International CONFERENCE

Re-Inventing the Future of Work and Business: Challenges, Opportunities and the Path Ahead

27th-28th February 2021
INTERNATIONAL MANAGEMENT CONFERENCE
IMC – 2021

February 27-28, 2021

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MESSAGE

I am elated to know that School of Management – KIIT (DU), an Institute of Eminence, Bhubaneswar is hosting a two day long Mega-Digital International Management Conference (IMC – 2021), on 27th and 28th February 2021. The theme “RE-INVENTING THE FUTURE OF WORK AND BUSINESS: CHALLENGES, OPPORTUNITIES AND THE PATH AHEAD” is core requisite to all business leaders.

In the emerging market of India, Industry 4.0 is yet to pick the momentum and take the leap of faith. KIIT University has always endeavored to act and facilitate as an enabler between academicians and practitioners. This conference aims to contribute by discussing the real expectations on the future performance of the industry when implementing new technologies, providing a background to advance in the research on real benefits of the Industry 4.0.

I am confident that the international conference is designed to address all relevant concerns in the theme areas of Human Resource, Marketing, Finance, Economics, Strategy, Operations, Entrepreneurship and Sociology to rekindle the dormant thoughts for expression. It cheers us to see the overwhelming participation of all the academicians from 12 different nations’ registered as delegates (300) and paper presenters (200).

While welcoming all the delegates and paper presenters of the conference, I thank all of them for showing interest for this event. I appreciate the seamless efforts of the initiators & organizing committee members and wish them a grand success.

I wish all success.

Prof. Achyuta Samanta
Founder, KIIT & KISS
MESSAGE

I am delighted to learn that KIIT School of Management, KIIT-DU is organising a two days long Mega-Digital International Management Conference on the theme “RE-INVENTING THE FUTURE OF WORK AND BUSINESS: CHALLENGES, OPPORTUNITIES AND THE PATH AHEAD” on 27th and 28th February 2021.

The outbreak of Covid 19 pandemic which seemed to put lives on pause initially, become an opportunity that has enabled people and organizations to adapt to the situations by shifting their regular activities and business operations. The future has arrived faster than anticipated and there has been growing acceptance to remote working style on digital platforms. This conference has relevance in today’s time as it opens up scope for looking at our future operations with a practicable perspective.

I am excited to know that around 200 papers on six different themes are to be presented and around 300 delegates representing 12 countries would participate to enrich the quality of the conference in length and breadth.

I wish the Conference Organizing Committee, Programme Committee and Conference Executives all success for this rare endeavour.

Prof. Hrushikesha Mohanty
Vice-Chancellor, KIIT-DU
MESSAGE

I am so happy to learn that School of Management – KIIT (DU) IOE, Bhubaneswar is organizing a two day long Mega-Digital International Management Conference on the theme “RE-INVENTING THE FUTURE OF WORK AND BUSINESS: CHALLENGES, OPPORTUNITIES AND THE PATH AHEAD” on 27th and 28th February 2021.

The field of Virtual Management is expanding rapidly impacting the lives of employees and employers during this unprecedented time of Pandemic. Current challenging time has gifted all to develop and create new alternate course of action to reach our goals smoothly. The creativity and learning from those experiences goes untapped mostly. Hence, this international conference is well poised to provide thorough and relevant information to the people, organizations, researchers and all the managers detailing the themes in Human Resource, Marketing, Finance, Economics, Strategy, Operations, Entrepreneurship and Sociology.

I am pleased to share that from 12 different nations’ more than 300 delegates and 200 paper presenters have registered with us. The relevance of this International conference is to provide a window to share new knowledge and empower all by bridging the gap of distance.

My sincere wishes to the paper presenters and conference committee members for an enriching experience. Have a memorable time in the conference with an accomplished publication of proceedings as planned.

Prof. Sasmita Samanta
Pro-Vice Chancellor
“Work” is a fascinating word and is loaded with meaning. Pundits have described ‘work’ as a synonym for ‘life’. In Bhagwat Gita, “work” is extolled as a path to attain God - “Karma Yoga”. In Buddhist literature too there is a great emphasis on “Right work” as the calling of life. “Work” is a means for survival and “Work” is also the means for “Self-actualization”, according to Psychologist Abraham Maslow. In Indian philosophical tradition, self-actualization through work is not a consequence of linear progression but an independent ‘spiritual journey’ that cause alienation of doer from the deed, and results in “Work without Attachment” or “Niskama Karma”. In the ancient Indian yogic tradition, “Working for a living” or “Occupational Work” is considered as most ‘superficial’ though a ‘necessary’ duty of every human adult. Yogis consider the pursuit of physical pleasure futile work and a waste of time and energy that is available to a human being in a limited life-time. The ancient Greek philosophers classified the society on the basis of division of work, into “Gold”, “Silver”, “Iron” and “Slavery”. When agriculture was the mainstay of economy as the main force of production, the social strata was defined by a feudalistic governance system. Under the feudalism, ‘land’ was considered as the main source of ‘value creation’, though the peasants toiled hard to produce, and the ‘land owner’ appropriated the lion’s share from the profit. Post Industrial Revolution, the ‘capital’ was considered the main force of production, though the workers in the factories, mills and mines, toiled hard to produce. The investors of capital became the owners of production centers and took away the lion’s share of the profit. Under capitalism the industrial workers and under feudalism the agricultural workers did not get just returns of their toil. This led to the emergence of socialism, which called for a classless society where each person would contribute to production as per the best of capacity and each person would receive remuneration as per his need. Karl Marx created the famous phrase, “from each according to his ability to each according to his need”. The distribution of wealth as per the socialist ideals has not happened yet though all the Governments of the World have been promising to have moved step by step in that direction in their own ways.

The prelude to the discourse on ‘future of work’ was necessary for segregating the grass from the weed. “Work of a life” and “Work for a living”, are different matters altogether. Most of the cacophony around the discourse on the ‘future of work’ which we get to hear today, especially since the advent of computers and internet is only about
the ‘weed’. Whereas the ‘discourse should focus upon the grass. Why should ‘basic human need’ be an issue in a world that produces more food, more shelter materials, more medicines and healthcare infrastructure than required for the entire population of Earth? The future of work should focus on the skills required for efficient ‘distribution’ system for equitable sharing of ‘opportunity to work with dignity of human life’. The dignity of human life often get compromised on the basis of the ‘nature of work’ and the ‘pricing of work’ in the ‘commodity market’. The bone of contention is the pricing of work as an ‘inferior labour’ or physical effort vis-à-vis the pricing of work as a ‘superior act’ or ‘intellectual effort’. The ‘division of labour’ and ‘work-remuneration policy’ has always reflected the ‘worthiness’ of individual members of the society as per the ‘social stratification’ prevalent at different points of time in history at different places. Recent advancements in technology, has made it theoretically possible to replace all work involving physical labour by machines. For the first time in history perhaps, the human society is in a position not to worry about the “bread on the table and a roof over the head” as the main concern of governance, and the purpose of work. During the global lockdown of 2020, millions of people lost their jobs and were stranded for a year without remunerative work, but there was no famine and not many reports about people living in hunger. Human society must acknowledge the fact that it has evolved and developed sufficiently to stop fighting and squabbling over petty matters. The ideological struggle among the ‘isms’ need to end now. There is no need to recreate the ‘class struggle’ in popular ‘imagination’ as there is no need for any strata to exploit the other. There is no need to whip up emotions about a rich-poor divide growing acute. It does not matter. There is plenty for everyone on this planet and the need of the human society is now only to protect and recharge the planet. The Work in the phrase ‘future of work’ should now refer only to the “Work of a Life”, not “Work for a Remuneration or living”. Human beings have been the most creative creatures of the planet and all the new developments in science and technology, can help everyone to explore their creativity for self-actualisation, by exploring more into the frontiers of these technologies. The future of work must deploy human commitment to creatively meet the higher order goals for our planets sustainability.
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The purpose of this paper is to enhance the readers’ understanding of the domain of productivity during pandemic (COVID-19) and how the gig talent acts as a leverage for improving overall productivity. Through survey data gathered from 307 respondent firms, the results exhibit that pandemic has adversely affected organizational productivity, and gig talent, when employed along with the existing human capital, is a key transmission mechanism for enhancing firm’s productivity. Keeping in view the costs associated with recruitment and selection, and thereby, organizations focus on employee retention, the authors argue that giggers in the presence of existing employees can boost the firm’s overall performance. The nature of pandemic is global but the current research paper focused on the organizations of one country, the researchers may focus on cross country data to add further weight to the literature. This study’s findings may aid organizations and policymakers to engage gig talent, with the clandestine aim of reducing costs and enhancing firm productivity – a concern posed by the pandemic. The paper concludes with an itinerary for future research directions.

Keywords: Gig talent, human capital, performance, pandemic, costs
ENGAGING GIG TALENT IN THE POWER SECTOR
- AN UNTOLD STORY

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The much hyped gig economy has both supporters and critics to make it interesting and intriguing. The hybrid specialists and hyper specialists find it appropriate as they can offer their services to employers (who are in dire need of experts) without getting tied up with a single employer for a long time. The employers in turn are satisfied as they can save on cost and other HR benefits that they must concede in case of permanent employees. However, there is an unhappy segment too. This includes gig workers who are temporarily engaged for a special job. These workers are deprived of the HR benefits even when they are working more than the regular employees. We find the gig talent being hired in many sectors like IT, ITES, Ecommerce, Online booking/Delivery Companies, Medical and Educational institutions, Financial and legal advisory, Event management, Power Sector and so on.

However, the power sector is the backbone of the industrial world, involved in generation, transmission and supplying of essential energy to industrial, manufacturing, commercial hubs around the globe. It is the power sector, evolving at a faster speed and is in vogue of extensive market intelligence to keep up with customer expectations, competition, and digital innovation.

Moreover, the power sector is one of the most diversified industries and needs a high level of technical competence, which is rare. Thus, it relies on the gig talent (scarce capital) to a large extent. Engaging Gig Talent in the Power Sector- An Untold Story is a qualitative study encompassing the views of hybrid specialists and hyper specialists of the Power Sector especially engaged in Odisha. The paper, through expert interviews, explores the key drivers for “gig talent engagement.”

The outcome of the study is expected to provide a schema for employers to make the most out of their gig talent. This is also expected to provide a backdrop for further research in this field.

Keywords: Gig economy, gig talent, power sector, engagement
COVID-19 pandemic has significantly impacted on every aspect of mankind. Education sector is not left behind. Many education organizations around the world are closed now. The whole education system, especially teaching-learning, knowledge sharing, evaluation methods etc. have been shifted from offline to online platforms. Teachers are forced to work from home and they are persistently trying to adopt new modes of virtual teaching. The new normal working process is challenging for them in keeping their motivation to work. Lack of physical face to face communication with students, colleagues, the Principals is affecting teachers’ motivation to work. This research study aims to explore the role of virtual interpersonal communication on teachers’ motivation during Covid-19 pandemic. For this study 50 female college teachers in Kolkata, West Bengal were questioned in an online survey with a semi structured questionnaire to collect data. Descriptive statistics were used to analyze the findings on advantages and disadvantages of virtual interpersonal communication on teachers’ motivation. This study will be beneficial for the higher education authority to concentrate on the role of virtual interpersonal communication in respect of teachers’ motivation.

**Keywords:** Virtual interpersonal Communication, Employee Motivation, COVID-19 Pandemic
MENSTRUAL LEAVE AT WORKPLACE - EMPLOYEES’ POINT OF VIEW

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Women are biologically different from men. They face unique bodily challenges. One of them is their hormonal cycle, commonly known as menstruation. They bear both physical and mental stress during that period. Coping with such stress is more difficult for working women. One the one hand, workplaces are becoming progressively inclusive. More women are joining the workforce and are contributing to the growth of the economy. On the other hand, organizations have not been very sensitive to this unique need of women. During the menstruation period, more than work, they need rest. But there are no policy initiatives to take care of such a need. This subject has been debated in the parliament, but no law has yet been passed. A law mandating Menstrual Leave in every organization can be a step in the right direction. In this research paper, the authors have tried to find out the opinion of employees about such a leave. This empirical study has been done by selecting samples from Agartala, Bhubaneswar and Raiganj.

**Keywords:** FOP Leave, Leave Policy, Inclusive Workplace, Menstrual Leave, Labour Laws
The beginning of the year 2020 was marked by a globally public health crisis. The corona virus disease (Covid -19) originated in Wuhan, China. The government declared a lockdown to stop the spread of the virus except the health-related organisations as well as law and order department i.e. the police personnel. Then the actual crisis started. Covid-19 has dramatically changed everything in a few days of its origin and continues. It spread to almost all the nation across the globe. Everyone in the globe faces it more or less. Its impacts on employees, workers and workplaces across the globe have been dramatic. Employees both from private as well as government organisations faced a lot of problems like loss of job, salary and so many things. Without having any other mode of work some companies started work from home in virtual mode. Though it created a lot of problems, we are bound to work.

**Keywords:** Covid-19, lock down, shutdown, work from home
LEADERSHIP LESSONS FROM A SINKING SHIP

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Titanic, just a single word is enough to ignite myriad emotions. Many ships have sunk and have been forgotten in the annals of history. But Titanic is different. It is just not a story about a sinking ship. It is a story about sinking humans. That a ship as big as Titanic could sink was beyond anyone’s imagination. But it did happen. Facts and folklore abound as to why it sank and what could have prevented it. Films have been made. Stories have been written, each capturing a part of the whole. So many wrong things happened in the darkness of one night. Precious lives were lost. The story is no different when a corporation sinks. It is just not about investors losing money. It is also about people losing jobs and their families pushed to penury. Like the captain of a ship, the CEO steers a corporation towards its goals. Profit is surely an important goal. But the welfare of employees is paramount. In this review article, the author draws leadership lessons from the Titanic story.

Keywords: Leadership, Crisis Management, Risk Management, Communication, Titanic
EMERGENCE OF GIG TALENT ECOSYSTEM IN INDIA AND ITS IMPLICATION ON FUTURE OF WORK, WORKFORCE & WORKPLACE IN THE POST COVID BUSINESS LANDSCAPE

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Purpose: The paper aims to study the Emergence of Gig Talent Ecosystem in India and its implication on future of Work, Workforce & Workplace in the post COVID Business landscape.

Methodology: Primary data collection from Potential Gig Talent Pool, HR teams, Business Stakeholders, Senior Functional leaders, Recruitment Partners and Secondary data collection from review of available literature such as Research papers, articles, surveys etc.

Findings: Gig talent is still in a nascent stage in India with organization & workforce favouring the traditional full-time employment as preferred work arrangement with mismatch in expectations and lack of suitable policies & framework for employing Gig Talent.

The COVID disruption has compelled organizations to accelerate creation of the Gig Talent framework & implement policies & guidelines to manage all the employee lifecycle touchpoints of the Gig Talent.

The Gig Talent ecosystem is also being actively leveraged to drive the ‘New Normal’ of Employee productivity, Cost Optimization & Organizational flexibility.

Keywords: Gig Talent, Work Workforce & Workplace, Talent Marketplace, Portfolio Careers, Freelancing
COVID-19’s impacts on workers and workplaces across the globe have been dramatic. Retaining employees refers to the skill of the organization to retain their valuable employees and emerging as an immense challenge to the organization. Employees are the most valuable and productive assets for the organization. Retention during a crisis is the toughest challenge for the human resource department of an organization. To this end, 110 employees were the participants, data from 150 of whom were analyzed in total from retail sectors situated in Bhubaneswar, with the following results. This study emphasizes the opinion of employees in retail sectors about retention practices in their organization and how they feel during crises. A structured questionnaire and open-ended questions are being designed. The interviews are used to illustrate and contextualize the quantitative results. The study has conducted an interview with heads of human resource departments of different retail organizations. The expert interview findings indicate that companies, together with the HR managers, should develop crisis management plans, involving new policies for remote as well as fusion working systems as a response to the current and future crises. The study used factor analysis; SEM to find out the factors associated with employee retention during pandemic and designs a model respectively. The study reached the end that further investigations need to be conducted regarding employee retention to better understand this complex field of human resource management. This study also showed that individual differences influence employee retention. Leadership skills and seniority have a positive relationship with employee retention and the level of readiness and initiatives regarding learning are negatively related to retention.

**Keywords**: Employee Retention, leadership skill, crisis, organizational challenges
EXPERIENTIAL LEARNING STRENGTHENS THE ASSOCIATION OF BRANDING AND STRATEGIC DECISIONS

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Branding is a vital element to any business because it communicates the uniqueness or difference of a product or service from the competitions. Generally branding includes use of logos, taglines, jingles etc and these particulars can change the perseverance of the brand and its product as well. Brand management is possible only when brand creation is understood and at a few points this creation cannot be analysed, such as when a new brand manager arrives, when a new team takes over the system, when no one has solid understanding due to outsourcing of branding, CEO/Leadership team doesn’t support etc. When the employees understand the brand’s strategic direction, the mission will be easy to complete and it is best to connect the brand and employees to create a family in the company rather than an employer – employee relationship. All this is possible only when everyone is connected to the brand and that is possible with a new experiential learning way to understand the concept of branding and its management methods. A more practical way to learn that too is through an activity created by our team, tested and copyrighted as well, which makes it a new and unique way to learn and improve branding and management skills. The benefits from this would be the rise of new methods to understand, learn, practice and improvise the branding skills and knowledge as well.

Keywords: Branding, Experiential Learning, Brand Creation, Brand Management & Activity
COVID-19: CONSEQUENCES ON HUMAN RESOURCE PRACTICES

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Due to the COVID-19 pandemic, international business has been distinctly contrived. Human resource management (HRM) is one of the core management functions in the corporate world. Proper functioning of human resources is crucial for high yielding and effectiveness in every organization especially during times of pandemic distress. Organizations are now experiencing new practices that many were not prepared for. Therefore, HRM practices need to be modified, re-established and practiced. The HR department must be conscious about in what way they comply themselves to changeable circumstances. The study aims to theoretically assess the consequences of the Covid-19 pandemic on HRM practices such as recruitment and selection, training, compensation and performance management. Through the literature review, the study found that recruitment and selection practices dropped dramatically due to the COVID-19 pandemic. Training programs that were pre-planned before the outburst had been revoked to prevent employees from contacting the disease. Due to a lack of facilities, online training could not be used by all organizations. During this crisis, organizations should adopt e-HRM to minimize employee physical interactions, employee engagement and review of HR policies.

Keywords: COVID-19 pandemic, Human resource management practices, Consequences.
NEW ROLE OF HUMAN RESOURCE DEVELOPMENT IN COVID-19 CRISIS

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Crisis management has not been taken seriously by human resource development (HRD) even after crisis impact on both individuals and organization has been already well identified in different researches. The role of HRD during the crisis was reborn due to the sudden impact of Covid-19 worldwide. The role of HRD during Covid-19 pandemic is in peak especially for engaging the workforce for remote work, social distancing at workstation, employee well-being, employee engagement & retention, compensation & financial benefits, promotion, dependability on virtual world and technology etc. This paper is trying to identify the role of HRD in the context of Covid-19 crisis. The objective of this research is to identify the new role of HRD during crisis and improve crisis management. Due to limitation of time, research data is considered from secondary sources like different websites publications, journals, research papers etc. Covid-19 is just a recent crisis and thus there is limited research on its impact and many scopes for future research with individual organizations for their HRD crisis management policy considering primary data.

Keywords: Crisis management, remote work, employee well-being, employee engagement & retention, dependability on virtual world and technology
EFFECT OF EMPLOYEE PRODUCTIVITY ON ORGANIZATIONAL PERFORMANCE DURING PANDEMIC OUTBREAK

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When the economy’s in a bad way, any of us is fortunate to have a work, HR chiefs agonizing over whether representatives are adding to the authoritative objectives and destinations, and how to seek after the enrolment also, choice cycle, worker’s commitment, and, preparing and advancement exercises, these are the current human asset the executives challenges which are made because of COVID-19 pandemic. Associations around the globe are confronting a predicament, first time ever, the value of one-barrel oil tumbled to not as much as nothing on twentieth April 2020, the lone explanation behind this is the current lockdown around the globe. The actual working environment is changed over into a virtual work environment, presently the HR chiefs are arranging how to draw in the representatives productively. This investigation was pursued after to inspect the impact of an employee’s engagement on organizational performance through the mediating effect of IT infrastructure.

Keywords: Employee productivity, employee’s engagement, IT infrastructure, organizational performance
Purpose: This paper aims to explore the role of job content plateau on individual employee’s career commitment. It also tries to examine the mediation effect of job crafting between job content plateau and career commitment, which will increase their career commitment and lead to retention of employees.

Design: The study has been conducted amongst working executives of various sectors across India. This paper develops a conceptual framework by reviewing the literature available from the areas of job content plateau, job crafting, and career commitment. The conceptual model is then empirically tested.

Findings: The study found that job crafting mediates the relationship between job content plateau and career commitment. It will help the organizations to think of ways in which they can mitigate the negative impact of job content plateau and enhance the career commitment of employees which in turn will increase employees’ retention.

Research implications: This paper provides implications for researchers in the career management area as to how by identifying job content plateau and providing job crafting in the context of job demands–resources (JD-R) theory, career commitment can be enhanced.

Originality: This paper gives insight into how job content plateau can positively affect employees’ career commitment through job crafting. The conceptual model created and empirically tested among executives, will create opportunities for its empirical testing in another context also.

Keywords: Job content plateau; Job crafting; Career commitment
THE GROWTH AND CHALLENGES OF GIG EMPLOYEES IN INDIA

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Gigsters are the new derivative of employees who will add value to the employment scape in India. Gigsters are those who take on a gig (Get it Going) project based on their specific skill sets that match the job requirements. The pandemic has just thrown open the door for gigsters to take centre stage in India. This paper looks at the gig boom in India and how it can significantly change the employment landscape in India. It also examines the question of who is a good fit for gig employment and how gigsters can improve their value proposition. It also aims to address the question of challenges for the gigsters, like their inability to engage in collective bargaining, the lack of long-term economic security, the safety and security of gigsters in the workplace etc.

Keywords: Gig employment, Gig work, employability, independent work, work alternatives
CODE: HR-15

ISSUES RELATED TO EMPLOYEE RETENTION: A STUDY ON MULTIGENERATIONAL WORKFORCE OF AN IT ORGANISATION AMID THE OUTBREAK OF COVID-19

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Multigenerational workforce though united on a job platform but diversified in values. They are quite differently driven in their choice, communication, thinking and planning. This study intends to highlight the factors responsible for employee retention amidst the outbreak of Covid-19 pandemic. Thus effective e-training, proper maintenance of their work life balance and a solid motivation to these young generations may be a key to retain these human resources. The population of this study are Millennial, to Generation-Z employees of an IT industry in Kolkata, The sample size is 200. The research method used is an associative quantitative approach. Data are collected through questionnaires. The sample technique is a probability method with proportional random sampling technique. The mathematical tool used in this study is ANOVA and regression analysis which are analyzed through SPSS 20.00. The outcome of this study shows that a strong relationship exists between e-training, e-leadership and Work Life Balance upon employees’ performance and their motivation. Secondly effective balancing of these factors is directly responsible towards employee retention. In order to retain valuable and talented employees during a pandemic the organization must look upon these factors perfectly otherwise there may be attrition of quality manpower in Organisation.

Keywords: On-line training, e-leadership, Employee efficiency, Employee effectiveness, Motivation, Work Life Balance.
ROLE OF SOCIAL MEDIA IN EMPLOYER BRANDING AND TALENT MANAGEMENT

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Employer Branding has become a topic of strategic importance as organizations have started to realize that human resources are the most valuable assets which they possess and to gain a competitive edge over its competitors it is important to develop paramount talent management strategies to acquire and retain the best available talent. Employer Branding is creating a lot of buzz in the contemporary organizational arena. With the advent of social media employers have got a new communication channel for conveying job related information, building an image and developing a relation with their employees. Use of social media tools like LinkedIn, Facebook, Twitter, YouTube etc. in the field of human resource is progressively gaining attention. The purpose of this paper is to reveal the impact of social media usage on employer branding. It also explains the use of social media in talent acquisition, employee engagement and talent retention within the organizations. This research contributes to the budding knowledge pertaining to the employer branding and talent management and the benefits that can be garnered from incorporating social media. However, this paper is aimed at finding out the role of social media in employer branding and talent management and help other companies which have not yet explored the potential benefits of social media in understanding how they can leverage social media for creating an employer brand which means to project themselves as the employer of choice and make their organization a desirable place to work.

Keywords: Employer Branding, Talent Management, Social Media
WORK FROM ANYWHERE:
ROLE OF EMOTIONAL INTELLIGENCE IN MANAGING WORK-LIFE BALANCE

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The new norm that has set in due to Covid 19 crisis has accelerated complete digitization in various sectors and the basic tenets of a digital workforce mind-set requires a balance of emotions relating to accepting this new norm by the employees at large while keeping simultaneously their psychological wellbeing. This paper highlights on studying the relationship between emotional intelligence (EI) of people and psychological wellbeing. The four aspects of psychological wellbeing are self-acceptance, life satisfaction, somatic complaints and self-esteem. Data were collected from employees both from the public and private sector. The results of the four hierarchical regression models provide support for the emotional intelligence and psychological wellbeing components – self-esteem, life satisfaction and self-acceptance and there was a negative relationship between EI and somatic complaints due to Covid 19. The present study contributes to this theory an additional feather that employees who experience a psychological state of wellbeing may function better in times of health and economic crisis like the Pandemic than employees who experience emotional deficit.

Keywords: Emotional Intelligence, self-esteem, individual psychology
EFFECT ON EMPLOYEES’ PRODUCTIVITY DURING COVID LOCK-DOWN & POST-LOCK-DOWN PERIOD WN

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The unprecedented COVID-19 pandemic has heavily affected the normal life of human beings including the business community. Because of the continuity of lock-downs many people have lost their jobs, reduction in output and revenues which has led to affect individual and overall organizational productivity. The casual workers and daily labourers were forced to come back to their natives giving rise to the problem of unemployment. Whether it is the production or service sector, all have faced crisis in the lock-down period. Social distancing, heavy health hazards, closure of industries and lack of employment forced the mass population to live a life with fear, anxiety and stress. Thus, the Corona virus has ruined the socio-economic condition of people and the lock-down has made people home arrest. To face this challenge many service sectors like: software firms, Banking, insurance, education and others have used the internet to run their profession and allow their employees to work-from-home which has shown positive effect on production, productivity and work-life balance. As such, this study focuses on the effect of productivity of employees during lock-down and post lock-down period. This study is conducted with the help of an empirical survey based on a sample of persons employed in Cuttack and Khurda of Odisha, India.

Keywords: Productivity, Lock-down, socio-economic condition, Internet use & Work-life-balance
A STUDY OF OCCUPATIONAL STRESS AMONG UNIVERSITY ACADEMIC STAFF IN INDONESIA AND MALAYSIA

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Occupational stress in any profession and in any country is likely to be experienced by the employees employed and university academic staff are no exceptions in this regard. The study is aimed to determine the profile of occupational stress levels and its associated factors among Indonesian and Malaysian university academic staff. The study used a survey method with purposive sampling technique. The validated questionnaire used to collect data, namely the Occupational Stress Scale (OSS) and the Stress Source Scale (SSQ). Data was collected from 263 staff in several different faculties. The findings showed that in both Indonesia and Malaysia, the level of stress of academic staff is in the moderate category. The occupational environment factors that influenced the occupational stress in Indonesia and Malaysia were experiences of violent and aggressive behaviour. Meanwhile, the health factors in Indonesia were psychological tensions and in Malaysia were mental well-being. Future research is needed in terms of what strategies academic staff may use to cope with the work-related stress in the university set up of Indonesia dan Malaysia with a larger sample size and with examination of other causes and effects of work stress as well.

Keywords: occupational stress, associated factors of stress, academic staff
PREDICTORS OF WORK FAMILY CONFLICT AMONG WOMEN EMPLOYEES

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This paper describes a study on work family conflict among women employees in the insurance sector. This study of work-family conflict is part of an individual’s daily life or an organizational conflict has considerable influence on employee behaviour, performance, and satisfaction. This is also an examination of the ability to simultaneously manage life with multi-field behaviours. It also affects the effectiveness of the organization. This chapter is devoted to a detailed discussion of the nature of the conflict, the level of conflict, and the resolution strategies. Towards the end of the chapter, we refer to the managerial implications of the conflict.

Keywords: Social Support, Personal Factors, Work Family Conflict, Work-Life Balance, Intent to Quit
SUSTAINING ORGANISATIONAL EXCELLENCE DURING CRISIS THROUGH PSYCHOLOGICAL CONTRACT AND ORGANIZATIONAL CITIZENSHIP

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Business environment turbulence and challenges posed during the pandemic has transformed the work environment radically. HR transformations have led to workforce behavioural issues and retention challenges. Strategic initiatives during the crisis along with remote working mode created employee behavioural changes, significantly impacting their previously held perceptions about psychological contract and organizational citizenship behaviour (OCB). Change in employee expectations and virtual working relationship has mandated a relook on the commitment and perceptual belongingness between employees and organisation. The virtual workspaces faded the meaning of organisational vision and culture in the employees’ minds. In such a scenario, it is crucial to track the commitment levels of employees and their emotional bonding or psychological contract perceptions regularly to rule out chances of psychological contract breach and attrition. During crisis conditions like the present covid pandemic, many of these factors depended on the re-invention of the HR interventions that re-strengthened the psychological contract and organizational citizenship behaviour. The present study throws light on the construct of organisational excellence and its determining factors—psychological contract and organisational citizenship behaviour. It provides empirical evidence on achieving organizational excellence through psychological contract and employee citizenship behaviour in the workplace. The findings will facilitate guiding the organizations in re-inventing HR policies by giving insight on the psychological contract and employee behaviour. The empirical analysis is based on data collected through surveys of doctors and nurses from private hospitals. The statistical tools of correlation, regression analysis, ANOVA etc would be used for examining the results. This study will contribute to the present frame of literature and give an insight to the professionals working in the healthcare sector for understanding the role of psychological contract in establishment of employee behaviour through intervening variables that will lead to organizational excellence.

**Keywords**: Excellence, motivation, Psychological contract, relational trust.
PANDEMICS AND WELL-BEING: DOES EMOTIONAL INTELLIGENCE HELP?

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Emotional Intelligence has been a subject of consistent empirical research for some decades now. Emotional intelligence has been reported to be a prerequisite for effective leadership, besides it has been reported by various empirical studies that emotional intelligence contributes towards various individual and organisational outcome variables. Additionally, Emotional Intelligence has shown associations with physical as well as psychological aspects. The empirical studies conducted on the subject under reference have reported that individuals high at emotional intelligence among other advantages also experience higher well-being compared to individuals who score low on emotional intelligence. In light of the findings of previous studies, the present study is a maiden attempt to examine the contribution of emotional intelligence towards wellbeing (psychological aspect) during the ongoing Covid-19 pandemic.

Doctors across the globe were at the front line fighting against the pandemic and consequently this global crisis generated a sense of being targeted unexpectedly by the health workers (doctors) due to severe conditions and stretched resources.

Well-being has been found to be a significant emotion in almost all work set-ups especially in the current era wherein the number and magnitude of stressors has amplified both at work and non-work situations, thus affecting the workforce considerably. Since increased well-being has been found to have been advantageous for employees as well as organisations, so it becomes imperative to gauge the well-being, in the present context through the lens of Emotional Intelligence.

Therefore, to understand the impact that Covid-19 had on warriors of the pandemic, we sampled 300 doctors working in various hospitals of Kashmir to examine how emotional intelligence of doctors had contributed to their well-being. We adopted valid measures to study emotional intelligence and well-being. Results of the study with some workable implications, directions for future studies and the limitations of the study are discussed.

Keywords: Pandemic, Emotional Intelligence, Well-being
Amidst the Corona Virus disease Pandemic, Digital technologies assumed tremendous importance. In this perspective, the Teacher’s Information and Communication Technology (ICT) ability on effective use of tools to carry out training programs will provide a pathway to enhance their skills and create a learning-oriented approach. The existence of an ICT environment analyzes the support and facilities provided by the organization in order to effectively carry out responsibilities to create a learning environment. Teacher’s ICT efficacy is studied in three domains i.e. Technological, Content, and Pedagogical. ICT environment is measured on three aspects such as Training aspects, ICT Tools and administrative support. The purpose of this paperwork is to study the influence of the ICT environment on Teacher’s ICT ability in the Higher Education Sector. To achieve the set objective, the researchers used a decision-making trial and evaluation laboratory (DEMATEL) approach to investigate the interrelation among identified perspectives and criteria by the survey of experts. The results of the study provide solutions to understand and rank the Teacher’s ICT ability according to the ICT environmental conditions which will improve the process of online teaching by enhancing the skill set and empowering them to efficiently handle the needs and requirements of the learners.

**Keywords:** ICT, Teacher’s ICT ability, ICT Environment Higher, Education, DEMATEL
**CHALLENGES AND OPPORTUNITIES OF WOMEN ENTREPRENEURS DURING PANDEMIC-AN EMPIRICAL STUDY IN KOLKATA**

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Introduction: The pandemic “Covid-19” has been largely disruptive as regards to both human life and economic activities. On gender basis, women have been majorly and adversely affected. One of key and noteworthy areas where they have suffered is on entrepreneurship. For existing women entrepreneurs, there has been muted customer demand which has been a major reason for their fall. It implies there is an urgent need for women entrepreneurs to be proactive and transform their enterprise from traditional to modern approach.

Methodology: The study shall undertake multiple research designs including focus group interviews and questionnaire responses for collecting the relevant data from women entrepreneurs of Kolkata, West Bengal. For analyzing data, Exploratory Factor Analysis (EFA) will be used to identify various motivating factors which will encourage women entrepreneurs to take active part in economic activities.

This research has implications for identifying details of both challenges faced and opportunities available to women entrepreneurs, so that appropriate prospective measures can be taken for their survival and growth during this pandemic period.

**Keywords:** Women Entrepreneurship, Modern approach, Economic activities
The ongoing crisis of the Coronavirus pandemic has affected every one of us in some way or the other. The sudden change in our way of life that took place is absolutely different from what we knew to be “normal”, and we all have surely realized by now that the normalcy we knew earlier is not coming back anytime soon. The physical impact of the virus on the human body is well known, but what remains the most avoided, yet the most important question is how it affected the people mentally. This is a study on the effect of the Pandemic on the change in human behavior and their workplace. Starting from the advantages of the work from home policy to how this policy is affecting the productivity of an employee, how it is triggering stress due to the never-ending work load that seems to have increased all of a sudden during this time, due to the blurred lines between work and home, this study presents it all. Further, it studies how the sudden digitization is not treating everyone well. It also provides coping strategies, how a positive work environment can be created and how organizational support through effective communication can take us all a long way. Demonstrating flexibility, empathy, prioritizing the health of the employees, delegating effective communication between the employer and the employee and between the employees is very important. This is a major crisis, but this is also an opportunity for everyone to serve the true essence of humanity. Lastly, this study will not only help us embrace the new reality, but it will also make us rethink critically the conventional ways of work management.

**Keywords:** Employee, pandemic, stress, work from home.
ANALYSIS OF IMPACT OF DIGITAL DIVIDE ON GEN X, GEN Y BANK EMPLOYEES’ PRODUCTIVITY: A PANDEMIC UPSHOT

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The main aim of this research is to figure out the impact of digital divide among Gen X and Gen Y employees in banking sector on their corresponding productivity due to pandemic crisis and also to find out whether or not the different generations avail the digital technology present in their organisations to augment their workings and increase their productivity. The study also focuses on the impact of COVID-19 on employee productivity leading to job satisfaction in the context of Digital Divide.

Field surveys and personal interviews will be conducted to understand the above-mentioned factors for Gen X and Gen Y employees of the selected banks. Digital applications and channels (Computer and Smartphone) have been chosen for this research. The study also covers virtual workspace effects on productivity. The respondents are those having minimum 3 years of work experience. The data collected will be both primary and secondary. Structured questionnaires using Likert Scale will be used as a part of data collection technique. Various tests will be conducted using SPSS. The sampling technique will be purposive and snowballing.

