability of raw material that has created the challenge during management of quality systems.

Table No. 1

Problem of purchasing raw material from vendors

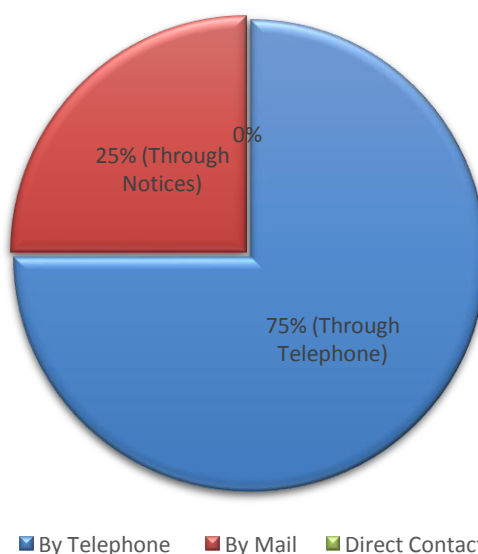
Parameter	No. of Respondents	%
Lockdown issue	7	14.00
Availability of raw material	17	34.00
Transportation problem	12	24.00
Vendor's shop activity in shutdown	14	28.00
Total	50	100.00

The first step in managing a crisis situation is to communicate with vendors. In the quality management systems communication is a very important element to ensure the smooth functioning of any industry thus during covid-19 pandemic, communication with the vendors is a first step towards managing the quality management systems.

It would be seen from the **Chart No. 1** that, almost 75 per cent of the respondents have mentioned that they have communicated with their vendors with the help of telephonic communication. It is because of the lockdown imposed by the government under the restriction to travel to industrial areas also. Communicating with the help of telephone is one of the qualitative measures that have been adopted by the industries and it has shown the quick response and reactions to COVID-19 pandemic in view to manage quality of the systems.

5.1 How you can communicate to your vendors/customers during Covid-19 period?

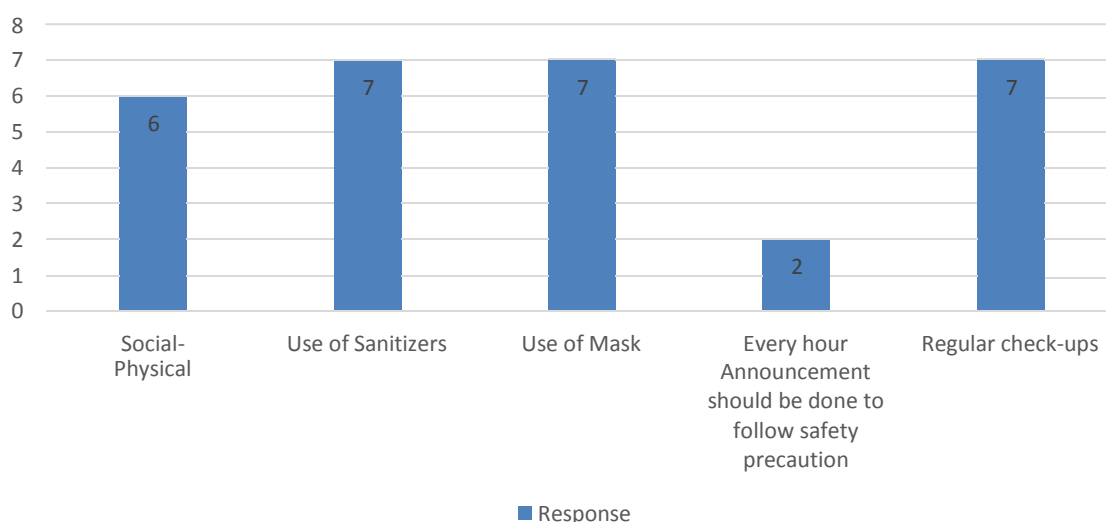
Chart No. 1: Communication with employees



Now based on **Chart No. 2**, investigation on the types of precautions taken by the industry has been quantified and depicted. It will be seen that a total five precautions have been identified and quantified using responses, namely, (a) social-physical distance, (b) use of sanitizers, (c) use of mask, (d) announcement for safety precautions, and (e) regular health check-ups. It has been observed that, ultimately all the precautions have been used by the employees except for hourly announcements.

What types of precaution taking care in your organization during Covid-19?

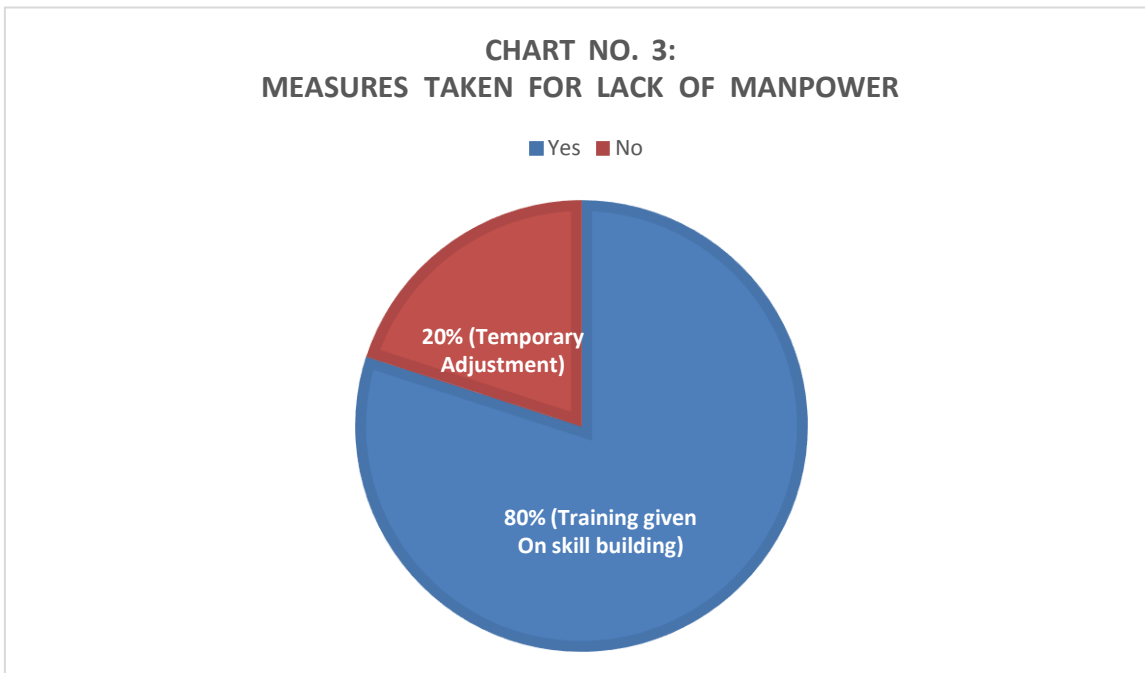
Chart No. 2
Precautions taken during Covid-19



During the pandemic, it has also been observed that lack of skilled manpower and lack of shortage of manpower was the issue. Thus it has been observed that industries have to proceed with the existing available manpower. Thus it was the need to train

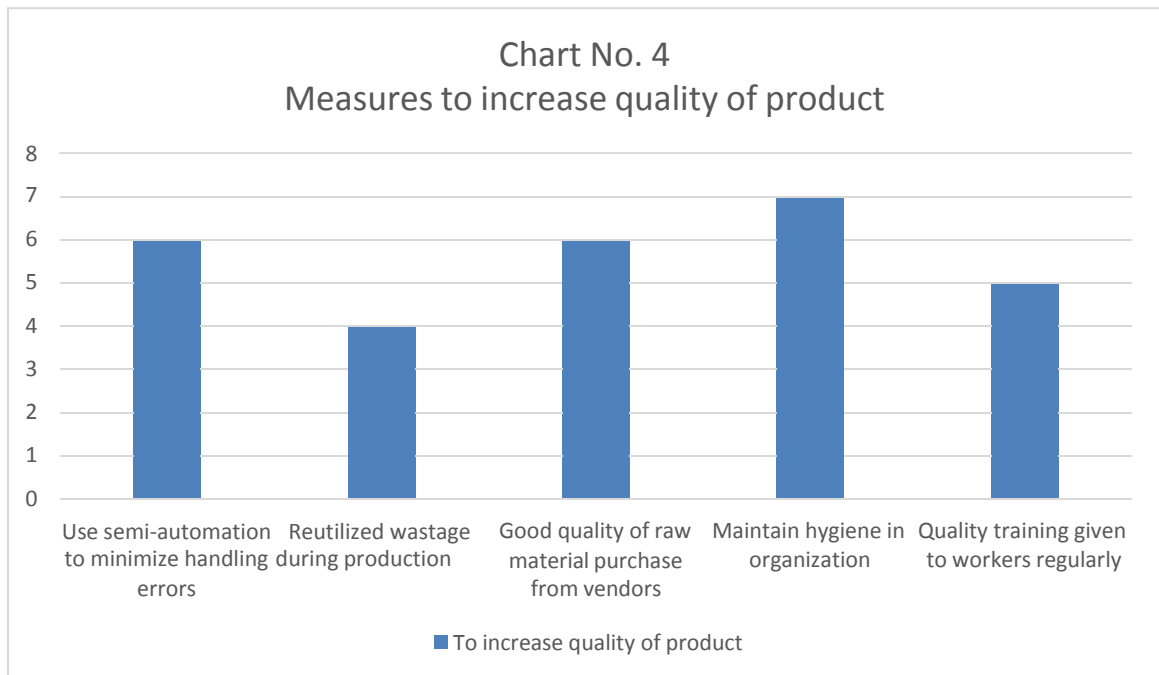
the existing manpower for getting desired results. This aspect has been investigated with the help of *Chart No. 3*. It has been observed that total 80 per cent of the respondents have mentioned that they provided training to the employees for ensuring quality management system.

5.2 Do you need a quality control training program for new employees?



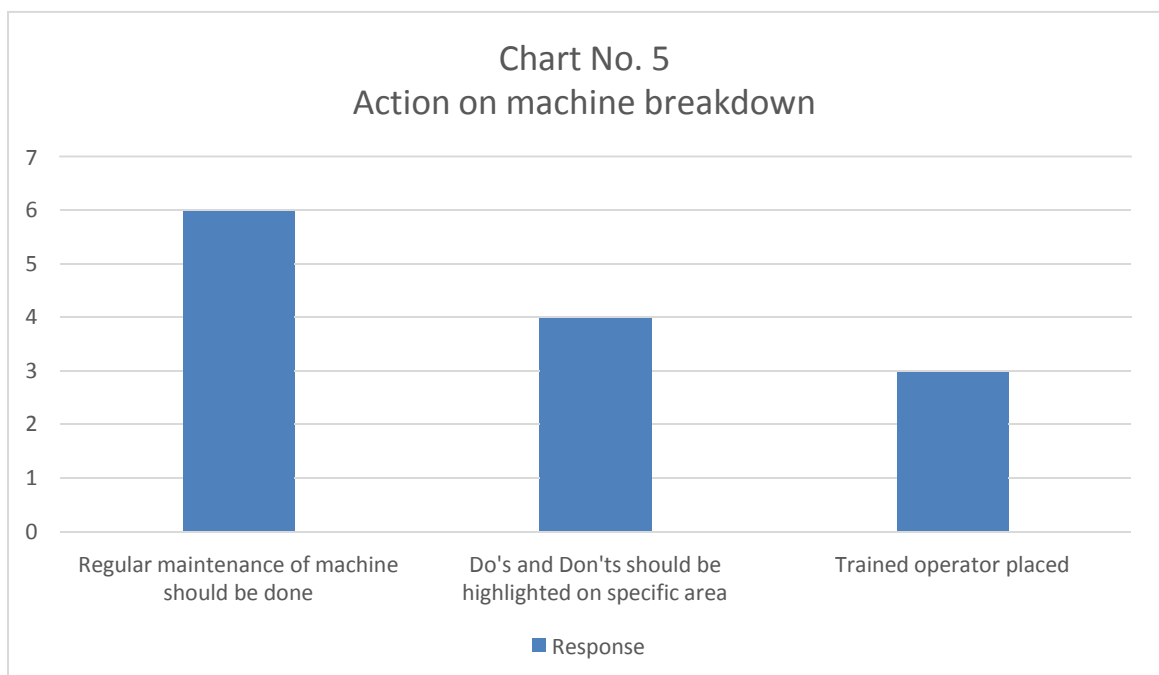
Apart from the training provided to the employees, industries have to follow modified procedures for ensuring quality enhancement of the projects. Hence there are five modifications that have been identified and investigated during the present study, namely; (a) use semi-automation to minimize handling errors, (b) reutilize wastage during production, (c) good quality of raw material purchase, (d) maintain hygiene in organization, and (e) quality training given to workers. The quantification of the responses has been depicted in the *Chart No. 4*. It would be seen that maintaining hygiene in the organization has been highly practiced. Though, other factors also contributed in ensuring quality management systems during the pandemic situation.

In your company, what types of procedures to follow to increase the quality of product?



Now on the aspect of machine breakdown, regular maintenance is the solution practiced by the organization to improve rejection and any hour lost during the pandemic situation. Now based on the quantified responses from **Chart No. 5**, it would be seen that regular maintenance is the key aspect for ensuring the quality management systems during pandemic situations.

5.12 What action should be taken when any process-fault or machine breakdown during production?



Findings, conclusions and suggestions

In this section, only key findings have been narrated to enhance the conclusion of the present study.

Summary of findings

- There is a major problem due to lockdown issues for purchasing raw material from vendors like shutdowns in cities, transportation problems, travel pass issues etc. Therefore there is communication with vendors/customers through mail or telecommunication.
- There should be safety precautions in organization also like use of sanitizers, use of masks, social distancing, regular check-ups etc.
- There is an issue in lack of manpower that means employees are afraid to come to work due to covid-19 situation. Some of the employees of other states migrated to their places. Thus proper training has been provided to them.
- Therefore the organization takes alternatives for manpower issues like utilization of available staff or adding some local labourers on daily wages. And therefore a quality control program should be taken for those new employees.
- Company follows some procedures to increase quality of product like use of semi-automation to minimize handling errors, reuse wastage and give quality training to workers regularly. Mostly on the job training should be given to workers.
- Regular maintenance of machines should be done by company and trained operators placed on machines so that it will minimize process faults or machine breakdowns.

Conclusions of the study

With relation to the first objective: To identify the process faults in order to control, it can be concluded that in the fruit juice industry, COVID-19 has not impacted much on the quality related issues. Though, unavailability of quality raw material is observed significantly.

Now in relation with the second objective of the study: To find out issues in the quality control process, it has to be concluded that lack of trained manpower was the major issue that has been impacted in the quality management systems,

Lack of trained manpower is observed during the Pandemic situation thus the need to provide technical training has been assessed during the study to ensure improved product quality. This is with relation to the third objective.

Suggestions of the study

Based on the assessment made during the study majorly two suggestions have been provided in the present study.

- Proper training to the staff is to be provided also versatile skill development of employees will be strategic planning is suggested as the outcome of the present research.
- Maintenance of the machines and enforced automation is must in the fruit processing industry to avoid contamination of the products.

In summary, it may be pointed out that during Pandemic situation; manpower is to be trained well with versatile skill building. Also, some sort of automation must also manage the quality of the products.

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A Study on Challenges and Problems of Women Empowerment in Unorganized Sector of Pune

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Abstract

This paper is based on analysing the various problems of woman empowerment and highlights the challenges of woman empowerment in unorganized sector of Pune. Woman empowerment enhances the power of women to achieve their goals as well as it helps to develop their social and educational growth. We compare to previous century 21st century more modified for woman empowerment but still their lots of problems facing by woman in day to day life. In all sectors woman contribute their work, which expands woman ability to have resources in social area and to make fulfilment of economic, social and political status of the women. The unorganized sectors have no limit of works hours, in this sector woman faces various challenges as well as problems relating to their work area. The study is based on primary as well as secondary data. The study undertakes process women of Pune area are relatively empowered and enjoy their empowerment. The study concludes by an observation that socio-economic status of women in unorganized sector and changes in social structure are enabling factors to women empowerment. India is under developed country, the cultural of India based on joint family in which women role mostly limited to house. Most of the women prefer unorganized sector to support financial help to family. Safety of woman is most important challenge as well as faces various challenges and deal with the various peoples is tough job for unorganized sector. In case of medical emergency security of every woman is not possible to provide services due to various reasons like geographical location, financial problems etc.

Keywords: Women empowerment, unorganized sector, socio-economic status, economical structure

Introduction

“Empowering Women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their value systems lead to the development of a good family, good society and ultimately good nation” – Dr. A.P.J. Abdul Kalam.

In India male and female have equal rights for all things but till 21st century most of women considered as second priority almost every place like work, house etc. The women play various roles as well as perform lots of responsibilities in day to day life.

Women empowerment not only refers development of women but also increasing the spiritual, political, social, economic growth of individuals and communities of women. Most of women prefer unorganized sector for working compare with organized sector, in organized sector lots of restriction regarding job in other hand unorganized sector no government rules and regulations are followed. In the unorganized sector most of women self-employed and rarely worked as wages workers. Now women cover most of field of works, but still now she not given proper priority in the society. In India we celebrate festivals like Navratri, Maa durga Pujan etc. in which we treated women as goddess in other hand some peoples treated as slaves.

Review of Literature

Dhrubha Hazarika (2011), it was study post Vedic and epic ages at that time women treatment is different than today's. The scenario changes after independence of India, women treated equally with the men, general gender equity concept accepted by nation. The objective of paper focus on status and empowerment of Indian women also focuses on reasons for empowerment of women. Study concluded that empowerment is only possible if women come forward to help and make self-empowered to them.

R. Rajesh Kumar and Dr. R. Rajendran (2014), the research paper studied and focuses on working women in unorganised sector in India. It identify that the population of women worker is equivalent to population of men worker in unorganised sector. Women worker faced lots of problems during the working environment; the research author resolved the problems. The author focus distribution of values by equal way also proper facilities provided to women which impact on their wealth as well as health.

Manju (2017) studied that relation between nation's prosperity and women condition in the unorganized sector. The unorganised sector is larger in rural areas as compared to urban areas. She concluded that female participants more involve in unorganised sector than male participants, but they faces lots of problem while work like insecurity, wage discrimination, absence of medical and accidental care, lack of continuity etc. this is due to their seasonal intermittent nature of work, low level irregular patterns of earning and employment, absence of employer-employee relationship and weak administrative structure. The author concluded that solution of problem based on self-awareness and education between those women.

Ms. Deepti Pant (2015) this paper attempts to analyse the status of Women Empowerment in India and highlights the Issues and Challenges of Women Empowerment. The author focus on the attainment in the field of income and employment and in educational front, the scenario of women empowerment seems to be comparatively poor. The author identify that those loopholes or limitations which are observing the realization of empowerment of women and this initiative must be started from the women folk itself as well as more importantly policy initiative taken by the state and society. Also author find out the women empowerment is not only northern concept it's also included in Southern part of India.

Objectives

1. To analyse the problems of women in unorganised sector
2. To understand challenges in unorganised sector for women

3. To suggest solutions for problems of women workers in unorganised sector.

Research Methodology

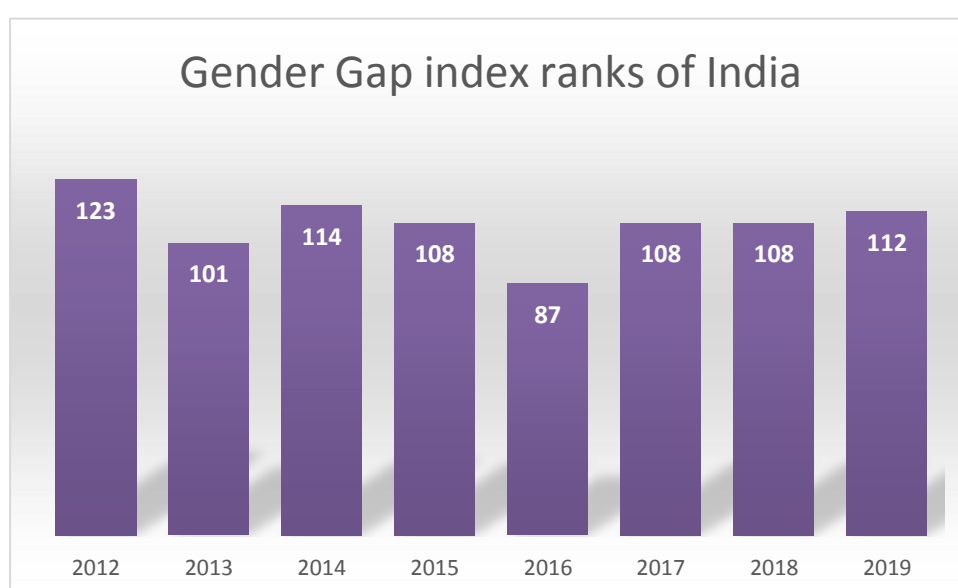
This paper is basically descriptive, exploratory as well as survey based. Researcher has interviewed twenty five customer respondents in Pune city which are work as various professions in unorganised sector. Researcher has interviewed all sample respondents with 10 open and close ended questions regarding their income, problems and working hours etc. The data used this paper based on primary as well as secondary data. It is small research study so; universalization may or may not be applicable.

Data analysis and Interpretation

Women empowerment cannot be described by one dimensions, it can be visualized by various dimensions of women" life and their status. Before going to respondents answers let us look on overall status of women in terms of gender gap index prepared by World Economic Forum from 2012 to 2019.

Table No.1: Gender Gap Index Rate

Sr. No.	Year	Gender Gap index ranks of India
1	2012	123
2	2013	101
3	2014	114
4	2015	108
5	2016	87
6	2017	108
7	2018	108
8	2019	112



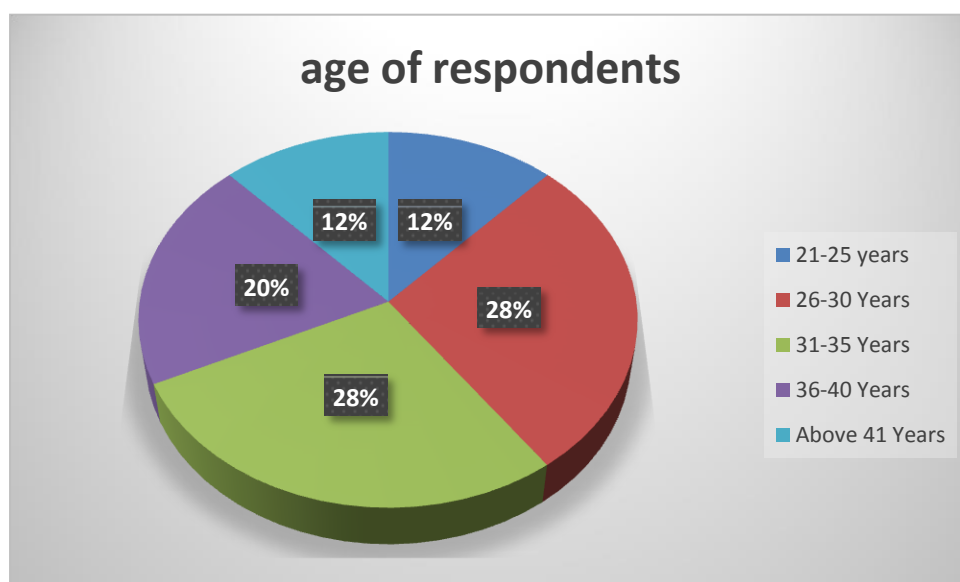
Source: World Economic Forum (WEF) Global Gender Gap Report

According to above table it is shows that the rank decrease in 2019 by 4 places it was not good sign to India. It is found that the score increase in 2017 and 2018 due to educational attainment and political empowerment. When we go through the point's economic participation and opportunity & health and survival, India Government develops this thing by introducing various policies for women. At present, the government of India has over 34 schemes for women like

- Mahila Samridhi Yojana (MSY) October,1993
- Swa-Shakti Group
- SBI's Sree Shaki Scheme
- Rajiv Gandhi Scheme for Empowerment of Adolescence Girls (RGSEAG 2010)