Keywords: Pandemic, Digital Divide, Gen X, Gen Y, Productivity
ANCIENT YOGIC AND VEDIC APPROACH TO SOLVE THE EMPLOYEE RETENTION ISSUES DURING AND AFTER COVID-19 PANDEMIC

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Retaining the people working for us has always been a very difficult task and it has become elusive during Covid-19 Pandemic. It costs in terms of pecuniary, time, efforts and resource to train the mere human resources into skilful human resources and increased rate of employee turnover doubles up this whole cost. As the stability and steadiness in organizational people decides the steady success graph of the organization, it becomes important to focus and solve the employee retention issues. This critical problem of employee retention has become even more complicated during the COVID-19 Pandemic, where some recent statistical data collected during this time shows fall in the employment opportunities and other studies from the same time period shows increased employee turnover rate.

In this very ironic condition, some of the teaching from Yogic and Vedic philosophy suits many issues. Present research article explains and gives authors perception of how the ancient art of ‘Yogic Way of Life’ is apposite and wholesome approach to solve employee retention issues. Discussions in the articles elucidate the relevance of ancient Yogic and Vedic Philosophies in solving the problems in the modern era like Employee Retention. This qualitative research article is based on hermeneutics and highlights the scope and need for further research in the field.

Keywords: Employee Retention, Human Resource, Vedic Philosophy, Yoga
Employee productivity is the core of organizational success and maintaining it is one of the biggest challenges. Even though working online is an integral part of organizational work, no one ever dreamed that it would become a compulsory routine for all during COVID 19 Pandemic, and that too without leaving any choice. Being techno savvy is the call of the era but getting everything online in a couple of weeks was really a big change for all industries. And therefore, at the very initial phase of COVID 19 Pandemic, maintaining employees with their pace of productivity was considered a global challenge. However, many recent studies showed that employees took it positively and performed excellent during this pandemic period. Studies showed that surprisingly the employee productivity increased during the Pandemic because of many advantages of work from home or work from online mode. Present interpretive research articles studies this existing phenomena and outlines the importance of maintaining productivity of employees in the post Pandemic period. This secondary data-based study discusses and highlights the need to come up with measures to post pandemic employees’ productivity challenge.

**Keywords:** COVID-19, Employee Productivity Challenge, Pandemic
Despite the adverse situation, coupled up with VUCA, COVID-19 pandemic has caused organizations to envision fresher, bonier and defensible methods of conducting business from defied boundaries. It has brought a series of changes of interrelated factorial changes expected to recover and respond quickly to unpredicted demands. Forced to revisit and reinvent business strategy leaders have transported new categories of workers, incorporating new workforce with redefined characters and signatures. Call is for real – work environment simulation that tests adaptability, ability and agility. On the focal radar are issues like, how to read the minds (brain mapping), how to read facial expressions (anthropometrics), decision making ability (eye tracking and blood synthesis) and adopt a style of management in future. Moot question is what insights can behavioural science give us about organisation leaders and responses / interplay with those they lead? What leadership styles, personalities and behaviours would be successful and on which metrics? Amidst a global pandemic predicament, cognitive abilities are taxed to the point of exhaustion.

Objective of this paper is to explore the relevance of neuro-leadership on future workforce. A model has been designed for use by future leaders in the future workforce. A questionnaire was designed from a neuro-perspective followed by interviews of thirty (N = 30) young business leaders. Some physiological recordings have been incorporated as secondary data. The diary research methodology has been adopted. Insights from psychiatry, psychology, genetics, molecular arrangements, evolutionary biology and anthropology shed new light on the model of human behaviour and leadership on future workforce.

**Keywords:** Neuro-diversity, Anthropometrics, Future Workforce
DETERMINANTS INFLUENCING EMPLOYEE PERFORMANCE IN RURAL PLACES: IN CASE OF SRIKAKULAM DISTRICT, A.P.

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Rural employees in the service sector are much in number from the standpoint of government services in several domains. Who in fact sacrifices certain credentials and devotes the duties. The researchers find it important to study employee study the factors influencing performance while working at rural places. The aim was set due to the evidence through some researchers that majority of the rural employee’s performance has been decreased gradually for many reasons the study has been carried out with descriptive design, qualitative and quantitative approach, cross sectional survey and primary and secondary data collection. Strength of every element pertaining to all factors have been analyzed through Multiple Regression Analysis and conclusions offered with management implications.

Keywords: Rural environment, rural employees, employee performance, Srikakulam district.
IMPACT OF LEADERSHIP STYLES ON DEVIANT WORKPLACE BEHAVIOR IN MSME SECTOR: A QUALITATIVE STUDY

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Micro, Small and Medium Enterprises (MSMEs) contribute a major role in the nation’s economy and growth. MSMEs have been referred as the backbone, heart and catalyst of an economy. These organisations are run by the leaders implementing different leadership styles. Based on the approach of leadership style the subordinates react in specific ways. This reaction can be directed in a positive or negative dimension. The deviation from the actual norms, rules and regulation is defined as deviant workplace behaviour. Positive deviant behaviour is always welcomed by the organisation as it increases its performance whereas negative deviant workplace is unacceptable and harmful. The researchers after extensive literature review cited that Transactional Leadership, Charismatic Leadership, Democratic Leadership and Laissez Faire Leadership drives towards positive deviant behaviour through equal participation, motivation and autonomy whereas Transformational Leadership and Autocratic Leadership style leads to a consequence of negative deviant workplace behaviour. Workforces don’t want to transform the way the leaders want them to be and autocracy makes the workforce feel humiliated with a sense of loss of autonomy and authority. The researchers conclude that MSME leaders should focus more on Transactional, Charismatic, Democratic and Laissez Faire styles of leadership to inspire positive deviant workplace behaviour.

Keywords: Leadership, deviant workplace behaviour, MSME.
EFFECT OF ORGANIZATIONAL LEARNING CULTURE ON TRAINING TRANSFER: THE MEDIATING ROLE OF TRANSFER INTEREST

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The objective of this research was to explore the effect of organizational learning culture (OLC) on training transfer through transfer interest as the mediator. For sustaining competitive advantages organizational learning culture plays an important role. It is imperative for the organizations to foster a learning culture for knowledge creation and development. Though organizations invest hugely on training and development, however knowledge transfer after the training is very less. Extant literature emphasized the significance of promoting learning culture by the organization which will motivate the employees to share and transfer the knowledge gained from the training. The sample of this research study were faculty members who have attended an online faculty development programme, in a university in Odisha, India. After removing the outliers and incomplete questionnaire a final sample of 268 was deemed suitable for the study. For examining the relationship between studied variables, we used structural equation modelling. The result indicated a positive relationship between OLC and training transfer. Transfer interest mediated the relationship between organizational learning culture and training transfer. This research has theoretical and managerial implications and bears its significance.

Keywords: Organizational Learning Culture, Training transfer, Transfer interest
IMPACT OF COVID 19 PANDEMIC ON LEVEL OF WORK STRESS, CUSTOMER-EMPLOYEE IDENTIFICATION AND ORGANISATIONAL CITIZENSHIP BEHAVIOUR

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Despite the ongoing outbreak of the current pandemic, a few studies have been conducted on the increasing employee stress factor due to the novel Coronavirus. In the current study, various attributes of health and other concerns of people employed in the healthcare sector were studied and their impact on level of work stress, customer-employee identification, and citizenship behaviour were found out. Out of the 324 responses obtained via an e-questionnaire, four attributes were confirmed by using quantitative techniques. As a result of structural equation analysis, a relationship with significant effects on proposed variables was found out. This particular study provides various insights about the work efficiency and the impact of the current pandemic on the work performance of the people employed in the healthcare sector through attributes of perceived economic concerns.

Keywords: Perceived economic concerns, Work stress, Customer employee identification, Organisational citizenship behaviour
FROM MIND, HEART TO SOUL: A MAJOR PARADIGM SHIFT IN LEADERSHIP

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As the world is in the grip of materialism and individualism, people have started experiencing a void within which yearns for purpose and identity. Owing to this fact, individuals are becoming more content by feeding their souls rather than their bodies. This has largely contributed to a shift from material to spiritual. Spirituality has gained scholarly attention in various domains and past decades particularly have seen a growing interest in the application and integration of spirituality to the workplace. Also having fulfilled the criteria of intelligence, researchers have started realizing the untapped potential of spirituality through various perspectives. While spirituality is to know who you are i.e. the knowledge of your spirit/soul and its highest attributes like peace, trust and bliss, spiritual Intelligence is to realize who you are and live life in that awareness i.e. the expression of these innate spiritual qualities through your behaviour. Owing to this fact, effectiveness of leaders is now being measured based on the values of trust, empathy, honesty, humility and sociability which are encompassed in the area of spiritual intelligence. This paper underlines the significance of understanding one’s own self and having a high degree of conscience, compassion and commitment to higher human values while assuming the role of a leader.

Keywords: spiritual intelligence, spirituality and leadership effectiveness
Purpose: Covid-19 pandemic brought a huge transformation in re-engaging the workforce and re-inventing the workplace. Initially the change was abrupt however this seems to be the new normal. The organizations are now focusing on the pandemic as an opportunity and are constantly trying to modernize the traditional work set-up which existed before the pandemic. The main objective of the study would be to understand the future scenario of workplaces and how would the transition take place. Moreover, what would be the alternative strategies adopted for the smooth running of the organizations.

Design/Methodology: A structured Literature review has been made in an attempt to understand the work office scenarios after the pandemic, what would be the significant change in day-to-day experience of work and how would the virtual mode of work bring in a significant impact on the labor market. The review has been done taking into account the economic, social, environmental and ethical indicators.

Findings: There has been the biggest humanity change ever and by this change i.e., adapting to the new normal, employees should be able to build resilience and create a neat boundary between their work and home. This would ultimately bring in more satisfaction and productivity and give more autonomy in their jobs.

Practical Implications: Organizations are taking steps to come up with several options to win back the trust, accountability and make the work processes transparent with less disparities. Workplaces post Covid would help in bringing a fundamental change and opportunity.

Keywords: Re-engage, Re-invent, workforce strategies.
SURVIVAL AND REVIVAL: MANAGING AND LEADING ORGANISATION IN CRISIS

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Crisis is an integral part of day-to-day life but now everyday has become a crisis, affecting our company/organization, livelihood and communities. Whether it’s any natural calamity, extreme losses for an organization or an ongoing crisis due to COVID around the world they are threatening the public welfare, people’s mental and physical health as well as the economy of a country. The pandemic has resulted in loss of billions of cash, and so many people have lost their job. As the lockdown is still going on, many companies are undertaking survival and revival strategies to regain their position in the market. In this paper, we try to focus on describing the reality of crisis management. In doing so, we identify the types of crisis companies have faced in the past, how leaders can help organizations survive and come out of the crisis with new capabilities and opportunities.

Keywords: Crises, Survival and Revival, Market Condition
EMPLOYER BRANDING THROUGH GREEN HR PRACTICES: AN EXPLORATORY STUDY OF HOTELS

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Green HR practices developed as a recent innovative technique which helps organizations to create sustainable brands and promote a deep understanding of social responsibility towards the environment. The progression of green HR practices initiates from a socially conscious HR department which involves the workforce to develop and participate in promotion of sustainable practices and integrating business operations with sustainable development of the organization. The study focuses on exploration of factors affecting adoption of green HRM practices by hotel industries for enhancing productivity, performance and efficiency at all levels of management. The global integration of business with the environment is required for future adaptation to eco-friendly practices and methods to involve various issues of human resource management in practicing HR practices for enhancing competitive advantage. The paper uses exploratory research design to identify the factors affecting implementation of HR practices in the hotel industry by collection of primary data through a survey questionnaire. The factors identified are analysed to study the significant relationship between different factors and employees working at various managerial levels. The study is conducted in five-star hotel chains. The sampled respondents are employees working in five-star hotels and are exposed to various green HRM practices implemented by the management like recruitment and selection, training & development, performance and reward management, etc.

Keywords: Green HRM, Sustainable Development, Social Responsibility
MAINTAINING EMPLOYEE MOTIVATION DURING COVID 19 PANDEMIC

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In the present scenario of the Covid 19 pandemic, the globe faced a great loss in each sector. The Organization that is facing the forfeiture due to this pandemic has affected the employees’ motivation hence the productivity also. The objective of this paper is to develop visions for enhancing the motivation of the employee and the way they work in this pandemic situation through the outbreak of this Covid -19 pandemic by reviewing some literature review. This paper is purely a conceptual paper by analysing the main research protocol for knowing the ways to motivate the employees and their effect on productivity. The finding of this analysis mainly shows in the form of recommendation about the way the employee works from their home and suitable working shifts. Presently the organization needs a great approach to maintain the motivation of the employees in order to fill their loss due to this crisis. Therefore, the employee’s motivation should be fully cared for their safety and security purposes.

Keywords: Employee motivation, work from home, work shift, Covid-19
RESTRICTURING WORK ENVIRONMENT IN YOGIC AND NATUROPATHIC WAY: A CONCEPTUAL STUDY

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Requirement of human resources remaining ever essential for all operations, and health of an organization undoubtedly depending on the health of its human resources, constant restructuring of the work environment is priority for all. Here, health does not mean only structural attractiveness of a person or organization because both organizational structure as well as human structure are composed of innumerable sensitive and delicate interplaying energy units ever potential in triggering enormous quantities of visible as well as invisible manifestations. Absence of harmony, underutilization or underestimation of potential of different phenomenon and lack of attention to such factors, at times, exert massive disastrous result on both human beings and organizations as well. The focus of discussion in the proposed presentation is concentrated on remedial measures against a few burning environmental issues particularly ramifying to alarmingly adverse state in work places, warranting intensive arresting strategies. Lessons learnt from the current COVID pandemic have definitely enhanced our sense of alertness towards such remedial strategy. Systematic intensification of exposure to five basic elements of nature like soil, water, light, air and space has been found to be the most accessible and effective remedial measure as per yogic and naturopathic concepts because these elements are inalienably connected to all health aspects whether physical, mental, emotional or spiritual.

Keywords: human resource, yogic concept, naturopathic concept
THE MODERATORS OF ORGANISATIONAL CITIZENSHIP BEHAVIOUR OF DOCTORS OF GOVERNMENT HOSPITALS IN INDIA DURING COVID-19 CRISIS: A CONCEPTUAL FRAMEWORK

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The entire India has been witnessing the tenacious battle of doctors along with the other frontline health workers against COVID-19 pandemic. The doctors in both private and government hospitals have been diligently performing their duties with minimum focus on their work-life balance considerations. A considerable number of doctors are martyred and others are fighting hard even posing a serious threat to themselves and their family members. In this context, this study wants to throw lights upon the behavioural factors that are contributing to the organisational citizenship behaviour, an attribute characterizing a doctor beyond the conventional pool of clinical assignments. The Government hospitals in our country are allegedly feeble as far as the occupational safety of doctors is concerned compared to their corporate counterparts. From that standpoint, based on the review of literature, this study is attempting to identify the attributes moderating the organisational citizenship behaviour of doctors working in Government hospitals in India. On the basis of the moderators identified, a conceptual framework has been designed to illustrate the role of the moderators.

Keywords: Work Life balance, Occupational safety, Government Hospitals, Conceptual Framework, Moderating Variables
WORK FROM HOME: EFFECTS OF PANDEMIC ON THE PRODUCTIVITY OF SCHOOL TEACHERS

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The Covid-19 pandemic has brought with itself its own plethora of facades. From Mental health to productivity, it has affected the working class to a great extent. The most important sector for the country’s development, the education sector, is one of the worst hit. With the classroom shrinking into a 14-inch laptop, the education sector has undergone a new change i.e. online education. But this has serious implications on the productivity of the school teachers. This research focuses on establishing a comparative study on the productivity of the school teachers in Bhubaneswar and Kolkata. A survey was conducted by using an online platform and the qualitative data which was generated, indicated an increase as well as a decrease in the productivity of school teachers during the pandemic. There is a great concern with regard to the mental health, wellbeing and motivation of students during the pandemic, however the wellbeing and motivation of teachers is often overlooked. Teachers must be encouraged by schools and other institutions, while they do their work under the extra pressure of a pandemic. Several practices can be adopted to increase or enhance the productivity of school teachers-designing a proper schedule, taking proper breaks, meditating for mental peace and so on. Teachers are the most valuable resources of any society, since they groom the future of the nation. Their productivity implies the growth of the nation. If their productivity is hindered, the world at large will suffer.

Keywords: Productivity, Online education and School teachers.
WORK-LIFE BALANCE: A STUDY OF SELECTED NATIONALIZED BANKS IN AMBALA DISTRICT (HARYANA)

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Work-life and personal life are two sides of the same coin. Increasing work burdens, globalization and industrial development have made it an issue with both the sexes, all professionals, working across all levels and all businesses throughout the world. The banking industry is one which is fronting the force of the threat of work-life imbalance. Due to this work burden, it becomes exceedingly difficult to maintain work-family life. Many a time, people, in the quest for reaching the top, work so hard that they miss out on the real pleasures of life. While it is absolutely great to have a flourishing career, it is equally domineering to have a life external work. Work–life balance can be defined as the perfect integration between work and life both not interfering with each other. There are a number of variables that affect positive and negative impact on Work-life balance. So the present study examines the “Work-life balance - A study of selected nationalized banks in Ambala District (Haryana). The study revealed that most employees are satisfied with the Work-life balance policy offered by banks.

Keywords: work-life balance, work pressures, occupational stress, employees of bank
IMPACT OF SITE SUPERVISORY LEADERSHIP ON EFFICACY AND WORK QUALITY THROUGH EMPLOYEE ATTITUDINAL MEASURES OF SELECT INDIAN CONSTRUCTION COMPANY

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Construction Sectors (urban development and real estate) are recognized as India’s 2nd largest Employer (44m) and 2nd global leader in cement production. The Government of India aims to achieve an average growth of 7.1% per Annum in the construction market. GOI has allocated $100bn and has allowed 100% FDI investment. The Present Research aims in review and critical performance assessment (survey figures and facts analysis and data interpretation) of site supervisory leadership (Front Line Leadership including foreman) present in a select Indian construction company as a measure of employee attitude. To begin with, Survey data were checked (skewness and kurtosis) to understand its reliability and distribution (normality) for further analysis. This was followed by strategizing and identifying nine important propositions. Aside, Correlation (Bivariate) between the pillars of constructs considered in the present study were examined. Also, impact of “Site Supervisory Leadership” on Efficacy and work Quality through “Employee Attitudinal Measures” examined by “Hierarchical Multiple Linear Regression” (HMLR) analysis of the propositions.

Keywords: Leadership, Sustainability, Organizational Performance, Construction Industry, Non-Value adding activities
ROLE OF SITE SUPERVISORY LEADERSHIP FOR IMPROVING EFFICACY AND WORK QUALITY OF SELECT INDIAN CONSTRUCTION COMPANY: A CASE STUDY

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Construction industry is known as India’s second biggest employer (44 million) and a largest worldwide manufacturer of cement. The proposed work includes case studies and critiquing the performance i.e. the efficacy and quality of work (survey data and facts analysis and interpretation) of Leadership (Front Line Leadership i.e. Job site supervisors including foramen) present in an industry (type: construction) based in India: making Road & Highways, Railways and Building through assessment of attitude of employee. The study topic is how employee perception (EAM) influences industrial performance i.e. efficacy and work quality. Aside, this will show how the SLP (Supervisory Leadership Practices) will significantly boost organizational effectiveness. The build of the current research is made up of six main components, with three aspects in different constructs i.e. SLP (Independent) and EAM(Dependent). The descriptive statistics of each variable are studied and evaluated to see which model would help describe the variance. While not thoroughly studied, study reveals the impact SLP and EAM have on each other. The directions given in the present research may be applied in order to increase the overall effectiveness of companies.

Keywords: Leadership, Sustainability, Organizational Performance, Construction Industry, Non-Value adding activities
ENGAGING GIG TALENT IN THE POST-COVID SCENARIO

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A change that has been brought about in today’s economy due to the COVID-19 pandemic is that the gig economy seems much more relevant than before. This is due to financial problems that many organizations face due to the uncertainty of the economy, which makes freelance workers, and on demand workers seem like a much more lucrative option to choose, over permanent hired workers. The objective of this paper is to answer the following questions: 1) Whether this situation, where gig talents are preferred over permanent jobs, is here to stay, or if there is some scope where things could go back to the way they were? And also 2) Which scenario is better? The post or pre-COVID one? The methodology is qualitative research based on secondary data collected from book journals, websites, newspapers and more. The findings from this paper are that according to the Freelancer Incomes Around The World Report 2018, India has around 15 million freelancers, and this market is mainly seen in urban areas of India. The experts believe that the number of freelancers right now in India is going to double every five years till 2035. Another report related to the topic ‘Freelancing in 2020: An Abundance of Opportunities’ by Pioneer, India has shown a noticeable progress and bagged the position of second fastest growing country in the freelancing market. This increase is a striking 46% in the engagement of freelancers of India in the market in 2020. In the end we come to the conclusion that this economic structure where gig talents are flourishing more than permanent hired workers, is most likely permanent, because this COVID-19 pandemic has helped people to see that freelance workers are much more flexible and easier to manage than permanent workers for companies, they can remove them from their jobs at any time and moreover their standard of work is just as good as the hired ones. After this eye-opening change, it is difficult to imagine a situation where things go back to the way they were.

Keywords: Post Covid-19, Freelancer, gig talents
TRANSFORMING CHALLENGES INTO OPPORTUNITIES - A CASE STUDY OF SHUKAN HOSPITAL

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The COVID-19 pandemic forever changed the world and also had many impacts on the world of work. COVID-19 ignited developments that would last for the long term in the software sector. The workplace will be influenced by an intensified emphasis on the mobility, adaptability and competitiveness of companies and certain developments in 2021. One huge lesson that has been illustrated by the pandemic is that greater resilience benefits from a community of creativity. Another research is that, instead of ideology, realistic leadership operates on truth, evidence, results, direct communication, and solutions. In order to combat this Covid 19 war, the tiny HR department of Shukan Hospital of Vadodara, Gujarat thought about a really creative way to tackle this pandemic. Because of two causes, first is its good leadership, and another is complete support for human resource management, this hospital could taste success. In this analysis, the author followed the case study-qualitative testing process. For this analysis, the researchers used in-depth interview methods. The purpose of this case study was to figure out in this pandemic the multiple difficulties encountered by this hospital; how did they transform these challenges into an opportunity? What was the position of the Department of Human Resources in turning problems into opportunities? In this case study, a researcher would shed light on numerous talent acquisition strategies implemented by Shukan hospital to accomplish the aim of the hospital.

**Keywords:** Leadership, Talent Management, Talent Acquisition, talent Retention
STUDIES ON ISSUES RELATED TO EMPLOYEE RETENTION DURING CRISIS (COVID-19)

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This paper will contribute to a holistic approach addressing the issues related to employee retention, the most important aspect of every business - regardless of the nature and size of industry in the times of COVID-19 where uncertainty has been a challenge as never before in all businesses. Successfully adhering to social distancing while implementing virtual work culture has become critical to managing long-term business sustenance. Low employee retention directly takes a hit on the company’s turnover adversely altering the client satisfaction that determines the growth and survival of any business. Work from home, travel disputes and social distancing has imposed businesses with a myriad of challenges where employee expectations shifted due to growing concerns around the pandemic, prioritizing safety, flexibility and compensation. While employee engagement and productivity concerns have understandably become significant for every business, the pandemic has uncovered social fissures, highlighting inequalities and gaps in access to technology and internet amongst the marginalized group while employers are in constant need to find a balance between their work force and the client.

Keywords: Retention, Employee, Business, Virtual, Pandemic
INDUSTRY 4.0 AND FUTURE WORKPLACE – ROLE OF DIGITAL COLLABORATION PLATFORMS: EVIDENCE FROM EMPLOYEE SURVEY

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Purpose – The Industrial Revolution 4.0 has given a new impetus to transformation of the future workplace. The purpose of this paper is to understand the adoption intention and effectiveness of DCP using technology acceptance models for online working among employees working in leading corporates and academic institutes in India.

Design/methodology/approach – A structured questionnaire has been adopted to survey and collect data from 350 employees working in leading organizations in India. The questionnaire consisted of 28 constructs. The constructs in this section were measured using a five-point Likert scale ranging.

Findings – The findings connote that the interactivity, cost-effectiveness and the core TAM constructs as perceived usefulness form a positive attitude towards usage of digital online learning platforms and intention to adopt it in near future by the employees of India.

Research implications – The results and findings will provide a direction to the various stakeholders such as employers, management, learners on the adoption intention of digital online learning platforms and emerging technologies from a learner’s point of view, which is the need of hour for sustainable workplace and to meet the requirements of future of work in alignment with Industry 4.0.

Keywords: Productivity, WFH, Digital Technology, Usage behaviour, Organizational psychology
THE COVID-19 PANDEMIC AND WORKPLACE INCLUSIVITY – CHALLENGES AND OPPORTUNITIES

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The covid-19 pandemic forced the world to close down and work from home. While this has led to a large number of challenges it has also paved a way for organizations that hitherto had not been working remotely to work remotely. This shift in the working environment may in fact prove to be just the push organizations needed to be more inclusive. Historically, inclusivity at the workplace was a challenge for organizations where the physical presence of the employees was instrumental in organizational productivity. This maxim was questioned as the pandemic forced countries into lockdown. This paper explores the challenges and opportunities that the pandemic has provided for organizations to become more inclusive and diverse.

**Keywords:** Workplace inclusion, diversity, social equity
PERSONALITY: A PROTAGONIST IN MANAGING WORK LIFE BALANCE

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Workplace is a special situational set up where different people with unique personalities work for professional growth and learn to excel in life for personal welfare. Thus, understanding an individual’s personality, attitudes, values can help in motivating oneself to create a healthy environment for increasing productivity and maximising happiness at work. The priority at the workplace is to perform and create a balance between work and life. People spend most of their time at work with their colleagues and their co-workers, frequently having change in behaviour according to the circumstances. Work is not about earning livelihood. It is much more than that as its impact is our self-identity, personal growth and balanced behaviour. The research paper highlights the importance of personality traits which are responsible for achieving balance between work and life goals and the various personality types. The personality traits can affect compatibility of one’s own self with mental and physical health and importance of phenomenal growth which can be acquired step by step leading to professional achievement. The paper focuses on managing the work life balance of management educators through personality.

Keywords: Personality traits, Management educators, Personality types, Work life balance, Productivity.
Employee engagement is required in every organization to get a satisfied employee but lack of leadership styles, organizational commitment and changes in organizational culture creates dissatisfaction employees. Our study has therefore been conducted to explain both conceptually and empirically how organizational culture imaging could interact with and impact Organizational commitment, and hence help to develop Employee engagement within the organizations. While organizational commitment, leadership styles is a preliminary step not only to the effective development of organizational commitment and culture of current procedures but also to questioning the level of employee engagement of the organization and future needs of employees. To impart the understanding of these relationships, this study addresses two questions: (1) Are outcomes of Employee engagement processes within the organization determined by the presence of organizational Culture both skills and knowledge. (2) Does an improved Organizational commitment result in higher levels of Employee engagement? After using PLS-SEM on a sample of 412 employees of bank officials of public and private sector banks in Chhattisgarh, India, our study support the theory that organizational commitment facilitates the high level of employee engagement within a culture and commitment, which in turn has a positive effect on the employee job satisfaction.

**Keywords:** Employee Engagement, Transactional analysis, Organizational culture, Organizational commitment, Job satisfaction
EVALUATING THE LINKAGE UNITING HR SYSTEM AND COMPETITIVE ADVANTAGE STATUS IN PRIVATE BANKS

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Indian Private banking sector is growing at the swift rate thus contributing largely to the GDP of the country. Banking system is the backbone of any economic ecosystem. In Indian banking sector the count of private banks has increased much in recent times giving consumers more choices to switch in case they feel unsatisfied with the service quality, so it is more challenging to retain customers. In the service industry HR management needs to revamp so as to sustain in the competitive and dynamic era as it has emerged as one of the key differentiators over the years to influence competitiveness of banks in India. In this era of knowledge-based economy we have to realise the strategic role of human resources to gain competitive advantage. This paper attempts to analyse the contemporary level of HR System and Competitive Advantage in private banks of India and further, examines the relationship between the two and thus the effect of HRS on CA Status. Random sampling technique was used to collect data from 234 respondents of three leading private banks. The findings suggested that focusing on the HR functions and practices banks can survive in this competitive environment and can gain sustainable competitive advantage.

Keywords: Human Resource system, Competitive Advantage Status, HR practices, Private Banks, Competitive Business Environment, Knowledge based Economy.
THE TRADE UNION RESPONSE TO COVID-19-RELATED DOWNSIZING AND RESTRUCTURING IN INDIAN ORGANIZATIONS: AN EXPLORATORY STUDY TO IDENTIFY FACTORS INFLUENCING THE RESPONSE

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COVID-19 has inflicted painful impacts on Indian organizations, especially with reference to the loss of competent manpower. The decision to lose the workforce had been compulsive in many cases for Indian organizations to ensure their survival. However, Indian trade unions have responded to the decision of downsizing and restructuring of the Indian organizations. In this study, a thorough literature review has been performed identifying the nature of response obtained from various Indian trade unions. This study has further attempted to explore the possible factors that are influencing the trade union response. It is noteworthy that trade union response has been restrained in nature in consideration of the severe loss of revenue. This study will help provide a theoretical framework for policy decision on downsizing and restructuring as well as will define various dimensions of future industrial relations related to downsizing issues in India.

With principal reference to International Labour Organization’s (ILO) publications, this study has explored recent research works to identify the constructs responsible for moderating the response of Indian trade unions.

Keywords: COVID-19-related Downsizing and Restructuring, Trade Union Response, ILO, Industrial Relations, Exploratory Study.
TRANSFORMING HRM: IMPACT OF SOCIAL MEDIA ON HR PRACTICES

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The days no longer exist when individual meetings were scheduled for framing and executing policies and when HR individuals used to make trips starting with one area then onto the next, publicizing new practices, policies, endorsements, hiring and separations. However, with the rise of social media, just a ping, tweet, Facebook update or a post on the Internet-based networks is enough to publicize any change in the organization. Social media is swiftly transforming the ways employers interact with the workforce. This article attempts to investigate the effect of social media on different HR practices like talent acquisition, talent management, performance management, talent retention and employer branding, and conferring the associated risks. This article may be helpful for all concerned corporate pioneers and managers who need to ideally use social media as an instrument to implement policies and practices in their organizations.

Keywords: Talent Acquisition, Talent Management. Social media, Employer Branding
CHALLENGES ON THE WORKPLACE DUE TO CHANGING NATURE OF WORKFORCE MANAGEMENT (AN ANALYSIS ON THE FUTURE OF WORK)

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The pattern of workforce changes from time to time according to the needs of the workplace. With the rapid changes and innovations in technology it seems to be difficult on the part of the workplace managers to manage the organizations in a proper manner. Now it is a challenge for the present managerial community to maintain the changing nature of the workforce in order to fit them in future work of their establishment. The changing nature of the workforce is because of new workplace design, new technological capability and supporting knowledge workers. This research article attempts to capture the impact on the workplace with the changing pattern of the workforce and how to explore the future of work. At the same time this article highlights the issues and challenges faced by the facility managers of today while preparing their organizations to meet the changing world of work in near future.

Keywords: Workforce management, workplace management, knowledge workers, alternative work arrangements, flexible offices.
Today’s toughest challenge for managers to make the employees ever ready for best performance. Every organization’s success mostly depends on the employees. Human resource is the only powerful key to compete and cope with changes. For an employee the organization is like their home and they never want to go away from the home, if they live happily. It’s a continuous challenge for managers to engage and motivate employees. Thus the managers are continuously trying to boost the motivation of the workforce for better performance. Most influential researchers about human behaviour like Abraham Maslow, Herzberg, Adam Smith and Sigmurl Freud have taught us about human behaviour. In the book by Paul R. Lawrence and Nitin Nohria driven how human nature shapes our choices. They are drives to Acquire, Bond: from connections with individuals and groups, Comprehend: Satisfy our curiosity and master the world around us, Defend: protect against external threats and promote justice. By using this model this study focused on deeper understanding of the relationship of engaging and motivating employees with their performance and insights into human behaviour, which help the organization get the best out of employees by fulfilling fundamental needs.

**Keywords**: Motivation, Acquire, Bond, Comprehend, Defend
Futuristic organizational sustainability focuses the path of maintaining or withstanding technological advancements, market changes, customer expectations, and employee needs. As innovations and developments occur in a rapid way, in banking sectors, enrichment and enhancement of the workforce according to the needs of future jobs is the major challenge. Future jobs and learning environments will meet a dramatic change posing difficulties in enriching the workforce. Innovative labs are under construction in some banks, to deliver quicker banking solutions that delight the customer. In today’s scenario, there is a need for constant skill development, banks can move towards virtual labs for constructing new models and design. According to McKinsey, by 2030, automation will rule the world posing a threat for manually operated jobs. To make banking industry into a future sustainable environment, identifying the area for innovation and training workforce accordingly will bring successful solutions in a shorter span of time. This paper tries to analyze what kind of trainings are needed for employees to handle future banking jobs in a sustainable business environment.

**Keywords:** Virtual lab, Workforce sustainability
PANDEMIC’S IMPACT ON EMPLOYEE PRODUCTIVITY

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Covid-19 pandemic brought in changes at a scale much larger and faster than what each employer and employee had planned for (in fact in many cases, this was unplanned). Different countries adopted different models right through 2020 in terms of lockdown of specific areas in cities, cities, states or even the country in some instances. From an employer perspective, the pandemic also brought to the fore productivity of employees and raised the question in terms of whether the overall productivity improved or worsened during the pandemic. The authors of this paper did a study with respect to the effect of the pandemic on employees’ productivity for a sample set taken at Bangalore (India) across the various sectors. The paper also brings into picture the various steps that employers had to bring into picture – and not just productivity.

Keywords: Covid-19, pandemic, productivity, motivation, engagement, employee
The COVID-19 is one of the huge disasters that has happened in recent decades. People have lost both life as well as their livelihood due to this pandemic situation. The economy and social disruption caused by the pandemic plays a huge role in human life and career. As people around the globe are losing their jobs and businesses are being shut down it is difficult for an employee to face the uncertainty and to sustain their career. In this case the employees are ought to adopt sustaining strategies to remain in their career and to bounce back towards their advancement in career. Career advancement is one of the most important factors in a person’s career, as every individual is striving hard towards it. A pandemic situation such can possibly make a person demotivated, rather the famous proverb quotes where there is a will there is a way, it is indispensable that an employee should draft an aftermath to overcome such pandemic situations. By enhancing their skills and knowledge one can bounce back towards their career advancement. This research paper highlights such strategies that have been adopted and implemented by hotel employees in Kodaikanal city, to sustain and to move towards their advancement in career.

**Keywords:** Career Advancement, strategies, employees
A REVIEW ON THE RELATIONSHIP MANAGEMENT AMID SALESPEOPLE IN THE PANDEMIC PERIOD WITH SPECIAL REFERENCE TO SOUTH TAMILNADU

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V. ARCHANA

In recent days Employee Relations is maturing into a strategic force in all levels of Organizations. Most of the firms start focusing on relationship management amid employees and executives at the workplace. Relationship management process, data, and analysis are used to reduce risk, to improve the firm’s transparency, to create a safer feel at the workplace. A perfect study on relationship management on salespeople will drive the concern for better decision-making. Every individual is a human being and not a robot to start working without knowing whom they work with. In sales without teamwork, the workplace seems to be hostile. It creates negativity in their mind and it will harm their individual’s performance. Engaging with colleagues and managers feels safer at the workplace. A good ERM executes hallmarks of mutual understanding and respect that result in effective communication. In this study, it shows the challenges and difficulties faced by salespeople in maintaining the relationship with their team members in the pandemic period. Management hardly works on getting to engage the staff to give better results from the Sales Department. It shows improving the relationship management process amid employees can facilitate their companies’ post-pandemic recovery.

**Keywords:** Relationship management, Salespeople, Pandemic Period
The COVID-19 pandemic has brought massive personal, economic, and social damage across the countries. As organizations are coping with the pandemic disturbances worldwide, the human resource practitioners need to rethink and redesign their job descriptions, workforce as well as their physical spaces. With the spread of covid-19, the worldwide lockdown has impacted the way organizations used to work conventionally. The worldwide lockdown has created exclusive and necessary challenges for both employees and employers across the globe. Therefore, the human resource function is expected to devise a model which will enable the global business to work efficiently and also facilitate the businesses to operate virtually. HR leaders need to revisit, rethink and redesign their conventional ways of making the employees to work, employee engagement strategies, workplace flexibility, employee learning, so as to have a clear edge over their competitors.

**Keywords:** Covid-19, work force, human resource, workplace flexibility.
Today’s organizations are investing and creating a technical platform to make the work of their employees easier and effortless. Employees can be classified as Gen X and Gen Y based on their age group. Here, we are focusing on the respective HR employees of Gen X where we have a huge question mark arising whether the gen X employees can adopt the new electronic Human Resources (e-HRM) techniques in the Millennia’s generation. The Gen X employees were born around 1965 to 1976. Whereas, Gen X employees who are older but much more expensive and Gen Y employees who are found to have difficulties in learning and adapting to the new technological environment. The present research paper has attempted to find out research studies conducted across the world in order to ascertain the association between the Gen X factor and e-HRM practices in their organizations.

**Keywords:** Generation X, Generation Y, e-HRM practices, Technology adaptation
HOW DOES “BEING FAIR” INFLUENCE SOFTWARE PROJECT IMPLEMENTATION? UNCOVERING NATIVE PERCEPTIONS FROM INDIAN PROJECT MANAGERS

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Purpose: The paper aims to present native lived-in experiences of Indian software project managers on the meaning of fairness, the challenges associated with “being fair” and its influence on software project implementation.

Methodology: The study employed a qualitative research design and data was collected from 83 project managers of a premier Indian ITES organization. The data analysis was conducted using grounded theory.

Findings: Project managers are unanimous about the importance of fairness in software project implementation. They also perceive tremendous systemic pressures while “being fair” during project implementation.

Originality: The paper is a unique attempt to present project actuality in an Indian ITES organization with reference to fairness -a core ethical value as propounded by project management manuals and guides.

Keywords: Fairness, Software projects, Indian ITES organization, native perceptions, project managers
SCREEN LEARNING LESSONS DURING COVID-19 PANDEMIC: EXPERIENCE AND EXPECTATIONS OF YOUNG ADULTS AND TEACHERS IN ODISHA, INDIA

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Purpose: The purpose is to assess the different psychosocial challenges faced by students and to balance the Screen Learning during COVID-19. In addition, explore the experience of teachers on preparedness, difficulties and strategies for potential development of Screen Learning during an emergency or related situation.

Methodology: A converging parallel study using mixed-methods was performed. Quantitative and qualitative information has been obtained. A cross-sectional quantitative survey between students and a qualitative In-depth Interview (IDI) between teachers have been performed. This study was conducted between the student and faculties from the Bhubaneswar – the capital city of Odisha, India.

Findings: The results of the present study identified current challenges in screen learning during pandemic. This paper also projects coping mechanisms and strategies of teachers for improvement which eventually will be useful in creating a strategic plan for future management of screen learning during any emergency.

Originality: This paper will attempt to analyze current online learning and furnish relevant information to support the education system.

Keywords: Screen Learning, Teacher Students, Pandemic, psychosocial challenge
IMPACT ASSESSMENT OF COVID-19 PANDEMIC ON EMPLOYEE PRODUCTIVITY IN INDIA

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Over the year 2020, COVID-19 pandemic has emerged as one of the most lethal and Global health emergencies in the history of mankind. It has hugely impacted every dimension of human life like health, education, employment, economies, tourism, transport, food, businesses and many more. Most of the countries across the world have significantly suffered and lost millions of lives, jobs and witnessed substantial slowdown in economies, food suppliers, productivity of businesses and employees, salaries and in overall regulation and management of firms. Therefore, the present study has assessed and analyzed the impact of COVID-19 pandemic on productivity of employees who are working in different private and public organizations in India. Sample of 100 entrepreneurs which includes 50 each from Public and Private Organizations has been collected over the five-point Likert Scale on items related to their employees productivity during the course of COVID-19 pandemic. Collected data has been analyzed with the help of descriptive and inferential statistical tools and techniques. Findings of the study suggested that there are various levels of impacts that have been noted on productivity of employees who are working in different public and private organizations in India due to the outbreak of COVID-19 pandemic. Furthermore, on the basis of research findings various measures and recommendations were also made to employers in order to manage and improve the productivity of employees during any such course of situations.

Keywords: Employees Productivity, COVID-19, Impact Assessment, Employee Management
TRANSACTIONAL AND RELATIONAL CONTRACT:
EXPLORING THE INFLUENCE OF
DEMOGRAPHIC VARIATIONS

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Increasingly, outsourcing and contractual employment, performance focus and expectations of instant rewards have become dominant principles in employment. Consequently, employee expectations and employer obligations have also changed. The concept of psychological contract explains the mental schema of expectations and obligations between the employees and employers. Further, it has become a paradigm to understand the employment relationship in detail. The interplay of the different psychological contract dimensions – relational contract and transactional contract drive the behaviour in an employment relationship.

This study uses transactional and relational contract dimensions of psychological contracts and explores their relationship with demographic factors for the employees based in Odisha. We adapted the Psychological Contract Scale (Millward & Hopkins, 1998) for data collection. Various dimensions of psychological contract and their effect on employment relationships are explored.

This study reports that people from eastern part of India emphasizes on relational contract compared to transactional one. Additionally, women emphasize on the transactional contact compared to men. The implications of the study have also been discussed for employers in Odisha.

Keywords: Psychological Contract, Employment Relationship, Relational Contract, Transactional Contract and Career Choice
The term job satisfaction figures prominently in any discussions on management of human resources. It is a person’s feeling of satisfaction on the job, which acts as a motivation to work. It is not the self-satisfaction, happiness or self-contentment but the satisfaction on the job. The study of job satisfaction enriches management with a range of information pertaining to job, employee and environment. Which facilitates it in decision making and correcting the path of organizational goals. It helps in improving the attitudes of employees towards the job and facilitates integration of employees with the organization. It inspires a sense of belongingness and sense of participation leading to overall increase in the productivity of the company. The workers who are satisfied are the biggest assets to an organization whereas the dissatisfied workers are the biggest liabilities and it leads to frustration. It is believed that workers dissatisfied with their job may be negative in their attitude towards the company. Specially during post Covid-19, loss of job does not affect the top- and middle-class employee because they did their work through Work from Home (WFH) in new normal work concept, but in case of blue scholar job, many of them lost or got break in their job who is working in information technology, automobile industries, marketing, call centers and specially in leather industries. Based on the above, this empirical research paper measures the job satisfaction among workers in leather units during post Covid-19 in Ranipet District, Tamil Nadu by using surveys with structured questionnaire methods and applying statistical tools like percentage analysis and mean score with rank correlation. The findings of the study found that workers’ contribution towards company’s goal, current job is secured, reasonable workload, teamwork and effective leadership secured high mean score value with high rank.

**Keywords:** Job satisfaction, Dis-satisfaction, Work from home and Post Covid-19
COVID PANDEMIC AND THE CHANGING WORKPLACE DYNAMICS

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The recent occurrence of the COVID pandemic has been a defining moment for the organizations as they have to review and reset their entire method of working. Changes are taking place at a rapid pace due to the pandemic. These changes can be analysed from a top-down view: organizational level, work level and HR practicing level. The observations have been arrived at after researching various literatures, the first-hand experience of the authors and from the interaction on the subject with practising managers of many organizations. The authors have suggested few key measures to undertake in order to make the organizations resilient to the multiple crises that are going to hit us in the future. Their recommendation to the organizations is to move from a current ‘efficient state’ to ‘adaptive state’ to tackle such crises.

Keywords: Covid Pandemic; Workplace Dynamics; Change Management; Interventions at Organization, Department and Individual Levels; Leadership; Trust; Talent Management; Employee Engagement
Purpose - The objective of this paper is to develop a conceptual model and assess how gig talents are explored, engaged and empowered (christened 3 E’s) in the realms of Education, E-commerce and Health care industry in the post COVID 19 period and how changes are effected to reorganize the work differently as well as efficiently in the novel virtual workplace, the new normal.

Design/Methodology/Approach - As gig talent is a sunrise concept, case study method has been deployed to develop and assess the conceptual framework. Further, expert opinion of the executives in the field and other in-depth reports pertaining to the current milieu were garnered to impart a holistic approach to the study.

Findings - In the Healthcare arena, patients have started using the non-orthodox health care whatsapp and on-line consultations. Corporate realm has resorted to virtual workplace roping in talent from across the globe economically. Productivity of the employees has shown a significant leap unlike anticipated. Education sector has also fallen in line with the new normal and are endeavouring to make good the lost time while learning new technologies to impart knowledge to the taught. Students of various ages have woken up to the dawn of buzzing word “on-line classes”.

Practical implications – With unprecedented numbers of companies, corporate hospitals and education implementing emergency remote work programs, the future holds high potential for the gig economy. This study highlights the techniques to take advantage of in order to successfully surf the new wave gig economy and make India a gig superpower.

Keywords: E-commerce, Education realm, Freelancing Gig economy, Gig superpower, Healthcare, Productivity
MEDIATING EFFECT OF GIG WORKERS’ CONTRIBUTION FOR RURAL CITIZEN SATISFACTION ON E-GOVERNANCE HEALTH CARE SERVICES DURING COVID-19

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Innovation in Technology has provided a remarkable contribution in delivering health care services all around the world. Our Indian Government has taken several initiatives for the transformation of the entire government process to the electronic mode to improve their performance and earn citizens’ trust. E-governance is said to be the most efficient platform for facilitating consistent services to the citizens through several delivery channels especially in the pandemic condition of COVID-19. It is embraced that the present situation of COVID-19 has made “health” a priority need for an individual when compared to any other fundamental requirements. In developing countries like India, nearly 70 percent of the population resides in rural villages. Hence the services offered by the government should reach the rural citizens residing in remote villages since they occupy huge space in the entire population. In 2009 the term “gig economy” came into existence and it has been determined as freelance jobs made by the workers on a temporary or contract basis. During the pandemic condition of COVID-19 several gig workers have been appointed on a contract basis to support the medical staff in health care organizations and the citizens residing in villages. Therefore, this research study is an endeavor to analyze the factors that are imparting for the successful execution of e-health care services made under e-governance initiatives. The study has considered Rural Citizen Satisfaction as an important dimension for measuring the successful implementation of e-health care services with the mediating effect of “Gig Workers Contribution” during COVID-19.

Keywords: COVID-19, e-governance, Gig Workers, Health Care Services, Rural Citizen Satisfaction
Indian organizations are trying to regain their health in the Post-COVID-19 period. It is a continuous process of resurgence for all industries. Human resource management has got an unprecedented dimension during this COVID-19 Lockdown and the majority of Indian working population came across a new term, “work from home”. This modality of work has changed many conventional HR aspects and has introduced paperless work practices. Use of the internet to its maximum possible extent has revolutionized the entire human resource management process. However, this study attempts to identify if that practice has been well-accepted by all segments of workforce in India. If yes, what are the possible Green HRM factors that are influencing such acceptance among the employees? On the contrary, “work from home” has not been effective for a few industries as well. Employees at many industrial segments did not accept the new normal of work readily. This study has also tried to identify the Green HRM factors that are hindering the effectiveness of this modality during the ongoing phases of revival from the COVID-19 crisis. This study draws a conceptual relationship on the basis of survey of existing literature with the help of constructs identified through the review of literature.

**Keywords**: Work-from-home, Post-COVID resurgence, Green HRM, Conceptual Framework, Review of Literature
EFFECT OF WORK FROM HOME ON WORKPLACE ROMANCE: A SOCIOECONOMIC PERSPECTIVE

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Workplace romance in organizations is a controversial and debatable topic since early days. From the literature it is clearly visible that tried to analyze the impact of workplace romance on organizational settings. In India the relationship is considered to be forbidden, especially in the academic sector, where teachers are compared to the divine trinity – Brahma, Vishnu and Maheswar. But, with growing westernization and mushrooming of professional institutions with long working hours, the relationship is booming. The present study was carried out to examine the antecedents and consequences of workplace romance on various socio-economic variables, in Odisha before, during and post work from home scenario. In the first phase a set of standard questionnaires on workplace romance was used for data collection. Data were collected from 230 samples consisting of 103 female and 127 male respondents from the academic sector of Odisha. Descriptive statistics were used for analysis of the data. The results of the study revealed that individuals got involved in workplace romance because of job insecurity (mostly in private institutes). Long working hours and outdoor activities promoted it. In the second phase during work from home same respondents were asked to predict whether work from home increases or decreases workplace romance. In the final phase i.e. post work from home those predictions were analyzed and it was found out that employees are engaged in workplace romance not only because of long working hours but also for their own life preferences. There was no positive relationship between workplace romance and efficiency/productivity. The institutes were not able to capitalize on the relationship.

Keywords: Work from home, Workplace Romance, Socioeconomic Variables
EMPLOYEES’ DIFFERENTIAL PERCEPTION OF WORK FROM HOME (WFH) DURING AND POST COVID-19

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The COVID-19 has brought tremendous changes in one’s life, making mankind to face unprecedented challenges and opportunities. The situation has forced the majority of the employees to adopt working from home. The current study is aimed at exploring the preference of employees towards work from home after COVID-19 based on their experience during COVID-19. For this purpose, a survey is done with the variables such as the work-home interface and productivity that are likely to have an impact on the preference of employees towards WFH after COVID-19. In addition, the feelings of employees towards WFH such as excitement, boredom and stress have been used as moderators. It is found that the moderating variables influence the relationship between the experience of WFH during COVID-19 and the preference towards WFH after COVID-19.

Keywords: Work from Home, work-home interface, employees’ productivity, COVID-19, feeling of employees.
FROM GIG WORK TO MEANINGFUL CAREERS: A QUALITATIVE STUDY ON ENGAGING THE GENERATION Y

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World over, the new sharing economy has brought about a major shift in the Labor market with more Gig workers, joining the labor force. Many industries including Food and Taxi aggregators, Technology firms, Educational Institutes, etc are shifting towards using the low cost, employee alternative. These include blue, as well as white collar employees. Researches abound, on how Firms as well as employees witness advantages in this new employment arrangement, as well as, on the labour reforms required for this new class of workers. Yet there is a lack of understanding of the motivations behind this new class of workers, and what are their specific needs with respect to employment conditions, Employee Engagement practices that will help develop a better Employer-Employee relationship. The current study tries to understand, through a qualitative inquiry process, the perspective of a Gig worker on what are the drawbacks of Gig working and what are the expectations of the Gig workers from the employers in terms of providing motivating, engaged experience for them for a long fruitful Career.

Keywords: Gig economy, Sharing economy, Platformization of work, Employee engagement, Grounded Theory
STATUS OF WORKERS’ RIGHTS PROTECTION IN INDIAN MSME SECTOR DURING COVID 19 CRISIS – AN EXPLORATORY STUDY

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The present study deals with the recent crisis situation faced by the workers of MSME units in India at the time of complete lockdown due to COVID 19 pandemic. MSME units play a significant role in Indian economy due to its larger resource, capacity for employment generation, technological innovation, raising exports, in house resource utilization and also developing entrepreneurial skills. But due to a pandemic situation starting from April, 2020, the MSME units faced a lot of challenges regarding their debt payments, wage disbursement, statutory payments & maintaining of other workers’ rights. Not only the liquidity crunch but also the availability of lower disposable income from consumers affects the whole production process of MSME units in the country. Most of the enterprises laid-off their workers without any prior intimation because of inability to pay wage & other statutory payments. Also, MSMEs present in remote areas in the country have faced lots of hitches due to interrupted supply chain systems and complete intrastate lockdown situations. In this study an attempt has been made to identify the factors responsible for deviation in the status of worker’s rights protection. Contemporary literatures have been studied & constructs have been identified relevant to our research problems. This study will help in policy decisions regarding worker’s rights protection in MSME in the post COVID time to ensure smooth operation of MSMEs.

Keywords: workers’ rights, COVID 19, MSME, economy, lockdown
POST – PANDEMIC METAMORPHOSIS IN HR CURVATURES

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With global Pandemic Covid 19, many production organisations today are facing a new challenge of keeping the business afloat. With the recent government guidelines as well failing demand, many of the small as well as medium production units have temporarily shut down their factories but then there are production units which have seen a significant increase in demand for essential supplies. The front-line production workers in the production unit cannot carry their work to the relative safety of their homes. So, the critical focus for every such organisation is to keep their workforces specially the front line production workers safe. But for the other sub-divisions the organisations in order to minimise the risk have allowed remote working facilities for their workforces.

With this, attempts have been made to understand the perception of the workforce particularly working in production units about the factors that will influence the different aspects of work from home. A questionnaire containing different factors affecting the work from home perception of the workforces is designed and distributed. Data is collected from 71 white collar respondents (Male 63 and 8 Female workforces). Analysing the data, it was found that professional isolation, perceived job performance with virtual work; independent working and perceived organisational support are the major factors that contribute to the perceptions of work from home workforces.

Keywords: Post - Pandemic, Work from Home, Production Organisation and Business Inferences.
A STUDY ON WORK FROM HOME PRACTICES AMONG MANAGERS IN IT INDUSTRY

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The IT industry has been distinctive for a variety of factors including the career opportunities, good work environment, closely linked into the global services economy and flexibility to work virtually. Most of the Tech giants offer employees an option to work from home at particular periods. In 2018, almost 70% of the world’s population works remotely for at least once a week and 53% for at least half a week. If we search for history of working from home (WFH) or remote working we can know that until the industrial revolution, people used to work from their homes. Working from home can help employers to save costs, yield better results and employees can have the flexibility to work at their comfort. But there are some disadvantages too, like extended working hours, threat from cyber-attacks, etc. In this context, it is important to study about the perception about working from home among employees. The present study tries to understand the changes in perception about work from home practices among managers in the IT industry, before and after working from home. This study uses factor analysis and different statistical tests over the primary sources of data i.e. the managers from the IT industry. The study concludes that manager perceptions are generally true about work from home practices except for work life balance and security measures.

Keywords: Flexibility to work, Extended working hours, Threat from cyber-attacks, Perception.
The post-Covid world is fraught with severe repercussions particularly psychological where human beings have been severely impacted both on the personal and professional fronts. We are staring at a mental health crisis, which can be extremely debilitating in the long run and extremely detrimental to the growth of our economy. As we look at a new work culture emerging from a pandemic-stricken ambience we realize that it has undergone multifarious upheavals which as professionals in varied fields we are trying to come to terms with. Still combating the ravages wrought by this disease, we are trying to rebuild our economy and also create an open dialogue through which we can negotiate the well-being of the employees in different fields who have continued to work throughout the pandemic. There has been trauma coupled with fear, anxiety, depression and angst which employees have tried to grapple with, cope with and ultimately find a solution to. The key to survival lies in the fact that the employers along with their employees need to develop a culture which will focus on self-care and collective psychological well-being. An attitude towards a holistic wellness and welfare of the workforce might be the solution to the problem. Today we are looking at a world which is already trying to limp back to the “new normal” status with optimism and alacrity so that they can minimize the visible after-effects of this pandemic. But what about those which are invisible? This paper is going to focus on the psychological impacts of this pandemic and the tentative emotions of apprehension and uncertainty which challenge our employees as they prepare to tackle the unseen challenges of a post-Covid world. It will also focus on strategies which can be implemented to ensure that this transition is seamless so that an environment of productivity, empowerment and care is created and enforced.

**Keywords:** Business, Covid, Pandemic, Psychological, Reinventing
SOCIOLGY &
ENTREPRENEURSHIP
A STUDY ON THE IMPACT OF WORK FROM HOME TREND IN THE CONTEXT OF FEMALE LABOUR PARTICIPATION RATE

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The Crisis triggered by COVID-19 outbreak is unprecedented on every scale and in such an atmosphere of despair and disenchantment, concerns for the future are obvious and quite natural but as is said, every adversity is an opportunity in guise and so is this one too.

With the contagion wreaking havoc across the globe, bringing the world to a virtual standstill, in our pursuit of balancing lives with livelihoods, the concept of Work from Home has acquired immense prominence. The Female labour force participation rate in the country is now somewhere around 25% which is abysmally low by any standard or comparison. There have been several researches that have concluded that a greater women participation in the workforce could reap unimaginable socio-economic benefits for the country. In the post COVID growth and recovery, we would do well in encouraging this model of work on a large scale wherever possible and feasible by putting in place a robust regulatory framework that protects the interest of employees as well as addresses the concerns of the employers.

This paper aims to focus on how tactically leveraging work from home trends can lead to increased female participation in the workforce. The paper also attempts to study the socio-economic reasons behind the Low Female Labour Participation Rate (FLPR).

Keywords: work from home, female labour participation, covid-19
IMPLEMENTATION OF INDUSTRY 4.0 REVOLUTION THROUGH SKILL DEVELOPMENT– A BLESSING FOR LOCAL FOR VOCAL IN COVID-19 PANDEMIC

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We are amidst a noteworthy change with respect to the manner in which we make items, because of the digitization of assembling. This change is convincing to the point that it is being called Industry 4.0 to speak to the fourth insurgency that has happened in assembling. Industry 4.0 is flagging an adjustment in the conventional assembling scene. Otherwise called the Fourth Industrial Revolution, Industry 4.0 envelops three mechanical patterns driving this change: network, insight and adaptable robotization. Industry 4.0 portrays the developing pattern towards computerization and information trade in innovation and cycles inside the assembling business, including: The Internet of Things (IoT), The Industrial Internet of Things (IIoT), Cyber-physical Systems (CPS), Smart Manufacturing, Smart Factories, Cloud Computing, Additive Manufacturing, Big Data, Robotics, Cognitive Computing, Artificial Intelligence and Block chain and so forth. This mechanization makes an assembling framework whereby the machines in manufacturing plants are increased with remote networks and sensors to screen and picture a whole creation cycle and settle on independent choices. In this paper we are worried about how aptitude and ability of human assets can be grown with the goal that we can conquer this pandemic circumstance effectively. Delicate abilities for taking care of these forthcoming new innovation inserted framework must be taken into consideration and carefully instilled by human assets with the goal that simple smooth efficiency just as hole crossing over of flexibly and request can be conceivable. Skill development should be considered as a prioritizing factor for this.

Keywords: Industry 4.0, cloud computing, cognitive computing, Cyber physical system, flexible automation, skill development
SOCIO-POLITICAL CHANGES IN A POST COVID-WORLD: THE LESSONS FROM AFRICA

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One of the biggest challenges to the social fabrics of countries, has been the deadly growth of the Covid-19, or commonly known as the Wuhan virus, which has devastated the social, economic and even the overall structures of many countries in the world, but nowhere has the challenge been profound and striking than in the continent of Africa, and especially the countries of Western Africa and sub-saharan Africa, which have been wrecked because of the disastrous after effects of the virus.

These countries, which have been consequently battling the menace of political instability, hunger, poverty, disastrous civil wars, and besieged by ethnic and civil wars, have not been able to effectively manage the onslaught of the virus. The United Nations and the peacekeeping forces, who are already deployed here in countries, including Mali, Central African Republic and Congo have found the position very precarious, and the real challenge for these countries would be to protect their socio-political fabrics, during and post-covid-19 pandemic.

The accompanying paper would be discussing the various socio-political issues, pertaining to Africa, and the challenges, which lies ahead of it, and how effectively they can be tackled.

Keywords: Africa, Socio-political, Covid-19, political instability, United Nations
That a pandemic like COVID-19 would occur and wreck such havoc on humanity, almost incapacitating their life and lifestyle, was inconceivable. However, in the yet uncertain post-COVID-19 world, among all things that must have changed for better, would certainly be the way academia shall exploit educational technologies to impart quality online education to the students locked at home. The inordinate delay in starting life as normal has forced the teachers and the parents alike to explore efficient ways to facilitate online teaching using various technological channels. It is observed that if the students from urban areas across India have coped up with the situation quite well, using the resources at hand, the students from rural areas, with ill-equipped infrastructure, are finding it tough to continue their studies. Lack of facilities like smart phones, Internet connection, and a robust mobile network are some of the major challenges that hamper the academic progress of the rural students. The findings of this study shall assist the concerned authorities in evaluating the preparedness of the parents and the teachers to continue education of the students, residing in urban as well as rural areas, in such unforeseen home-bound situations and suggest measures in that direction.

**Keywords**: COVID-19, pandemic, educational technology, online teaching, education
EXPLORINGEMPLACEMENT OF MSMES IN TELANGANA SINCE ITS FORMATION TO COVID-19 ERA

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This paper searches for answers for the following question. Whether Micro, small and medium enterprises (MSMEs) are growing in Telangana state since its formation? Is investment in the MSMEs sector has increased? Employment is growing? What is the role of the Telangana Government to address the issues of MSME? This sector arranges the essential products to large scale industries, contributing tremendously to the economy. This study attempted to fill the gap of focused research on the recent developments of MSMEs in Telangana state exclusively since its formation. Hence the chosen period of study is between FY 2014-15 and FY 2019-20. Study is limited to MSME sector of Telangana state. Secondary data was used to achieve the objectives. Data is collated from the websites of Ministry of MSME Government of India (GOI), Commissionerate of Industries Government of Telangana, MSME Development Institute, Hyderabad, and other online sources etc. Telangana state government has taken several measures for the development of MSMEs by bringing new industrial policy, launching schemes, etc. It is found that the number of units operating has come down though investment patterns have increased since formation of the state to COVID-19 era.

Keywords: MSME, Telangana, Incentives, Schemes, Industrial Policy, COVID-19.
UNDERSTANDING FAMILY BACKGROUND INFLUENCE ON ENTREPRENEURIAL INTENTION IN SAFFRON SECTOR AMONG YOUTH IN KASHMIR

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Saffron, also named as red gold, is the world’s most expensive spice. Kashmir is known in the whole world for the cultivation of best quality saffron. Developing entrepreneurial intention among Kashmir youth is essential for its revival, as the saffron industry is showing decline in terms of productivity. Drawing on the present study Theory of Planned Behaviour (TPB), this study analyzes the impact of family background on entrepreneurial intention in the saffron sector among Kashmiri youth. Data was collected form a sample of 120 respondents from Kashmir. The study found that non saffron background respondents were found less interested in starting a new venture in Kashmiri saffron as compared to the respondents having some sort of relation with saffron. However, family background influenced other relations in the TPB, such that subjective norm has shown stronger impact than that of attitude and perceived behaviour on entrepreneurial intention among the respondents having some sort of relation with saffron and stronger impact of attitude towards behaviour than subjective norm among the non-saffron background respondents on entrepreneurial intention in the Kashmiri saffron sector.

Keywords: Saffron, entrepreneurial intention, theory of planned behavior, family background.
SOCIAL AND TECHNOLOGICAL RENOVATION IN ONLINE SECOND LANGUAGE TEACHING: A POST-COVID STUDY OF PEDAGOGY AND ITS IMPLICATION

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The world is witnessing technological development in every field. Individuals such as Scientists, Academicians, Educationists, Engineers, and others all are brought together in a unified platform called the Internet. Innovations, research are done in various fields with the guidance of experts from all over the world. The Internet or “the second world/virtual world” is expanding as well as exploding with knowledge and Information. When the COVID-19 pandemic has stuck the world - locking every one of us inside our residents, getting stranded in an unknown destination, isolating the affected people from the rest of the others – the internet became a platform for the muse that one can engage in during a pandemic. The Internet/ Social platform became the new normal to stay connected with loved ones and the rest of the world. We can observe that in this pandemic there is a consistent increase in the consumers of Internet/ Social Media. When the economy of our country failed, when business came to halt, when white-collar and blue-collar employee’s daily life got stranded. People find solace through an online platform to resume their work. For a long time, computers and technology were either seen as a medium for privilege or a medium that turns into a product. It is no wonder that Television was once an Idiot Box. Marshall McLuhan, a renowned critic has predicted the development of technology and how it is going to become an extension of humans – and it is this extension such as a smart watch, smart phones, tablets and so on – that decides the evolution of the human mind. This paper is a genuine attempt to exploit the theory of culture and technology as proposed by McLuhan, to try and understand the renovation that is brought in the field of academics and specific to the Second Language teaching. Furthermore, this paper will try to explore the futuristic and technology-oriented methods, methodologies, pedagogies of teaching the second language - to the Secondary Level Learners of Odisha - through online mode. The paper also investigates the readiness of the students as well as the quality and effectiveness of teaching in the Post-Covid World.

Keywords: Academics, Online Teaching, Technology, Virtual Space, Pedagogies, Post-Covid19, Digital Readiness.
SOCIOLOGICAL IMAGINATION TO RESPONSIBILITY: COVID-19 CALLS FOR RESHAPING FUTURE WORLD ORDER

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The present paper interprets C. W. Mills perspective of Sociological Imagination in the issue of COVID-19 pandemic. No one directly experienced or understood Mills’s perspective in day-to-day life and COVID-19 did it. Now, COVID-19 is not an individual or any single country problem, rather it is the problem of every individual in the World. It has already halted all sections of people’s everyday life, community activities, business and institutional functions around the globe. So, it is not only an individual problem of COVID-19 patients rather a social issue around the globe – COVID-19 Patient to COVID-19 Pandemic. In this context the present paper looks into the origin of the corona virus and how it is rooted in the history of dysfunctional and imperfect relationships with social structure. To re-establish the perfect and functional relationship with our social structure and for reshaping sustainable future world order, the paper suggests to maintain the three values of Mills – truth, freedom and reason. Value breaking agencies – individuals and agencies, need to take their responsibilities while making their day-to-day choice within the social structure for a sustainable world order.

Keywords: Sociological Imagination, COVID-19, Responsibility, Social Structure, Individual Trouble, Social Issue, Value
Micro, small and medium enterprises have been an area of great interest for many researchers. As per reports, credit is a crucial input for promoting growth of the MSME Sector. The review aims to find out the role of MSMEs in development, major hindrances to MSME growth and what influences such hindrance. MSMEs have been revolutionary in the development of economies, especially in developing countries. The study has further found financial constraints as a major hindrance to MSME growth. MSMEs find it difficult to obtain credit from the formal sector, and banks find it difficult to give credit to the sector. However, formal lending sources are indispensable to MSME development. Reliance on the informal sector is not a healthy option for the small sector. The important factors that influence lending towards MSMEs are competitiveness, legal framework, credit policies and lack of information about SME borrowers, firm characteristics and firm size. Various schemes have been introduced over time directed at MSME development which have uplifted the sector but remain ineffective in many areas. Also, very limited studies have been found on unregistered and informal MSMEs as well as government funded organizations dealing with MSME financing.

**Keywords**: MSME, MSME Financing, Bank Financing, MSME Review
POST PANDEMIC INDIA AND SOCIAL ENTREPRENEURSHIP ISSUES AND CHALLENGES

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Covid-19 is a global challenge towards a sustainable future. It threatened the government and governance, society and sociability, economy and equability, culture and culmination and nature and nurture. Global vulnerability of Covid-19 brought a large number of people walking down the streets. It gave a strong blow to the health, economy and manpower. To compensate for all these things and to resettle the normal life a great deal of Socio-Economic reforms need to be undertaken immediately. Our youth are passing through a critical period of time. They are cursed by the Globalization, Political decadence, unemployment, loss of moral value, excessive market-oriented economy, and vote bank politics, so that India will be self-reliant. They should be well trained and skilled so that we should make them fit for survival. Social entrepreneurship is one such economic step. It combines commerce and social issues in a way that improves the lives of people connected to the cause.

This paper deals with the “Post pandemic India and social entrepreneurship: Issues and challenges.

Keywords: Covid-19, Social-entrepreneurship, pandemic, MSME, human resource management,
LEARNING CONTINUITY IN THE REALM OF EDUCATION 4.0: HIGHER EDUCATION SECTOR IN THE POST PANDEMIC OF COVID – 19

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Learning Continuity in the realm of education 4.0 is posing a stiff challenge before the educators as the physical restrictions imposed upon the institutional learning due to the Corona virus pandemic. Around 320 million learners were stopped going to schools/colleges across India, and all educational activities received a sudden jolt. Despite the challenges, the Higher Education Institutions (HEIs) have responded affirmatively and evolved to harness the advantages of assistive technologies to ensure the continuity of teaching-learning activities, research, and thus service to the society. The paper discusses the evolution of the blended learning paradigm and explains the efficacy of the same to ensure higher learning gain specifically at the tertiary level. In the quest of identifying a suitable instructional mechanism, academic institutions pursue a variety of techniques including synchronous, asynchronous, or mixed-mode heutagogical learning approaches. The researchers seek to use a thematic literature review of the various relevant learning models to explain the nuances of blended learning attributed to the factors of commitment, flexibility, collaboration and self-paced managed learning environment. The paper proposes a narrative of andragogic styles involving ubiquity and acceptance for the HEIs to practice and avoid disruption in the practice of education.

Keywords: Learning Continuity, Education 4.0, Heutagogic, Andragogic
Every destruction is followed by a renovation in the process of healing. While the world is now busy fighting the pandemic, the public life is gradually opening up and rising back from a setback that has demoralized the economic, social, psychological and professional life of people and technology coming in as a saviour. The entire world came to a standstill when the global pandemic came in contact with mankind. It’s the greatest challenge the globe has faced since decades. In just a few months, lives of people, economy, social orders and stability got transformed on an unrivalled scale causing unemployment and homelessness to many people, impacted the stock market and industries’ business causing great loss to them and also limited the companies’ growth. The education system had to commute vital parts of the syllabus for reducing the workload of pupils just for the sake of digital platforms of learning. However, with this pandemic, the emergence of the digital world got promoted generating no human interaction. Unemployment has created great havoc in the lives of daily wage labourers and also many public sector employees. However, MGNREGA, the rural employment guarantee programme has had a great record for providing ample employment to the needy. This shall have a great impact on those livelihoods who are the worst sufferers of unemployment during the epidemic. The nation faced several challenges of unemployment and altered migration, as migrants headed back to their natives in the hope of getting sustainable work for earning a living, causing wide spread of COVID-19, making high percentile in death rates. Loss of jobs, being homeless and losing the dearest ones had become more often in the period of COVID-19, however, time is the best healer to all the worries.

This paper hereby comes with an detailed analysis on the reconstructive ideas on social life of people, health, sanitation, employment, education and the technological aspects to complement the prior, amidst fitting into the new normal along with proper implementations of technological resources with various sociological renovations and modifications.

**Keywords**: Economy, Employment, Health, Public Life
SUSTAINABLE DEVELOPMENT AND RIGHTS OF PRISONERS DURING PANDEMIC: AN APPRAISAL

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The year 2020 has etched a strong impression in everyone’s lives, especially prisoners. The pandemic has enormously affected the criminal justice system in general and prison administration in particular. During lockdown people felt restless under societal prisons. The condition of prisoners behind physical bars was precarious. While most people spent time with family, looking after their mental health, life of prisoners was devastating. The prisoners are already in social segregation. The only moment of joy in their lives is meeting their families. Mass incarceration, poor hygiene, and lack of infrastructure are common issues amongst prisoners. The Sustainable Development Goals (SDGs) have specifically emphasized on setting global goals to establish fair, sustainable and holistic wellbeing of all, but this pandemic escalated anxiety, depression and stress in the prisoners. Physical distancing is essential but mental health issues arising out of prolonged separation cannot be ignored. In such cases virtual meeting platforms like e-mulakat was a welcome step. This research paper is a humble attempt to undertake content analysis of newspaper articles. The paper aims to explore the rights which prisoners have during incarceration towards their fair, sustainable and holistic wellbeing, and to evaluate the impediments faced during the pandemic.