Table No. 2: Age of the Respondents

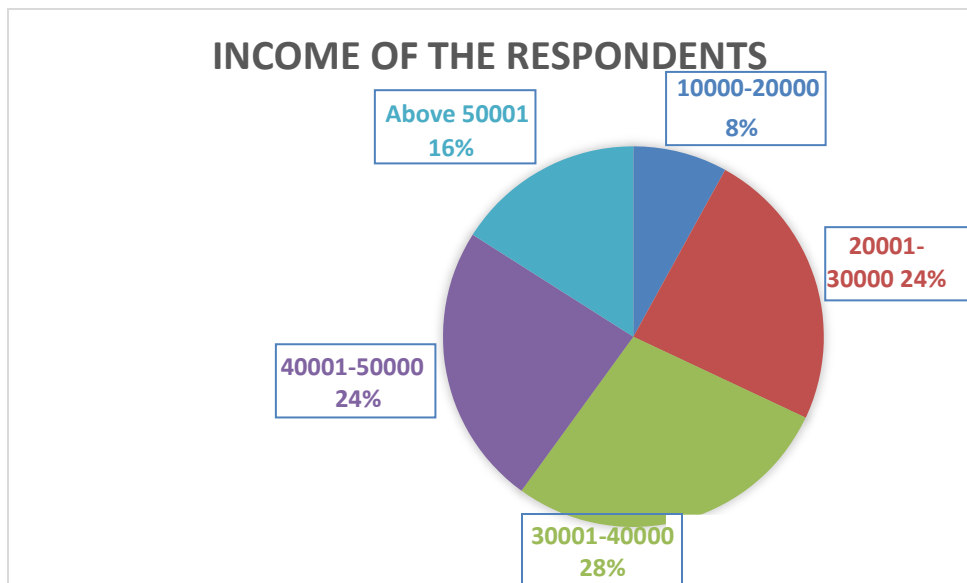
Sr. No.	Particulars	no. of respondents	Percentage
1	21-25 years	3	12
2	26-30 Years	7	28
3	31-35 Years	7	28
4	36-40 Years	5	20
5	Above 41 Years	3	12
6	total	25	100



From above table and graph it is show that mid age of women prefer unorganised sector job at this age group most of responsibilities women are nearby completed and also gathers lots of information for any work like how to face problematic situation in work. This graph also indicates that young women also attract unorganised sector for monetary stability in life.

Table No.3: Income Level of Respondents

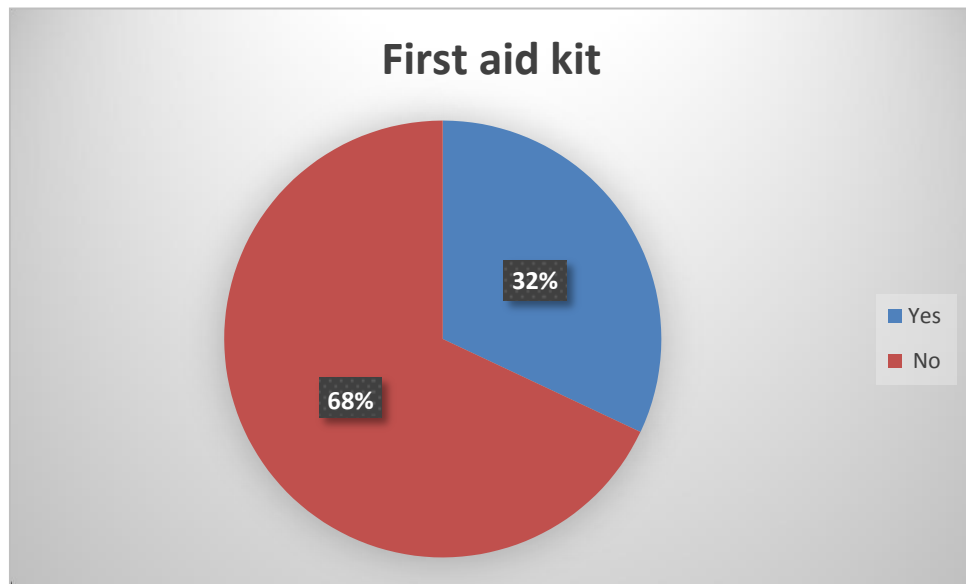
Sr. No.	Particulars	no. of respondents	Percentage
1	10000-20000	2	8
2	20001-30000	6	24
3	30001-40000	7	28
4	40001-50000	6	24
5	Above 50001	4	16
6	Total	25	100



From above table shows that the income level of women is good in condition. Unorganised sector give benefit of financial level for women that's why more percentage of women attract to this sector. It indicates that good opportunity for women to develop her economic condition for future benefit today's financial stability focus on better future for every women.

Table No.4: Is there availability of emergency medical kit like first aid box?

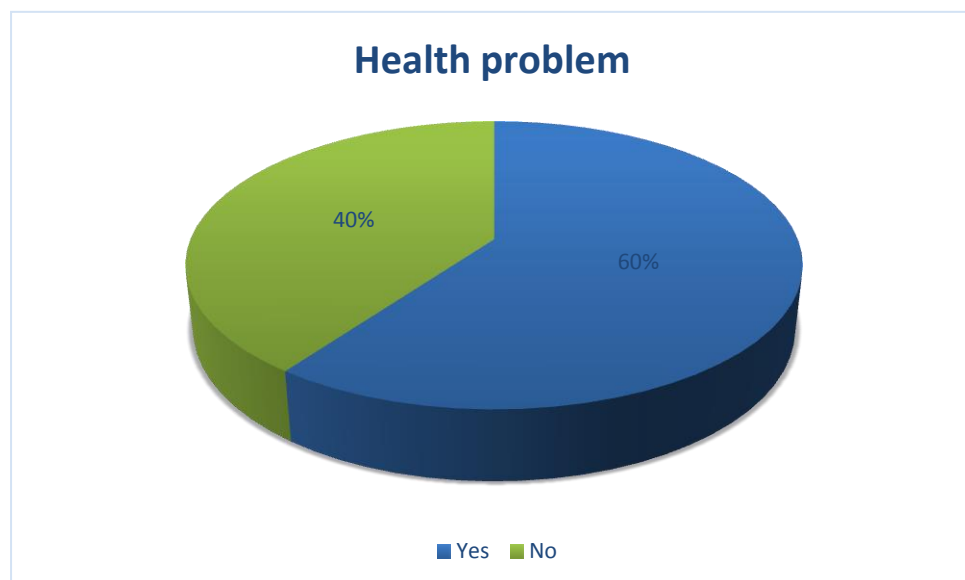
Sr. No.	Particulars	no. of respondents	Percentage
1	Yes	8	32
2	No	17	68
3	Total	25	100



The above graph clearly shows that medical awareness between women is less. First-aid kit is important when an injury occurs and it can save someone's life by reducing risk of infection or the severity of the injury.

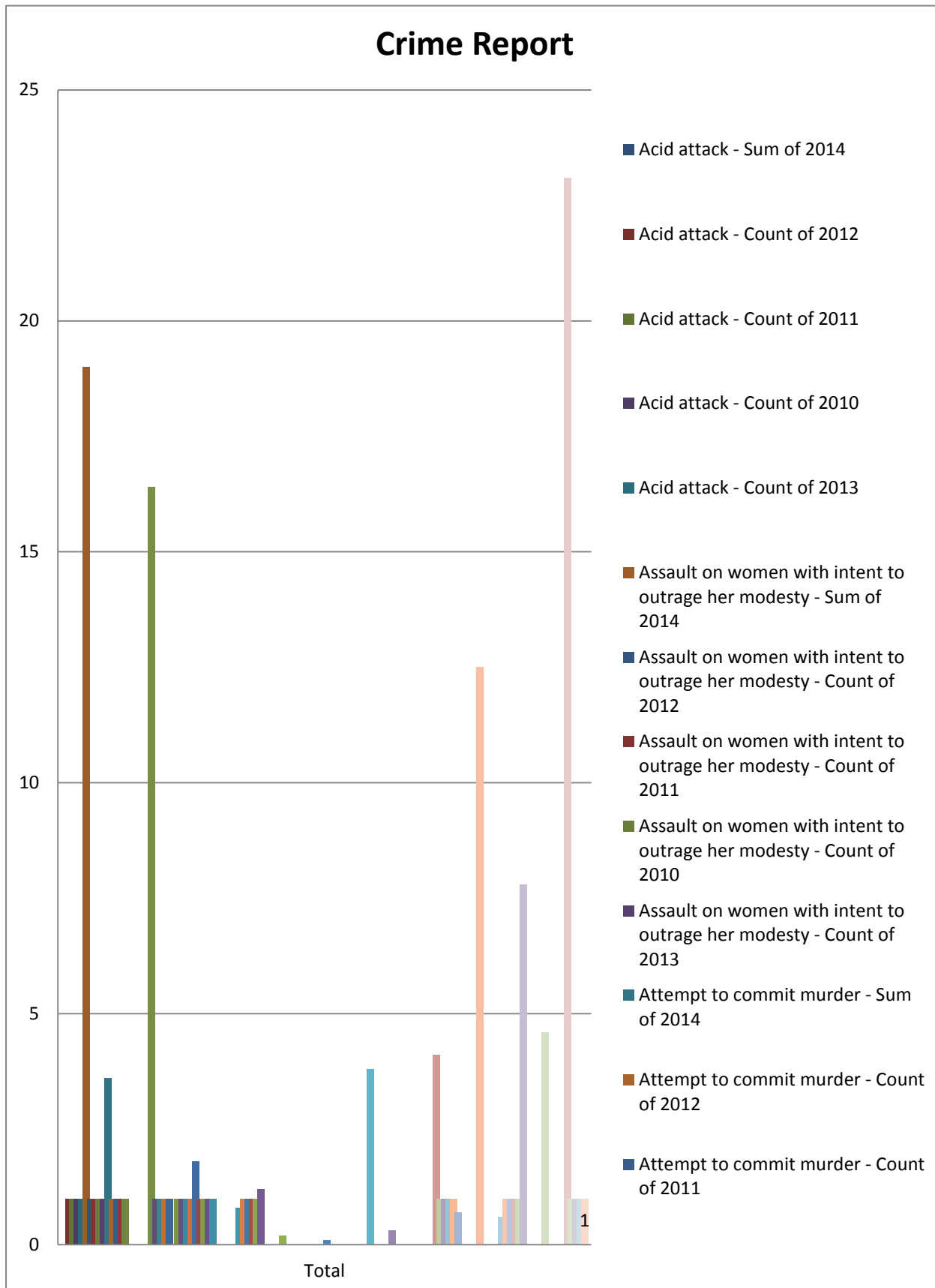
Table No. 5: Health Problems of Women

Sr. No.	Particulars	no. of respondents	Percentage
1	Yes	15	60
2	No	10	40
3	Total	25	100



Above graph shows that women are dedicated his time for only work at that time she ignore her health. In India it is women always care her family health on priority basis at that time she ignores herself that's why more of women physically unfit.

Table No. 6: Crime Index of Pune

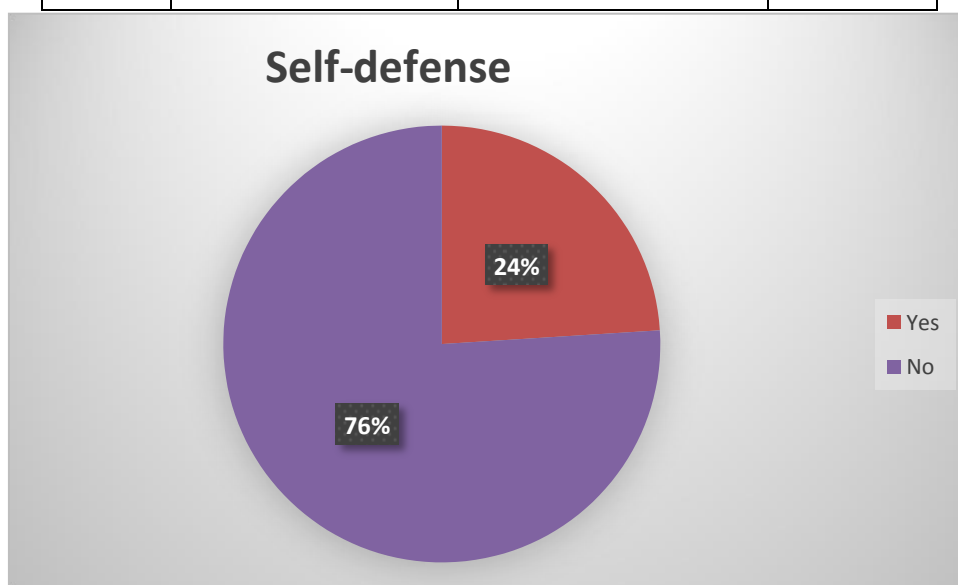


Source: <https://crime-in-india.github.io/data>

This chart indicates that crime report at Pune at various things like sexual harassment, rape and acid attack. Still 21st century women are not safe at work place, crime related to women does not stop women have to become self-defender for her which will help to sort out future problems and safe her for future attack.

Table No. 7: learn any self-defence technique

Sr. No.	Particulars	no. of respondents	Percentage
1	Yes	6	24
2	No	19	76
3	Total	25	100



From above table indicates that most of women not learn any technique for their self-defence most of women ignore that things that are important for future. Sometimes women ignore basic things about her safety like to carry safety instruments, to gather information about helpline number etc. that type of action helps to prevent future actions or crime in future.

Problems of women in unorganised sector:

1. **Lack of Education:** Lots of women in unorganised sector focus on economic stability at present day so they are ignore education sector. Illiteracy become problem to women for solving the lots of situation in unorganised sector like deal with loan process at bank etc.
2. **Lack of knowledge of Medical Facility:** According to survey it is found that many women does not carry first aid box. It is become dangerous in time of medical emergency.
3. **Lack of knowledge about self-defence:** Every woman has to become self-defender for upcoming problems because in unorganised sector there is no time limit for work. For any situation women have to become strong for face the challenges in the work. Also proper training is not provided to women in unorganised sector.

4. No working time

In unorganised sector there is no limit of time, sometimes it is become good opportunity to increases economic benefits to women and sometime it is become dangerous according to safety purpose.

5. Ignorance of future plan for economical and medical stability

In unorganised sector when women are working that time they focus on present situation. There is no benefit for future like pension fund, employee state insurance cooperation which will effect on future security of women. In case of medical emergency medical insurance not available who is working in unorganised sector.

Conclusions

The women empowerment is large in unorganised sector as compare to male. The basic problems of women who work in unorganised sector are safety and no future plans. Every woman has to become self-defender for her selves as well as focus on her health. Health insurance policy is most important for every woman not only for medical protection but also for good economic future investment.

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A Study on Health Awareness Interventions in IT Companies in Pune Region

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Abstract

Employees working in digital environments require a variety of resources to maintain both physical and mental equilibrium, including “yoga”, “nutritious meals”, “music therapy”, “laughing therapy”, “physical activity”, and “adequate sleep”. In order to keep their employees' mental health in check, several businesses hold “yoga and meditation” workshops in person or virtually. The study dealt with the “health awareness interventions” in IT companies. The researchers have studied the concept and analysed the various interventions in IT companies. The data sources are “primary” and “secondary”. The 138 respondents have participated in the survey and convenience sampling has been incorporated for the same.

Keywords: health awareness interventions, yoga, nutritious meal, music, laughing therapy

Introduction

We all understand how vital good “health” is and how it cannot be taken for granted now more than ever thanks to the “Covid-19 pandemic”. The goal of a “health awareness” or “wellness” program is to encourage healthy employee behaviour and enhance health outcomes. The growth of the organization is indirectly impacted by unproductive employees, increased time spent at work and at home, sedentary lifestyle, increased turnover, high production costs, stress, bad nutrition, and uncomfortable environments. The majority of employees desire employment in order to remain occupied and contribute to something. They spend roughly half of their lives at work and thus they feel they should be “cared for”. Health of employees and capital are related. Better business outcomes are produced by highly successful companies. The staffs are the business's greatest asset or greatest strength. “Value”, “health”, “positivity”, and “activity” are essential components of a healthy business culture. The concept of “employee wellness” is broad, and there are many ways to

care for employees, including “yoga” and “meditation”, “disease” and “weight” management, “nutrition” tracking, “mental wellness” program, vaccine drives, and physical examinations etc. Some businesses offer “life insurance” to employees and their families when they work there for an extended period of time. The majority of individuals work for 8 to 10 hours a day while seated at a desk, which negatively impacts their health and puts them at risk for serious conditions like “high blood pressure”, “diabetes”, “heart attacks”, and “cancer”. Human nature also dictates that we continue to prioritize health risks despite our ignorance of them. These programs support their stress management and depression prevention. Health assessments, behavioural health and lifestyle management are helpful to lower “health risks”. According to research, the majority of jobs that are the most demanding and detrimental to an employee's “mental health” are those that include developers, software engineers, and programmers.

Review of Literature

Dr. Brock Chisholm, the first Director-General of the World Health Organization (WHO) in 1954, said, "Without mental health, there can be no real physical health." It is possible to strategy, support, and monitor well-being from both a personal and professional perspective in order to achieve overall balance. (Barnett & Cooper, 2009; Lee & Miller 2013)

Organizing one's time and workload, professional roles, and work responses. For instance, how to handle depressive feelings, how to start and treat trauma, like with peer support, medical supervision, or therapy. Other inclusion-related topics include career development (such as conferences); revivification and energy generation in the workplace; and motivation to work in the helping profession and successful client outcomes. (Butler et al., 2019; Lee & Miller 2013)

Employers can choose from a number of employee well-being initiatives if they want to safeguard their investment in human capital. Even while these programs can be pricey, they provide excellent returns on investment since they can boost productivity while lowering sales and absenteeism. (Caillier, 2016; Kaspin, Gorman, & Miller, 2013)

Even so, research shows that wellness initiatives help firms spend less on employee healthcare. (Kaspin et al., 2013)

Although these programs can be costly, they give a tremendous return on investment because they can boost productivity while lowering sales and absenteeism. (Caillier, 2016; Kaspin, Gorman, & Miller, 2013)

Employers' spending on employee health care has been shown to reduce as a result of wellness initiatives. (Kaspin et al., 2013)

These programs offer health screening services (like blood pressure checks), help with behaviour modification (like quitting smoking), and assistance with lifestyle management and assistance with managing one's lifestyle (e.g., fitness and nutrition) (Kaspin et al., 2013).

Workplace happiness is crucial to an organization's success and influences desired results, such raising staff productivity. (Aryanti et al., 2020; De Simone, 2014; Elisabeth, 2017; Hudin & Budiani, 2021; Kurniadewi, 2016; Slempt et al., 2015)

It has been examined a number of studies to establish the relationships between “presenters” and other “health issues”. They discovered that “presenters” has a few

health concerns; however the veracity of the findings was questioned. (Shultz and Edenton 2007)

Objectives of the Study

1. To study the concept of HAIs.
2. To learn about the HAIs in the IT companies in Pune.
3. To analyse the HAIs in IT Companies in Pune

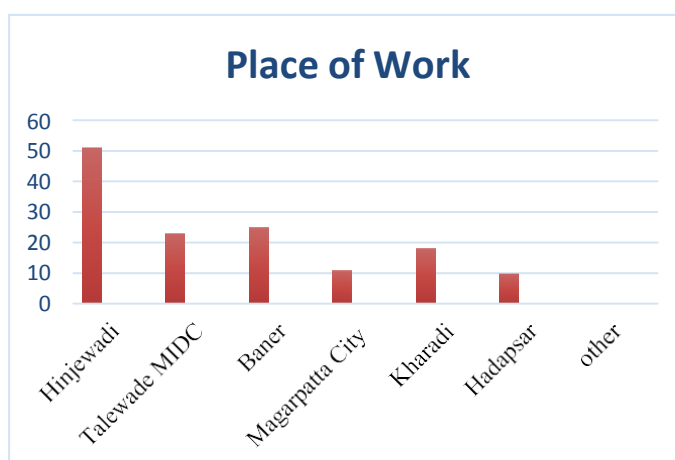
Research Methodology

- a. **Sample Design:** The sample size for the study is 138 employees working in the IT units in Pune region. The convenience sample has been incorporated to collect the data from the respondents.
- b. **Data Collection Tools:** The primary data has been collected with the help of questionnaire method and the secondary source has also been used viz. various research articles and journals to work on the concept.

Data Analysis & Interpretation

1. Analysis of Place of Work:

Place of Work	
Hinjewadi	51
Talawade MIDC	23
Baner	25
Magarpatta City	11
Kharadi	18
Hadapsar	10
Other	0
Total	138



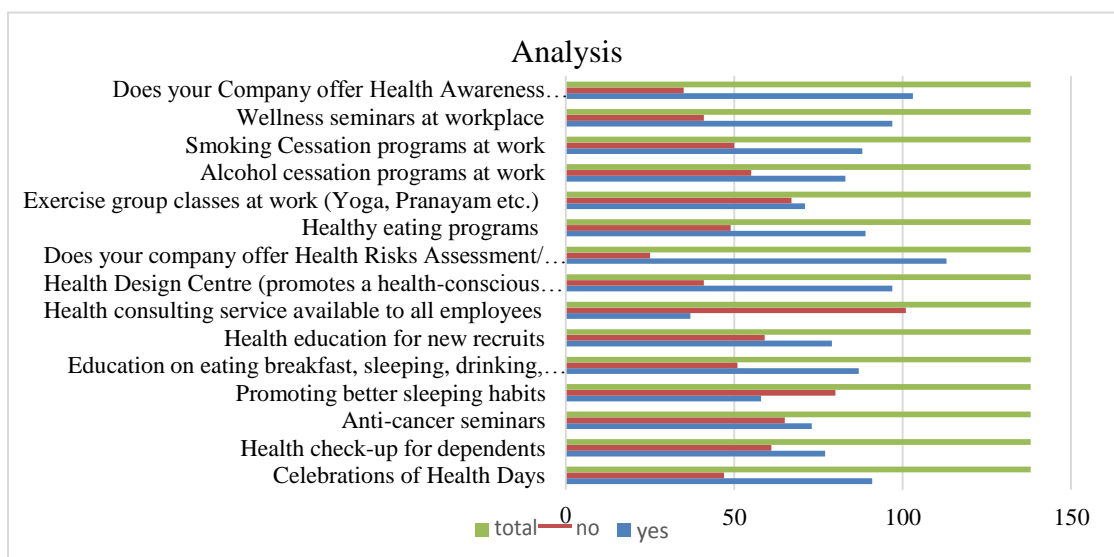
(Fig 1)

Interpretation:

As per above graph (fig 1) the following percentage showing place of work of employees. IT sector there are many vacancies in Pune city which are 51% Hinjewadi region and 23% the Talewade MIDC 23% and Baner area 25% east of Pune city Magarpatta City 11% and nearby Pune Kharadi 18% Hadapsar area 10% and other part of Pune city no vacancies for IT sector out of one 38% working of IT sector the following chart showing working capacity of workers.