Keywords: Impediments, incarceration, pandemic, prisoners, and sustainable development.
Covid 19, or the Novel Corona virus was first detected in Hubei, a province in China in a wet market way back in November 2019. After that it has spread all over the world like a bonfire. The second country which was affected by corona virus was South Korea though the impact was not much because of its population size. After that it created a huge impact in the European and American countries with the United States of America leading in the forefront. One of the hugely affected sectors during this pandemic is Tourism industry. All of a sudden tourists were barred to come in and go out of their country by the government. Tourism is considered to be one of the economic generators for any country. COVID 19 has forced people in the confinement of their houses and stringent norms are being followed for not adhering to the lockdown laws. One of the positive aspects of lockdown was that while people were in their houses, it was the natural habitat consisting of wild animals, birds fishes who came out and roamed about freely. The International Ecotourism Society defines Ecotourism as “responsible travel to natural areas that conserve the environment, sustains the well-being of the local people, and involves interpretation and education”. Such traveling can be created thanks to an international network of individuals, institutions, and the tourism industry where tourists and tourism professionals are educated on ecological issues. Eco tourism could be one of the areas that can be emphasized and used as an endorsement for promoting the Tourism Industry. Therefore, the basic objective of this paper is to explore the possible outcomes of Ecotourism in India and Egypt during COVID 19 and its impact on the environment.

**Keywords:** Covid-19, Tourism, Eco tourism, Environment, Ecology
WHATSAPP FOR VOCABULARY ACQUISITION: PROMOTING SUSTAINABLE DEVELOPMENT AMONG GEN Z IN POST-COVID ERA

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The indispensable role of English language in sustainable development cannot be undermined, as it enhances business and trade, and improves an individual’s economic conditions. In the wake of COVID-19, social media technologies are becoming a fundamental component of education as it is the ‘new normal’; language learning is no exception to this. The proposed study extends the Unified Theory of Acceptance and Use of Technology (UTAUT) to identify factors that drive Gen Z to use whatsapp as a vocabulary acquisition tool. Constructs from previous models such as performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation and habit are used, while adding two new variables: perceived relevance of whatsapp and collaborative learning through whatsapp. Using simple random sampling, the study participants comprises 250 undergraduate students from select Institutes in Rajasthan. Data is analyzed through Smart-PLS ver. 3.2.9 and IBM SPSS ver. 26, using descriptive and statistical tests, including mean, standard deviation, correlation, and structural equation modeling. The present study makes an original and innovative contribution to language studies by analyzing the correlation between the variables of UTAUT and whatsapp application in vocabulary acquisition. Such a systematic understanding of the topic can assist instructors to design future pedagogical techniques.

Keywords: UTAUT, Sustainable development, Gen Z, WhatsApp, Vocabulary.
BRIDGING DIGITAL DIVIDE IN INDIA: POSITIVE OUTLOOK AMIDST COVID-19

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The aim of this paper is to understand the extent of rural-urban digital divide in India and to analyze the increase or decrease in the same due to global Corona virus pandemic. The study is based on secondary data collected from the report on “The Indian Telecom Services Performance Indicators” issued by the Telecom Regulatory Authority of India for June 2019 and June 2020. Percentage analysis was employed to comprehend the trend of the digital divide in terms of access for the years 2019 and 2020. The results revealed that there was an increase in internet access in the rural population during the time frame of COVID-19, and this increase has led to the decrease of the digital divide in terms of access to the internet. Moreover, the study reveals that COVID-19, to some extent, have resulted in bridging the rural-urban digital divide in India in terms of access. The study further highlights the importance of digital literacy along with access to the ICT for effective utilization of ICT infrastructure and suggests ways to improve digital literacy in India. The study contributes to the existing literature by incorporating the dimension of COVID-19 and quantitatively proving the decrease of the digital divide.

Keywords: COVID-19, Digital Divide, Digital Literacy and Internet Access
EMPOWERMENT OF HUMAN RESOURCES
- THROUGH MISSIONARIES OF CHARITIES
PYROTECHNICS BY ART THERAPY- (A PARADIGM SHIFT IN SOCIAL ENTREPRENEURSHIP) IN THIS COVID PANDEMIC

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The purpose of this study is to see how - Creativity in Art- therapy has the potential to impact human resources through - Missionaries of charities in memorable ways that traditional interventions do not possess in this COVID pandemic. The review states that art- expressive therapies are defined as the use of music, dance/movement, drama, poetry/creative writing, play, and sand tray within the context of psychotherapy, counselling, rehabilitation, or health care. It is a therapeutic means of reconciling emotional conflicts, fostering self-awareness, developing social skills, managing behaviour, solving problems, reducing anxiety, aiding reality orientation. Qualitative research with Ethnographic touch, with Personal interviews and observation has been made. All therapies were explained and this encouraged individuals to engage in self-exploration. Data analysis and interpretation were undertaken by using chi-square testing and its significant factors. The findings revealed that through these forms of self-expression, individuals are able to “exhibit and practice novel and adaptive behaviors”, and we come to a conclusion that vision and mission of the subjects could be attained with, in this era. Money can be earned even in COVID-stress, where Life is uncertain, and quality of life will improve, and by this Art therapy, we can be victorious.

Keywords: creativity, psychotherapy, self-awareness
The impression of Environmental uncertainty has for a long while been viewed as a central issue of entrepreneurs as it impacts the procedure, structure, and execution of undertakings. Little is understood about how entrepreneurs under a similar climate structure various uncertainties and perform their operations. Given the existing literature approaches, this examination conceptualizes environmental uncertainty involved; Competitive intensity, market turbulence and technological turbulence and explores how these vulnerabilities influence SMEs’ market orientation and business execution. Using the convenience sampling, the primary information was gathered utilizing a questionnaire from 144 proprietors and Managers of MSMEs enrolled in Industrial Estate in Srinagar, J&K. The study results revealed a substantial impact of market uncertainty and competitive intensity yet an inconsequential effect of Technological turbulence on market direction and business execution affiliation. The study recommends that SMEs be actuated to establish a severe climate by broadening their markets, adding new items and obliging the necessities of arrangements of clients. By and large, these discoveries feature that market turbulence and competition mutually impact the evolution and strength of the SMEs. This examination makes a significant commitment to creating an assemblage of advancement literature and offers guidelines to administrators and researchers in prompting firms’ inventiveness.

**Keywords**: Uncertainty, SMEs, J&K, Market orientation, Performance
Farming and farmers have inseparable relationships with other socio-economic activities. It is not confined to production alone. Both the backward and forward linkages are as important as core activities of agriculture and allied sectors. The sudden closure of all sorts of socio-economic activities due to covid-19 pandemic hammered a severe blow to the agriculture sector. Though the lockdown imposition was lifted from the core agriculture and allied activities very soon, yet the entire circle that completes the success of agriculture got affected. The highly perishable rabi produces were sold out with a compromised bargain to avoid the threat of being unsold, however it was available to consumers at a higher price. The uncertainty about the pandemic put the buyers in a saving mode and curbed their spending habits. In Odisha, the peak lockdown period happened to be early summer and people chose to manage with very limited food items and vegetables. It was also a preparatory period for the kharif crop that required unrestricted markets to procure inputs like fertilizers, pesticides, seeds, fodder and free mobility of labour. These spheres of activities too got affected due to restrictions in transportation. The farmers learnt and equipped themselves to manage in this unimaginable situation which they had never experienced before. Odisha has witnessed many natural calamities in the recent past and each time they came out victorious with more vigour and resilience because of its early preparedness. The preparedness in Odisha on this unheard and unimaginable covid-19 pandemic was as miserable as any other states and the situations further exacerbated due to large scale return of 

**Keywords:** Covid-19 lockdown, agriculture, farmers, labour mobility, prepare
THE PEDAGOGICAL SHIFT DURING COVID 19 PANDEMIC: EMERGING PRACTICES AND CHALLENGES

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The novel Corona virus disease 2019 (COVID-19) has collapsed the entire education system not only in India but across the globe. The outbreak of COVID-19 pandemic has brought sudden transformation in many sectors of the global community including the education sector. The sudden transformation in the teaching pedagogy due to COVID-19 has highlighted some benefits, challenges as well as inequalities. This paper attempts to draw a holistic picture of the best teaching practices in synchronous online spaces and highlight the challenges, benefits and inequalities exposed during the online classes. It also aims to provide suggestions and measures to mitigate the challenges presented by the newly developed pedagogy.

Keywords: Covid 19, online learning, pedagogy, paradigm shift
THE SOCIOLOGY OF ENTREPRENEURSHIP

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The sociology of entrepreneurship is a flowering field of research, yet it’s academic donation has been commentary for its absence of sociological orthodox or canon. In, this item or article, I have implied an effort to see a thing clearly and truly in order to judge it fairly inspect the abstract theory of the field, tinge or trace its importance in historical origins, and try to situate the sociology of businessperson within the sociological law. I place particular emphasis on the donation of a historical man who was called Max Weber, a German sociologist, and political economist. He is best known for his thesis of the (“Protestant ethic,”) relating Protestantism to capitalism and for his ideas on bureaucracy and also provides a useful layout or template for an exhaustive approach to realize the milieu, process, and consequence of businessperson activities. So, I estimated by discovering a contemporaneous approach to a businessperson. This will help me to conclude in this capacity with different frameworks.

Keywords: Sociology, entrepreneurship, businessperson.
DIGITAL TOOL ADOPTION INTENTION OF MICRO AND SMALL ENTREPRENEURS IN POST COVID-19 ERA: AN EMPIRICAL STUDY IN ODISHA

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Objective: The aim of this study is to explain the adoption intention of digital tools by micro and small entrepreneurs’ in a post pandemic scenario.

Method: This cross-sectional study conducted an online survey among the 100 entrepreneurs, selected by applying convenience sampling technique. Multiple regression analysis was conducted by using SPSS 25 to explain the adoption intention of digital tools.

Findings: Performance expectancy and social influence have significant and positive impact on adoption intention of digital tools of entrepreneurs. Whereas, facilitating condition and experience has a negative impact on adoption intention of digital tools.

Implications: This study may contribute new insights to this phenomenon of entrepreneurs’ adoption intention of digital tools in the post pandemic era and it will help digital service providers to understand the entrepreneurs’ intention towards digital technologies and help service providers to customize their product and services that match with the micro and small business.

Limitations: Some limitations noted in the study are like small sample size and limited variables. Future studies need to overcome this.

Keywords: Digital tools, Adoption intention, Entrepreneurs, SPPS.
A FORECASTING MODEL FOR MSMES OF MANUFACTURING AND ENGINEERING SECTOR OF KOLKATA DISTRICT OF WEST BENGAL, INDIA

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MSMEs are the key ingredients for economic growth of any country. The engineering and manufacturing sector has an important role to play to this development. This sector contributes to around 40% of the industrial production. This also supports the Make in India movement that has been initiated by the Government of India. This sector employs around 15 million people as per the recent survey by Government of India, making it the second largest source for employment, after agriculture. The engineering and manufacturing sector also witnessed a steady growth. This sector employs more casual laborers than permanent workers. Their concentration also depends on the availability of resources as well as the infrastructure. The growth and development also depends on the economic and political scenarios. This study concentrates on factors like correlation among employers, employees and other economic factors based on a time series analysis of data gathered from registered MSMEs in Kolkata. The time series taken here is simple seasonal time series analysis.

Keywords: MSME, Forecasting, Time Series Analysis, Correlation, Entrepreneurs, Economics factors, Employment.
Small business owners are credited with higher foresight, ability to handle complex situations and have the capability for future planning. This qualitative study tried to understand these factors in the context of the current pandemic. Covid-19 presented an extreme degree of complexity to the business environment. We sought answers to understand the planning ability or preparedness of SME owners, their sustenance, tapping the current opportunity and degree of resilience shown as well as their expectation from the local governments.

Though it is qualitative study and not generalizable across the population, the sample included did not indicate a prior responsiveness to earlier information, rather they were reactive to the situation. Secondly, financial constraint was the priority among the SME owners. Most of the respondents indicated operational response to cost cutting. A few saw it as an opportunity for product innovation. They demonstrated empathy towards their employees. Interestingly, even after many months of the onset of pandemic, most business owners in the study indicated the need for stability in the situation, and additional information to plan for future course of action.

The study contributes to entrepreneurship literature by demystifying the superior planning and complexity handling characteristics of the entrepreneur amidst control and restrictions.

**Keywords:** Planning, Pandemic, SME, Entrepreneur
IMPEDEMENTS IN POLICING THE FOREST DURING THE PANDEMIC ERA: AN EXPLORATION

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The dimension of policing has changed in the urban and rural centre at the onset of a pandemic which has challenged the working of the forest security personnel. In the wildlife reserves, the forest staffs who are often aided by the local people are facing restricted assistance due to the lockdown. A decrease in employment and lack of resources has compelled the local population to resort to alternative sources of income, even to cause harmful exploitation of the environment. Incidentally, economic crunch and earning a quick buck through illegal felling and poaching has raised an alarm to human-animal conflict. Therefore, it poses a challenge for the forest staff to coordinate conservation and mitigate man-animal conflict all together with a limited staff and deficient collaboration with the local people. The present paper explores the working of the forest staff in collaboration with the local population in the Pre-COVID period, the challenges the pandemic brings to conservation and the response mechanism for better work performance in the post COVID-19 time.

Keywords: Conservation, Covid-19, Forest Staff, Human-Animal Conflict, Poaching.
EFFECT ON ECOTOURISM AND MARGINALISED SECTION OF THE POPULATION DURING THE COVID PANDEMIC- A CASE STUDY OF SEPAHIJALA WILDLIFE SANCTUARY

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The term ecotourism was first coined by Ceballos-Lascurain (1987,p.14). According to him, tourists travel to places which are unaffected, elegant, and rich in natural resources and diverse culture to offer to tourists. According to the International ecotourism Society (TIES) (1990), the primary ecotourism destinations of Tripura are the Eco-parks and Wildlife Sanctuaries are located in the remote areas of the State. Most of the population in those parts are largely dependent on Forest for their livelihood. Sepahijala Wildlife sanctuary is one such place located very near to the capital city of Agartala. Sepahijala Wildlife attracts maximum footfall amongst all the Eco parks of the state. This has resulted in dependence of the local marginal people on this WLS for their livelihood. But the ongoing covid pandemic has a huge negative impact. The WLS was closed initially and even after opening people are scared to visit. The graveness of the situation may be well assumed by the fact that last year the revenue earned by forest department from ecotourism in Sepahijala was more than Rupees Eighty Lakhs and this year it is not even half of that. The objective of the study is to examine the fact how ecotourism affects the adjoining population and how the pandemic affected them. Secondary data were collected from all the line departments. Primary Data were also collected. Though the government did take some initiative to help the people but they seem to fall short. However further research is required to see the in-depth effect of ecotourism on the life and livelihood of the marginalised local population and the impact of pandemic.

Keywords: Ecotourism, Marginalised population, Eco parks
THE INFLUENCE OF ENTREPRENEURSHIP EDUCATION ON STUDENT’S ENTREPRENEURSHIP SKILLS IN STARTING BUSINESS: A CASE STUDY ON ACCOUNTING STUDENT OF YOGYAKARTA STATE UNIVERSITY

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This research aims to study the effect of entrepreneurship education on entrepreneurship skills of accounting students at Yogyakarta State University to help students start a business. This research used an online survey of 28 students from the accounting class of Yogyakarta State University (UNY). The researchers constructed a questionnaire to measure the effect of entrepreneurship education on entrepreneurship skills of accounting students at Yogyakarta State University. Analysis of the data used in this study is descriptive analysis and quantitative analysis, using SPSS software version 25. The finding is entrepreneurship education has a positive influence on entrepreneurship skills, including risk taking skill, problem solving skill, innovation skill, and leadership skill. This study highly recommends for students to obtain entrepreneurship education in order to improve their entrepreneurship skills that will help them start their business.

Keywords: Entrepreneurship education, entrepreneurship skills, startups
The earth is passing curtail time with COVID-19 continuum. The virus affected hundreds of thousands of people. Massacred a holistic pace of lives, disrupted academic excellence, economic growths and pushed us through many threshold clops. However, the current threat of the education; key constraints in TVET how drastically adopt innovative planning and education governance in Bangladesh. TVET Policy actors, individuals and relevant communities to think out risk mitigation and resilience approaches. In general, the approach and solution that we see towards cyber supporting preparedness, networking and partnership inclusiveness to tackle the emerging situation and the next. The UN Global Sustainable Development Goals (SDG) are more challenges to achieve by 2030. It might be intertwined with inequality, education and poverty eradication which implies nourishing in the TVET sector. This publication mainly focuses on reflection on ongoing managerial views of the TVET sector and explores innovative ways upon the global health crisis in Bangladesh.

Keywords: Education governance, Innovative planning, cyber supporting preparedness
As 2019 gave way to 2020, there were a lot of hopes on the new decade, especially with regard to socio economic development and upliftment of the urban poor. The pandemic shook the deep-rooted beliefs of secure socio-economic conditions of individuals across the globe. The most impacted of those were the semi-skilled workers, marginalised workers, and small entrepreneurs who lived their lives earning money on a day today basis and fighting for their survival. It threw lives out of gear and pushed them into the vortex of socio-economic uncertainty and despair.

The present paper attempts to look into the way in which the entrepreneurs and small and marginalised workers have coped with the challenges that the pandemic has thrown at them and the way in which they have fought back to gain their space. The paper also aims at understanding the ways in which these entrepreneurs and workers have risen to the challenges and adapted to the paradigm shift in the way businesses are progressing. The psycho-social impact of the pandemic cannot be ruled out and this definitely will have an impact on the urban poor and the resulting shifts in the entrepreneurial business dynamics is also a major part of the paper. The role of information and communication technology and how these semi-skilled, semi-literate entrepreneurs have coped with the rapid changes and how they have managed to adapt to change also forms the core of this paper.

Data Collection and Research Methodology: The research paper relies on both primary and secondary data. Secondary data is collected through various sources, from print and electronic media and the primary data is collected from individual entrepreneurs and marginalised workers. Data is collected from Focussed group discussions and direct interviewing and information gathering.

**Keywords**: Entrepreneurship, Socio Economic Development, Small and Marginalised Workers, Psycho-Social Impact, Urban Poor, Turnaround, Livelihoods
EMERGING ROLE OF SOCIAL ENTREPRENEURSHIP DURING COVID-19 PANDEMIC

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The COVID-19 pandemic has created new societal challenges and problems. Existing studies indicate that social entrepreneurs have been working to solve market failures and demonstrate more sustainable models to build inclusive economies. Social enterprises are the inclusive sustainable organizations that aim to address societal and environmental problems using innovative products or services. However, these enterprises may face different challenges than that of commercial enterprises. This is because unlike commercial enterprises, these work on double mission i.e. social return on investment as well as financial return on investment. There have been a number of studies on the impact of COVID-19 pandemic in commercial enterprises but limited studies on social enterprises. This paper explores the growth of social entrepreneurs and challenges faced by the social entrepreneurs during COVID-19 outbreak. The study involved the review of existing literature on social enterprises during the year 2020. The findings revealed that COVID-19 has resulted in an increased level of activities by social entrepreneurs to fight against challenges emerged out of the global pandemic.

Keywords: Social entrepreneurship, Social enterprises, COVID-19, Global Pandemic, Social problems, Coronavirus, Community, Sustainable development goals
AN EXPLORATION OF SOCIO-ECONOMIC FACTORS AND POST COVID-19 IMPACT ON CHILDREN IN CONFLICT WITH LAW IN THE STATE OF ODISHA

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The Covid-19 pandemic has put a major impact on the children in conflict with law. This paper aims to capture the major key issues and the necessary steps taken by the state government to mitigate the negative consequences for children in conflict with law. It is found from various studies that during the beginning period of Covid-19, reduction in the rate of crime is observed, the reason for this is due to drastic change in the routine activities of the individuals and with the closure of schools, colleges and other services. The pandemic effect of staying at home and social distancing led to decline in crime rate by the juveniles. The most concerning part was the staffing crisis seen at observation and special homes in the state of Odisha. The social factors such as parental supervision, love, care and affection play vital roles against delinquent behaviour of children.

Keywords: Children, Children in conflict with law, Covid-19, Juvenile, Juvenile Delinquency
INVESTIGATION OF QUIT PHENOMENON AMONG THE TRAINED RURAL ENTREPRENEURS

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Literature indicates a high rate of failure is a serious concern in entrepreneurship. Entrepreneurs may quit a business, take up another, or quit completely to take up another vocation. Antecedents of quit is not adequately understood, even if it is common to venture formation. Studies underscore the need for entrepreneurship in employment generation and economic growth; government policies try to encourage and sustain entrepreneurial effort.

Micro-entrepreneurship rooted in the primary sector and home location ensures reduction in regional disparity, migrant labour issues, and rural unemployment. The Agriculture Entrepreneurship Promotion Scheme, Government of Odisha promotes entrepreneurship by providing required training, under which entrepreneurs are selected by the women collectives of different villages. In one of the programs, two hundred sixty-five individuals were trained on a virtual web platform. A follow up after three months found that eighty-two entrepreneurs have discontinued their business.

This article tries to understand the quit reasons of rural entrepreneurs who enrolled themselves in entrepreneurship training, started business, but quit after a few months of forming the new venture. These entrepreneurs were from tribal dominated districts of Odisha and were involved in the primary sector. A qualitative study, with a cross sectional and convenient sampling plan was designed to identify respondents for semi-structured interviews and record their responses. Thematic analysis was undertaken to analyse transcripts and understand their perspective on discontinuance.

The article contributes to the literature of micro and rural entrepreneurship by indicating the sustainability challenges. It also analyses the role of the instruction medium for entrepreneurial skill development programmes.

Keywords: Rural Entrepreneur, Quit, Virtual Training, Sustainable
CHANGING GENDER ROLES AT HOMES-
IMPACT OF CORONA PANDEMIC

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Women cook. They spend half of their life in the kitchen. Men can also cook, but they rarely do. This division of gender roles is ancient. With our words and acts we comply and perpetuate such a tradition. But times are changing. Outlooks are changing. Women are more ready to pursue their dreams and aspirations. Participation of women in the workforce has grown in all sectors of the economy. Women are slowly and steadily getting into roles which were hitherto reserved for men. Induction of women into combat roles in defence services in India is one such step. They have proved that they are no less than men in any job. Even in the rural sector, women are forming SHGs to be economically independent. While it is a welcoming change, women are still tied to the domestic roles at their home. They attend to all household chores with almost no help from their male counterpart. But Corona pandemic has disrupted gender roles at homes in its small way. Men are not shying away from doing things that normally women do. This research paper is a study into such changing gender roles in households, post corona pandemic.

Keywords: Gender Roles, Social Norms, WFH, Role Reversal, Social Diffusion.
Entrepreneurial undertakings have a positive impact on aggregate economic activity. Therefore, it prompts policy impetus to encourage entrepreneurs. New firm formation and economic growth has positive correlation. The economic development creates entrepreneurial opportunity and the Schumpeterian “innovation” led enterprises further boost economic activities, thereby creating a spiral. However, low survival rate of new enterprises results in a lower contribution of entrepreneurship to incremental output. This is especially relevant in developing economies where entrepreneurs are motivated by “opportunity” as well as ‘necessity’. The necessity entrepreneurs contribute to the low entrepreneurship to incremental output ratio.

Within this context, the purpose of this paper is to develop a framework to address (i) the micro-level, economic determinants of entrepreneurship; (ii) the macro-level, entrepreneurial requirements per unit of incremental output; and (iii) how the relationship can guide relevant policy measures to encourage entrepreneurship for economic growth.

At the firm level, the structure of the industry is a key determinant of entrepreneurial success. At the aggregate level, growth models consider entrepreneurship as a fourth factor of production and estimate its contribution through total factor productivity with a combined effect of technological change and entrepreneurship. This article extends the framework to determine the entrepreneurship requirement per unit of incremental output. This measure would help policy makers to estimate the appropriate number of entrepreneurs to meet economic growth targets.

**Keywords:** Economic growth, industry structure, demonstration effect
TOWARDS EDUCATION 4.0 -
REIMAGINING THE ROLE OF TECHNOLOGICAL
INSTITUTES OF HIGHER EDUCATION
AS SOCIAL ENTREPRENEURSHIP INCUBATORS

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The world society is witnessing unprecedented change due to the adversity caused by the COVID19 pandemic. This along with a sudden technological nudge has left an unparalleled impact on the marginalized communities, leading to a reckoning on social justice issues. This has engendered a further need for change agents such as the social entrepreneurs, who have both the knack to combine the enthusiasm to serve the marginalized communities and technical know-how of the markets. Therefore, this validates the urgency for catalyzing the social entrepreneurship ecosystem in society to ensure social justice.

The present piece of academic writing argues that the Technological Institutes of Higher Education (TIHES) by embracing engaged scholarship and creating deeper linkages with the community can become social incubators for promoting social entrepreneurship and innovations. This present piece of academic writing will assess this leeway by gauging the present scenario of TIHES. It will further attempt to tease out the enablers and barriers and thus will lay out a strategic plan of action for the future.

Keywords: Social Entrepreneurship, Technological Education, Community Engagement, Education 4.0, Industry 4.0
SOCIAL ENTERPRISE AND ENTREPRENEURSHIP: LESSON LEARNT FROM PANDEMIC CRISIS

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POST COVID-19, Pandemic brought change in entrepreneurship strategies, eradicated hunger poverty etc., not for means of profit for survival not only for human mankind but also for saving the lives of flora and fauna too. Under a post pandemic scenario, you present yourself as a brand ambassador of your skills. So you need to volunteer yourself. As school children currently reeling under monotony and boredom since past one year, either due to uncertain lock down at home, no physical activities. State government to take initiatives to boost the morale of women artisans, woven fabrics technicians, hand crafted women workers poses individually as new start-up entrepreneurs. Recently Karnataka Government gave permission to form textile clusters, toy clusters at tehsils, district, village level, in order to revive economy, enhance GDP through virtual Market. In nutshell, saving and honing the skills & selling the handmade manufactured, embroidered product through E-Commerce virtual market (VM). As distribution of kits, money transfer into skilled migratory workers’ bank accounts by the government is not a permanent solution.

Keywords: VM- Virtual Market, E- Commerce, Entrepreneurship
Objective: Hot rolling process emulsion is being used as coolant. Filter paper is used in the emulsion filtration unit for maintaining the quality of emulsion by removing sludge through the filtration unit. Due to this filtration process, waste filter paper is generated. This paper is contaminated with oil & sludge and categorized as Hazardous Waste. Objective is to reduce Hazardous Waste.

Methods: Filter paper movement is being done by level-based logic system by filter skimmer. This inhibits unnecessary filter paper movement which resulted in lowering the consumption of filter paper. Earlier we used to operate two-line filtration units simultaneously which led to more consumption of filter paper. We have taken a successful trial of using only one side filtration system instead of both sides. Observed emulsion chemical & physical properties were intact. Magnetic Rod was installed in both HRM & HFM clean tanks to collect MS Particles.

Results: Less consumption of filter paper as well as energy saving.

Conclusions: Obtaining lower amount of hazardous waste in terms of weight.

Keywords: Hot rolling process, emulsion, coolant, filter paper, hazardous waste
INDIVIDUAL FACTORS AS ANTECEDENTS TO ENTREPRENEURIAL INTENTION

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Worldwide economy in general and Indian economy in particular needs sustained development driven by business enterprise. Research across the globe suggests that entrepreneurship in one such initiative which can assist nations to have long term development. Plethora of studies have been conducted to ascertain correlates of entrepreneurship and entrepreneurial intention, however the quest to understand the effect of various factors is still being researched. The reliability and availability of world-class infrastructure services are critical for the growth of entrepreneurship. By reducing the influence of the limiting factors, an appreciable change can be brought towards the intention and attitudes among youth towards entrepreneurship. The researchers, however, face a biggest challenge in selecting the appropriate approach to study entrepreneurial intention.

The current study would examine individual factors like; the need for achievement, the locus of control, the propensity to risk, the tolerance for ambiguity, self-confidence and innovativeness.

To measure the entrepreneurial intention of an individual, the researcher either focuses on individual factors since they are inherent to an individual or prospect entrepreneur. Surprisingly, the research on such themes has not been explored to great extent that how these factors are related to entrepreneurial intention. In view of this missing link, the present study fills the gap by analyzing the impact of individual factors on entrepreneurial intention.

The sample for present study includes students and trainees. The systematic random sampling technique was employed for data collection. The employed scale was also run for reliability and validity. The regression analysis was performed on the data. The result shows that individual factors influences/ affects entrepreneurial intention. Among all individual factors selected, the propensity to take risk shows significant relationship with entrepreneurial intention. The policy implications of the results are also discussed in detail.

Keywords: Entrepreneurship; Entrepreneurial Intention; Individual factors
The COVID-19 pandemic is a great humanitarian challenge that the world has faced ever with economic cost and cascading effect on all sections of the society. Even though the transport of agricultural produces during COVID pandemic was not affected much, the agriculture sector has been disrupted especially in the supply chain, pricing of agriculture produces & products, and pressure through returned migrants. Farmer Institutions have always been on the forefront of such crises to amplify the collective strength of farmers; be it farmers cooperative, self-help groups or presently trending Farmer Producers Company (FPC). FPCs with special provision in the Producers Companies Act 2002 and the New Company Act 2013 aimed at a collective approach to promote and facilitate agriculture produces in terms of collectively aggregating and marketing with a higher economic return. During the peak period of COVID, NABARD and SFAC, the Nodal agency for promoting FPCs across India have stepped in successfully in creating a chain of network for business operation with appropriate strategy. However, the networking arrangement lacks continuity with depth and width of business. This paper is an attempt to ascertain the various challenges faced by FPCs. Besides, the paper also critically reviews the emerging strategic and operational arrangements of FPC networks with business perspectives. Based on the identified gaps, the paper tries to infer the relevant strategies for post-COVID new-normal arena.

**Keywords**: Farmer Producers Company, COVID-19, FPC business networking, future business strategies
AN IMPACT STUDY ON
INDIAN EDUCATION SYSTEM DURING COVID-19:
EMERGING SOME INTELLIGENT APPROACHES

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Novel COVID-19 (SARS-COV-2) has emerged as one of the most hazardous pandemic across the globe. Covid-19 affects many sectors. Among all sectors, the impact on the education industry is one of the major global concerns. Due to the spread of this virus, there was a forcible postponement of physical education. This moved the whole education system into a fringe condition for uncertainty and no hope for further progress. Though few countries have opted online education, countries like India partially succeeded. Here a detailed study has been executed on the impact of covid-19 at all levels of education with their pros and cons. The article is four folded: firstly, the impact of covid-19 on the global education system is thoroughly studied with a special focus on Indian education. Second, a brief study on acceptance and adaptation of online education processes to fill the gap of schedules is done. Thirdly, an impactful analysis on the growth of development of online educational apps to fulfil the absence of offline education is emphasized. Fourth, an insightful study on the role of intelligent computing approaches for analyzing such study is deeply investigated. Further, a brief study is highlighted on the future impact of Indian education with several challenges.

Keywords: Covid-19, Educational system, Online education, Pandemic, Machine learning
NEW AGE TECHNOLOGY DRIVEN
ENTREPRENEURSHIP BEYOND 2020

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The role of entrepreneurs in developed countries is very important and this role is shaped by the business as well as the general environment in the country. In the current scenario, technology plays an important role in determining the success of an industry or business. The various disruptive or new age technologies have opened a variety of dimensions for prospective and budding entrepreneurs and hence the digital entrepreneurs. In this study, we first discuss how digital transformation has taken place in the environment. Each of the new age technologies have been discussed and their contribution to the environment as a whole has been discussed. The time of crisis has been a motivation to implement various technologies in the business environment. Alibaba has been using earlier crises to its benefit using digital technology. At present many organisations have taken the same course and have used the time to fruitfully venture into avenues that have been giving them tremendous profit and popularity. Examples from all over the world have been given to showcase the opportunities opened up by the new age technologies and the pandemic.

Keywords: New Age Technologies, pandemic, entrepreneurs, IoT, Innovations
HEALTH JOURNALISM IN THE COVID -19 SCENARIO- CHALLENGES AND LIMITATIONS

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It is almost more than a year since the world along with India entered into the novel Covid-19 pandemic crisis. Covid-19 related news has been the largest covered global event by all the available means of mass communication, both conventional and traditional since it originated around the Chinese New Year of 2019 and spread globally within no time. The rapid spread of the virus and the alarming casualties it caused made the Carona-19 endemic a panic pandemic with widespread global impact. In the past there have been various disastrous diseases pertaining to public health including Swine flu, the Middle East Respiratory Syndrome, Ebola or Zika. All these have gathered space in journalistic presentations and headlines of print and audio-visual media, but nothing as compared to the COVID-19 viral spread. One visible key element of the COVID-19 pandemic is that it ceaselessly played on all the possible means of Mass communication and news platforms of the present times. The fact of the matter is that it has affected nearly every news beat – Politics, Economy, Military, Entertainment, Sports, Human Affairs, Telecom, Policy Making, Agriculture and not to forget the most talked about beat from where it roots, that is the Health and Medical beat.

In its fundamental sense Medical Journalism refers to any journalistic reporting presented in form of a news item or as a feature story on issues related to core health and medical topics. Media has the responsibility of reflecting truth, accuracy, objectivity and balance. India’s multicultural and multilingual fabric gives the media an infinite canvas to execute its information dissemination task and at the same time poses many challenges to learn from and deal with.

As Health is a basic essential topic covering the entire Humankind, medical journalism covers a large spectrum of medical and health issues impacting a diverse audience. Looking at the Indian scenario under the present COVID-19 Scenario, Health journalism as a specialized beat has yet to take wings. Specially in India a foray into the space of Health journalism as a specialized area is at its infancy. In Orissa, English and Vernacular media is yet to have specialized and dedicated scribes trained at doing the health and Medical beat.

Keywords: Medical Journalism, COVID -19 Journalistic Challenges and Limitations
ENTREPRENEURSHIP GROWTH STUDIES
AT A GLANCE: A META-ANALYSIS EVIDENCE FROM
20 YEARS ETHIOPIAN FIRM GROWTH STUDIES

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Firm growth is considered as an important indicator of a growing economy. Accordingly, researchers from different disciplines, starting from economics to finance, from management to behavioural studies have participated in the research stream of entrepreneurship growth. However, no clear consensus has been reached yet, which in turn leaves many researchers in the field to float around regarding which approach, which measurement and which factors should not be included in the study of firm growth. Hence, taking 102 entrepreneurship growth studies in Ethiopia, this systematic review will try to evaluate the firm growth literature with respect to the major focus areas of the studies. The result from the review shows entrepreneurship growth studies in Ethiopia are increasingly emerging over the last 20 years. However, they lack comprehensiveness in terms of growth measures, firms’ size, firms’ sectors, and geographical scope. Hence, future firm growth studies in Ethiopia should have to be comprehensive of all possible factors and inclusive of all sectors, size and geographical location of firms in the country.

Keywords: entrepreneurship, firm growth, meta-analysis
SCENARIO OF CORONA VIRUS ON MENTAL HEALTH

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COVID-19 is a biomedical disease with extreme physical and immense mental health effects. In the end, the battle with the latest corona virus pandemic becomes familiar and extremely/enormously dangerous. Pandemics can contribute to elevated stress levels. Anxiety is, on the other hand, a normal reaction to any unpleasant situation. The World Health Organization contemplates that additional steps like quarantine and self-isolation have stimulated daily routines of people which may lead to a rise in aloneness, agitation, oppression, sleeplessness, alcohol addiction, drug-addicted and suicidal behavior. There is also an increase in the cases of domestic violence. At this stage health service providers, miserably poor people, old age people, children, and people with some pre-medical conditions are more in susceptible condition. The aim of this paper is to highlight the overall scenario of Corona Virus on mental health in India. To relieve stress some measures are suggested such as yoga, meditation, avoiding reading too much about corona virus, being with family and also practicing a healthy lifestyle.

Keywords: COVID-19, Mental health, Stress
Micro, Small & Medium Scale Enterprises (MSME) are the backbone of Indian economy as they contribute to the country’s GDP by way of creating huge employment and generating foreign exchange reserves from export apart from boosting up production in the manufacturing and service sector.

Purpose: If we compare MSME Act 2020 with MSME ACT 2006, we can say that the new Act brought Manufacturing and Service sector at par and added much awaited annual turnover based criterion along with investment in plant and machinery.