2. Analysis of Health Awareness Intervention:

HAI	Yes	No	Total
Does your Company offer Health Awareness Programs at work?	103	35	138
Wellness seminars at workplace	97	41	138
Smoking Cessation programs at work	88	50	138
Alcohol cessation programs at work	83	55	138
Exercise group classes at work (Yoga, Pranayam etc.)	71	67	138
Healthy eating programs	89	49	138
Does your company offer Health Risks Assessment/ Health Screening Programs at worksite? Such as Cholesterol testing, Blood pressure tests, Chronic diseases – asthma/cancer/diabetes	113	25	138
Health Design Centre (promotes a health-conscious culture)	97	41	138
Health consulting service available to all employees	37	101	138
Health education for new recruits	79	59	138
Education on eating breakfast, sleeping, drinking, and coping with stress.	87	51	138
Promoting better sleeping habits	58	80	138
Anti-cancer seminars	73	65	138
Health check-up for dependents	77	61	138
Celebrations of Health Days	91	47	138



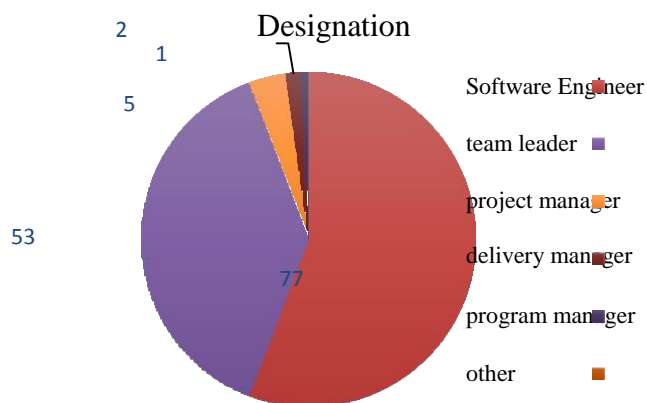
(Fig 2)

Interpretation:

- a. If company of USA (HAI) at the time of work the 103% worker agrees for this program but 35% worker ignore this out of 138 %.
- b. Wellness seminar essential to worker but the change the place in proper manner 97% work agree but 41% worker disagree about place.
- c. Smoking session program at work allowed for 88% employee but 50% work or not allowed this system.
- d. Alcohol station program at the work not agreed by 83% was 53% employees like this system.
- e. Exercise program essential like yoga Pranayam etc. 71% employee like this but 67% not agreed for this
- f. Healthy eating program 89% employee like this is but 49 workers not like this system
- g. Health checking system like the worker 113% but only 25% not like this help checking camp
- h. Health design center is new concept allowed by 97% worker and by 41% not agreed with this system (HDC)
- i. Health consulting service gives company to all employee but 37% agreed but 101% not agreed for this system because of lack of faith
- j. Health education for new recruiters is good but 70% only agreed and 59% not like this program
- k. Education for health of employee new recruits agreed 81% for this system but 51% not agreed with the system
- l. Promoting sleeping habit is good for health 58% agreed but 80% not agreed.
- m. Anti-cancer seminar 73% agreed by 65% this agreed.
- n. Health check-up system 77% agreed but 61% not agreed
- o. Celebration of health days 91% agreed but 41% not agreed.

3. Analysis of Designation of Employee

Designation	
Software Engineer	77
Team leader	53
Project manager	5
Delivery Manager	2
Program Manager	1
Other	0
Total	138



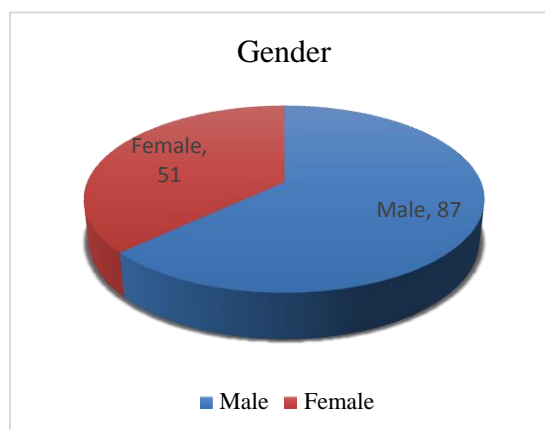
(Fig-3)

Interpretation:

The pie chart above shows the designation of the employee as a software engineer is 77 and team leader 53 employees in IT sector project leader is 5 and delivery manager is 2 whereas program manager is 1 only out of 138.

4. Analysis of gender of working Employees:

Gender	
Male	87
Female	51
Total	138

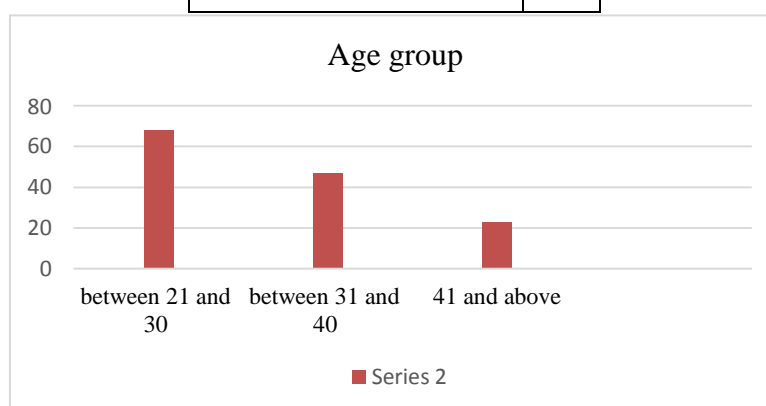


(Fig 4)

As the above diagram about IT sector man power divided in two parts. The employees of IT sector male working 87 and female doing her job 51 simultaneously.

5. Analysis of age group of working Employees

Age Group	
Between 21 and 30	68
Between 31 and 40	47
41 and above	23
Total	138



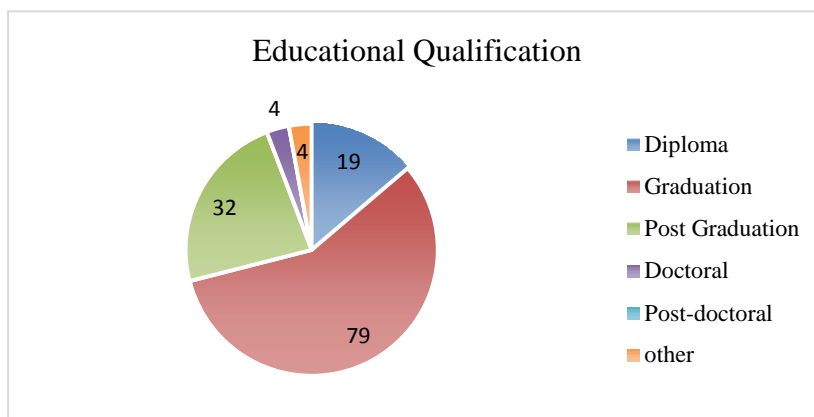
(Fig 5)

Age group of employees when we divide age group in three parts between 21 and 30 there are 68% employees working but in second group is 31 to 40 there are 47% employees working 41 to above is 23% workers doing job in IT sector out of 138.

6. Analysis of Education Qualification

Educational Qualification	
Diploma	19
Graduation	79
Post-graduation	32
Doctoral	4

Post-doctoral	0
Other	4

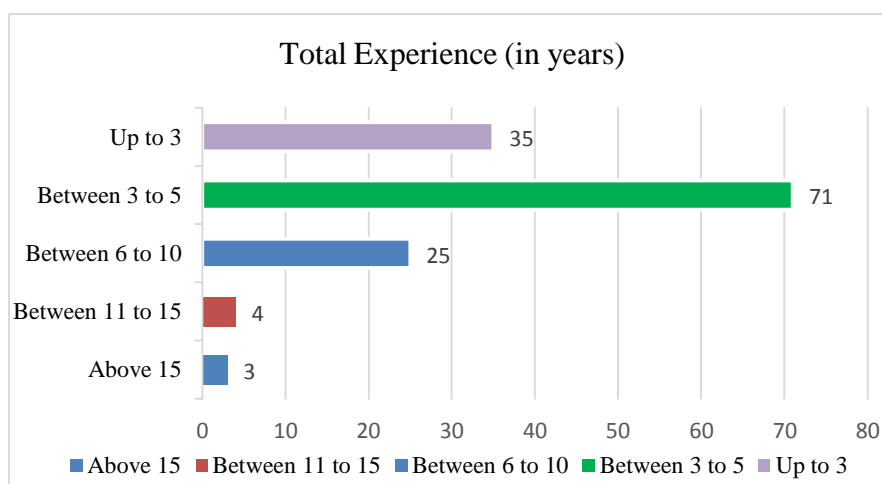


(Fig 6)

The pie chart above shows the educational qualification of the company employee in diploma level is 19 but above graduation 79 worker doing job in IT sector post-graduation level 32 for the higher post-doctoral PhD level 4 but post-doctoral PhD level 4 but post-doctoral and other part of education is 4.

7. Analysis of total experience (in years) of employees:

Total Experience (in years)	
Up to 3	35
Between 3 to 5	71
Between 6 to 10	25
Between 11 to 15	4
Above 15	3
	138



(Fig 7)

As the above diagram (Fig 7) shows the employees divide as per their total experience of working in company. There are 35% of employees are working up to 3 years have experience in IT sector. 71% of employees are between 3 to 5 years of experience. 25% of employees are between 6 to 10 years of experience and 4% of employees are between 11 to 15 years of experience where as 3% of employees are above 15 years of experience.

Limitations and Scope the Study

This research is done using specific samples and the selected region in the Pune region. Few samples were considered, so it is possible to do with more samples and generate more accurate results. Future research can be conducted on various issues motivating employees to be employed in different types of industries in different states of the country.

Conclusion

At the moment, HAIs are becoming a popular workplace tactic. Employers are gradually becoming more conscious of the importance of "workplace intervention" programs for health and welfare. The study's thorough analysis of the data has been completed. The importance of such interventions has been determined by the evaluation and analysis of the data in the study. Employers must maintain a healthy work environment. The working environment contributes to a productive workplace. The firms' policies should be cantered on the working circumstances, workplace welfare, and employee lifestyles in accordance with the setting of the research.

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An Analytical Study on Moonlighting Intentions and Causes in Indian Industries with special reference to Pune

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Abstract

The "multiple-job" is becoming necessary in these days of competition. The job-holders believing that the more income sources make them financially sound and with this they can meet the various family obligations. The "multiple-job" holding is recently termed as "moonlighting". The technological up-gradation has given a rise to "moonlighting", particularly in IT companies. The "work-from-home" jobs have basically one of the factors that lead to find the second income source. The people find the time from their regular jobs and they generally tend to seek the other "part-time" job opportunities that help them to generate the extra income. The researchers in this study collected the data using simple random method from 407 respondents of the IT sector. The parametric test has been applied and tested the hypothesis. The researchers found that the males working in IT are more likely to do the "moonlighting" than females. It also found that insufficient pay-scales and need to meet the family obligations are the major reason for doing the second job apart from the regular one.

Keywords: multiple job, moonlighting, work-from-home, part-time job

Introduction

Multiple-job holding is increased particularly in recent days. This phenomenon is More prevalent in IT/ITES companies because of the flexible working hours and work from home options offered by most of them. Employees in order to earn money and become financially strong look for "moonlighting". The word "moonlighting" gives various meaning some may perceive as moonlight at night. Actually it is an act of employee of doing more than one job and in this process the employees might separate his/her interest from the main job. It refers to the practice of working a second job outside normal business hours. Therefore, an employee may work a normal 9-to-5 job as a primary source of income but work nights at a different job in order to earn extra money. It is basically means dual employment or side job. It is

additional job done by employees without the knowledge of employers. Employee do primary job in the day time for source of income, & side job at night time to earn extra money. “Moonlighting” is a challenge to human resource professionals and employers. Employee “moonlighting” has pros as well as cons for both employee and the employers. There is no legal provision for “moonlighting” in India and it is becoming a big concern in Indian industries. Due to “Covid-19 pandemic” several employees started doing “moonlighting” to earn extra money. There are different types of moonlighting such as “full moonlighting”, “quarter moonlighting”, “half moonlighting”, “and blue moonlighting”. Employees who work for private businesses may be subject to any policies the company has in place regarding “moonlighting”. Certain organizations may not want employees to work additional jobs while others will not care. Companies like “Flipkart”, “Swiggy”, “Ola”, “Zomato” & “Delhivery” allow “moonlighting” to their employees under some conditions. “Wipro”, “Infosys”, “TCS”, “IBM” are some companies don’t allow their employees to do “moonlighting”. Vineet Nayar, the former CEO of HCL Technologies said that “Organizations must understand that letting employees pursue something that interests them in their spare time, whether being done for money or otherwise, can turn out to be more productive for them.”

Review of Literature

Karen Smith et al (1992), studied on “moonlighting behaviour” and it suggest that the employees choose “moonlighting” because of heterogeneous jobs and are considered to be primary motives for “moonlighting behaviour”.

Deborah Sussman (1998) reflected on this concept and conveys that growing needs of people the reasons may be varied according to each and every individual over the past two years and women “moonlighting” are more. It concluded that different age groups, employment opportunities, drawn to “moonlighting” for a number of monetary and non-monetary benefits in order to increase their salary and also gain experience in work.

Gordon Cohn Hershey H. Friedman (2002) studied about the said concept and found that, it is important to control the employees by motivating them, paying wages accordingly, and providing benefits and treating them fairly, otherwise they (employees) start “moonlighting” to get more secure.

Susan L. Averett (2010) underlined their viewpoints with research on “moonlighting” and studies some motives in comparison with male and female and concluded that female are less likely to say the reason for the “moonlighting” is “income”.

Heather Dickey et al (2011) highlighted on “moonlighting” and identified the motives behind it. It that family background plays a major role for it and concludes that due to monetary problems in family and increased monetary commitments in the households which leads an individual to choose moonlighting or multiple jobs.

Alessandro Fedele, et al (2013), has conducted that “if one cannot do a second job, may lose the opportunity cost, in terms of learning of new skills, extra income and many more.

Puja Khatri and Khushboo (2014), author has examined the Organizational Commitment and Moonlighting Practices of SME Employees in Delhi-NCR. This study examines the workers view on commitment to organization and its practices in moonlighting. Complementary results to differentiate between female and male and also to manage attrition rate of employees the study found out that the workers who

are working in SME division are aware of updating trends while SME'S are still lacking in finance and updating technology so the workers tends to be less committed to work which leads to moonlighting (second job).

Ritu Tiwari (2014) identified some of the reasons for “moonlighting” such as “income”, lack of motivation in the present job.

Shweta Sangwan (2014) reveals that “moonlighting” can hamper the relationship between employees and employers as it may involve the ethical issues.

Kaukab Ara et al (2016) analyzed the impact of “Moonlighting Practices” and have examined that it has an impact on satisfaction of job where it comes from pay scale; appraisal/promotions, skills, all are tested in the study. The study concludes that because of lack of pay scale, skills, promotions, appraisal which lead to reduced level of satisfaction in job.

Steven d. Culler et al, deliberated on “moonlighting” decisions of resident physicians. It identifies the decisions of “moonlighting” determinants of doctors in their training periods and it revealed that family and personal background acts as an important factor which includes marital status, sex, age, gender and the time spent with children plays a major role which determines working hours and it concluded that the these factors are important to make decision whether to take a second job or not.

Larry Buhl studied “Pros and Cons” of a “Second Job” and the study suggest that professionals in all fields and at all level income group are tend to get main income from “moonlighting”. The study says that money, security, freedom, skills are to be decided in prior, employer irritation, time and conflict which are disadvantages to “moonlighting” and want to overcome it select unrelated field, search with some part time jobs.

Research Methodology

The study is analytical in nature and the researchers identified the causes and consequences of the said concept. The researchers adopted the research design as the details given in the below paragraphs.

Data collection instruments: The researchers used “primary” as well as “secondary” data sources to study the concept. The “primary” data has been collected with the “structured questionnaire” and “secondary” sources comprise of research articles, magazines and journals relevant to the topic.

Sample Design and Tools: The population considered for the study is employees working in IT/ITES sector in Pune region and the population under study is –

Table No. 1.1. Population under study

Total IT Parks	Category	Investment	Employment
37	Public	Rs. 18000 Cr.	2.68 lakh
190	Private	Rs. 19927 Cr.	5.30 lakh
(Total) 227		(Total) Rs. 37927 Cr.	(Total) 7.98 lakh

*Source: Economic Survey of Maharashtra, 2019-20, (Directorate of Economics and Statistics), pg. 137

As per the data by Government of Maharashtra (hereafter GoM), 82% of the IT parks are functioning in Pune only and thus the population is about 6, 54,360. Thus the samples chosen to collect the “primary” data are “simple random sample”.

The sample size determination is as per the Morgan Table Method and as per the this table, if the population is between 5, 00,000 and 10, 00,000, and for confidence level 95% and margin of error 5%, the size should be 384. The sample size under this study is 407 and is considered to be sufficient for applying the inferential statistics for hypotheses testing.

The objectives of the study are stated as-

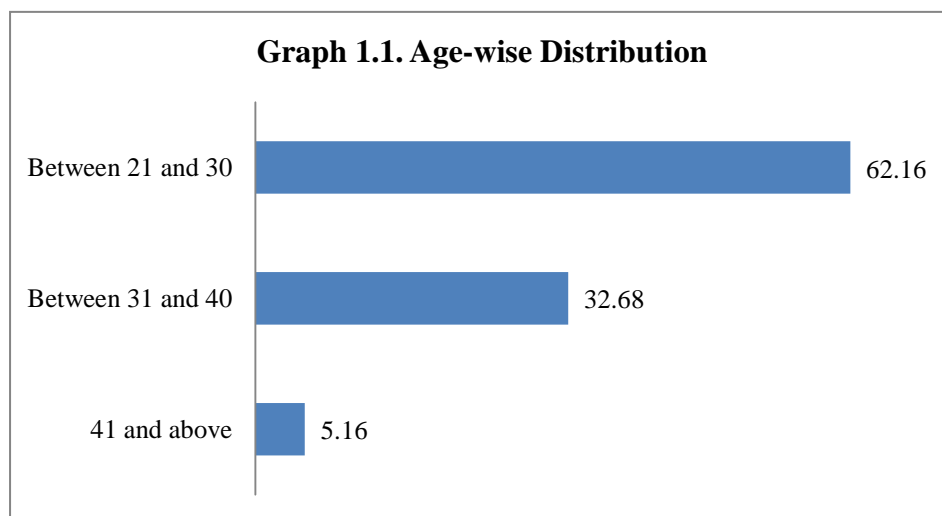
1. To study the concept of moonlighting in Indian industries.
2. To identify the causes of moonlighting in Indian perspective
3. To investigate the consequences of moonlighting
4. To analyze the significant difference of moonlighting intentions between male and females.

The researchers have put the hypothesis in-line with the objectives stated in the above lines.

Null Hypothesis 1: “The moonlighting is not significant in males working in IT/ITES sector than females.”

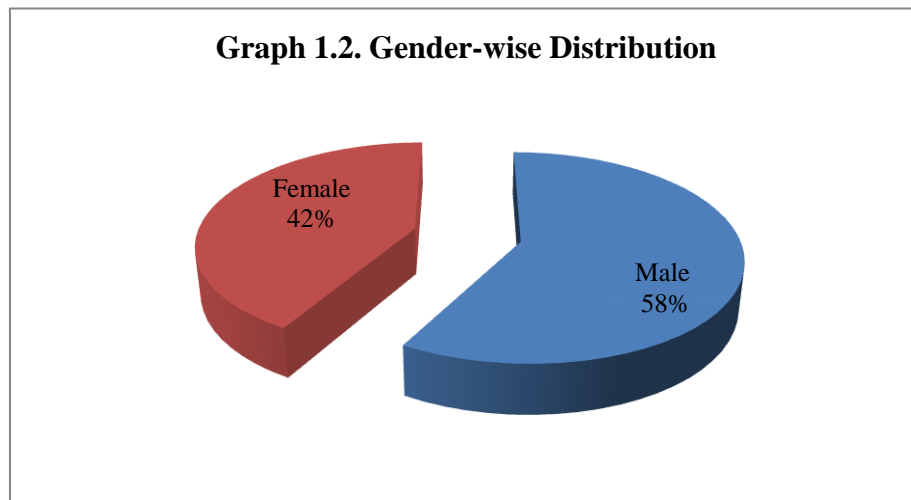
Data Analysis and Interpretation

The below Graph 1.1 depicts the age-wise distribution of the samples collected.



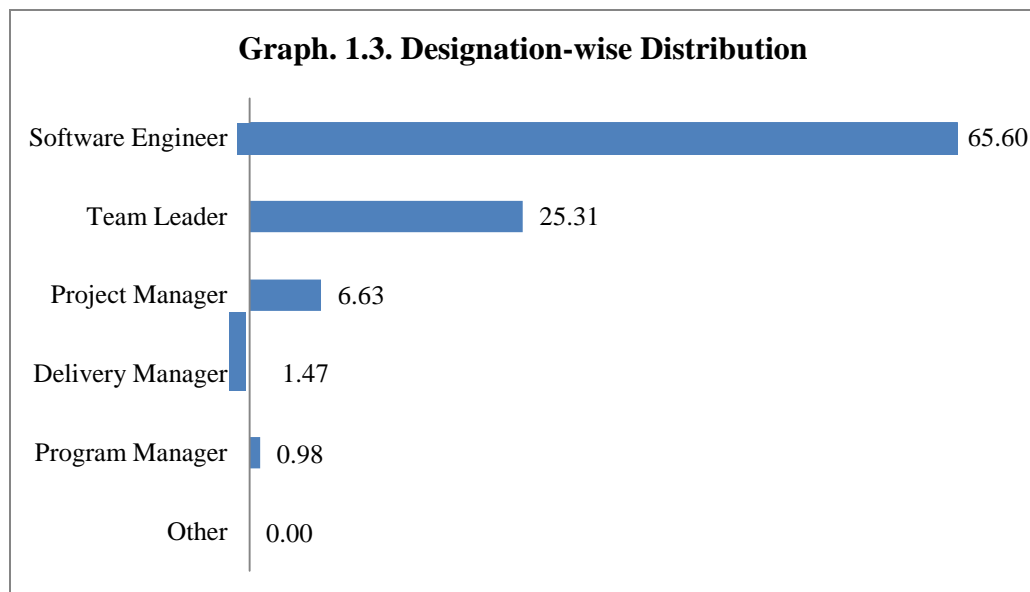
The 62.16% of the samples are of age between 21 and 30, 32.68% are in the range of 31 and 40 and remaining 5.16% are 41 and above.

The researchers have also collected the data on the gender basis.



The 42% are females and 58% of the samples are male.

The graph 1.3 shows the designation-wise distribution of the respondents.



The maximum respondents are “software engineer” as it constitutes 65.60%; while 25.31% are “team leaders”, 6.63% are “project managers”; 1.47% is “delivery manager” and remaining 0.98% are “program manager”. The researchers have collected data on various variables viz. “education”, “experience”, “marital status”, “work place” etc. The researchers have analysed the various causes of the moonlighting in the industries and has been depicted in the below graph. (Graph. 1.4) and table 1.2 shows the corresponding percentage.

Graph 1.4. Causes of Moonlighting

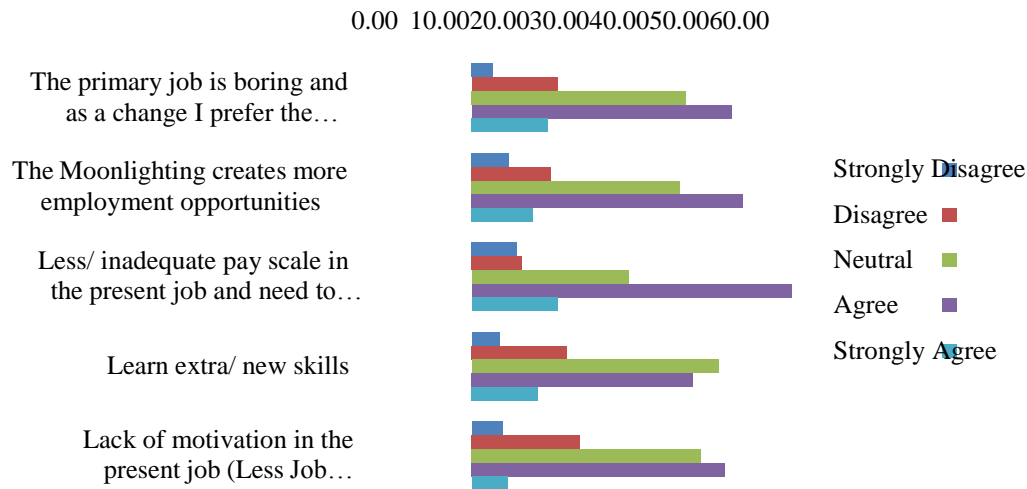


Table 1.2. Causes of Moonlighting

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The primary job is boring and as a change I prefer the second/ part time job	3.19	13.02	32.68	39.56	11.55
The Moonlighting creates more employment opportunities	5.65	12.04	31.70	41.28	9.34
Less/ inadequate pay scale in the present job and need to earn extra money to meet family obligations	6.88	7.62	23.83	48.65	13.02
Learn extra/ new skills	4.18	14.50	37.59	33.66	10.07
Lack of motivation in the present job (Less Job satisfaction)	4.67	16.46	34.89	38.57	5.405

From the table (Table 1.2), the maximum respondents (48.65%) agree that there cause of moonlighting is “less or inadequate pay scale in the present job and need to earn money to meet family obligations”. The other reasons are elaborated in the table.