The objective is to find out whether the new Act will promote ‘Ease of Doing Business’.

Research methodology: To understand the impact of change three types of stakeholders have taken into consideration-A. Ministry of MSME, Govt of India & W.B. Their viewpoint is it will make MSME units further competitive as they have to compete with firms of higher investment turnover. B. Different District Chambers of Commerce of West Bengal: Result of sending 20 questionnaires’ from 5 leading district Chambers of Commerce raises ambiguity as most of them are unable to reach any conclusion. C. Interview method with Secretary, FOSMI and Convenor FASII: Both of them explained possible positive as well as negative effects.

Findings: From 200 questionnaires’ (Mostly Micro and Small Scale) lets’ find out an interrelationship amongst 3 types of variables i.e. investment in plant and machinery, Annual turnover and Profitability by fitting regression model and let’s draw a conclusion on the basis of result.

Keywords: MSME, Investment in plant and machinery, Turnover
After the ‘Millennium Development Goals’ (MDGs), the ‘Sustainable Development Goals’ (SDGs) were implemented in the year of 2015. MDGs were mainly concentrated on enlightening the well-being of the emerging world, but on the contrary, the 17 SDGs discourse targeting all nations towards the unification of financial and social goals with conglomeration of ecological growth. We try to admire a social ecology standpoint, which critically replicates the SDGs’ potential for supporting, monitoring, and bringing a conversion towards sustainability. Through the exploration of earlier literature review on the SDGs, we try to establish a valid link through our empirical findings into our societal ecology with the guidance of SDGs indicators. First, we innovate that the SDG’s are not sufficient enough to explain entire trends of our resources which may highlight financial progression over ecological uprightness. Second, we emphasize the conflicts between the financial enhancement and sustainability of resources, utilized in India, especially in the late junctures of industrialization. Despite establishing restricted transformative impending implications of SDGs, we accomplish a strategic connotation by stressing into the SDGs for research, visions, and practices of statistics on the way to make transformative conversion towards sustainability.

Keywords:  SDGs indicators, Sustainability, Societal Ecology, Financial Progression
QUEERS IN QUARANTINES: IMPACT OF LOCKDOWN AND SOCIAL DISTANCING ON PSYCHOLOGY OF TRANSGENDER IN INDIA

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The unexpected emergence of noble coronavirus (COVID-19) has brought on a global health crisis and has socio-economically disrupted the lives of millions to a significant extent. In order to curb the spread of the contagious infection, nationwide lockdown and sometimes shutdown is announced by the country which has adversely affected the lives of many members of transgender community who are solely dependent on social interactions for their livelihood such as begging in streets and trains, entertaining in marriage functions and baby showers, engaging in prostitution. Consequently, the lost livelihood, clogged income stream, exhausted savings, burden of debt has imbued psychological distress among them. This study has analyzed the association of social distancing and lockdown constraints to psychological outcomes (i.e., depression, anxiety issues, financial stress, lack of social support, and loneliness) among transgender people amid COVID-19. Transgender participants (N=150, mean age=42.5) were selected through snowball sampling from India who responded to the questionnaire through both online platform and offline modes. Findings show that there is positive association between any two of the variables and the degree of association is quite reasonable with the range from 0.534 to 0.945. Further, in order to evaluate the hypothesis a series of regression analysis is conducted. Results highlight the negative impact of social distancing and lockdown constraints on psychology of transgender individuals.

Keywords: Transgender, Quarantine, Social Distance, Lockdown, Psychology, COVID-19
BIHAR’S COMMUNITY RESPONSE TO THE GLOBAL PANDEMIC

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COVID-19 pandemic took a toll on human life, abruptly sweeping away livelihood opportunities, exposing the rural poor to more vulnerable situations. The situation worsened after the imposition of nation-wide lockdown and those daily wage earners lost all means to keep their families together and meet their basic needs. During this time of crisis, those living in the lowest rung of the social ladder were barely left with food grains and the means to purchase them. Bihar’s community effort strides against all odds to help their community. Their motto of we are there for you, has helped the rural poor of Bihar sustain through the worst days of pandemic and economic crisis. This article is an attempt to highlight the initiatives taken by the women in rural Bihar to grapple the global pandemic. At the time of crisis, women came up in cohesion taking up food supply in government hospitals following the precautionary measures, supply healthy and hygienic food at the quarantine centers, maintaining the sale of essential goods through operational rural retail marts, manufacturing and supply of cloth masks, procurement of food grains and distribution among the needy, providing door step financial services at the villages at the customer service points attempts to ease the life of people to their greatest extent. This article is a qualitative narration of the hardships undergone by the community and how they emerged as warriors in the reign of novel coronavirus.

Keywords: pandemic, vulnerable, women
The COVID-19 pandemic is a multifaceted crisis that penetrates all aspects of human life and has an impact on various disciplines/fields of higher education. The outbreak of the corona virus and its spread have witnessed global higher education institutions competing to submit quotations and online learning assessments, as well as support programs for faculty, staff and students. Most educational institutions in India have adopted online teaching as a solution to make up for the huge shortage in teaching hours. However, citizens who do not have digital capabilities or ownership of computing devices suffer the most in these challenging times. The possibility of new technologies extending learning to virtual spaces, and the online learning management system has ensured that all learning will not be hindered by the COVID-19 pandemic. However, not all students can get fair benefits from the application of new technologies. Not because they do not have digital literacy, but because they may not have enough opportunities to use digital platforms. The disparity in educational opportunities is the source of the digital divide between socioeconomic groups.

Keywords: Digital divide, Covid-19, online learning
The effects of the COVID-19 pandemic have been observed in all sectors across the world. Education sector has been hit hard by this not only in Indian but the world. It has a very negative impact on student life. In India, about 32 million students have stopped going to school and all educational activities have stopped. The COVID-19 outbreak tells us that change is inevitable. It has led education institutions to opt for the platform with technologies which are previously unused. The education system is striving to survive the crisis in different ways and to digitally eliminate the challenge of epidemic threats. The positive and negative effects of COVID-19 on education are determined and put forward some corresponding suggestions for carrying out educational activities during the epidemic situation.

**Keywords:** Covid-19, Education
ENTREPRENEURSHIP IN PANDEMIC & ITS RELEVANCE TO STRESS: ACTIONS & LESSONS LEARNT FROM THE CRISIS

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Pertaining to the ongoing impact of covid-19 pandemic that hit the global economy and affected the lifestyle of the people all around the world, its impact on the business and aftermath has created a shock among the entrepreneurs. The study concentrates on how the pandemic crisis affected the small and medium enterprises, the difficulties faced by the entrepreneurs during the lockdown and after. The pandemic crisis made stress and anxiety common among people of all sectors. The study focuses on the correlation between the business performance during the pandemic and stress among the entrepreneurs. The study also examines the actions taken by them to overcome the difficulty and the positive / negative lessons from the crisis.

Keywords: Entrepreneurs, pandemic, stress
Micro, Small, and Medium Enterprises (MSMEs) have been globally considered as an engine of economic progress and as key instruments for promoting equitable development. The major advantage of the sector is its employment potential at low capital cost. The labor intensity of the MSME sector is much higher than that of large enterprises. Micro, Small, and Medium Enterprises constitute greater than 90 percent of total enterprises that are not of the economies and are credited with generating. The highest rates of employment growth account for a major share of industrial production and exports. In India too, MSMEs play an essential role in the overall industrial economy of the country. In recent years, the MSME sectors have consistently registered higher growth rate compared with the overall industries sector with its agility and dynamism, the sector has shown admirable innovativeness and adaptability to survive the recent economic downturn and recession. Micro, Small and Medium Enterprises (MSMEs) is the power engine and foundation of economic growth in numerous developing and advanced countries across the globe. In the context of the Indian economy, experts often term it as a growth engine. MSME has essayed a crucial role in the country’s development by generating a plethora of employment opportunities. Till now, the sector has employed over 55 million people, covering different manufacturing skill sets and capabilities. It has successfully reduced and resolved regional deficiencies and disparities. It has also balanced the overall wealth distribution, contributing to 8% of India’s GDP. It does so in the form of the MSME-GDP sector. This study is completely based on secondary data. The paper throws light on the available schemes and subsidy of special benefits for the development of women entrepreneurs through Micro, Small and Medium Enterprises (MSMEs) and also creates awareness of these schemes to Indian women entrepreneurs.

Keywords: Women Entrepreneurs, MSMEs, Funding Schemes
SMART CITIES COMBATING PANDEMIC: A STUDY IN EASTERN INDIA

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The precedent year that was engulfed by the COVID-19 pandemic and the resultant lockdown and shutdown, has had a huge catastrophic effect on economics, governments and civil societies. No city is spared, thus, putting hefty pressure on local authorities and policy makers to respond swiftly and proficiently. The conceptualization of “Smart Cities” that varies from country to country, city to city, depending on the level of development has mitigated the challenge of COVID-19 pandemic is a matter to be evaluated. Therefore, the current study aimed to explore the approaches and the course of action undertaken by the smart cities of Eastern India to cushion against the adverse effects of the pandemic from the citizens perspective. The study was conducted in the month of December 2020 via a comprehensive questionnaire that was sent to the respondents living in the smart cities of Eastern India through electronic platforms for their response. The collected data was analyzed using the conventional analysis approach. According to the results, though the respondent’s respective cities have taken adequate measures to address the issues related to the pandemic, still there exist many loopholes which should have been addressed. Given that COVID-19 pandemic has a long-lasting effect on the structure and order for the smooth functioning of the cities, how the “Smart Cities” have shown their mettle as far as fighting of COVID-19 is concerned, thus, standing up to the tag that has been given to them is the main area of study in this paper.

Keywords: Smart City, Pandemic, Personal Hygiene and Care, Medical Facilities, Education, Policing & Judiciary
CONSTRUCTIVE IN THE CONFINEMENT OF COVID 19: AN EXPLORATORY STUDY OF THE RESIDENTS OF GUJARAT DURING THE LOCKDOWN

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The crisis generated during the unexpected outbreak of Covid-19 in the world in the first quarter of 2020 has constrained the Government of India to announce a nationwide lockdown on March 25, 2020, which was since been reached out till 30th May 2020 with reformist changes in limitations with time. All Indians were confined in their home by one call of the Government of India; but they were no idle then, they had some set of actions within boundaries of their home to creatively engage themselves. This paper demonstrated the model to study the engagement of individuals in various self-improvement actions during the lockdown. This research is an Exploratory research design conducted on primary data collected from the citizens of the Gujarat state, extracted six sets of actions through Exploratory Factor Analysis (EFA), and tested for goodness of fit through Confirmatory Factor Analysis (CFA), result showed that the proposed model fitted well on the data.

Keywords: COVID 19, Lockdown, Gujarat, Activities, Exploratory, Confirmatory.
MARKETING
INFLUENCE OF SOCIAL MEDIA MARKETING IN POST COVID-19

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Social Media marketing is a successful technology for buying and selling products online. Performing a task using the resource of the internet or electronic device is termed as digital marketing. Business is upgrading the buying and selling pattern, through various Social media platforms. The aim of the study is to examine the influence of social media marketing post COVID-19. Online marketing is promoted through various social media platforms like Facebook, Instagram, YouTube, Twitter, Blogs and WhatsApp to create awareness and increase the sale especially during post COVID-19. The primary data have been collected from 204 online users through a survey method by using convenience sampling. The research findings indicate that Social media platforms are one of the effective tools to increase the sale. The outbreak of COVID-19 social distancing and risk inherent in visiting physical stores are the main cause to increase online sales in the digital era.

Keywords: COVID-19, Internet, Social Media Marketing, Social media platforms and Online User.
SOCIAL MEDIA DURING COVID-19 AND VACCINE HESITANCY AMONG PEOPLE

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COVID-19 has made a big impact worldwide due to its tendency of rapid spread. All nations across the world have taken possible measures to minimize its effect and to bring life back to normal. The community is showing mixed response towards the acceptance of the vaccine despite unprecedented efforts being taken globally against the COVID-19. Since the advent of the COVID-19 and the movement vaccine has entered into the market, social media has been on the forefront of spreading news related to the COVID-19 and vaccination. Social media created perception among the people related to every situation during the pandemic. Therefore, the study sought to capture the influence of social media with respect to the awareness and behavioural change among people and also tried to examine the influence on acceptance of the vaccine. The data was collected from social media platforms and using quantitative methods. The study found that social media platforms have positive as well as negative influence on people with regards to COVID-19. It has also created vaccine hesitancy among people. It was suggested that social media can encourage positive behavioural changes and it can also be used as a powerful media tool to address social concern and to remove social dogma among people with regards to vaccination.

Keywords: Awareness, Behavioural Change, COVID-19, Campaign, Pandemic, Social Media, Vaccine Hesitancy
SOCIAL MEDIA MARKETING AND CONSUMER ENGAGEMENT: RESEARCH EVIDENCE

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Social Media (SM) is a platform where social media websites and social networking sites are used to market a business firm’s product/brand. Social Media Marketing (SMM) helps new and existing businesses to engage with their existing and prospective customers. Customer Engagement (CE) is the emotional bond between external customers and a business/product. Highly engaged customers tend to demonstrate more loyalty towards a business/product. SMM activities of business firms tend to trigger the buying intention of customers towards their products. This review paper has attempted to find out the research work carried out across the globe addressing the SMM activities of business firms. The review paper has addressed two major marketing implications/outcomes of social media marketing namely, consumer engagement and consumer buying intention. At the end of this review paper, a conceptual model has been proposed by the researchers as a direction towards future research work. The review paper might be an eye opener to those researchers who would like to pursue their research work in the area of social media marketing.

Keywords: Social media, Social media marketing, Consumer engagement, Customer buying intention, Digital customer experience.
FAMILY INFLUENCE OF FRUIT AND VEGETABLE CONSUMPTION OF CHILDREN IN INDIA

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In most of the countries the consumption of fruits and vegetables among children is very low whereas consumption of fruits and vegetables have been associated with various health benefits and prevents diseases. Many eating behaviors are initiated in the childhood itself which later on remains constant in their adulthood, the most authoritative aspect of a young child’s environment is likely to be the family (includes grandparents, as they play a vital role in a child’s day-to-day eating habit, and food related behaviors of grandparents would appear to be a promising area for examination. The purpose of the study is to explain the contribution of grandparents in the consumption of fruits and vegetables in the lives of grandchildren. The study was carried out using survey methods through questionnaires and further the data were analyzed using SPSS version 25, multiple regression analysis was also conducted to examine the relationship between independent and dependent variables. The findings of this study indicates that age and grandparents’ influence have a positive and significant impact on fruits and vegetables consumptions of children whereas education and gender has no significant impact. This study may contribute to the existing knowledge of fruits and vegetables consumption of children.

Keywords: Family influence; Fruit and vegetable eating habit; Child lifestyle; Consumer behaviour
THE POSSIBLE SUCCESS FACTORS TO OVERCOME COVID-19 IMPACT ON ECOTOURISM IN INDIA: A CONCEPTUAL MODEL BASED ON PORTER’S VALUE CHAIN PROPOSITION

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The COVID-19 Crisis has impacted many industries very badly and tourism is one of them. However, a trend of rejuvenation is being observed in the tourism industry of late. This resurgence is subject to the spontaneity of the tourists and is not a direct outcome of the strategic and systematic recovery of the tourism business process. Ecotourism is also the affected component of tourism which needs a steady and planned recovery to cater to the needs of its stakeholders. In this study, an attempt has been made to identify the possible success factors to overcome the ill effects of COVID-19 debacle. A thorough review of existing literature has helped identify the said success factors. With reference to the Porter’s Value Chain Proposition, a conceptual model has been developed as well showing the role of the aforementioned success factors in the upturn of the Ecotourism business in the Post-COVID-19 era. The outcome of this study shall definitely help the stakeholders of ecotourism, including the respective governments in various states of India, in formulating their strategy to attain profitability and to regain economic health.

Keywords: Ecotourism, Post-COVID-19 business, States of India, Stakeholders, Porter’s Value Chain Proposition
ASSESSING MOBILE BANKING SERVICE QUALITY DIMENSIONS USING MULTI CRITERION DECISION MAKING

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The use of mobile banking (m-banking) services is becoming ubiquitous as it is an economical means of delivering banking services. This research explores 08 critical m-banking service quality dimensions based on systematic review of literature and discussion with experts. A relatively new and efficacious multi criterion decision making approach named Best Worst Method (BWM) has been applied to evaluate and prioritize mobile banking service quality dimensions. Findings of the study exhibited ‘reliability and security’ as the most important determinant of m-banking service quality. Findings of the study will be helpful for both the industry and academics. It will apprise m-banking service providers about critical quality dimensions that need sincere attention for gaining competitive advantage.

Keywords: Mobile banking, service quality dimensions, Multi criterion decision making, Best Worst Method, Prioritization
A STUDY ON DETERMINANTS AND THEIR INFLUENCE ON TOURIST’S DESTINATION CHOICE INTENTION

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The current study aims to achieve a deeper understanding of the factors that shape tourist’s perception, attitude and intention to visit a destination like Kashmir, India. A questionnaire adapted from literature is used to collect data from 490 tourists visiting Kashmir. The results posited that attitude towards visiting a place is determined collectively by perceived risk, perceived value, media exposure, perceived attractiveness, destination image and familiarity with place. Furthermore, it is also revealed that destination choice intention is collectively determined by destination image, perceived value, perceived attractiveness and familiarity with place. The study offers three-fold contribution. First, this study extends the Theory of Planned Behaviour (TPB) in tourism and validates its predictive power. Second, the study incorporates novel variables such as perceived value, perceived attractiveness, perceived risk, destination image into the framework of TPB. Third, the study offers practical guidelines for successful and sustainable destination planning, marketing, and development. Additionally, the study offers some managerial insights into the effective development and management of tourist perceptions.

Keywords: Destination choice intention, Attitude, TPB, Perceived risk, Perception
A STUDY OF ONLINE SHOPPING BEHAVIOUR BY CONSUMERS DURING COVID-19 PANDEMIC

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Introduction: The pandemic has led to an unprecedented change in the way people shop and the mode of shopping. Our paper examines how the pandemic and quarantine precipitates those changes in shopping on e-commerce platforms and use of digital solutions.

Literature Review: The literature already talks about the perceived benefits such as Awareness of Utility, Awareness Easy to Use, Awareness of Marketing Policy, Awareness of Price and Cost. Thus, we have used our research paper to study the triggers of online shopping during COVID19.

Methodology & Findings: We administered self-administered Google surveys and as primary and secondary data source to develop the model of perceived benefits of e-shopping during quarantine. The finding of the paper shows that consumers associate e-shopping with value for money, safety, and a mode of relaxing, stress release during the quarantine period.

Managerial implication- The pandemic has changed the global business paradigm irreversibly. It has slowly transformed all businesses to make them customer centric and digital ready. This paper underlines how the business can create better value for the customer by working on the perceived benefits to cater them in an effective way.

**Keywords:** Consumer behaviour, E-shopping, Pandemic
AN EXPLORATORY STUDY OF THE MODERATING EFFECT OF COVID-19 PANDEMIC ON THE PERCEPTION OF BENEFITS OF E-SHOPPING

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The outbreak of COVID-19 has proved to be the boon for the E commerce companies in recent times. This paper aims to study how the pandemic has affected the perceptions about the benefits accrued due to e-shopping. The novelty of paper lies in exploring the effect pandemic has on benefits such as Awareness of Utility of Shopping, extremely easy to shop experience, awareness about price, promotions, discount and marketing policies etc.

Based on the data collected from urban young generation who were affected by pandemic, using a survey, based on reliable and valid instruments, we have tried to arrive at a theoretical framework to explore the relation between various perceived benefits and pandemic.

Managerial Implication: It provides E commerce companies a practical framework to consistently provide more emphasis to those benefits which are most affected by the ongoing pandemic.

Keywords: Consumer Behaviour, E commerce, Pandemic
EFFECT OF CSR EXPENDITURE ON PROFITABILITY OF A COMPANY: COMPARATIVE ANALYSIS BETWEEN SAIL AND TATA STEEL LTD. THROUGH REGRESSION ANALYSIS

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Corporate social responsibility and ethics are the issues that have gained impetus in today’s vibrant business environment. Exercising business in this era is free to operate and accumulating profit has become a far reach challenging task. The effects of the amount of expenditure on CSR activities with the profitability and the long-term survival of a firm are enormous (Fairbrass, O’Riordan and Mirza, 2005). Entrepreneurs have started realizing that businesses are part of a society having duties like other ‘citizens’ (Carroll, 1989). In this day and age, many business firms have in progress realizing the significance of CSR as a tool for dominating the competitive conditions existing in the national as well as international market, for customer retention, and sustainable growth (Skapinker, 2008). Businesses have also started focusing on customer-centric excellence in terms of high quality products and services at the same time providing value for money, treating employees moderately and partners as important resources, agility, innovation in products and services, social responsibility, and to build up environmental friendly techniques of production, design, recycle industrial waste-products and conserve natural resources of the country, forest conservation by planting more and more trees and customer solutions for sustainable development in the country (Jones, 1980).

Key Words: SAIL, TATA STEEL, CSR, Profit Margin, Regression Analysis
The pandemic situation has wreaked havoc in the lives of people and economies throughout the world. During the lockdown, people had a lot of free time in their hands. At this time, Social media became very important to individuals for obtaining relevant information. It also helped businesses to market their products to their respective target demographic. Social media has helped consumers to expedite their search for services during the pandemic from the comfort of their homes. This extraordinary situation has rendered traditional approaches of marketing such as distributing flyers in order to gain new customers obsolete. Businesses who have been able to shift to an online platform have been able to stay afloat. Social media marketing has helped businesses to make itself known to new interested consumers and facilitate growth in sales and revenue. Social media also can help a business in building a community of potential consumers and enable it to closely interact with them. Social media also gives a customer the opportunity to leave their feedback, complaints and criticism from his/her home itself. Marketing in social media is of low cost and has a higher potential to reach customers throughout the world. COVID-19 has changed the needs and interests of consumers. This has generated the requirement of businesses to change their marketing strategies, introduce new products in order to cater to the needs of the people. Food and medicine delivery services and software companies have boomed during the Pandemic. The pandemic taught the lesson that businesses should be flexible and there is a need to make decisions quickly and effectively in response to such emergencies. The present study attempts to facilitate understanding in readers as to how important and helpful social media really was during the pandemic.

**Key words:** Social Media, Pandemic, COVID-19, marketing, consumers
THE IMPACT OF SOCIAL MEDIA ADVERTISING ON CONSUMER PURCHASE DECISIONS

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In today’s world, social media is a powerful tool for making ethical decisions. It has an impact on the consumer in a powerful way. Now the consumer takes communications help with regard to the purchase of any product. Social media such as face book, twitter, Skype will play a very important role in making decisions on consumer behaviour. Social media has introduced something new, complex and uncontrollable in consumer behaviour that poses a new challenge to both academics and marketers. This study is an attempt to identify their role and explain their impact on consumer decision making. Social media is powerful and cost-effective in promoting the product to the consumer. Satisfaction Survey data collected from primary and secondary sources. Secondary data sources were collected using the Internet, looking at previous studies on the subject and using literature, the main data was collected from 50 respondents using a questionnaire in a straightforward research method.

Keywords: Social media, Social media marketing, social media ad, Consumer Buying Decision.
MARKETING STRATEGIES have been witnessing an inclination towards the shift from physical to digital medium. The COVID-19 pandemic had just accentuated this transformation to a greater extent. Currently, the small- and medium-scale industries are struggling to retain their customers and trying to identify the important marketing dimension for the customers shifting from offline to online shopping. The study had two objectives: (a) to examine differences in the general perception towards online shopping with respect to the gender and education of online shoppers; (b) to identify the most effective parameters of general perception towards online shopping. Data were collected from 185 adults by administering a general information schedule and two different sets of questions concerning the consumer’s perception of online marketing during the pandemic. Chi-square analysis revealed that there is unanimous agreement among consumers from different age and education backgrounds with respect to their perception of online marketing. Further, Principal Component Analysis (PCA) extracted two components mapping consumer perception of online marketing, namely, General Online Preference and Festive Online Preference. It will help small and medium firms to design a sustainable online marketing strategy best fitted for the consumers with diversified socio-cultural background and preferences.

Keywords: Online Marketing, COVID-19, Mapping, Consumer Perception, Buying Preference.
INFLUENCE OF BRAND ADVERTISEMENT ON CONSUMER PREFERENCE IN RETAIL FORMATS (WITH SPECIAL REFERENCE TO WHITE GOODS)

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This research highlights the influence of advertisement of brands on consumer buying behaviour towards white good products (Laptop, I-pad, Washing Machines, Refrigerator, and Television etc.). The study also focuses on how various factors influence consumer purchase behaviour and finally converted into revenue generation for big giants. In the present scenario, consumers are more aware through various sources and hence they are in better position of trade-off, which results into shortening of life cycle. Hence, study helps the strategy maker’s/policy makers of the big giants, to make suitable strategies to advertise their brand on various platforms in this highly competitive market.

Keywords: Advertisement, Brands, Consumer Buying Behaviour, White goods, Strategy.
Worldwide changes in environment, contamination and global warming are a portion of the issues that have become an undeniably concerning issue universally. Natural disintegration has prompted organizations to change the manner by which they direct them-selves, prompting the development of green marketing. But the situation of Covid-19 has translated consumer behaviour in a new direction. But the major question arises whether the green purchasing behaviour can withstand the test of time triggered by pandemic. This article has deeply investigated whether the consumers will buy the products promoted through Green Marketing and available at online portals. This empirical research will explore the Consumer Buying behaviour at the convergence of the Green Consumerism and the Online shopping portals. The factors which are manifested have been explored through EFA are: a) Quality and attributes of the product b) Reasonable price of the Eco-labelled product with certification c) Online shopping portals related attributes d) Pro-environmental consumer behaviour e) Consumers preferences according to vernacular culture. The factors Reasonable price of the Eco-labelled product with certification and Consumer’s preferences according to vernacular culture have higher impact as obtained through regression analysis. The implied finding of the research is to promote the green purchasing behaviour through online shopping portals.

**Keywords:** Green purchasing behaviour, Green Marketing, Covid-19 Pandemic, Global warming, Eco labelled product, Environmental Consciousness.
As COVID-19 pandemic continues, the world has experienced the new era of no driving, flying, commuting or socialising face to face. This new normal has sent organisations, communities and individuals into barriers and the world was never like this before. Purchasing habits changed and brands were forced to revise their approach towards advertising. Brands like Nike, Domino’s, Uber, Goibibo.com, Apple, Harvest Gold, Unacademy, Lifebuoy, Excel Entertainment and many others have incorporated a social message in their campaign amid COVID-19 pandemic. The main benefits and goals to the brands achieved through advertising in a sensitive way could be: increased brand value, standing out from the competition, staying relevant and connecting to the audience, improving brand positioning image, attracting current and potential customers, increasing sales volume and ROI post pandemic. The purpose of this conceptual paper is to throw light on the ad campaigns with social messages and their benefits to the brands.

**Keywords:** Pandemic, COVID-19, Advertisement, Brands
THE FUTURE OF DIGITAL MARKETING:
HOW WOULD ARTIFICIAL INTELLIGENCE CHANGE
THE DIRECTIONS?

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Technological advancements have made the most disruptive change in marketing and consumer behavior in the last few decades. The history of change suggests that technology has entirely transformed the media from cable TV to more personalized technologies. In particular, the Internet and other relevant information technologies and platforms such as social media, powerful search engine, big data, mobile apps, and augmented reality are redefining marketing theories and practices. These advancements, on the one hand, have enabled the marketers to enhance customer relationship and engagement. On the other hand, customers are becoming more powerful than sellers in creating and controlling the information content. Artificial intelligence (AI), the use of computerized programs and machinery that exhibit human intelligence, is expected to have even much greater impact on marketing and customer behaviour than social media and other recent advancements. Applying a desk research method, this paper will highlight the present state of the application of AI in marketing and identify the future directions of digital marketing with AI as a potential major driver. Practically, the findings will help marketers better prepare for designing marketing strategies for ever emerging digital consumers. The paper will highlight research opportunities in marketing resulting from AI.

Keywords: consumer behaviour, digital marketing, artificial intelligence, information technology
FACTOR INFLUENCING THE ADOPTION OF VIDEO CLOUD-BASED CONFERENCING PLATFORM: AN EMPIRICAL STUDY DURING COVID-19 PANDEMIC

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Objective: The purpose of this cross-sectional study is to determine the adoption intention of cloud based video conferencing (VC) platform during COVID-19 pandemic.

Methodology: An online survey was conducted among the 115 video conferencing platform users and multiple regression analysis was conducted to predict the adoption intention of cloud-based VC platform and T-test was conducted to test the research hypotheses.

Findings: Findings of the study refers to perceived as a useful technology, technical support system, and pricing that positively and significantly influence the adoption intention of cloud-based VC platforms. Whereas social pressure and overall experience have no influence on adoption intention of cloud-based VC platforms.

Implications: This empirical study may contribute to existing knowledge on adoption intention of cloud-based VC. This study also helps cloud-based VC service providers firms to understand the users’ intention and can improve their service standard and products features.

Limitations and Future direction: This study adopted small sample size and limited variables. The future study may identify additional factors which can influence the adoption intention of cloud-based VC platforms.

Keyword: Cloud based VC platform; Pandemic; Adoption intention
ASSESSMENTS OF BARRIERS TO ONLINE SHOPPING BEHAVIOUR BY RURAL CONSUMERS

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Emancipated studies have explored the rural consumer behaviour that exceptionally are diversified with respect to products, services and brands in specific, wherein, the media habits have been found imperative due to the shift of technology adaptation from bricks to clicks. Yet, the pace of increase in online shopping by rural consumers is found unequal when compared to urban, though the urbanisation at the standpoint of technology usage grows fast. The aim of this study is to identify the barriers to online shopping and assess the strength of determinants influencing rural consumer behaviour exclusively. Srikakulam District as the study area, a method mix of descriptive design, mixed approach of qualitative and quantitative study, convenience sampling and cross sectional survey has been carried out. Data collection through primary and secondary sources has been analysed and interpreted with the inferential statistics of ANOVA and Multiple regression analysis. Diversified weightages of certain items under variables i.e. Lack of touch and feel uphold, Low level trust, Delivery delays, Payment insecurity, Bargaining possibilities, Refund policy, Technology education, and Network problems which have paved the way to certain outcomes related to the barriers. Management implications on the results have been turned into conclusions and recommendations to the related community.

Keywords: Online Shopping, Rural purchase Behaviour, Barriers to online shopping.
IMPACT OF GOVERNMENT SCHOOLS PROMOTION THROUGH DIGITAL MARKETING ON PARENTS

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The quality of education being measured more with the investment, infrastructure and technological inclusions, many edupreneurs have emerged and succeeded in the schooling sector, besides, there has been a disastrous decline in government school admissions through there are ample teachers who have generally been well qualified and experienced. The expenses spent on promoting the education by the government in many ways to attract the parent group but the result is considerably insignificant. On the other hand private school managements promote their services exponentially with all integrated marketing communications. Since the Adoption of digital applications by the people is tremendous and advantageous nowadays, the government needs to promote its schools and their traits through digital channels such as websites, WhatsApp, YouTube, Instagram etc. At the same time, the service properties and association are to be domineering and matched with the selected digital channels. There lies the gap of the study with respect to assess the digital promotions of government schools taken as the objective by the researcher. The research was carried out with the descriptive design and quantititative approach. Primary data was gathered from the unit of parent respondents from Srikakulam district, A.P. through a standard self-administered questionnaire to assess the impact of digital promotion of government schools. ANOVA to find the significance, Multiple Regression Analysis to know the extent of explaining the variables have been used and interpreted. Independent variables influencing with more weightages were established and management implications were incorporated in the conclusions as well.

Keywords: Government Schools, Digital Channels, Integrated Marketing Communications, Srikakulam District.
The study aims to explore the impact and influence of the digital media and social media campaigns across the demographics. The extent to which social media campaigns have gained attention and fostered customer engagement was assessed here. The research is based on primary and secondary data analysis. It focuses on usage and influence of digital and social media campaigns across the demographics of age, education, gender and income backgrounds. The methodology comprises assessing and evaluating the primary and secondary data through meta-analysis techniques, moderator analysis, sub-group analysis, funnel plot analysis, regression, forest plot analysis and finally concluding with a model. The association and impact of digital and social media campaigns on customer engagement and further application will reflect upon the strength of relationship across the variables. The research would facilitate corporate and content managers to explore content for a better customer engagement. The application of meta-analysis and tools and techniques of moderator analysis, sub-group analysis, funnel plot analysis, regression and forest plot analysis is original in its conduct and scope.

**Keywords:** Digital Media, Social Media Campaign, Customer Engagement, Audience Attention, Social Networking Sites
IMPACT ON SOCIAL MEDIA DURING COVID-19

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In the first few months of 2020, information and news reports about the corona virus disease (COVID-19) were rapidly published and shared on social media and social networking sites. While the field of infodemiology has studied information patterns on the Web and in social media for at least 18 years, the COVID-19 pandemic has been referred to as the first social media infodemic. However, there is limited evidence about whether and how the social media infodemic has spread panic and affected the mental health of social media users.

Keywords: Social Media, Covid-19.
The interest in impulsive buying behavior has increased in recent years, and the interests of organizations and researchers have been stimulated to understand the psychological strengths behind this behavior. Even this growing technological world have boosted customers to make impulsive purchases online. The research also elaborates the behavior of the customers who tend to make online impulsive buying during this Covid 19 pandemic and to add on to it social media marketing plays an essential role in the shopping pattern of the customers and motivates them to make an online impulsive buying. The social media marketing as become a novel marketing strategies to attract the customers to make an unplanned purchase. The objective of the research is to analyze the significance of social media marketing driving the customers to make online impulsive buying. The research also elaborates the significance of social media marketing towards the impulsive buying tendency of the customers. However, the study recommends a deeper investigation of how social media influences impulsive buying tendency and online impulsive buying and elaborates the strategies made by social media to attract the customers.

**Keywords:** Covid 19, impulsive buying tendency, online impulsive buying, Social Media marketing, unplanned behaviour
EFFECT OF CORPORATE SOCIAL RESPONSIBILITY AND MARKETING STRATEGY IMPACTS DURING COVID-19 PANDEMIC

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The corona virus has infected thousands of lives since the outbreak began, pandemics not only affected the lives of the people but shifted majorly on marketing and marketing strategy, all the business and markets had to re-think and regulate the strategy to adopt the new normal, on this context. The research offers the insights on how Covid 19 pandemic impact on the growth of corporate social responsibility and marketing strategy. The study also emphasis pandemic presented an opportunity for companies CSR and marketing strategy to ensuring honest pricing as top priority along with product safety and safe shopping experiences for consumers. Secondly the research discusses the consumer discussion making and challenges faced by marketing in context how business adopt the marketing strategy, finally research discusses important marketing philosophies and future implications.

**Keywords:** Corona virus, Covid-19, Corporate social responsibility, consumer decision, Marketing strategy, Marketing philosophies
The Technology S-Curve portrays the journey of a technology in terms of Diffusion-of-Innovation. However, with technological disruption occurring at every turn of human life, obsolescence is imperative. To overcome technological obsolescence, the organizations are constantly researching to combat the crises. No organization is an exception to this disruption. Products and brands are evolving from time to time in terms of both development and strategic decision-making. Taking this into consideration, this case study aims at exploring the marketing communication journey of an age-old household brand PARLE G. Being in the fast-moving consumer goods (FMCG) market since 1929; this biscuit brand has witnessed a radical change in the business environment mainly in the macro environment. To embrace and to keep pace with the requirements of time, the brand has undergone revolutionary changes in its marketing communication endeavours – each time embracing newness in the marketing communication system. This case study is mainly positioned at classroom discussion to exemplify adopting innovative and contemporary methods of advertising strategies that have been undertaken by PARLE G, as well as a case study that incorporates the details of digital marketing communication strategy to promote biscuit brand.

Keywords: Technology S-curve, Digital Marketing Disruption, Social Media, Advertising, FMCG
CODE: MKT-26

FUTURE OF WINE IN INDIA: AN ASSESSMENT OF ALCOHOLIC BEVERAGES KNOWLEDGE AMONGST DELHI-NCR CONSUMERS

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In recent years alcohol consumption has risen significantly in several areas of India and this phenomenon is expected to continue. Wine is indeed a growing asset in India’s alcohol industry. An online self-administered questionnaire was completed by 122 respondents & survey platform with specific analytical and subjective information on alcoholic drinks has been established to meet consumer’s requirements. Results show consumer’s knowledge of alcoholic beverages is high. Mostly NCR consumers like to drink spirits & recently women are another segment which plays a major role in wine consumption due to its low alcohol content. The findings in terms of the sensory and other behavioural elements of the alcohol consumption it is important to approach specific alcoholic liquor users according to their gender and life cycle level. Better estimate of the level of consumption may benefit from seeking more comprehensive details, as for example specific drinks on numerous occasions. There are several factors to be found among the barriers to in reality usage that are linked to market awareness and the development of consumption in alcoholic beverages products. Of this cause, manufacturers & marketers of liquor’s can concentrate more on educating & increasing awareness amongst Indiana consumers.

Keywords: Wine, Alcoholic beverages, consumer behaviour, product knowledge, subjective and objective knowledge
The year 2021 is being watched with hopefulness for a V shaped recovery. This pandemic has triggered the reset button. It showed us a preview of what the future is likely to be. Resilient firms have been able to achieve the art of learning to unlearn. The emerging trends in consumer behaviour post pandemic is going to change the shape of industry. It has reinforced focus on health and immunity. At the same time, it has created an opportunity to emphasize on achieving cost efficiencies through local sourcing and short supply chains. Establishments that are resilient and equipped to hinge into new zones will prosper. The government policies towards promoting domestic manufacturing and the call for self-reliant India will provide a further boost in creating a strong economy. This paper focuses on some path breaking transformations in business using integrated technology and innovative business models for delivering value to customers.

**Keywords:** Business Model, Economy, Innovation, Pandemic, Resilience.
TEMPORARY SCHOOL CLOSURE DUE TO COVID-19: STRATEGIES FOR SHIFT TOWARDS ONLINE CLASSES

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The online teaching has acted as panacea during the pandemic when all the schools had to close down and shun F2F classroom teaching. With digital literacy in place, this swift transition to eLearning has come to the rescue of students with some inherent roadblocks. The online pedagogy demands altogether different skills, training, platform, internet connectivity and, the like to students, teachers and, parents. The synchronous learning provides a collaborative environment to the students while asynchronous learning may give access to the cloud solutions/ repositories, web-based learning, m-learning, etc. The virtual learning environments exist sans borders and are ubiquitous. Some teachers at the primary level make use of augmented reality as a creational tool for kids to give them a more live feel. This blended learning through ICT (Information Communication Technology) may convert the hitherto slow-witted student into cauldrons of inquisitiveness and judgment. In a country like India, where the education system is not uniform throughout, the challenges faced by students in rural areas are entirely different than those faced in urban areas. It has also emerged as a challenge to the teachers, parents as well as students. The iffy internet connectivity, digital divide, untrained staff, uneducated parents, the privilege of owning a smartphone, patchy network, indiscipline created by students, all hampers the smooth and uninterrupted flow of online teaching. The so-far pen-pushers have switched to QWERTY keyboards is a challenge per se. The journey is easy for tech-savvy people with easy accessibility to internet facilities. Student, teacher, and parents engagement, classes with low student role (2 to 3 students) in areas with poor internet connectivity, development, and training of teachers, delivering quality content, providing classes regarding physical activities could be the strategies for schools to battle in these tough times. This paper aims to provide an understanding of the transition of teaching, chalk out the challenges of online teaching, and frame strategies to combat the challenges faced by students as well as teachers. 

Keywords: Education system, COVID-19, Students, Online Education
ROLE OF AUGMENTED REALITY SHOPPING APPS AND EXPERIENTIAL VALUE IN THE CONTEXT OF ONLINE RETAILING

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In today’s dynamic world there has been a paradigm shift in shopping patterns among customers in COVID-19. During the lockdown period there was a transition from offline to online virtual shopping. Prior to the lockdown situation web rooming, virtual payment systems and mobile shopping had become the norm in digital commerce. Augmented reality is the outcome of the unprecedented technological advancements and is the most evolving area in online retailing. Augmented Reality shopping apps help customers to preview offerings and try them on their homes, bodies, and make the instant purchase of the actual offerings. Such novel technology helped customers in these tough times to try products before buying which they could otherwise have only dreamt of. It acted as a rescue to the shoppers as it helped them in making the informed purchase. This pandemic acted as a catalyst for such immense digital transformations. It added value to the experience of the shopping journey of customers. It gave life to the imaginations of customers and helped them in making the right choice. The revolution in the digital world has proved to be a lifeline for custom made and personalized order businesses. The aim of this paper is to direct the attention of e-tailers towards technological innovations. Such innovations would help them in combating the challenges so put forth by these tough times. So far technology reluctant customers also embraced such innovations in order to feel safe and make informed purchases. Augmented reality shopping apps have driven down the online-offline experience gap for marketers. Advanced AR (Augmented Reality)/VR (Virtual Reality) app options like “shop the look” offers marketers an untapped, lucrative revenue channel that is highly targeted. Augmented shopping has proved to be a more immersive platform. Customers are able to talk, shop and socialize using augmented reality shopping applications. It has given marketers a reason to explore these tech enabled platforms and realize their fullest potential. Such apps help customers forget all their worries and it fits perfectly in their schedule and they find it economical. Customers find such apps aesthetically appealing and they get valuable services through these apps.

Keywords: Augmented Reality, E-commerce, Online retailing, COVID-19, Experiential Value.
DELL’S SALES STRATEGY TO BE THE EMERGENT MARKET LEADER IN PREMIUM PC SEGMENT IN ODISHA DURING LOCKDOWN PERIOD

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People around the globe have witnessed a paradigm shift in learning and working methods during Covid-19 pandemic. Classrooms and offices were replaced by e-learning and WFH (Work From Home) concepts. This generated a sudden surge in demand of Personal Computers. The Indian PCs market grew by 9.2% YoY taking the number to 3.4 million units shipped in 3Q20 (July – September 2020). This is reported as the biggest quarter in the last seven years in India (Source – IDC, Nov 20).

The PC industry in India is fairly oligopolistic with few companies namely HP, Lenovo, Dell, Asus & Acer painting close to 90% of the pie. In Odisha too, these 5 players are dominant and contribute to 99% of the market share (Source – GFK, Dec 20). These brands offer laptops and desktops at all price points ranging from INR 20,000 to INR 3,00,000 with different models and configurations. A model which is priced more than INR 55,000 (~ $800) is considered as a premium PC as per the industry norms. HP has been dominating this segment across India with an average market share of 38% followed by Dell (26%) and Lenovo (15%) (Source – GFK, Dec 20). During the lockdown period (April – October, 2020) the demand in premium PCs grew by 19% YoY in Odisha. But, Odisha market didn’t follow the same trend in terms of brand wise market share. For the first time in the last 4 years, Dell became the number one brand with a share of 33% (from 26% in 2019) in the premium PC segment, highest by any state in India. HP could retain only 28%.

The purpose of this research is to identify and analyse the key determinants of Dell’s success in Odisha during lockdown. This will help us to study the sales strategies and processes undertaken by Dell in Odisha and its possibility of replication in other states. Also, the study will be assessing the efficiency and effectiveness of the sales strategy post-lockdown.

Keywords: PC, Premium PC, Sales Strategy, Dell, Lockdown, Odisha
HEALTH TOURISM - A CASE STUDY OF NARAYANA HEALTH, BANGALORE

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Medical tourism is a term that has risen from the rapid growth of industry where people from all around the world are travelling to other countries to obtain good medical care. Due to Covid-19 Pandemic, industry showed a reduction in the amount of people travelling to India for medical purposes, but the domestic medical industry in India is trying its best to take its share from the emerging global market. Narayana Hrudayalaya, Bangalore has given importance to attract international patients through various marketing methods and its low-cost strategies.

The present research paper aimed to find out opportunities and challenges of health tourism in Bangalore and factors that attract international patients to Narayana Hrudayalaya. Researchers also studied international marketing strategies followed by Narayana Hrudayalaya. The researcher conducted exploratory research with quantitative and qualitative variables. Using convenient sampling, researchers collected primary data from 50 international Patients and used SPSS software to analyse. Results indicate Narayana Hrudayalaya hospital in Bangalore is attracting many international patients using unique marketing strategy and cost-effective practices.

**Keywords:** Health Tourism, Medical Tourism, Healthcare, Narayana Hrudayalaya International patients
A STUDY ON THE IMPACT OF SOCIAL MEDIA INFLUENCERS’ ENDORSEMENTS ON THE BUYING BEHAVIOR OF GEN Z, FOR LIFESTYLE AND ELECTRONICS PRODUCT CATEGORY, WITH SPECIAL REFERENCE TO PUNE CITY

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Advertising on social media is done in a very subtle manner, almost at a subconscious level. If done right, it is interactive, engaging and forms a connection rather than only appealing to the rational side of the consumer.

Pune city has one of the largest youth populations in India. Lifestyle companies are good at creating visuals with the help of influencers and are the latest trend for Gen Z. Electronics appeal to the tech-oriented youth and are commonly advertised by almost all influencers on various platforms.

This research paper aims to connect all these factors together and to analyse the link between the average consumer’s trust in influencers and the resulting consumer behaviour of the youth of Pune. The research is descriptive and qualitative. The objective of the research is to understand the association between the dependent and independent variables like gender, age, family background, buying patterns and impact of influencers.

An actual survey will be administered to over 150 people through a random sampling method. Different statistical tools will be used to analyse data and inferential tests will be used for hypothesis testing leading to the findings. The findings have implications on the buying pattern, expenditure, risk factors and the mode used.

Keywords: Social media, Youth, Consumer behaviour, Lifestyle, Electronics, Influencers.
A STUDY ON THE INFLUENCE OF AUGMENTED REALITY TECHNOLOGY IN ENHANCING CUSTOMER EXPERIENCE AND CUSTOMER LOYALTY OF SUNGLASSES BUYERS

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Augmented reality (AR) is a technology that is based on computer vision-based recognition of augmented sound, video, graphic, and other sensors-based inputs on real-world objects which are using the users’ camera. Augmented Reality marketing provides convenience, speed and a lasting brand impression on users. The customer experience on the online platform is a key differentiator at the present time; which also paves path for the AR technology to be incorporated to augment the customer experience. The present research attempts to understand how the AR technology will influence the online customer experience and how this will influence the customer satisfaction and customer loyalty in the sunglasses segment. This is an empirical study using primary data obtained with structured questionnaires. The responses are obtained using convenience sampling from the users of Guwahati city and analysed using regression. The result of the study will contribute towards the deeper understanding of the perceived customer experience based on the demographic factors. Further, it will also provide insights towards the influence of the AR on the consumer decision making and overall consumer behaviour.

Keywords: Perceived customer experience, augmented reality marketing, online, online consumer behaviour, customer loyalty, augmented reality technology, online marketing
E-COMMERCE WEBSITE DESIGN OPTIMIZATION; A CLUSTERING BASED CONJOINT APPROACH

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The main objective of this study is to segment e-commerce website visitors based upon their style (visual vis-à-vis verbal) of information processing and accordingly measure the overall and segment-wise preferences for various website attributes/elements through conjoint study. The Style of Processing (SOP) scale is used to understand different segments (through cluster analysis) of customers based on their style of information processing (visual or verbal). Conjoint study is utilized to elicit attribute level preference (overall and segment-wise) for websites. This paper provides a novel approach of website design by using a combined approach of clustering (based on SOP scale) and conjoint analysis to design relevant websites for different segments of customers. This will help e-commerce retailers to optimize the website design based on style of information processing of customers.

Keywords: Website Design, Style of Processing, Conjoint Analysis, Cluster Analysis, E-commerce.
Digital banking services in India plays an important role since 5 years as the customers are looking beyond traditional way of banking. Digital banking Services like Electronic Fund Transfer(NEFT,RTGS,IMPS), UPI, ATM, Cash deposit machine, Mobile Banking Application, Debit Card, Credit Card are growing exponentially since 2017 due to several initiative by government like incentives for customers and merchants, Demonetization, financial inclusion and for customer and traders own interest and lastly due to Covid-19. This is the reason why most of the commercial banks are trying to introduce various digital banking services which is paperless and does not require branch visit. Now customers can make round the clock money transfers using NEFT/ RTGS due to initiatives taken by RBI. Undoubtedly there are many advantages of digital banking but at the same time there are challenges to be addressed by the banker is security to the customers with respect to their personal information and money. This study aims at providing insight into the various factors that influence digital banking service quality and customer perception of services provided by SBI and HDFC bank in Hyderabad, India.

**Keywords:** Digital Banking, Customer Perception, Service Quality, HDFC, SBI
TOROOTS: MARKETING AND PROMOTING THE EXPERIENTIAL TRAVEL AND TOURISM

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With the extensive influx of start-ups in the already cluttered Indian travel and tourism space, it has become increasingly challenging for players to carve a niche for themselves. Mr. Naveen, founder of ToRoots Explorers Pvt. Ltd., a start-up company in Pune (India) offering “experiential tourism” realised that travellers those days were not only demanding sightseeing tours but preferable looking for meaningful and memorable experiences. Customers were also spoilt for choice in terms of the wide range of travel and tourism packages available.

Since its launch in June 2016, the start-up firm faces challenges in amplifying the user experience in order to enhance overall customer engagement. Navin was finding it too difficult to achieve the expected customer engagement with the brand and the desired revenue either. Though he planned to accomplish this objective by using the trendy digital marketing tools and techniques but eventually realises that being fully dependent on them would not serve the purpose. Navin was considering sustainably enhancing the client engagement pre and post journey and thereby revenue. Hence, it was of paramount importance to devise an effective digital strategy that would help ToRoots to accomplish desired outcome, in terms of desired customer engagement.

Keywords: Experiential tourism, Customer engagement, Digital strategy, Business model, and Marketing Communications etc.
Green marketing is the publicising of products that are assumed to be eco-friendly in nature. Therefore, green marketing includes a wide range of activities that includes product alteration, modification in the production process, packaging alteration, and also modifying advertising. Green marketing mainly refers to the process of advertising goods and/or services that are based on their environmental remunerations. Such a product or service may be eco-friendly or fashioned and/or packaged in an environmentally friendly manner. The term Green Marketing came into fame in the late 1980s and early 1990s.

This paper studies on how Green Marketing is a brand-new tool to CSR. How various organisations are taking Green Marketing as a Social Initiative? Companies are taking drastic steps that help save the planet and are building their reputation as an eco-friendly company. A take on the CSR activities of companies by adopting Green Marketing is the main topic of this paper.

Key words: Green marketing, CSR, Business environment.
THE INFLUENTIAL ROLE OF TRUST IN UNDERSTANDING ONLINE PRODUCT RECOMMENDATION SYSTEM

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Artificial Intelligence driven online product recommender system, is integrated with technology to interact and engage with actual and potential customers, so, it is crucial for the marketers to understand how the consumers’ form their purchase intentions and their buying behaviour while they get recommendations from online product recommenders. Despite of greater access to information, customers still avoid online shopping and reluctant to use online product recommendations due to lack of trust. So, developing and maintaining trust mechanisms towards Online product recommenders is very much essential for success in digital commerce to maintain long lasting ties with the online buyers. This study aimed at exploring the impact of trust in online product recommender systems. To conduct this study, an online survey was conducted to collect the data. Data was analysed and proposed a research model based on the hypothesis. The Findings of the study revealed that trust is the most significant element in online shopping and, if trust on OPR is higher, higher is the purchase intention. The study provides guidance towards measuring the effectiveness of online product recommenders which will help marketers and researchers to understand the significant influence of trust on OPR.

Keywords: AI, OPR, Purchase Intention, Trust.
In an economy, with a 6.51 percent unemployment rate in the job market, nurturing the best candidates and maintaining key skills compels organizations to reconsider their recruiting and retention strategies for employees.

An increasingly growing number of companies have turned to investing more heavily in internal marketing strategies, including an increased emphasis on strengthening employer branding, to cope with this exquisite competition for talent.

This study explores the impact of internal marketing on the retention of employees in the IT sector at Kolkata in the critical juncture of the pandemic period. Internal marketing is as relevant as external marketing when it comes to inspiring and engaging the workforce in the organization. This study investigates the relationship between internal communication, reward systems, empowerment, organizational culture, training, and organizational commitment and their relationship with the retention of employees considering 200 IT employees.

In order to gather data from various IT organizations in Kolkata, a questionnaire was developed. Research studies have shown that internal marketing has a beneficial impact on the retention of employees. It is also recommended that adequate attention should be paid to internal marketing if the IT companies wish to retain workforce for longer periods of time.

**Keywords:** Internal Marketing, IT Employees, Pandemic Period
CUSTOMER EXPECTATIONS DURING COVID-19 EPIDEMIC, POST LOCK DOWN 4.0 IN AFTER SALES SERVICE CAR INDUSTRY IN INDIA-INDIAN PERSPECTIVE

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A customer whose behaviour towards going to the workshop was influenced by cost and customer satisfaction as top enabler for the consumer behaviour, suddenly changing to the parameters like safety, and how they communicated during the tough situation. We are not here, saying that other parameters would not impact the consumer behaviour. We found that car customers are worried about their car, they want someone from the authorized service Dealership to talk to them. They want to take their car for periodic maintenance, before the Covid-19 this activity was mostly driven by the authorized service centre but post the lock down it is driven but the customer. During the research it was also found that the consumer whose car is in 3 years of ownership are keener to get their car survive and sent to the workshop for the service, it also shows that in India still cars are the most important asset the customers think in India. Approx. 46% of customers want service to be carried out within authorized service centres only. More than 75% of customers who want to take service are within warranty customers. It also reflects a generic communication should not be done with customers, rather it should be with different for different sets of customers. Lot of customers still don’t know what steps they can take to take care of the product.

Keywords: Customer Expectations, consumer behaviour, covid19, post lock down, after sales, car industry
CUSTOMER PERCEPTION TOWARDS DIGITAL MEDIA MARKETING DURING COVID – 19:
A SPECIAL REFERENCE TO BEAUTY INDUSTRY

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In today’s virtual environment, digital is the core marketing channel. Through which online advertisements and online purchases move in concert. Digital marketing builds awareness about the product digitally. Implementation of digital marketing strategies assists in accumulating valuable insights across the targeted audience. This study investigates the significance of digital marketing in the beauty industry. The beauty industry in India has flourished with profound online research. As customers seek information regarding various products online, makes digital marketing more proliferating for the beauty industry. The research article focuses on assessing the customer perception of digital media marketing and examines the relationship of customer attitude towards brand loyalty. The data has been obtained from 200 respondents by using a questionnaire survey. The respondents were sampled using a simple random sampling method and the quantitative data analyzed by using the SPSS tool.

Keywords: Customer Attitude, Beauty Industry, Digital Media Marketing, Brand Loyalty, Perception.
E-MARKETING INFLUENCE ANALYSIS IN DECISION PURCHASING

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With the continuous advancement in technologies, man has added many things to his comfort list. The Internet & its benefit has given humans many options in order to make their life simpler. Now, instead of going to a local shop they opt for online purchase with a click only. This rising interest of consumers in online purchase & explore, the companies have chosen the path of digital marketing. Digital marketing is making businesses more productive than ever before too at minimum cost. The objective of the research paper is to inspect the implications of effectiveness of electronic marketing in customer buying decisions & to discover that the customers are aware of electronic marketing & their satisfaction level from the digital channels. The research is carried through a primary survey from 150 respondents. The data obtained with the help of surveys are analysed using Chi square test. The study revealed that around 80% of customers are aware & prefer to make a purchase through digital marketing channels. It also revealed that the frequency of product purchased is directly related with the other customer’s positive review & feedback. As with the continuous advancement in technology in India is moving towards digital India, the digital market channels plays a very important role in increasing the sales of any company’s product. So, this study is an attempt to discover the impact of e- marketing on the purchasing decision of customers.

Keywords: E-Commerce, Marketing, New Age technologies, Buying Behaviour
The purpose of this paper is to examine the purchase intention of millennials towards counterfeit luxury brands. Counterfeit buyers, especially those from the millennial generation, pose a serious threat to luxury brand management. Research suggests that counterfeit luxury consumption may be a prevailing phenomenon among millennials. The problem is further exacerbated as millennials tend to be the most important market segment for luxury brands. Thus, examining millennials’ underlying buying motives towards counterfeit luxury brands becomes a marketing imperative. The paper undertakes an online survey of millennial respondents using a structured questionnaire and adapts measures from the extant literature. The proposed research model was tested using structural equation modeling technique. Our findings reveal that fashion innovativeness, materialism, and cool consumption positively influence millennials’ attitude towards counterfeit luxury brands. The findings of this research suggest that luxury brands must also invoke the experiential aspects of luxury to offset the material value of counterfeits. Moreover, luxury brands must communicate a cool image of luxury to appeal to the subcultural values of millennials. This paper makes a novel contribution to counterfeiting literature by examining millennials’ counterfeit buying motives. The paper is expected to guide future research on millennials especially their counterfeit buying behavior.

**Keywords:** counterfeiting, counterfeit luxury consumption, counterfeit luxury brands, millennials, luxury brands
The covid-19 pandemic has led to multi-aspect protests such as breaking the Covid chain, containing the potential prevailing of the virus, aspiring unemployment, the decrease in the business growth and changing customer taste. Approximately 750 million people globally directly affected and lost their livelihood in April-May 2020 and India swung the highest rate of unemployment of approx. 28 percent during april-may2020.

During the lockdown period, these delay supply channels and created obstacles in direct selling product movement globally. Direct selling industry depends on visual public orientation but the sudden lockdown has affected the entire international market due to zero transportation. The current outburst has had acute economic consequences across the globe and no-one else predicts that our country will not affect the Covid-19 which has led to perceptible changes in how direct selling business stands and consumer behave. The turn of events also condensed the transformation of the direct selling industry to subsidize on the digital platform and create a new put up for MLM distributors to simplify business during these Covid situations.

In point of fact, the last five months, Indian direct selling companies have witnessed a growth of over 25 to 30 percent in the new enrolment of the direct selling organization and of which over 70 percent distributors are below 40 years of age.

**Keywords:** Direct Selling, Unemployment, Transformation, Supply Channels, MLM distributors
TO STUDY THE RELATIONSHIP BETWEEN MARKETING MYOPIA, ECONOMIC CYCLES AND DISCRETIONARY GOODS PURCHASE

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Marketing Myopia refers to the short-sightedness of an organization with respect to their existing product vis-à-vis their competitor. It is extremely essential for marketers to understand and satisfy the psychological and physical expectations of their customers. Marketing Myopia refers to a misplaced focus on the products rather than the customers. Economic Cycle refers to the booms and slowdowns affecting the economic status of the country. Here boom refers to an increase in Per-capita income, increased standard of living and an increase in consumer demand. Slowdown refers to a deceleration of the rate of economic growth, increased unemployment, a decrease in Per-capita income and a reduction in the purchasing power of people. Discretionary Goods Purchase refers to purchasing of non-essential/luxury goods and services by individuals, households and firms. Discretionary Purchases are targeted to the satisfaction of wants rather than the satisfaction of needs. Hence these purchases are extremely susceptible to the influences of booms and slowdown. Indian Economy was experiencing a recession which was further aggravated by the Covid-19 pandemic. With the gradual opening up of the economy post June 2020 lockdown, consumers are shifting from FMCG products to more discretionary purchases. With the revival of discretionary purchase it is extremely critical for management to critically analyse the market from a customer’s point of view, focusing on their wants rather than needs.

Key words: Marketing Myopia, Economic Cycles, Consumer needs &wants
SOCIAL MEDIA IMPORTANCE & APPLICATIONS: 
LESSONS LEARNT FROM PANDEMIC SITUATION

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With the advent of technology and digital media, social media, especially during pandemic situations, has become more popular worldwide. It also plays a vital role, along with worldwide connectivity, in updating the masses with a single click. It also provides students with a platform to enhance their learning and share quality information among their peer groups while remaining connected with their tutors. There are also drawbacks, however, that have impacted our personal lives or the process of exchanging knowledge very seriously. The aim of the research is to understand the lessons learned from the pandemic situation regarding the use of social media or its applications. The main objective of this study is to concentrate on the culture of information developed through social media before and during pandemic. Drawing on the method applied to collect the data, the study concluded that digital media has created a culture of fake information that needs more responsible and sensible behaviour.

Keywords: Social Media, Pandemic, Information Culture
AN EMPIRICAL ANALYSIS INTO PERCEPTION, ATTITUDE, SENTIMENTS AND CONSUMER BEHAVIOUR DURING COVID-19 LOCKDOWN IN ODISHA

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Consumer behaviour is the key to the success of a business. And in the current economic context it is the survival of a business. The Novel Corona Virus has created an incredibly difficult situation in the business climate, today. Businesses faced a lot of new challenges like; closure of import and export due to international border close, shutdown of brick-and-mortar businesses, big malls and home isolation of people. Many companies faced closures, with many employees laid off and many were given less salary. Our consumption pattern also changed on a massive scale. The availability of goods was the main concern, which led to some panic buying of essential items, in bulk. Consumers’ behaviour and perception got changed, as an impact of this unprecedented pandemic.

This Paper, in this context, aims to analyse the perception, attitude, sentiments, and buying behaviour of consumers of Odisha during the Covid-19 lockdown period (i.e. from March to October, 2020). Further it aims to study the change of media consumption habits of the consumers.

This study tries to infer how Covid-19 lockdown changed the behaviour of consumers in Odisha over 8 months, and what would be future implications.

Keywords: consumer behaviour, attitude, perception, covid-19, lockdown
IMPACT OF HOTEL WEBSITE LANDING PAGE ON CONSUMER BEHAVIOUR

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In the era of the internet everyone is taking the help of the internet for searching anything. It gives us required information about the product or service which we are looking for. Tourism is the sector where there is massive use of the internet by the travellers for searching information about the location of hotels and for booking accommodations. As the internet/webpage is the primary source of information about hotels, the webpage plays an important role in influencing consumer behaviour. Still there is no consistency in the landing page in the way the hotels display their photographs, contents and testimonials etc. This study aims at the impact of the landing page (photographs, content and testimonials available on landing page) on perceived transportation, booking intention, spending more days and willingness to pay more. An empirical survey method is adopted to analyse the inter-variable relationship. Statistical results show that the landing page acts as a strong predictor and which influences customers towards online booking and willingness to pay more.

Keywords: Hotel Website Landing Page, booking intention, spending more days and willingness to pay more.
SOCIAL MEDIA ADDICTION AMONG
INDIAN YOUNG ADULTS DURING COVID-19

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The study aims at understanding the prevalence and the paramount significance of social media abuse and addiction during the time of lockdown in the COVID-19 outbreak. It also aims at understanding how accustomed or habituated people are, in terms of social media use. A survey was conducted on 204 young adults in India using the shortened version of Social media Addiction Survey by (Sahin, 2018). Reliability and Validity Tests were conducted along with One Sample t-test to understand the effect that each item had on the use of social media among the participants. Internal consistency coefficient (Cronbach’s alpha coefficient) is 0.896, and inter-item validity is significant at 0.01 level, i.e. at a 99% confidence interval. The majority of the participants are eager to use social media, surf social media to be informed about what their social media groups share and spend more time on social media when they are alone. The paper suggests that the shortened version of the Social Media Addiction Scale is applicable for different populations irrespective of their age group and cultural backgrounds. However, further research indicated in the area of social media addiction among young adults recommended. Social Media Addiction Questionnaire, Young Adults, COVID-19, Prevalence of Social Media Use, Social Media Addiction

Keywords: Social Media Addiction Questionnaire, Young Adults, COVID-19, Prevalence of Social Media Use, Social Media Addiction
THE AFTER EFFECT OF COVID-19
ON E-COMMERCE MARKET

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This research paper attempts to investigate the post effect of the spread of Covid-19 on global e-commerce. The impact of COVID-19 on e-commerce was started from 15th March 2020 till date. Undoubtedly, it has been a defining event of the year and will have implications that will well continue into the decade. Many cities are gradually relaxing restrictions, But the future is still uncertain. In this research paper, major trends expected to emerge and factors that will continue to drive the growth of E-commerce will be identified.

Keywords: Covid-19, E-commerce market
This article focuses on the research conducted on the uses of social media marketing in promoting handicraft products. An overview is given of the main themes of craft enterprise in terms of the selling of products through social media. This helps to develop a fresh and emerging market area for artisan entrepreneurship. A range of online databases were searched to provide a comprehensive listing of journal articles on social media marketing and its execution in promoting handicraft products. The aim of this literature review is to gather a broader overview of the field of “social media marketing, handicraft items and artisan entrepreneurship,” and to explore how these topics are related together after concentrating on each area. This research offers an overview of various viewpoints and developments by drawing 81 papers. While a number of articles on this area already exist, the decision was taken to take the latest articles (2010 to 2020). The new facts emphasize and confirm the relevance of the literature. The results are important to the theory and have valuable and direct impacts on social media marketing. This paper offers recommendations for future research on craftsman’s entrepreneurship.

**Keywords:** Social Media Marketing, Handicraft products, Artisan Entrepreneurship
Digital marketing is a system of reaching to the prospective shoppers or consumers with products or services by using digital devices and channels. The rising trend of both mobile phone usages and internet over the last one decade in Bangladesh has been creating a bigger avenue for the marketers to promote their products on the various social platforms at a cheaper rate compared to traditional media. Currently, ~41% of people in Bangladesh use mobile phones along with the internet; therefore, the scope of digital marketing has been improving very rapidly. Thus, many companies nowadays are shifting from the traditional marketing line to the digital marketing line. Digital medium is now a more effective way to draw shopper’s attention towards a company’s products or services. This study depicts that ~22% people of Bangladesh now use social media such as Facebook, YouTube, Twitter, Instagram and so on for their entertainment and thus, companies see it as an opportunity to go more on digital platforms with their products and services. This paper will help to understand the current stance of digital marketing in Bangladesh, the role and significance of digital marketing to draw shoppers’ attention towards a company’s products or services.

**Keywords:** channel, platform, programmatic, SEO
Advertising is done for conveying a new message to the target audience regarding any product or services. These messages are made for target audiences of that particular product. Traditional means of ad campaigns are Print and Electronic media. At the present time, Digital marketing and its campaign acquire a major role in advertising. Digital marketing uses both online and offline digital means to reach out to the target audience, while social media marketing is limited to online confines. Digital media marketing campaigns may use a variety of channels such as mobile advertisements, TV, online advertising, SMS, etc. With businesses, industries, economies coming to a sudden pause, worldwide, due to the complete lockdowns and social distancing; possibly, the only way out to stop the pandemic COVID-19- the immediate feeler or would say reaction has been of ‘We will see it later’ This epidemic, having impacted all sectors; mobile marketing and advertising, is no exception. In the short term, companies have and will limit their marketing spends, till the situation stabilizes. However, going forward, the shift of advertising budget from traditional marketing like print, and ATL(Above the line) -outdoor activities to digital and mobile marketing, would witness a point with the end user being indoors, and preferring to consume content primarily on their mobile phones or TV; and social distancing, possibly becoming the new normal.

Keywords: Digital Marketing, Covid-19, ATL
IMPACT OF CONSORTIUM IN SOCIAL MEDIA ON BUSINESSES OF WOMEN ENTREPRENEURS DURING COVID-19 LOCKDOWN: A COMPARATIVE STUDY IN THE STATE OF WEST BENGAL

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By the end of March 2020, offline businesses came to a standstill due to COVID-19 outbreak in India. Social media on the other hand, has helped in developing the concept of online businesses among its users. It has been observed that women entrepreneurs are playing a vital role in the global economy. In this paper, we wish to investigate what women entrepreneurs have to say about their concerned business performances during lockdown, with particular reference to users of Facebook business platform. We have performed a regression analysis among those women entrepreneurs who are using their personal timeline on Facebook for their businesses and those women entrepreneurs who are using consortiums on Facebook. Our analysis has shown that consortium has offered more options for the women entrepreneur than their personal networking during lockdown. Moreover, we have observed that business outcome level in the consortium has been moderate.

Keywords: Women Entrepreneur, Facebook, Consortium, Business Performance
DRIVERS OF CONSUMER’S INTENTION TO CUT THE CABLE-CORD AMIDST THE COVID-19 PANDEMIC

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The COVID-19 pandemic, has contributed to an upsurge in the trend of cable cord cutting not only in mature markets but also in emerging markets such as India. The objective of this study was to provide a comprehensive understanding of the driving forces behind consumers’ television cable cord cutting intention. We examined the impact of four constructs, namely; a) perceived advantages, b) perceived value, c) perceived compatibility and d) perceived substitutability on consumers’ cord cutting intention. Data collected from 186 Subscription Video on Demand (SVOD) subscribers, through an online questionnaire and the responses were analysed using Amos 23.0. The results reveal that apart from perceived compatibility, consumers’ intention to cut-cord was strongly influenced by perceived value, perceived advantages and perceived substitutability. We believe that our study can provide a direction to pay-tv subscription providers looking forward to address the escalating phenomena of cord-cutting and motivate consumers towards cord-shaving i.e. retain a minimal subscription.

Keywords: Cable Cord-Cutting, Perceived Value, Perceived Advantages, Perceived Compatibility, Perceived Substitutability
ROLE OF MEDIA AND GOVERNMENT IN PROMOTIONAL ACTIVITIES FOR ECOTOURISM DEVELOPMENT: AN EMPIRICAL INVESTIGATION

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Ecotourism has become increasingly important to the economic growth of many developing countries. The emphasis is mostly built on the developed nations utilising a natural setting or making use of other objects or features in the natural environment in a sustainable manner. This study investigated the role of media, and the government in promotional activities that contribute to the development of ecotourism in Bangladesh. The study surveyed 128 tourists using convenience sampling. Partial Least Squares-based Structural Equation Modelling (PLS-SEM) was used to analyse the collected data. The estimation revealed that the media and the government for the case of a promotional campaign have a significant impact on ecotourism development. However, the government has a significant influence on the participation of ecotourism enterprises in promotional activities, while, the media does not play the equal role. In addition, this study also found that participation of ecotourism enterprises in promotional activities has a significant influence on the perceived impact for ecotourism development. These findings provide new insights into the various stakeholders who are involved to flourish ecotourism industry in Bangladesh. The outcome may assist the Bangladesh government and other related stakeholders in designing a sustainable ecotourism policy in the country.

Keywords: Ecotourism, Promotional activities, Ecotourism enterprises, Media, and Government.
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FINANCE & ECONOMICS
E-COMMERCE POST-COVID ERA

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E-Commerce, also known as ‘Electronic Commerce’ or ‘Internet Commerce’, refers to the buying and selling of goods or services using the internet, and the transfer of money and data to execute these transactions. E-Commerce is often used to refer to the sale of physical products online, but it can also describe any kind of commercial transaction that is facilitated through the internet.

Independent freelancers, small businesses, and large corporations have all benefited from ecommerce, which enables them to sell their goods and services at a scale that was not possible with traditional offline retail. The pandemic has accelerated the shift towards a more digital world and triggered changes in online shopping behaviours that are likely to have lasting effects.

Therefore there is a huge scope for the E-Commerce industry to grow prospectively in the post Covid-19 era. COVID-19 fears aren’t going to disappear overnight: Even when the quarantine ends, people will be cautious and many will still prefer shopping from their homes regarding safety. The rapid growth of mobile devices is making it easier than ever to browse and shop online: Customers can place orders one-handed from the device that is likely in their hand or pocket at all times.