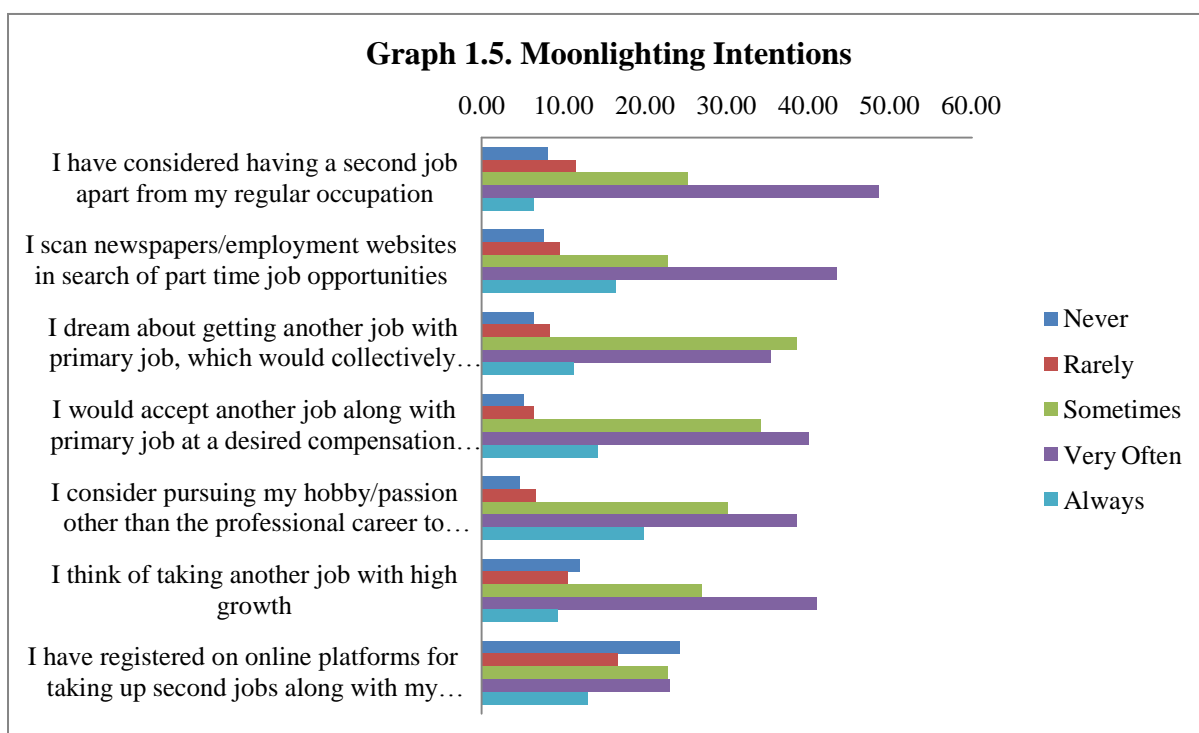
The moonlighting intentions are also been studied and analysed. The data has been presented in the graph and corresponding table. (Graph 1.5 and Table 1.3). The data in the table is in percentage format.

Table 1.3: Moonlighting Intentions

	Never	Rarely	Sometimes	Very Often	Always
I have considered having a second job apart from my regular occupation	8.11	11.55	25.31	48.65	6.39
I scan newspapers/employment websites in search of part time	7.62	9.58	22.85	43.49	16.46

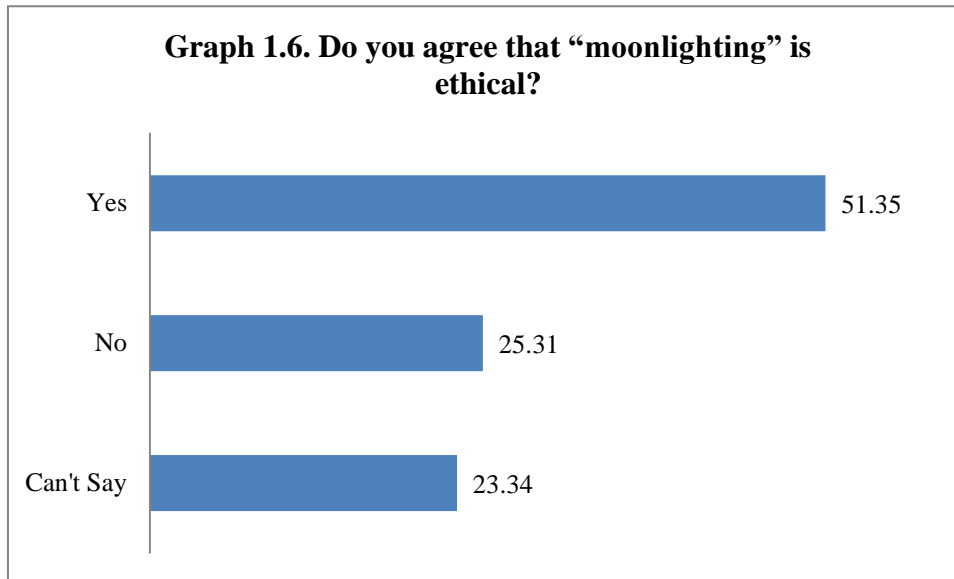
job opportunities					
I dream about getting another job with primary job, which would collectively suit my personal needs	6.39	8.35	38.57	35.38	11.30
I would accept another job along with primary job at a desired compensation level, if offered to me	5.16	6.39	34.15	40.05	14.25
I consider pursuing my hobby/passion other than the professional career to make extra money	4.67	6.63	30.22	38.57	19.90
I think of taking another job with high growth	12.04	10.57	27.03	41.03	9.34
I have registered on online platforms for taking up second jobs along with my present job	24.32	16.71	22.85	23.10	13.02

From the table, it can be concluded that the moonlighting intentions are more prevalent in the IT sector companies. The data gathered on five point scales viz. “never”, “rarely”, “sometimes”, “very often”, and “always”. Here, it shows some of the respondents do moonlighting for pursuing their hobby, while some registered through online platform for second job. The others dream about the second job for fulfilling their personal needs.



The researchers have also asked whether “moonlighting” is ethical or not. The graph 1.6 shows the percentage-wise responses of the question asked. 51.35% said it is

ethical; while 25.31% said it is unethical and 23.34% did not commented the on the question.



Hypotheses Testing

The researchers have tested the hypothesis with the data collected. The hypothesis for testing is as follows:

H_{alt} : “The moonlighting is significant in males working in IT/ITES sector than females”.

H_{null} : “The moonlighting is not significant in males working in IT/ITES sector than females”.

In order to test the hypothesis, the researchers have applied the parametric test. The t-test has been incorporated and the analysis has been presented in the below table (Table 1.4).

Table 1.4. T-test

t-Test: Two-Sample Assuming Equal Variances		
	Male	Female
Mean	4.006122449	2.526315789
Variance	0.599634942	0.874749231
Observations	237	170
Pooled Variance	0.696282899	
Hypothesized Mean Difference	0	
df	405	
t Stat	19.68004358	
P(T<=t) one-tail	1.18366E-65	
t Critical one-tail	1.647690825	
P(T<=t) two-tail	2.36732E-65	
t Critical two-tail	1.964383179	

From the table, $t \text{ Stat} > t \text{ Critical two-tail}$, thus we reject the null hypothesis.

Thus, we can interpret that moonlighting is significant in males working in IT/ITES sector than females.

Limitations and Scope for Further Research

The data is restricted to Pune district only and is collected from single sector i.e. IT and thus researchers cannot generalize the results to other sector. The other researchers may collect the data for other sectors and perform the data analysis.

Findings and Conclusion

The Moonlighting is the practice of working multiple jobs without the knowledge of one's primary employer after regular business hours. Moonlighting could be a technique to maintain competence and productivity while also avoiding disengagement, learning new skills, and boosting passion.

From the study, it can be concluded that if one feels less secure at the job he/she is likely to search a part-time job or moonlight. Also the males are more likely to do the moonlighting than females.

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Study of the Retention Factors Influencing the Retention of Manpower in the IT Companies in Hinjewadi, Pune

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Abstract

Human assets are the foremost resource of any organization. Although technologies are introduced into the organization, it is the human resource that is required to operate the technology. Today it can be seen that there is development in all sectors of the economy and there is also a record of competition between each sector/organisation. In this competition, especially in the IT industry, employees have a wide range of opportunities.

In this competitive world, it is difficult for all IT industries not only to keep existing human resources, but also to keep them in the industry. Securing and retaining qualified employees is very important for all IT companies.

The most important thing for the IT industry is to secure and retain skilled employees who will survive financially in this highly competitive world. In addition, keeping existing employees happy is an additional challenge for IT companies in today's competitive world.

Considering the aforesaid scenario, the present study tried and reviewed literature pertaining to the topic and various retention factors influencing retention of the employees in the IT companies.

Keywords: Retention, retention factors, IT companies, manpower management

Introduction

Every organization's sustainability depends on its ability to hold onto its key Personnel. Increased sales, content co-workers, quality workforce planning, and methods employed by IT firms to keep competent personnel on board all contribute to their performance. IT personnel are recommended to remain in the present IT company as long as or till the completion of the project.

Every IT industry finds it challenging to not only retain its current human resources but also attract new ones in this cutthroat global marketplace. Every IT company's responsibility to protect and retain talented staff is crucial. The most crucial thing for

the IT sector is to hire and keep competent, skilled, and financially viable personnel in this cutthroat environment. In today's cutthroat marketplace, another problem facing IT Industry is consistently rewarding their current workforce.

The Indian IT sector is expanding more quickly and has significantly increased equity in the global market. The emergence of new technology has made communication with one another simple and efficient. There are many new chances in the IT industries due to the expansion of the Indian economy and the development of new technology. The IT industries have grown so much that everyone needs to have a competitive edge in order to survive in this future market.

Body of the Paper

Singh, Diwakar (2019) [1] has viewed that more focus should be put on issues like superior leadership style, willingness to carry out command in terms of problem-solving and decision-making, enthusiasm for career development and enhancement of talents, flexible work and that ambition to retain key employees at all times. Gbervbie, Daniel (2008) [2] investigated that IT industries having good retention strategies that favours job improves employee performance. Ntshangase, Sindisiwe and Brijball Parumasur, Sanjana (2013) [3] stated that with the help of employee retention strategies to make sure about a happiness and productive human resource.

Das B.L, and Baruah M. (2013) [4], found that examined that payment, prizes and appreciation, advancement and prospect for growth, contribution in judgment making, work-life harmony, work culture, headship and job security largely influencing the employee retention strategies. Hausknecht, Rodda & Howard (2009) [5] examined the annual performance and work concerned distinctions is reported the main reasons for retaining of the employee. The emphasis in this examination is placed on testing the relative recurrence with which various retention factors rise while analysing employees' open finished explanations for why they stay. Dhanpat, Nelesh. (2018) [6] Call focus organizations overwhelmed with high levels of employee cost and are tested by successfully holding their employee. He found that a comparison between the retention features and purpose to leave exists, whereby reward backs the most important intention to leave. Jackson (2009) [7] examined about retention factors, for example, recruiting, communications, training, job satisfaction, pay and benefits and gave brief insight about the same. He has also given suggestions to enhance these factors. Vaish, Anurika and Sengupta, Sarthak (2017) [8] is of the view that retaining the employees in spite of providing significant compensation and serious culture is a challenge and a significant expense issue for IT Company. Hence, his research works goals at suggesting policies to retain employees in the IT Company and incidentally reduce on expenses which add because of attrition. Ultimately, issues accountable for leaving would be recognized trailed thru conclusion and impact association to develop the good strategies for retention which incidentally reduce related cost inferences and contests for the IT Company. Rakhra, Harpreet. (2018) [9] is of the view that employee preservation indicates the capability of the company to hold its employees. Great businesses value dedicated workers and expertise to retain them. An organization spends enormous amount of money on hiring individuals and training them still each year many businesses experience the ill effects of a gigantic loss of talent. Tillott. S, Walsh K. and Maxham L. (2013) [10], engrossed on working environment influence on employee retention.

Objectives of the Study

1. To analyze the retention elements influencing the retention of manpower in the IT Companies, Hinjewadi, Pune.
2. To analyze the demographic aspects impelling the retention of manpower in IT Companies, Hinjewadi, Pune.
3. To compare the employee and employer perspective towards holding of employees in the IT Companies, Hinjewadi, Pune

Methodology: This study is descriptive is combination of descriptive and empirical research design.

Sampling design: Population: There are around 249 IT Industries in the Pune area, making up the population of this study, which totals 249.

Sample size: A total of 100 IT employees and 50 HR Managers were shortlisted from the IT companies in the Hinjewadi area of Pune city for the study. Out of the 41 companies that were randomly chosen, 30 had 1000 individuals working for them.

Type of sampling: Stratified random sample

Data analysis

The Cronbach's Alpha test and other measures utilized to determine the questionnaire's dependability. Using the SPSS 16 version, several assessments were done to confirm the hypotheses and achieve the desired goals.

In order to gather the information for this research, both primary and secondary data was used. The structured questionnaire for employees and HR was used to gather primary data, and secondary data was taken from journals, papers, books, periodicals, the internet, etc. The study was carried out in the Indian city of Pune. In order to identify the perspectives of both the HRs and the Employees on the retention methods employed by the firm, the core data set of the Questionnaire was disseminated to the employees and HRs of the IT companies based in the Hinjewadi area.

Results and Discussion

1. It was discovered that 48% male respondents found satisfied or extremely satisfied with the retention measures done by the IT Company, whereas 59% of the female respondents reported feeling the same way. This indicates that female employees are happier with the retention measures implemented by the company.
2. Employee productivity, compensation, flexibility, promotion, and growth are the four factors most strongly associated with employee retention in the IT Companies. The IT Company should take all important initiatives to motivate the employee so that they can stay with the IT Company.
3. It is found that big IT companies put in extra efforts and human assets to the HR function's expansion and enactment of worker retention initiatives.

The following are the factors that affect retention the most:

1. Career Growth
2. Work-life Balance
3. Approachable Supervisor

4. Flexible Working Hours
 5. Promotion opportunities
 6. Training & Development
 7. Team Work
 8. Feedback Loop
 9. Fringe Benefits
 10. New Assignments
 11. Mentoring Programs
4. Employer and Employee Perspective: Employees opines that career development is the greatest and vital stimulus to stay with the IT Company, while the employer thinks same like employees. Employees claim that programmes to reduce stress, fringe benefits, transportation options, etc., are some of the influencing elements; yet, according to the employer's data output, these aspects are not thought to be influencing factors for employee retention.
 5. Simply because larger IT organizations offer more good projects and new skills in the work, hence employees prefer the big organizations for greater career prospects.

Conclusion

Human resources are incredibly complicated and challenging to comprehend. Having the organization's asset, they could destroy it. Retaining such qualified staff will undoubtedly contribute to the long-term expansion of the IT sector and will enhance their reputation. The challenge facing the IT sector today is keeping and fulfilling human resources. This study attempted to demonstrate the several research conducted on employee holding in the IT business as well as the contributions made by other researchers. According to the study, factors that have a greater influence on worker holding in the IT industry include career growth, work-life balance, approachable supervisors, flexible working hours, promotions, training & development, teamwork, feedback loops, fringe benefits, new assignments, and mentoring programs. It has been observed and studied that employees will bond to other businesses if they feel appreciated, their abilities are used effectively, or their voices are heard at work.

Scope for further Research

The future research may be conducted on various issues prompting the holding of employees in the various types of industries in the different states of the country. The research may be conducted on the comparative study of retention factors influencing the retention of the employee.

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A Study of Digital Marketing Practices in Service Sector with Reference to Start-up Organizations

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Abstract

This paper emphasizes on the opportunities of Digital entrepreneurship that provides entrepreneurs the strategies for better performance. Digital entrepreneurship is a wide area of business that is providing to enable other businesses to operate online, such as platform providers, web designers and operators through community sites, online retailers and operators. Entrepreneurs must understand the opportunities & challenges of the Digital entrepreneurship. Paper provides solution of how these opportunities are related with traditional entrepreneurship and their thinking about digital ventures. This paper provides guidelines and basis which will help to understand the situation of opportunities in digital entrepreneurship as an entrepreneur in service sector.

Keywords: Digital entrepreneurship, digital start-ups, digital entrepreneurs

Introduction

It may not be possible for all entrepreneurs to do everything digitally. They can possibly do it with a better passion. Digital entrepreneurship is amongst the largest streams of entrepreneurship. The traditional entrepreneurship has been studied for years where as Digital entrepreneurship is emerged as a priority concept in the 21st century. Digital entrepreneurship lights on the concepts, strategies & tactics which are required for entrepreneurs to prosper in present online digital marketplace.

In last many years, the overall digitalization has gone up for all industries, however, there are some differences in the degree of digital transformation among traditional businesses and Small and Medium Enterprises or start-ups. The primary issues which is restricting digital transformation in various industries are explaining by the inadequate collaboration between traditional industries with the Information and Communication Technology. Therefore it is essential to promote the digital entrepreneurial culture which is essential to develop the entrepreneurial climate.

Entrepreneurs are finding it harder to get staff with e-leadership skills and with the right entrepreneurial attitude. Therefore it is very important to have access to sufficient financial resources throughout the business life cycle which in turn boost growth. Language barriers, difficulty for doing business across Member State borders, a protectionist mind-set etc. makes it difficult but the ultimate beneficiary of digital industry should be the market environment.

Review of Literature

Digital entrepreneurship transforms traditional firms that drive economic and social value by using new technology in this world. Digital enterprises improve business operation thereby using novel technologies. Digital enterprises create the technology based jobs and growth opportunities of the future digital world. The most important segment of entrepreneurship is the Digital entrepreneurship and has its impact on the structure of business. On all advanced economies, digital entrepreneurship appears likely to have intense effect. The values of entrepreneurial organizations results in generation of jobs and commercialization of their new products. The rise of the knowledge based digital economy helping to create uniqueness that exploits new opportunities and also implements new production techniques to go deeper into new markets. Hence such entrepreneurs will certainly have an impact on the future prospects of digital economy. Bhojaraja (2018) presented that digital Marketing is now a lot more popular after involvement of newest technologies in businesses. It's entirely transformed the old advertising techniques and forced the marketers to stay connected with their customers or customers via internet for marketing their services & products. For that reason, the marketers must think about and evaluate both pros and cons of digital marketing while preparing the perfect advertising and setting company goals. Due to high efficiency and effectiveness, Digital Marketing has realized by all business entities and today it's growing faster with every passing day.

Research Methodology

Objectives:

- To study the concept of Digital Entrepreneurship in service sector.
- To understand the transformation of traditional service businesses into digital practices.
- To know the opportunities in Digital Entrepreneurship for Start-up organizations.

Need and Importance

Traditional Entrepreneurship is facing stiff competition with the current business practices. The present study focuses on the concept of Digital Entrepreneurship and the various opportunities of Digital Entrepreneurship for Indian Entrepreneurs. This article is an effort to bridge the gap between the transformations of Traditional Entrepreneurship business into digitalization.

Scope and Limitations

The present study explains concept of Digital Entrepreneurship in competitive digital world. It is a fundamental and theoretical framework of opportunities for Digital Entrepreneurs in the world of Digital. It provides basic idea and/or different alternatives to improve the business by using technologies. This article focuses on how to increase the business opportunities by using technology. The study is not

confined to any one industry. These Digital Entrepreneurial opportunities for any business and can make use of well advanced technology to enhance the business.

Digital Entrepreneur

Digital entrepreneurs use social media channels in different way that helps them to reach millions of customers to improve their business. Because of digitalization, it can make their brand available to millions of users across the world. The amount of people using social media is huge in number and definitely increases the mileage of business over a period of time. The entrepreneurs who have studied the mind of customers giving majority of their time on the social media applications help them to reach the target customers easily. Digital entrepreneur's focuses on e-commerce which is used to describe businesses that create digital products and services to market, delivery and supported entirely online.

To think and implementing their digital business in a better and smart way all entrepreneurs need a website that takes care of and incorporates Email, Access experience, Adaptive content and responsive design, Online courses as lead magnets, and Testing of everything.

These websites reach the target customers in association with the products and services. Digital entrepreneurs get benefitted with the advanced technology which will increase their business ventures.

Evolution of Digital Entrepreneurship

Majority entrepreneurs from India is imitating foreign start-ups with innovative localization. Foreign Venture Capital firms are dominating the Venture Capital industry in India and are very comfortable with high investments in the kind of entrepreneurs.

Entrepreneurs from India is applying successful foreign business models to new segments of the Indian economy. For example, Uber and Airbnb on-demand sharing business model can be considered. Similar opportunities also exist in various segments of the Indian economy.

Introduction of the e-commerce in long tail business to reach more customers in ordinary course of business is significantly adopted. One of the wide-spread platforms of e-commerce like Amazon & Flipkart that target very narrow niche customers spread all over India are targeted with cost-effective. Millions of Indian consumers in last five years having ability to find the customer unique needs, will also result in new successful entrepreneurial start-ups.

Successful Digital Entrepreneurship

Entrepreneurship and innovation both are often connected to each other, since many digital entrepreneurial ventures are based on digital innovation. The very distinct characteristic of digital entrepreneurship is that it consists of following three types of entrepreneurship which are interconnected are as-

Business entrepreneurship: This form highlights the practice of identifying opportunities which later can be exploited. Practices include new product or service creation, raw material identification and its use, new industry creation, new forms of business and more.

Knowledge entrepreneurship: This form involves opportunities based on information & knowledge that helps to create a domain-related knowledge base and pursue new

ventures related to this knowledge base. For example, consultants, journalists, academicians and other who provide services as knowledge entrepreneurs.

Institutional entrepreneurship: It involves the activities of economic agents who have interest arrangements and also uses resources that creates new institutions or transform existing ones. For example, E-commerce platforms like Amazon, Flipkart able to create a new form of retail market.

Opportunities of Digital Entrepreneurship

In early 1990s, if anyone wants to market their business and/or want to make their brand reach the most of the customers, they used to go with printed pamphlet, brochures, huge banner and mouth Publicity. Where as in the current scenario what is really needed is one Smartphone. In choice, price, quality, delivery, or service point of view Retail business cannot compete with the e-commerce. Without destroying the traditional economy, a new digital India does have opportunity to develop its unique digital economy which will provide the benefits of digitalization. Digital India may become the model for all other developing countries, if successful. The internet has made huge resources widely and freely available with minimum expense. It gives opportunity to the entrepreneur to develop very rapidly, even without capital or connections, a successful business in the modern era.

In developing countries especially India, the digital infrastructure is rapidly established. The products of economy are widely accessible, whether it is smart phones, broadband internet access, cloud services, 3rd Generation or 4th Generation and also access to wide digital and social media platforms such as Google Search, Facebook, Twitter, Amazon, YouTube, etc. Digitalization helps Indian entrepreneur in studying business models which are successful. Project these lessons to the Indian economy to get better result.

Conclusion

Traditional entrepreneurship partnered with new business forms, new technologies and the opportunities give rise to the Digital Entrepreneurship. Digital Enterprises enhance their business operations by a high intensity of the use of new digital technologies. In order to shift the traditional way of creating and doing business in the digital world, use of the social, mobile, analytics, cloud and cyber-solutions results in relevant socio-economic and technological phenomenon.

Today, the low cost internet and technology makes freely and widely available resources. It enhances the opportunity for all entrepreneurs to develop their budding business very rapidly even without capital/ connections.

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