Keywords: E-Commerce, COVID-19
CROWD-FUNDING OF MICRO-ENTERPRISES

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Best of small business ideas die for lack of funds. If ideas are funded on time, they have the potential to become micro-enterprises. India is one of the most unequal nations in the world with a Gini coefficient of less than 0.4. A large segment of the population is poor and goes through daily struggle to survive. Majority of them sell their labour, but there is a small segment who have their own tiny business. They have no access to bank credit as they can’t offer any security. They also don’t understand the complexity of banking. Money lenders often lend them money at high rates. They have little chance to grow with such costly credit. Many get debt trapped. The SHG model of enterprises with easy access to bank credit has turned out to be a good working model. But to encourage more such SHGs and individual micro-enterprises, there should be equity funding facilities. Crowd-funding is one such option. NGOs and Charity institutions have been successful in tapping this source. Micro-enterprises should also access such equity funds. This will help them grow without being burdened with interest payment. A legislative framework is necessary for such a funding method to take off.

Keywords: Crowd-funding, Micro enterprise, Equity-funding
E-COMMERCE IN POST COVID ERA

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Covid 19 has caused an inflection in e-commerce penetration globally driven by consumers’ need for safety and convenience and even in India, online is gaining salience. The Indian e-retail market is primed to reach nearly 300 to 350 million shoppers over the next five years –propelling the online Gross Merchandise Value to $100 to 120 billion by 2025. As Indian e-retail sees steep increases in shopper penetration, driven by lower data prices and investments to improve customer experience, online platforms are innovating to onboard the next hundreds of millions of shoppers. We expect India’s e-commerce growth story to be inclusive one that empowers the sellers and consumers both. Consumers have switched from shops, supermarkets and shopping malls to online portals for the purchase of products, ranging from the basic commodities for branded goods. Since the norm of social distancing has been initiated for almost the entire of 2020, the scope of online purchases and online business is expected to surge. Many people are embracing the concept of online retail and the surge in First Time Users on e-commerce sites is visible. In this paper we are presenting the topic of e-commerce in the post Covid 19 era its impact in the society

Keywords: E-commerce post pandemic
EFFECT OF COVID-19 ON FUTURE OF E-COMMERCE IN INDIA

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The worldwide spread of the COVID-19 pandemic has disrupted how people buy products and services and the way they perceive e-commerce. E-commerce transactions in many countries have partly shifted from luxury goods and services towards everyday necessities, relevant to the outsize of people. A number of these changes within the e-commerce landscape will likely be of a long-term nature, in light of the likelihood of the latest waves of the epidemic, the convenience of the new purchasing habits, learning costs, and therefore the incentive for firms to capitalize on investments in new sales channels. As we all know in the future e-commerce will inevitably play a good stronger role within the virtual checkout lanes, this study has analysed how the e-commerce industry has changed in COVID 19 and what is going to be the way forward for e-commerce after COVID -19. The study is predicated on 600 Indian internet buyers across income groups and geographies accessing a good assortment of goods and services, selected on the idea of stratified sampling. The study focuses on how the shopping habits of consumers changes in the near and distant future, what are the consumers’ expectations from the post Covid e-commerce industry.

Keywords: COVID, E-Commerce, Online Shopping, preference, goods and services
GREEN BANKING PRACTICES:
A COMPARATIVE ANALYSIS OF
INDIAN PUBLIC AND PRIVATE SECTOR BANKS

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Green Banking refers to the practices and guidelines followed by banks in making a positive contribution to the environment, economic and social dimensions. It focuses on making the banking processes sustainable and encourages an effective utilization of Information Technology and physical infrastructure having zero or minimal negative impact on the environment. It also focuses on reducing the external carbon emission and internal carbon footprint. Having a vision of future sustainability, green banking aims for improvements in technology, operations and banking processes since the external impact of banking procedures and activities is substantial. The study attempts to explore the initiatives taken by top leading banks in the Public and Private sector to promote green banking products, processes and technology which can further reduce the carbon footprint substantially. The study has selected a few top leading banks like ICICI, YES, HDFC and AXIS from Private sector and SBI, PNB, Canara and BOB from Public sector in Delhi for comparing their green banking initiatives. The study also highlights the steps taken by RBI for promotion of green banking products.

Keywords: Green Banking, Carbon Footprint, Sustainability, Green Loan
E-banking provides banking services to customers through electronic channels. E-banking includes mobile banking, automated teller machines, tele banking, Electronic fund transfer, Smart cards, electronic clearing services, internet banking etc. It helps the customers to avail banking services without visiting the bank branch. Customer satisfaction is an important factor behind the success of e-banking. Customer satisfaction depends on various factors such as efficiency, security, accessibility, web portal management, accurate information, reliability etc. Banks emphasize on customer satisfaction as it helps to retain customers. E-banking provides the facility to customers to avail banking services from their homes and offices. It reduces geographical barriers. Customers of remote areas can avail the banking facilities through e-banking. The pandemic of Covid-19 has pushed the customers of banking sectors to avail e-banking services. In post-Covid era, e-banking helps the banks in customer retention. E-banking plays an important role towards customer satisfaction in post-Covid era. In this paper, an attempt has been made to analyse the effect of e-banking towards customer satisfaction in post-Covid era.

Keywords: E-banking, customer satisfaction, Post-Covid, banking service
AN EMPIRICAL STUDY OF INDUSTRIAL DEVELOPMENT IN JHARKHAND WITH REFERENCE TO SELECTED ECONOMIC INDICATORS

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This paper focuses on the overall development of industries in Jharkhand by considering Economic Indicators. The analysis of study highlights investment practice, performance of industries in terms of input and output values, and progress of industry in terms of number of factories, workers and compensations. The study seeks the answers for following questions: whether investment approach in Jharkhand has increased since its formation? How is the overall performance of industries? Is there any progress in industrial development in terms of setting up factories, number of workers, and emoluments? The study is based on secondary data and period is selected between FY 1998-99 and FY 2016-17 based on availability of data. The major portion of data is retrieved from the website of Reserve Bank of India and journals, news articles, and other online resources are used in the study. The study follows analytical type of research design and quantitative analysis. Overall it is found that there was a positive trend in industrial development in terms of selected economic indicators except employment during the study period.

Keywords: Industrial Development, Investment, Net Value Added, Total Input, Jharkhand
PERCEPTION OF BUYERS TOWARDS E-COMMERCE AMID COVID-19 LOCKDOWN: CROSS COUNTRY EVIDENCE

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Novel corona virus (COVID-19) has changed the dynamics of how all-sized companies from different industries run their businesses. In this research, an effort has been made to comprehend the perception of individuals towards multinational e-commerce portals amid travel restrictions due to Covid-19 lockdown. More than 450 respondents across seven countries were surveyed using Likert scale and analysis was performed using SPSS statistical tool to identify any variation in their buying behaviour through e-commerce firms. Significant relationships were found between family income, number of family members, education and country of origin with the frequency of purchases through e-commerce portals. Factors such as frequency, necessity, methods of payment and availability of products/services, and price comparison have contributed towards the intention of purchase through e-commerce portals. This study will be useful to marketers and e-commerce players to create a value-added experience and focusing on appropriate target customers. E-commerce companies should capitalise on the lead of increased sales from online portals due to increased use of technology during the lockdown.

Keywords: COVID-19, E-commerce, Buyer’s Perception
This is a real economic shock and requires protecting people, jobs, and industries directly. The global economy is expected to contract in 2020 by 3 percent—the worst recession since the Great Depression. Growth in Asia is expected to stall at zero percent in 2020. This is the worst growth performance in almost 60 years, including during the Global Financial Crisis (4.7 percent) and the Asian Financial Crisis (1.3 percent). That said, Asia still looks to fare better than other regions in terms of activity. This is a crisis like no other. It is worse than the Global Financial Crisis, and Asia is not immune. While there is huge uncertainty about 2020 growth prospects, and even more so about the 2021 outlook, the impact of the corona virus on the region will—across the board—be severe and unprecedented. This paper attempts to examine the economic downturn in the Asia pacific region due to pandemic situations all over the world.

**Keywords:** Economic shock, Asia pacific region, Great depression & Corona virus
CRYPTOCURRENCY RESPONSE TO COVID-19: A TEST OF EFFICIENT MARKET HYPOTHESIS

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Cryptocurrencies are digital currencies with many of them based on block chain technology. Market prices of cryptocurrencies are based on demand and supply which makes them highly volatile. Some economists view it as a speculative currency or a short-lived phenomenon. However, at times of uncertainty investors may look for liquid assets ranging from traditional assets like equities to modern day cryptocurrencies. Covid-19 pandemic has created a severe uncertainty which has affected the health and economy of nations.

Covid related illness and pandemic induced lockdowns crippled the global economy. Subsequently, relief programs were announced by various governments and vaccine development was initiated to recover health and economic progress. Efficient market hypothesis discusses the response of markets to surrounding information. This paper focuses on cryptocurrency which is a newly found interest among many investors. In this article, we analyze the response of cryptocurrencies to covid-19 related information for the period 01.01.2020 to 31.12.2020.

Our statistical analysis reveals that the cryptocurrency market at certain times is irrational and inefficient to covid-19 related information. Findings will be helpful for policy makers and financial economists to assess the behaviour of cryptocurrencies from a futuristic perspective.

**Keywords:** Cryptocurrency, efficient market hypothesis, Irrational, Uncertainty
PERSISTENCE IN ASIAN BOURSES
- A STUDY IN THE TIME OF COVID-19

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Emerging Asian bourses have been performers recovering from their historic lows as covid-19 induced lockdowns in 2020 have been able to contain the virus. Analysts predict economic recovery and higher corporate earnings in 2021. The MSCI Asia emerging Market Index, a barometer of Asia’s most tracked equities outperformed the world markets in 2020. It seems that investors are buoyant on emerging Asian stock markets. Covid-19 pandemic brought the economy to a standstill due to lockdowns in fear of virus transmission.

The markets have reacted accordingly to lockdowns and releases thereafter. This study tries to explore how persistent were these Asian bourses to Covid-19 related shocks. The main objective of this paper is to investigate the information efficiency of emerging Asian markets during Covid-19. Four major Asian markets including India are considered for study. The period of study is from 01.01.2020 to 31.12.2020 due to prevalence of Covid-19 in this duration. The study uses the daily prices of BSE-Sensex, Shanghai composite index, Nikkei and Kospi index respectively. Findings reveal that Sensex and Shanghai index have similar levels of persistence whereas in Nikkei, the information decay is very slow compared to other indices.

Keywords: Persistence, Asian bourses, Informational efficiency, Shocks
EVALUATION OF UPGRADED COMMON FACILITY CENTRE OF WOOD SEASONING AND TREATMENT PLANT AT SAHARANPUR

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Export Promotion Council for Handicrafts have been given with the facilities to the woodcraft artisans in Saharanpur. Smt. Smriti Irani inaugurated the upgraded wood seasoning and treatment plant at the Common Facility Centre Saharanpur on 15 September 2019. The research done by me has used the original source of the data by visiting the Common Facility Centre Saharanpur for the assessment and study of the location and upgraded facilities. The visit of Mrs Irani has been regarded as the correlation between EPCH and the handicrafts industry. The outcome of the research showed the result that the security has the highest impact on EPCH Common Facility Centre Saharanpur on the development of Artisans.

The area continues to witness the impressive work done by the craft cluster in the field of the infrastructure along with the development of the handicrafts. The available upgraded wood seasoning and working machinery have blessed the city with ample employment opportunities. With the upgrade the exporters are benefited with the Chains of custody. The upgraded CFC has been installed with the increased capacity of the 2000 CFT. The up gradation has given the UV curing coating facilities have provided the increased production speed or pace and solvent along with scratches resistance.

Keywords: Wood seasoning and Treatment plant, handicrafts, artisans, export marketing
India is a nation which has the leading demographic dividend of the world and its emerging market with increasing disposable income of the people. Even on the other side developing economies like India where the service sector is growing with rapid rate under which the Gig economy is also one of the emerging fields. This paper examines the opportunities and challenges that rise due to the fastest growth of the Gig economy in India in this Post-Pandemic Era.

Gig Economy means the system where works are provided on contractual basis for a short & fixed period of time, where the jobs are temporary and paid separately for each piece of work. Now the question is, Will Freelancing be easier for employee- employer or will it lead to labour market problems in India in this Post-Pandemic era? Then the answer is most probably yes, because spending your entire work life with the same employer now becomes stereotyping, now employees can work on their own terms even its also beneficial for employers too they can get skilled workers with niche services as per the demand which optimized the cost to the company. According to the recent survey more than 35% of Indians work as freelancers and provide their services globally.

Keywords: Gig Economy, Demographic Dividend, Freelancers, Niche Services, Independent Work
AN EXPLORATORY INQUIRY INTO THE IMPACT OF COVID-19 ON INVESTING PATTERNS OF GENERATION Y

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This paper aims to explore how behavioral biases have altered the rational decision making and investing patterns of Gen Y investors. The adverse impact of COVID-19 pandemic on the Indian economy has led to a new drive among Gen Y investors towards achieving financial security and wealth creation. To dig deeper into Gen Y’s investing patterns, this study conducted thirty exploratory semi-structured interviews that enabled us to identify the underlying beliefs and feelings affecting their individual investment decision making. Respondents’ rationale for investment decisions are analyzed by means of open coding of verbal data. Our findings reveal that Gen Y’s investing patterns during the COVID-19 pandemic are vastly different from the pre-pandemic period. Most respondents reported a shift in their attention towards securing their financial futures. We found that Gen Y’ers are being frugal in their expenses, optimizing their savings, and expanding their investment portfolios. More importantly, our data reflects the fragility of Gen Y financial prospects as the generation is subject towards fear of missing out and mental accounting biases. The findings of this study will enable investment managers to accurately profile their investors and offer refined investment options to pandemic hit investors who seek maximum mileage from their resources.

Keywords: Psychological biases, Behavioural finance, COVID-19, Generation Y, Qualitative research
CORPORATE SOCIAL RESPONSIBILITY AND INVESTOR PERCEPTION

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The study aims to analyze the influence of corporate social responsibilities practices of a firm on investor perception. Investor perception deals with the behaviour of investors while investing in any organization. The research employed a structured review of the literature to draw attention to it from across countries’ literature. The findings of the study indicate that the company’s environmental and societal responsibility can lead to benefits such as increased competitive advantage, higher personnel involvement, and a stronger corporate image. In addition to it, we also identified various dimensions of CSR which influenced positively and negatively on investor perception. Employee-related, society, and environment-related dimensions influenced more the investment pattern of investors’ behaviour. It has also been presented that CSR has not only positively affected organizational performance but also impacts the investors’ decisions; because in recent years it has come to the notice that ethical and philanthropic actions of the company are considered by investors while investing in any firm.

Keywords: Corporate social responsibility, investor behaviour, business ethics, societal responsibility.
BUSINESS REVOLUTION IN POST COVID ERA: AN EVOLVING ECONOMY OUTLOOK

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The study has been undertaken to examine the hardship faced by different sectors in COVID 19 pandemic and what remedial course of action has been taken by digital leaders in significant industries to revive their business operations. COVID 19 has changed the social and business landscape globally. The crisis has created an atmosphere which can be viewed as frightening and electrifying. The pandemic has created a need for rethinking, reflecting and re-engineering. In industries from healthcare to education to finance to manufacturing, lockdown and social distancing norms are forcing companies to adopt digital platforms to re-imagine nearly every facet of their business operations. It was found in the study that presently businesses are required to continuously monitor the market stimulation and remain focused on rapid innovation and try to meet demands of people in post COVID 19 eras, to provide seamless digital user experience. The study has also highlighted the role of the communication sector in uplifting other sectors in the economy by keeping people connected during the period of crisis. The focus should be on managing this unfortunate crisis by formulating business continuity strategies, cost reduction measures, cloud inventory management, enhanced process mechanisation, managing enterprise agility, and growing partnering networks.

**Keywords:** Post-COVID 19, business, transformation, economy, pandemic, industry, digital, technology
OPTIMAL HEDGING STRATEGIES USING CURRENCY FUTURES AND OPTIONS

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Currency hedging plays a vital role in mitigating the currency risk exposure of multinational companies. The growing magnitude of world trade has increased the foreign exchange risk. Currency risks are effectively managed through currency swaps, multi-currency diversification, and hedging via forwards, futures, and options. This empirical study aims to identify how effective are these hedging instruments to minimise the currency exposure risk involved in cross border trade. Six major currency pairs are investigated to determine the windfall due to deviation in currency spot and futures prices. Currency derivative contract of futures and options were sourced from the NSE website for this research. The effectiveness of hedging is examined through variance analysis and descriptive statistics, measuring the risk-return of the windfall during foreign currency transactions. One-way ANOVA has been used to identify an ideal hedge ratio using a blend of hedging instruments. The findings reveal that the windfall is more favourable for the company when the hedge ratio is 25% after examining the various mix of hedging strategies.

Keywords: Currency Derivatives, Currency Hedging, Foreign Exchange Risk
GREEN ACCOUNTING IN INDIA AS A MEASURE OF ATTAINING SUSTAINABLE DEVELOPMENT GOALS

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Green Accounting as a significant aspect of Corporate Social Responsibility ensues identification and measurement of the costs to a company for economic impact on the environment. Environmental sustainability is a concept which has been increasingly incorporated by businesses in their day-to-day operations. Green Accounting is a concept which requires a careful analysis of the costs and benefits of environmental pollution in terms of business activities. Green accounting also referred to as environmental accounting is a phenomena which needs to be developed in a standardized manner in India as it is still in its infancy stage in developing countries like India. Accounting for the environment is the need of the hour as business houses and corporations need to be made aware of the implications of their business operations on the environment. This paper highlights the impact of Sustainable Development Goals undertaken by different countries as a part of the Millennium Development Goals (MDG’s) by studying the impact on growth of Carbon emissions, Greenhouse Gas Emissions and accounting for Forest Carbon Stock covering the Pre-implementation and Post-Implementation period of MDG’s.

Keywords: Green Accounting, Corporate Social Responsibility, Sustainable Development Goals
A COVID-19 ERA QUESTION: 
THE WEALTHIER THE HEALTHIER?

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This study aims to investigate the impact of income on COVID-19 across US states in order to address whether states with higher income levels are better able to combat the COVID-19 pandemic. Empirical results indicate that an increase in per capita income leads to a modest increase in coronavirus cases in the states where income is equally distributed unlike the states where income distribution is highly unequal.

Keywords: Income, COVID-19, US states
FOCUS ON HEALTH CARE INFRASTRUCTURE SPECIAL IN TRADITIONAL MEDICINES AND ITS POSITIVE IMPACT ON INDIAN ECONOMY IN POST COVID ERA

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Whole the world came under the wild force of covid19 within a very short time before the WHO declared it pandemic. In India from March 2020 to till date we are facing lock down, shutdown, quarantine, containment zone etc.as well as social distancing, physical hygiene, mask, sanitizer are becoming the essential part of each individual. This pandemic covid19 disrupted the Indian economy very badly as a result India’s GDP went down rapidly. Though before this Indian economy was not in a noticeable growth but this drop of GDP mainly due to covid19 pandemic effect on the Indian economy. This is because all the major sectors which directly influence GDP have temporarily suspended or reduced their production. Only the agricultural sector was able to keep its growth in the positive side.

Traditional medicines especially ayurved played a key role to protect human society. Not only in India almost every country in the world gains “AyushKadha” as a drink for their safety, traditional medicines outbreak all previous records of exportation reached a new high. In post Covid time each individual wants to improve immunity by taking traditional and contemporary herbal products which are made of natural ingredients.

This demand of traditional medicines and products can be fulfilled by herbal farming, medicine and nutritional dietary productions This global acceptance of traditional medicines and herbal products will boost the market, the trade and help the growth of Indian economy.

Keywords: Pandemic, Economy, Traditional medicines.
PREDICTION OF SHAREHOLDERS’ WEALTH

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The present research paper predicts the shareholders’ wealth in terms of EVA. The study has been carried out in Indian corporate sector. For this purpose five industries viz. Consumer food Industry, Cement Industry, Textiles Industry, Pharmaceutical Industry and Oil & Gas Industry were selected and 10 companies from each industry were also selected. Secondary data have been used and data for 5 years from 2013-14 to 2017-18 were collected from annual reports of 50 sample companies and ACE Equity software. Data were analysed on MS-Excel and SPSS. Shareholders’ wealth measured in terms of EVA has been taken as dependent variable and twenty-four variables were taken as independent variables and a multiple regression analysis was done. Regression models have been developed for the entire sample on the basis of these independent variables and the best model has been selected on the basis of adjusted R square, F ratio and standard error of estimate. It was found that Net Sales and PBIDT have negative but significant impact on EVA whereas Equity Paid UP, Cash Profit and Enterprise Value have positive but significant impact on EVA. Same regression model was also applied in each industry to predict the shareholders’ wealth in the same industry.

Keywords: EVA, Shareholders’ wealth, Regression Model
ON IMPACT OF COVID 19 PANDEMIC
MOBILE WALLET ADOPTION

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Due to the social distancing norms and nationwide lockdowns, the Covid-19 pandemic has contributed to an unavoidable increase in the use of mobile technologies. All over the world, people and organizations have had to adapt to new ways of working and living. Among other factors, the volatile periods in which we live, where the impact of the Corona virus epidemic has an economic and social impact, may have a temporary impact on purchasing habits. The Lockdown exempts vital utilities, including the food sector, gas pumps, banks and ATMs. Due to the COVID-19 pandemic in India, the country’s people have no choice but to remain at home. In every corner of the world, the use of digital payment transactions and cash transfer through mobile has been promoted. This study aims to investigate the impact of Covid 19 pandemic on mobile wallet usage. This study was undertaken based on the secondary data by reviewing various resources like blogs, websites and research articles.

Keywords: Covid-19 pandemic, Mobile wallet, Usage, Impact, Users
ECONOMIC IMPORTANCE OF MAT INDUSTRIES OF JALGAON DISTRICT OF MAHARASHTRA: AN OVERVIEW

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In the labour-intensive economy, the small-scale industries like Mat Industries plays a vital role in economic development of any country. The mat weaving industry in Jalgaon district is highly labour intensive and it forms a considerable part of the small-scale Industry. In our India, a number of Industries are working well and contribute towards sustainable development. Likewise, the handloom sector plays an important role in the economic development of rural as well urban poor in the state. Near about 65% production of Mat (Chatai) of India has been carried out in Jalgaon District. This sector has a great contribution towards the employment generation and providing bread to the rural as well urban poor of the Jalgaon District. This paper reflects how the mat industry contributes significantly by generating more employment opportunities and generates PCI (Per capita Income). The general aim of the present paper is to explore social, economic and working conditions of the workers of Mat Industry in Jalgaon District. The present work is based on empirical study. The study is based on primary data, collected through a field survey by direct questionnaire to the respondents.

Keywords: Economic Development, Handloom, Mat Weavers, Employment Generation, PCI (Per capita Income)
IMPACT OF COVID-19 ON NPA PERFORMANCE OF BANKING SECTOR IN INDIA

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COVID-19 pandemic was one of the most severe issues faced by Indian economy which has an adverse effect on the business of banks. COVID-19 can be anticipated as a black swan occasion for the overall monetary framework. India recorded the primary occurrence of the sickness on January 30, 2020. As COVID-19 (corona virus) is an unprecedented event which badly impacts our economy vis-a-vis the financial performance of the banking sector. Disruptions of economic activity due to corona virus has resulted in slowdown in India’s economic growth. During the nationwide lockdown in India, the banking sector is declared as an emergency service, because banks are the main wheel of the economy. Increase in NPA and declines in revenue will impact bank’s profitability, which will lead to a deterioration of capitalization along with banks assets quality. Corona virus has an adverse impact on the asset quality of banks which is one of the most important indicators of their financial health. The objective of this paper is to reveal the impact of COVID-19 on NPA performance of the banking sector.

Keywords: COVID-19, banking sector, lockdown, capitalization, profitability, revenue
ROLE OF ROBOTIC PROCESS AUTOMATION (RPA) DURING COVID 19

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The world is facing one of the biggest threats faced by humanity in the last 100 years in the form of COVID 19, a virus allegedly originated in Wuhan city of China and spread over to the whole world within a very short span of time. The rapid spread has forced countries to go into lockdown to keep the spread contained until some treatment or vaccine is developed. The government of India declared complete country wide lockdown keeping only the essential services running such as Medical, Police, Food and Grocery, Fruits and Vegetables etc. The lockdown has affected the economy badly, yet has a brighter side in the form of poor economic growth, business expansion, labor turnover, industrial slowdown. In this pandemic, the role of RPA was identified as a weapon of successful growth. With the help of RPA, many industries, whether they are associated with revenue generation or not, have sustained. In this paper, the application area of RPA is discussed in a layman style.

Keywords: Robotic Process Automation (RPA), COVID 19, Essential services
FORECASTING OF FOREIGN DIRECT INVESTMENT OF INDIA THROUGH ARIMA UNDER COVID19 SCENARIO

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Covid 19 has already affected millions of lives across the globe and most of the industries and businesses are closed. This pandemic has badly hit the process of globalization. As a result, the flows of FDI are upset and global FDI flows are anticipated to decline between 30% and 40% during 2020-2021. Countries like the USA have negotiated or held up FDI proposals for the national security concern. Covid 19 has not only turned the critical and health care infrastructure into a focal point through FDI perspective but also has depleted industries in other spheres. Regardless of the adverse transitory shocks from Covid 19, aggregate FDI inflows into India have continued resilient. FDI by technology-based enterprises has reached USD 17 Billion in the first seven months of 2020, supported by new investments by Google valuation of USD 10 Billion in since July, 2020, and other global technology based enterprises like Amazon, Facebook, and Foxconn have agreed for a new large investment in India by this year. The digital revolution of India is anticipated to boost the progress of the retail consumer market and e-business over the next ten years. It helps to captivate prominent international MNCs in merchandise and e-business to the Indian market. The apt steps to armour against opportunistic economic shadowing of its companies by competing nations during the pandemic are a right move. Also, it has to tap all the existing and emerging areas which possess the potential to attract and absorb huge foreign investment for development. This paper makes a forecast of FDI using ARIMA modelling and explores the compositional and directional impact on it under this Covid19 scenario in India.

Keywords: ARIMA, COVID 19, Foreign Direct Investment, Multinational Companies, Pandemic
COVID-19 OUTBREAK AND STOCK MARKET REACTION: EVIDENCE FROM EMERGING AND ADVANCED ECONOMIES

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This paper aims at examining the stock market reaction to Covid-19 confirmed cases, deaths and lockdown imposed by the Government on emerging and advanced economies by taking a sample of 34 countries over a period from 4th January 2020 to 30th September 2020. The result documents that the stock market reacts negatively to Covid-19 outbreak particularly daily confirmed cases and lockdown in both emerging and advanced economies. However, the impact of daily deaths is contradictory in emerging and advanced economies. Death has a positive influence on the stock market of emerging economies while it has negative impact on advanced economies.

Keywords: Covid-19, Daily confirmed cases, Daily Death, Lockdown, Stock market, Emerging economy, advanced economy
ECONOMIC IMPACT OF COVID-19 ON MIGRANTS WITH FOCUS ON PROJECTION OF EMPLOYABILITY IN POST COVID-19 PHASE

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India is a country known for its diversity, be it culture, creed, living or endowment region-wise. Many regions are not endowed with enough employment opportunities to accommodate the available workforce of such regions. This is the base of emergence of the concept - ‘migration’. Migrant workforce in Indian economy plays a crucial role as they are the catalyst to maintain balance between two market forces of demand and supply of workforce. As such, the contribution of the migrant workers in economic development of the country is immense, but the pandemic due to the outbreak of Covid-19 has made them idle and their contribution to the economy has become negative as they are in need of financial assistance from the government for their lives. Nobody knows how long the Covid-19 will reign the earth and it is not sure whether the locked-down establishments will recover back and run-in full swing giving employment to all migrated workers as before. Thus, there is great apprehension regarding the prospects of employment of migrant workers during normalcy post Covid-19 situation. On this backdrop, this Paper estimates how the employment scenario of migrant workers will be after the exit of Covid-19 from the world. This Study is a projection of employ-ability of migrant workers post Covid-19 normalcy on the basis of analysis of primary and secondary data, and experts’ opinion.

Keywords: Covid-19, Economic Impact, Migrant, Employability, Projection
The empirical study explores the association between healthcare expenditure and economic performance in Sri Lanka during the period from 1990 to 2017, using annual time series data. Better healthcare spending promotes a healthier community which causes the development of human capital and nation transfer towards better economic performance. Therefore, it is important to allocate more to health from the county’s budget. Autoregressive Distributed Lag (ARDL) analytics is introduced to examine the unit root properties of the variables, diagnostic checks like residual normality test, heteroskedasticity, and serial autocorrelation tests for misspecification to validate the parameter estimation outcomes achieved by the estimated model. The soundness of the model is checked by the cumulative sum (CUSUM) check.

The overall findings ensure that the variables are co-integrated and variables have a long-run relationship. More the results reveal that there’s a statistically significant long-run negative relationship between foreign direct investment (FDI), health expenditure, and GDP growth rate. The empirical finding reveals that a one percent increase in health expenditure (he) decreases the GDP by 0.5788517 million US$ in the long run and a one percent increase in Foreign direct investment decreases the GDP by 0.1677175 percent in the long run. So, the government should provide priority to health that facilitated the very best potential for human capital development of the nation and this expenditure for human capital development ought to be distributed predominantly to low financial gain terms yet as the highest marginalized areas.

**Keywords:** Human Development, Healthcare Expenditure, Economic Performance, ARDL
SOCIO ECONOMIC IMPACT ANALYSIS OF
POSHAN ABHIYAAN

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India has the dubious record of having the largest number of stunted children (46.6 million), wasted children (25.5 million) with 23% of women and 20% men being underweight, as per National Family Health Survey (NFHS-4) report. This is despite the landmark inclusive programme Integrated Child Development Services (ICDS) since 1975 with the objective of improving nutrition and health care of children, nursing mothers and expecting women. In line with the goal of SDG-2 which mandates every country to remove all forms of malnutrition by 2030, the National Nutrition Mission (Poshan) was launched 2017 with the objective of reducing underweight and low birth children by 2% per year against 1% in the last decade and also to reduce anaemia amongst children @3% per year. The Poshan Abhiyaan under the tutelage of Niti Aayog seeks to establish a multi-ministry convergence mission with a view to make India malnutrition free by 2022. This is sought to be achieved by using technologies in Anganwadis through Computer Application Software, filling up the knowledge gap for reducing infection by providing information, supplementary nutrition and vaccines and establishing Food Fortification Resource Centres. The proposed research work seeks to explore performance of various National Nutrition Schemes under NNM, status of ICT for unified action, level of convergence between different stakeholders and performance of Jan Andolan in capacity building and sensitization.

**Keywords:** NFHS, ICDS, SDG, Poshan Abhiyaan, Jan Andolan
CRYPTO CURRENCY AND ITS HERDING BEHAVIOUR IN COVID-19: A REVIEW

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The spread of coronavirus has severely affected the behaviour of investors. It made the world commerce panic during the period of Covid-19. The investors could not find the substitutability of conventional methods of investment rather they believe in the digital method of currency transaction i.e. crypto currency. The volatility of the investment market is triggered into a substantial help to push economic stability through this digital currency transaction. Crypto currency markets characterised as a multifarious system in economics and finance discipline. This interdisciplinary study of foreign exchange markets and digital transactions like crypto currency is a new orientation towards pros and cons of exchange market, portfolio management and investor behaviour. According to the studies generally investor behaviour is influenced by financial analysts, fund managers or other investors who have adequate knowledge in the exchange market. It observed that investors change their behaviour while they trade and such behaviour is termed as Herding. In this article a detailed review has been conducted on various aspects of herding which resulted in the economic, psychographic, social and religious activities of investors. Further, the review has cited more than 200 research articles and done deep understanding on herding and also studied different behaviour of bull and bear markets.

Keywords: Covid-19, Investment, Crypto currency, Herding, Bull and Bear, Digital transaction
COVID 19 & BUSINESS TRANSFORMATION: IMPACT ON THE UNORGANIZED RETAIL SECTOR IN BANGALORE

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The study aims to make an assessment of COVID-19 on the unorganised retail sector by analysing its impact on local kirana shops, small restaurants, local dhobi, hand cart and pavement vendors. Small businesses in the unorganised sector are bearing the brunt of reduction in the demand for goods and services. It has led to a total change in business planning and operations. Nationwide lockdown and social distancing restrictions have hit them hard in the past few months. Given their small size, they operate with very less or no buffer cash and face the threat of temporary close down of business. With no access to formal credit, this has negatively affected the socio-economic and psychological well-being of small vendors. In this study, an attempt has been made to assess the impact of COVID-19 on the traders in the unorganised sector and what measures are being taken by them to tackle this problem of business transformation. Primary data is collected using an extensive interview method. The findings of the study show that the loss to income to small traders will lead to future socio-economic inequality. It is suggested that integration of the unorganized retail sector into economic policy through proper social intervention will help the small traders to reduce poverty and give supporting survival strategies in the changing business scenario.

Keywords: Unorganised retail sector, socio economic, social intervention, inequality, survival strategies
IMPACT OF COVID-19 ON SECTORAL INDICES OF NSE: AN EVENT STUDY

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Covid19 have been making drastic changes in the entire world even in all the spheres of life. All the nooks and corners of the economy are affected by this novel corona virus and Indian economy has been in the phase of recovery. In this study the impact of Covid 19 on sectoral indices of NSE along with the benchmark index Nifty 50 is analyzed in relation to the major events happening in India. A short-term event window of all events is created and based on the closing price of indices Matched Pair’s t-test is used to analyze the data. Pearson’s correlation is also used to know the short-term movement of the market. It’s identified that Nifty 50 always showed a tendency to minimize the decline and all the sectoral indices followed the same except Nifty pharma and Nifty IT. The increasing number of Covid 19 positive cases and fatality rate showed an impact of decline in the market.

Keywords: Covid 19, NSE Sectoral indices, Major events
Purpose: India is a prosperous country from ancient time but here prosperity or wealth is not evenly distributed, there is a huge gap between rich and poor and this pandemic has even widen this gap, for rebooting India economy we need to reboot the majority of population that are living below the poverty line (officially or unofficially) to work and here microfinance can work as a catalyst in their sustainability and growth.

Design/ methodology/ approach: This research is Exploratory in nature and Based on the primary and secondary data both.

Research objective and implications: The objective of this study is to analyse the role of microfinance in rebooting Indian economy through uplifting living standards of poor by providing them micro loans, and hence contributing in their economic upliftment.

This paper will be helpful for various policymakers, researchers, government bodies, and various stakeholders of the society to know the contribution of microfinance in rebooting Indian economy by poverty alleviation.

Keywords: Microfinance, Sustainable Development, Poverty Alleviation
Purpose – The BSE Sensex, popularly known as SENSEX is considered as the pulse of domestic equity markets in India. However, many researchers and policy makers also consider SENSEX as a barometer of Indian economy. Available literature provides evidence of attempts by many researchers in prediction and modelling of various market indices. Our study identifies a natural framework to study the dynamic structure of daily returns from BSE Sensex. The purpose of this study is to find evidence of index movement due to historical patterns or random shocks, which describe the economic environment under which the asset price is determined.

Methodology – The study depended on daily returns from the market index collected from BSE website. The study sample was divided into two time zones. Five-year period prior to recession was one time zone and the second time zone was a five-year period post-recession. Auto regressive Moving average (ARMA) time series were applied to understand the dynamic structure of data. The research intends to find whether the effect of contemporary news and noise trading has a significant impact on market return. The paper further investigates has the effects changed after the global recession.

Results – There was evidence of stationarity for log returns of the Sensex. It was observed that there is significant persistence to news or information affecting the returns in the form of under reaction.

Implications – Based on the findings, we were able to understand the dynamic structure of market returns and the coefficients governing the return series. The behaviour of index returns made us necessary to model the serial dependence. The slight decrease in persistence and trading effects suggests that investors are a bit cautious after the global recession. Since the effect is not much pronounced, this can be inferred that there has been no substantial change in market efficiency.

Keywords: Sensex, ARMA models, Persistence, trading effects and Market efficiency
SECONDARY SECTOR’S PERFORMANCE AND TOTAL FINANCIAL INCLUSION IN INDIA – A CRITICAL IMPACT STUDY

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Purpose: During early civilization the main motivation behind the shift of economic activity from primary to secondary sector was due to the rise of demand for people’s needs. But due the COVID-19 pandemic lock down the need of essential products sharply raised and hence again the need of the local manufacturing industry is deeply felt by all. Prime Minister of India Mr. Narendra Modi has announced Atmanibhar Bharat (self-reliant India) package to give a boost to MSME sectors to fulfill the essential commodity needs. Since presently Indian economy’s GDP is dominated by the service sector. Now the question arises: will Indian service sector and its blue-collar workers be capable of meeting the urgent demand in an economy with an acute migrant labour crisis?

Since the casual concept is impossible to describe as correlation or association, so choice of firm’s financial inclusion facility is taken as a lurking variable. Secondary data are collected from various reliable sources for data interpretation and results.

Finding: Using matching technique, it is found that performance of service sector rises with choice of firm’s financial inclusion facilities. Since to meet the sudden demand of essential products in economy after COVID-19 lock down, financial packages are infused in economy by the Indian government for the manufacturing sector, so it is time for secondary sector to revive from its current financial condition by using innovative technology, low-cost production methods to contribute towards economy.

Keywords: Financial Inclusion, GDP, Innovative Technology
Agriculture is one of the most crucial sectors of the Indian Economy. Indian agriculture sector makes up for 18 percent of India’s GDP and employs 50% of the country’s workforce. India is the world’s largest producer of pulses, rice, wheat, spices and spice products. Dairy, meat, poultry, fisheries and food grains etc constitute the agriculture sector in India. India has emerged as the second largest producer of fruits and vegetables in the world. The commitment of agri-business in the national income of India is all the more. Agricultural exports are equivalent to one-fifth of the total exports of the country. In perspective of the overwhelming position of the agricultural sector, gathering and support of Agricultural Statistics expect incredible significance. Hence, it is said that agriculture is the backbone of Indian economy. This paper will explore the Indian agriculture sector post-independence and the global agricultural scenario (investment wise) and the impact of the Farmers Bill 2020 and Covid-19 on agri-investment including future prospects. This paper uses secondary data and descriptive research design to make conclusive remarks on the topic.

**Keywords:** Agriculture, investment, economy
INVESTOR’S RESILIENCE TO REGULATORY FORBEARANCE DURING COVID-19 PANDEMIC IN INDIA

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The impact of Covid-19 on investors was significant with their balance sheet exhibiting a significant adjustment, owing to the re-pricing of the stocks and securities in their portfolios. For the investors in capital markets, it became exponentially difficult to ensure that their investments in stocks and other securities retained its value. The patterns of savings, patterns of expenditure and investment behavior of investors etc. underwent a radical change. Onset of Covid-19 made the year 2019-20, an eventful year for all the players including the investors in the market.

The markets displayed a significant correction in stock prices, on account of the steep rise in investor redemptions. The insolvency and other speculative risks associated with businesses also witnessed a steep rise. Amongst all, the hidden risks, on account of regulatory relaxations and forbearances allowed to businesses/companies by the financial regulators across the globe, left the investors speculating about the financial performances of the companies during the Covid-19 pandemic. As the companies availed extensions in holding annual general meetings and statutory reportings, the investors were left with fewer data points to assess the financial performance of the companies and businesses in India and abroad. The maintenance of transparency through the mechanism of timely reporting of financial statements and other disclosures by the companies took a back seat during the Covid-19 pandemic resulting in a blurring effect on the ‘true and fair view’ requirement of reporting financial statements by the companies as postulated by the Companies Act, 2013. The author very respectfully disagrees with the viewpoint that the protection of the rights of the investors during the Covid-19 pandemic crisis was in any way less important than protecting businesses and their interests. The idea or the viewpoint that the investor rights may be marginalized at the altar of the flourishing businesses is inherently flawed, esp. in the light of inadequate safeguards in the shape of Investor Education and Protection Fund (IEPF) being made available to the investors generally.

In this research paper, the author shall analyse the impact of the slew of regulatory measures undertaken by the capital market regulator in India i.e. the SEBI to meet the regulatory challenges posed by Covid-19 to the Indian Capital Market. The methodology that is to be adopted by the researcher is doctrinal with an analytical approach.

Keywords: Regulatory, Forbearances, SEBI, Covid-19
IMPACT OF CSR DISCLOSURE ON FINANCIAL PERFORMANCE: CONTEXT OF A DEVELOPING ECONOMY

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Banks play a pivotal role in making an economy worth vibrant and CSR activities legitimize a firm to have a sustainable stand in the competitive market force. The objective of this study is to measure the level of CSR reporting and its influence on financial performance of banking companies in Bangladesh. This study is based on secondary data collected from annual reports of ten listed banks in Bangladesh which are selected randomly. Data are analyzed using content analysis, ANOVA and panel regression technique. It is found that on an average, banking companies in Bangladesh disclose 26.85% CSR related information and do not disclose any information about 2 dimensions namely minorities and product responsibility. Besides, 18 items under 16 dimensions are not reported. The trend of CSR reporting increases throughout the study period and contribution to national exchequer is the most disclosed dimension followed by education, community, disaster management etc. It is also found that the difference in mean CSR disclosure among the sample banks is statistically significant. Further, the regression result shows that CSR disclosure has positive and significant impact on financial performance based on return on assets and return on equity. The result of this research is crucial for both regulatory bodies and market contributors as CSR reporting influences significantly the profitability of the banking industry in Bangladesh.

Keywords: CSR Disclosure, Return on Assets, Return on Equity, Banking Companies, Developing Economy
APPLYING BEHAVIOURAL FINANCE APPROACH TO INVESTMENT DECISIONS: DETERMINANTS OF INVESTMENT

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Behavioural Finance is flourishing with its own principle and methodology and has focused on the rationality of investor’s investment planning and decisions. Most of the researchers are coming from western part of the globe and have limited study in south-east Asia. The purpose of the study is to define the relationship of identified determinants with investment pattern and to explore the relationship of psychological factors influencing the investment decision makings with the returns through investments. Through an exploratory approach, seven factors were explored through PCA using Rotated Component Matrix. Statistical tool regression analysis was the seven constructs that explained the 48.2% variance of the model. This study will provide food for thought for the researchers who want to work in the field of behavioural finance. This study will also enable managers and policy makers in understanding the ongoing research in the field of behavioural finance and investment pattern of investors.

Keywords: Behavioural Finance, Determinants, Investment, Risk & Return, Regression
A systematic review of literature has been conducted on herding bias investors. Scientific literature until the year 2020 has been reviewed. The review was done using research articles, reviews and research reports. Appropriate Keywords have been used and each chosen literature has been assessed for their quality. Based on the quantitative and qualitative research evidence has been made and appropriate conclusions have been drawn based on the findings. The review examined the factors causing herding bias amongst investors. Findings from research evidence have been integrated through thematic synthesis. The findings indicate that men investors significantly possessed high degree of herding bias in comparison to women investors. Hence, this study can be further used for identifying the root causes and to establish a psychological cause-effect relationship amongst investors in the stock market.

**Keywords:** Herding Bias, Investors, Men, Women
BANK RISK FACTORS AND RISK EXPOSURES IN THE PRE- AND POST COVID-19 PERIODS: THE INDIAN SCENARIO

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The banking sector is considered to be the backbone of a nation’s economic and financial system. This sector contributes greatly to the development of any country and its performance is more closely linked to the economy than perhaps that of any other sector. However, the recent Covid-19 pandemic has been a global shock and has disrupted the banking and financial activities of even the strongest economies. It has also led to significant instability and high volatility in global capitals. In this study, we measure and analyze the risk faced by Indian Commercial Banks as a result of the Covid-19 pandemic. We analyze the impact of credit risk, equity risk, interest rate risk, market risk and exchange rate risk in the four quarters prior to and post the identification of the novel corona virus. The study is expected to offer valuable insights for the regulators, supervisors, policymakers, banking industry, bank managers, investors and academia.

Keywords: Banks, Credit Risk, Interest Rate risk, Market risk
POST-COVID AND BUSINESS TRANSFORMATION: AN EMERGING ECONOMY PROSPECTIVE

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More than six months due to COVID-19, so many of the countries were in lockdown, Economies remain fragile and there is no clear endgame insight. It’s a hard time for businesses to look forward and make plans, but “wait and see” isn’t a viable option. Head of Emerging Technologies at Nordea, is used to planning for the future in the face of uncertainty. The nature of their business model is still sound, but the way that customers want to engage with them has changed. This year’s survey finds that improving customer engagement is second only to operational efficiency amongst priorities for Tech Company or region has been left untouched by Covid-19, for some there has been a less dramatic impact. Organisations within Modified Business as usual are commonly ‘essential’ businesses such as government, utilities or financial services, certainly suffering the effects of the consumer shutdown, but who will recover more quickly as consumer demand returns. The COVID-19 pandemic has accelerated digital transformation at 59% of surveyed organizations. A focus on growth and competitiveness demands renewed discipline around assessing and managing new business ventures and expansions. In this time of disruption, it’s not a surprise that many, perhaps most, organizations have doubled down on their core—the operational improvements and workforce enhancements that may best address a returning crisis. And yet, executives must keep these hard-to-reach goals in their sights if they are sincere in their desire to increase competitiveness. These efforts are where tomorrow’s innovations and growth will come from. But approving and allocating resources for them will be scrutinized more than ever.

**Keywords:** COVID-19, Business transformation
POST COVID-19 E-COMMERCE IN INDIA: OPPORTUNITIES AND CHALLENGES

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E-Commerce in India has faced both substantial challenges and tremendous opportunities during the lockdown period due to the COVID-19 and post-Covid-19. From being a travel, accommodation, hospitality, electronics and apparel dominated sector, it has grown into essential goods like grocery and pharma/medicines. Though there was a slowdown in many other sub-sectors, few verticals in e-commerce had grown remarkably while a few others have faced downturn. Despite multiple challenges, e-commerce is reported to have grown back to almost pre-Covid-19 situations. While the hygiene concern and safety requirements have enabled the growth in grocery, entertainment, online courses, etc, they also have resulted in decline in travel, hospitality, and similar verticals. This proposed research paper initially traces the status of the e-commerce sector as it was just prior to the COVID-19, its verticals and the strengths, challenges and weaknesses. The second part of the paper focuses on how the e-commerce sector has recovered after the lockdown and during the festive season. Hitherto unknown trends are reported post-Covid-19, as many first-time users have reportedly embraced e-commerce, which also reached new heights in festive sales in less covered new geographies away from the traditional centres. This section will depend upon content analysis of newspaper articles, government notifications and industry reports.

Keywords: e-Commerce verticals, direct to consumer, hyper local, contactless payments, social commerce
The ongoing pandemic has led to unprecedented disruption to the economies all over the world and exposed the vast majority of the population to the health-related financial shocks. It sets off a domino effect right from affecting the health of a larger share of the population to the economic policies pursued by the government to contain the spread of novel corona virus. Countries have imposed temporary lockdowns and restored to social distancing. Unfortunately, such measures had huge economic costs in terms of poverty, income distribution and unemployment. With this context, this paper attempts to examine the impact of the COVID-19 containment measures on poverty and income inequality in India. It was observed that the COVID-19 not only exacerbates income inequality but also pushes many people into extreme poverty. It clearly reflects that with poor health facilities and infrastructure, a large section of the society has suffered a huge real income shock that could jeopardize the country’s economic growth. Thus, from policy perspectives, the present economic crisis amid COVID-19 pandemic delineates the importance of placing social protection policies that are oriented towards vulnerable and marginalized households especially in the event of social shocks.

Keywords: Poverty, Income Distribution, Social Protection, Covid-19
COVID-19 has exposed the fault lines in the stock market boom over the past decade across the world on the back of the soft interest rate regime adopted by central banks. Companies have used debt and free cash flows in mammoth share buyback programs instead of bigger expansion projects. Even the corporate tax cut of Trump in 2017 has given a huge windfall for companies used for stock buyback. This reckless and greedy behaviour by senior management across corporate boardrooms has resulted in very little benefit reaching to the workers and also shows the ineffectiveness of the “trickledown effect”. CEO’s and senior management in most cases have a substantial portion of compensation in the form of ESOPs and hence have significant motivation to keep the stock prices high. But, a large number of companies like Boeing, Southwest Airlines are now seeking government bailout to tide through the turmoil because of COVID. Many of these companies have spent billions of dollars over the past several years in share buyback instead of creating contingency reserves. In this study, we argue for new legislation mandating creation of a compulsory black swan event emergency fund before any corporate can embark on share buybacks or seek government bailout.

**Keywords:** COVID, Emergency Fund, Black Swan
AN ANALYTICAL STUDY ON NPA OF BANK OF BARODA

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Purpose – Indian Banking sector has been facing the challenge of ever-growing non-performing assets (NPA) for the last 2 decades which adversely impacts the profitability and liquidity of the banks and the economy as a whole. This study has attempted to compare the performance of the Bank of Baroda vis-à-vis nationalized banks group and establish the correlation between NPA and financial performance of Bank of Baroda and the nature of the relationship.

Methodology – Bank of Baroda which is 2nd leading public sector bank in India had been selected for this study. Data from 2010-11 to 2019-20 had been collected from secondary sources. For data analysis, the Balance sheet and profit & loss account of BOB were analyzed using various ratios, Gross NPA and Net NPA comparison with nationalized banks has been performed apart from performing a correlation analysis of GNPA and NNPA with net profits.

Conclusion – All nationalized banks including the Bank of Baroda have been facing high NPA during the period of study. Further, it was found that NPA negatively affected the profitability of the Bank of Baroda and is highly correlated with the net profits of the bank.

Originality Value – This research had been conducted specifically focused on Bank of Baroda whereas past researches involving Bank of Baroda (BOB) has been generally performed in comparison with other banks or the researches were based on various bank groups but not solely focusing on BOB.

Keywords: Bank of Baroda, BOB, NPA, Correlation, Profitability
Purpose: The purpose of this research paper is to present a comprehensive literature review published on the macroeconomic determinants of downside risk and an attempt has been made to highlight the major developments and research gaps in this research area. Design/methodology/approach: The literature review method has been employed in this study and a total of 90 published studies were finally selected for this paper taken from various databases.

Findings: More than a half-century period critical analysis of the literature review on this topic provided a significant insight and research gap into the relationship between downside risk and macroeconomic variables. Various studies supported the downside risk as a better measure of risk in comparison to variance or standard deviation. Also, it is clear from the literature that this downside risk is more in emerging countries’ stock markets as compared to advanced countries’ stock markets. VaR has been found to be the better proxy and most comprehensive measure of this downside risk. The historical simulation method of VaR estimation is the most popular which provides the most accurate results and is being preferred among all the estimation methods of VaR.

Research limitations/implications: The study is limited in scope concerning the choice of Keywords, databases, publications published only in the English language. Also, it’s clear from the discussion of the review that there are various research areas and issues in it which are inconclusive till yet.

Practical Implications: This study aimed to offer a useful implication for Investors, portfolio managers, policymakers, foreign institutional investors (FII’s).

Keywords: Macroeconomics, Downside risk, Value at Risk, Risk management
Outbreak of covid-19 stalled the growth of world economy. Mid of March 2020 will be remembered as a black month for bringing lot of challenges for companies all around the world. Many governments declared lock down in their countries and everything stopped initially for days and then for months. The production stopped, shops and retails stores were closed, transportation and supply came to a halt and economy came to a standstill. Restrictions on economic activities led to problems of industries. Most of the listed and reputed companies suffered very badly because of loss of sale, stoppage of production, employees became idle but salaries were paid. Although all companies were having all these problems but the quantum of suffering for different industries were not same. Where some of the industries could not recover from the pandemic effect even after three quarters gone from the first declaration of lockdown. Some of the companies are doing extremely good. The objective of the current study was to observe the impact of Covid-19 on the financials of companies from different industries. Nifty 50 companies have been considered for the study. Three quarter after March 2020 has been taken for observing the impact of Covid-19 on the financials of Nifty 50 companies.

Key words: Covid-19, financial statements, Nifty 50
STRATEGY
CASE STUDY - CHANGE MANAGEMENT IN TEACHING PEDAGOGY AT AN EMERGING B-SCHOOL IN INDIA

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The lack of quality placements due to outdated and theoretical teaching pedagogy has been plaguing a large number of B-Schools in India and led to dissatisfaction for both the students and corporate recruiters. In this case study, the focus is on the dynamic teaching pedagogy of an emerging B-school which has been constantly evolving to provide industry requisite skill sets to the students by various strategies. The major focus must be to create a pool of faculty with a mix of practitioners and researchers and not pay major emphasis on a doctoral degree only. Further, adequate infrastructure and research labs equipped database must be provided to allow original thinking among the students while working on challenging assignment as required in the corporate. Regular interaction and training with industry stalwarts must be provided for students to know the latest industry trends. The habit of discipline and hard work must be inculcated among the students by strict teaching pedagogy and evaluation. Lastly, the latest technologies and impact on business must be addressed in the curriculum. The management colleges which keep on evolving will be able to satisfy the demands of both industry and the students.

Keywords: Change management, Strategy, Innovation, Education
COVID-19 OUTBREAKS: A PARADIGM SHIFT IN FOOD AND BEVERAGE INDUSTRY WITH CONTEXT TO DELHI-NCR

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Almost all types of businesses are facing the challenge of the global spread of Covind-19 outbreak, but the food and beverage industry, including numerous online and offline meal chains, has had its severe effects. This world-class issue has brought down the GDP and economic growth of the country. The pandemic issue has increased the restaurant’s expenses by creating pressure to expend more on sanitation and hygiene costs. So, all these problems that are faced by the hit of CORONA virus over the food and beverage industry nowadays, motivated the researcher to research on this topic. The researcher has done this study in the Delhi NCR region by taking some constraints, i.e. Consumer Behaviour, Hygiene and Safety measures, customer satisfaction. This study is descriptive and to test the hypothetical assumptions the researcher has implied statistical tools that are suitable for this study such as multiple regression. The data analysis results showed that customer satisfaction is affected by all the above factor variables and almost all of the customers considered hygiene as a vital variable out of all, which affects their dining choices and preferences. So, the rationale of this study can help the restaurants in adopting suitable safety measures to attract and satisfy their customers.

Keywords: COVID-19, Food and Beverage Industry, Customer Behaviour, Hygiene and Safety Measures, Customer Satisfaction
RE-BIRTH OF INDIAN ECONOMY
IN THE POST COVID-19 ERA

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The Covid-19 epidemic has been carrying out its deadly course on various timelines in different parts of the world. Surprisingly, this pandemic has targeted one of the most precious items of modern society i.e., individual’s independence. The government began to reopen the economy in a phased manner from June 1st 2020 onwards with incremental relief being granted for different activities under each of the subsequent unlocking guidelines declared since then. The ‘Unlock’ system, however, was admittedly not smooth, still kept for business with many constraints.

The aim of this paper is to look out how as a developing country, India will step forward to see the nation growing in the field of life and livelihood. A new global order will be formulated in the post-COVID-19 world re-drawn by the powerful nations, taking lessons into account, how to deal with the current pandemic.

We are hopeful that a vaccine will finally put an end to the outbreak. But afterwards, what the universe appears like is even less clear. It is believed that some of the developments in digital transformation will become a routine part of human life, especially in the areas of blended teaching and e-commerce.

**Keywords:** Covid-19, Blended Teaching and Unlock system
Covid 19 pandemic has caused a severe impact over the business and caused a severe impact over the business and economies. Climate changes, economic instability and political unrest have constituted their parts and imposed an indefinite uncertainty over the businesses. Covid 19 pandemic has caused a severe impact over the business and economies. Climate changes, economic instability and political unrest have constituted their parts and imposed an indefinite uncertainty over the business, and these disruptions are still not stopping and overlapping this can cause a domino effect and could intensify which would be more difficult to predict resulting into economic chaos. But in the long run it would benefit the human kind with increased innovation and research and would lead the global economy to a path of stronger growth. The study puts an emphasis over the current state and the new trends and changes in business Models apart from the traditional ones which are Inadequate to support corporate strategy and operations. The potential challenges faced by the companies during the disruptive period of Covid 19 and their risk environments, whereas the previous year data is not resourceful. The probable directions and the strategy process in the way future and turn the traditional strategies into adaptable to current state of business model. At lasts a discussion about New Innovative Business Model to foster resilience and the risk of ever shifting Environment. Typically, the usual business model of the decades would have been based on efficiency focusing on the optimization to create a more efficient process in organizations but the disruptions had led to new greater risks and the traditional models would be inadequate for the businesses strategies and operations. The resilient business model and its operation solely depend upon the innovation and adaptability. It includes a workforce that can work safely and effectively from anywhere, Agile working methods embedded within every workflow, and operational business continuity throughout the company’s supply chain, manufacturing and distribution networks. The true resilient model would be able to adapt to respond to the shifting demands through their active customers and their valuable insights.

Keywords: Resilience, Business Model, Strategy
The COVID-19 pandemic has severely impacted India’s construction sector, the country’s biggest job creator, with a disruption in the complete value chain. Many projects were stopped, or are still struggling to come out of the slowdown caused by the pandemic, the lockdown, the migrant labour crisis and the resultant contraction of the economy. A contract in a construction project sets forth the parties’ obligations to each other and allocates the risks. Crisis situation such as COVID-19 calls for the contract to be pulled out by both the client and contractor and consider how this unusual risk is allocated between the parties. The term “Force Majeure” is French for “superior or irresistible force.” In common and civil law, the term commonly refers to unavoidable catastrophes that affect contract performance. This paper reviews the most commonly used templates of contract conditions in India and internationally, such as CPWD, FIDIC, NEC, and AIA to understand if the COVID-19 pandemic can (or should) be considered as a Force Majeure event. The paper further reviews how the financial impact of the pandemic on construction projects are mitigated by these contract conditions.

**Keywords:** COVID impact, Construction, Force Majeure, Contract
PREPAID RENTAL SERVICE ARRANGEMENT

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There are hardly any diverse formal social security systems in India. However the scope exists for a few systems. In the recent past after the onset of COVID 19 a large number of Indians, primarily women have chosen to adopt a Start Up mechanism using proprietary trade secrets which have been there, carried forward through generations. This paper attempts to look at the profiteering objective of Rental Management of Real Estate assets in the wake of an economic backlash having been faced equally by various sovereign entities of the world and lays the blueprint of a social security system which can be adopted by the elderly urban poor in India.

Keywords: Renting, COVID19, Work from Home
A CASE STUDY ON ROLE OF HIGH-PERFORMANCE WORK-SYSTEM ON EFFECTIVENESS OF CORPORATE PERFORMANCE

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The present research strategizes to gauge attitudinal measures of employee to identify the corporate efficacy (a large-scale Blue-chip private sector: making iron & steel). Also, summarize and make possible exploration of role HPWS (High-Performance Work-System), an emerging concept for improving corporate efficacy. The constructs considered in the current research based on six major pillars with three facets for each of the variables (Independent Variables: HPWS best practices and Dependent Variables: employee attitudes). Based on survey responses received from select corporate the descriptive statistics of each constructs was thoroughly analyzed. Extensive literature review not only shows limited researches on HPWS and employee attitudes but also shows the reports on the possible relation between them is limited. Thus, the useful overall corporate efficacy improvement can be achieved through adopting the corrective measures critical insights provided in the present research.

Keywords: HPWS, Employee Attitudinal Measures, Descriptive, Corporate efficacy
BUSINESS INNOVATIONS AND CHANGE: LESSONS FROM PANDEMIC

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Covid-19 was declared as a pandemic by World Health Organization on March 11, 2020. Soon thereafter, it has changed the history by transforming populations, states, societies, economics, norms and governing structures. Through detail analysis, it can be assumed that impact of Covid-19 is highly disruptive in the short run and highly unpredictable for the days to come. It can’t be denied that it has affected many nations and their population in different ways and at different timescale. It not only has changed the life and lifestyle of people, but also altered the scopes and opportunities of many commercial sectors. The implementation digitalization in India has been observed in true sense after the breakthrough of SARS-COV-2. Though the pandemic became a curse for many businesses, yet this brought a golden time for tech companies, because it has become the only way of communication during and after lockdown. The partnership of public and private enterprises worked like magic, and became the only way to face this crisis. The combined efforts of big tech companies and government results in innovative ways to help front line workers, undertaking concerted action in manufacturing and distributing essential medical equipment. This collaboration has worked well in this situation and generated the ideas related to innovation through technology hubs. It has created an environment to leverage efforts among companies, research universities and skilled young talents for product, services and solutions to mitigate the vulnerability raised due to Covid pandemic.

Keywords: Pandemic, opportunities, innovation, technological hubs, collaboration
NEURO - HEMATOLOGICAL STRATEGY IN ENTREPRENEURIAL DECISION

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Blood cells receive signals, perform recognition and transduction to grow and die in stochastic milieus. Impression that decisions are taken through rational or logical thought process have been exposed to questioning by experiments that analyse estimation during decision making. ‘Entrepreneurial’ leaders assume that decisions they take are rational, optimal and based on best accessible data. Such propositions can be scanned under lens of cellular prisms. This calls for an attempt to address haematological research in entrepreneurial decision making. Objective is to monitor philosophy of haematobiology in decision models towards understanding neuro-biological drivers that underlie behaviour and decision making by means of fundamental strategies from haematology, psychology, neuroscience and statistics. Purpose is to assess that haematological investigations have stimulus on ‘entrepreneurial’ actor’s decision strategy. Focus is to replicate philosophy of biology in research. Results demonstrate indications for extemporaneous counterfactual replication. Methodology presents haematological investigations in decision neuroscience. Authors examine recurring phenomenon i.e. ‘orthodox entrepreneurial replicas’ and ‘disruptors’ as engulfing decision environment. Blood samples have been collected from 150 willing respondents. Respondents have been segregated under various age cohorts and gender cohorts. The data was subjected to t-test and routine ANOVA as well as MANOVA tests. Deductions were drawn based on statistical findings. Analysis and discussions have been generated on findings. Authors find that entrepreneurs are at crossroads with neuroscience and business laying a strategic linkage that seemed an abnormal approximation. Major finding is that ‘entrepreneurial’ actor attempts to decide and evaluates prospective decision using neuro-haematological medium.

Keywords: Neuro - Cellular Decision and Neuro - Molecular Decision, Neuro-management
RE-INVENTING STRATEGIES ADOPTED BY A MID-SIZE HOSPITAL TO THWART THE CHALLENGES OF COVID-19 PANDEMIC

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The corona virus COVID-19 is an on-going pandemic that made the World Health Organization declare outbreak. The infection was so contagious that it is spreading every single day and the healthcare professionals and healthcare bodies are struggling hard to safeguard every infected individual around the globe.

This paper highlights the various strategies adopted by selected mid-size hospital in Nagpur. It specifies which strategic policies are framed by the hospital and the process of formulating them. Also, how these policies have helped the hospital to manage the pandemic situation effectively.

First is proactive strategy that involves building a network of teams. Second strategy that was followed is Triple T strategy - Early tracking, early testing and early treatment. Third strategy that was followed is increasing access for Covid testing by using rapid antigen kits at community level. Fourth strategy was of strengthening existing infrastructure for increasing bed availability to treat & manage moderate and severe category of Covid case. Fifth strategy was of special focus on high-risk population. Sixth strategy was of daily death audit of each case and as per finding of audit course correction in existing strategies.

Keywords: Strategies, Covid-19, Pandemic
The small and medium scale organizations play vital role in accelerating the economic growth of Ethiopia being a low income and developing country. Therefore, sustainability of this sector is of prime importance that withstands the pressure arising from the brink of risk and uncertainty for which marketing strategies play a vital role. The purpose of the study is to investigate the facets of marketing strategies to understand whether these influence the marketing performance of SMEs of Ethiopia that transmutes the sector sustainable. The study has adopted quantitative approach followed by causal analysis by applying structural equation modelling to investigate the interrelationship among the variables. Because of large population of SMEs spread across the country, a sample of 384 has been selected based on simple random sampling to conduct the study. The variables taken are product, pricing, promotion, physical, process, marketing performance and business sustainability. Confirmatory factor analysis has been applied where all the variables demonstrate internal consistency and construct validity followed by application of structural equation modelling. The results reveal a perfect fit of the structural equation model where the most influencing path based on standardized coefficient are the effect of product strategy on business sustainability followed by processes strategy on business sustainability, pricing strategy on business sustainability, product strategy on marketing performance. The least influencing path observed is the effect of marketing performance on business sustainability. The results through reflection to the entrepreneurs of SMEs to ponder on formulating and implementing appropriate marketing strategies to remain sustainable in their business for long run.

**Keywords:** Marketing Strategy, Product, Pricing, Promotion, Physical, Process, Marketing Performance, Business Sustainability
INTER-DEPARTMENT COLLABORATIONS
IN MNC

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It is important for success of organizations that inter-department co-operation and collaboration is setup and maintained. The situation is more critical for multinational companies (MNC) where the departments may be residing in different countries and cultures.

This viewpoint article discusses important challenges in setting up inter-department collaborations in MNCs. Author, based on his experience, also suggest a life cycle model for inter-department collaborations in MNC.

Finally, it provides recommendations for need and process of successful collaborations in inter-department collaborations in MNC.

Keywords: MNC, Collaborations, Leadership
The concept of Industrial Cluster Development has been more of a theoretical discussion rather than a business strategy in India. However, this has proved to be a very successful approach in countries like China & Italy where it helped accelerate the manufacturing sector and promoted more MSMEs.

The COVID-19 pandemic has provided an opportunity to rejuvenate and restructure the Businesses in the MSME sector which has been affected severely by a series of events.

This paper focuses on the Jamnagar Industrial Cluster for Brass Parts and studies how regional economics is driven by collective innovation, agglomeration, and competitive participation which in turn develop the industrial district economy.

The study is also on the merits of the SME-CDP scheme and its optimistic implementation on the national level. If adopted, the model has the potential to drive exports of region-specific products and also participate in a broader Supply Chain on a global platform.

Keywords: MSME, Covid-19, Brass parts
TOWARD A MODEL FOR ACCEPTANCE OF X-MOOCs AMONG LEARNERS OF HIGHER EDUCATION INSTITUTES: THE EXTENDED UTAUT MODEL

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Despite the huge enrolment rate of learners in massive open online courses (MOOCs), there has been widespread criticism of MOOCs due to high dropout rate of enrolled learners. The current study attempts to extend the unified theory of acceptance and use of technology (UTAUT) model to examine the impact of proposed factors on intentions to use x-MOOCs and its usage among credit receiving learners of higher education institute. Data collection was done using an online survey of those learners who had completed at least one x-MOOC course. Data analysis was carried out using structural equation modelling to examine the relationship between latent variables. The study contributes by providing empirical evidence of the proposed model on learners’ intentions to use x-MOOC in Indian context. The result suggests that performance expectancy strongly predicts learners’ intentions to use x-MOOC. Intentions were also influenced by computer self-efficacy, facilitating conditions, and language competencies. The study suggests that how both academia and industry can utilize MOOCs for training and development purposes. Finally, the study is concluded along with limitations and future directions.

**Keywords:** UTAUT, Performance Expectancy, Facilitating Conditions, Computer Self-efficacy, Language Competencies, Higher Education Institutes, x-MOOCs
The global economic system is at a threshold of transformation. The COVID-19 pandemic has been an inflection point for economies all over the world. As the world is moving towards circularity, it is the right time to reflect upon what would be the economic strategies required to ensure the feasibility of a circular economy. This paper dwells upon the dynamics of value creation and sustainability in the ever-changing global economic system. The creation of a circular economy demands rethinking the process of production keeping sustainability in mind. The approach is to emphasize on reducing wastage and ensuring bringing circularity in all domains like human resource, finance, marketing and operations. After detailed literature, the objectives of the paper were identified. This being a relatively new subject the research methodology adopted for the paper is detailed exploratory study of the secondary data like research papers, articles and websites. The concept of value creation has to be integrated with all the systems. Trans-disciplinary systems have to be created to reduce the costs and create an atmosphere of value creation. Circularity as a strategy requires a huge amount of planning and rethinking the way operations are conducted in any company. The authors have attempted to identify the economic strategies which can be adopted by the policy-makers around the globe and specifically, in India.

Keywords: Covid-19, Global Economy, Economic strategies
E - DETAILING: DOES IT CAPTURE THE DOCTOR’S ATTENTION?

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Pharmaceutical companies, now grounded by the pandemic, turn to their digital and marketing toolbox to reach to their doctors to pull through the immediate crisis and rethink long-term strategies for engaging with the physicians.

In this study, we explore the strategic changes adopted by Pharmaceutical companies and to understand the scope of those adopted strategies during COVID-19 crisis and to understand to how much extent e-detailing and online promotions captures the doctor’s attention. The method of collecting information was online forms which were distributed amongst various medical representatives of different Pharmaceutical companies. The responses were collected and analysed. Information such as nature of messages sent to the doctors via online platforms i.e. posters, videos, etc. and various methods adopted by companies for brand awareness and doctors perception towards these online promotions and their preference towards online (Off-clinic) / traditional method (In-clinic) was extracted.

The transition to e-detailing is challenging and it may take us some time to get used to this new way of working. However, it is important for the Pharmaceutical companies to opt for the best promotional method and accordingly create Brand strategies.

Keywords: Promotional Strategies, Medical Representatives, COVID-19, In / Off-clinic, E-detailing
The pandemic Covid-19 has put the entire world on a back foot. The effect has been tremendous on all aspects of industry and business. It has also made our lives different and maybe difficulty. Not to be excluded is the education sector which relied mainly on a face-to-face interaction, has also borne the brunt of the crisis. This probably was one of those moments in history no one had planned and thought. Hence there was no planning done to have alternative solutions. As it developed, technology came to the forefront to offer solutions to ensure mitigation of all shortcomings that were likely to be faced. Virtual world and delivery became the buzz words. Many innovators came up with likely solutions, receiving enormous support from the government. Many platforms which earlier were inconspicuous were everyone’s favourite trying to woo the colleges and schools for adapting their technologies.

Teaching specifically became synchronous and asynchronous. The former included having live sessions for the taker and the latter all such aspects including recordings of these live lectures made available to be studied on a pull basis. Whether it was a kindergarten, or a PhD lecture all students were transported in a digital world for their learning experience. Younger ones posed problems to their parents as making them adhere to a regime was difficult. Delivery to school children had its typical problems with a large number present in a single class. In higher education, initially which gloated in switching over to online mode soon realized a lack of interaction between all to be
a deterrent to good and sensible learning. India being still in the developing mode had its own problems of lacking both qualitative and quantitative internet reach. Students having gone back to their home towns were left at the mercy of local connectivity infrastructure to be able to connect. Many a place in India have such a scenario of poor connectivity. Hence in-spite of the institution of the student having made arrangements and adopted the best technologies, the end result could not be delivered. Was it being fair to all? This question never has been answered.

The evaluation of students was the next logical step in the process. Again, the technology was in the front and offering solutions. Software using AI that could detect any use of unfair means got applied for conduct of examinations. Many solutions in terms of proctored and non-proctored way of examinations were made use of by institutions. Many after reactions were faced, the recent ones being very serious like the students’ data so made available being made use for unauthorized purposes.

Many argue the present changes are new normal. But things would definitely return back to what it was pre Covid-19. There is no doubt that what changes have been implemented, has its pros and cons. Offline mode of education was always there but it was considered a second fiddle to the mainstream of delivery. As all stakeholders now have been associated on a real basis and got a feel as to how education was delivered during these challenging times; suddenly this new virtual mode of delivery has become popular. It is live, it is on one-to-one basis, it is interactive, it is from the confines of your homes or place of your choosing and has all the ingredients a standard system of education has to offer. The present mode with some resemblance to the distance learning mode is being spoken as the next revolution in the field. Will it go on to become one of the key aspects as part of education for the entire world?

This paper would analyze the reactions and effects to pandemic by various sections of business and society and in a greater detail the effect on education management in India. The changes to the present system with its advantages and pitfalls would be looked into. It would also compare the adaptive measures of some other countries. A study on the strategic and structural changes on delivery of education in India would also be undertaken along with avenues that have opened for both the provider and the taker. Finally, the changes to be undertaken by the policy makers and the government would be looked into.

**Keywords:** Covid -19, Education Management, Education Strategies for future.
The fundamental theory of the education sector in India is “to educate and not to make any profit. As per the “National Conference of State Legislatures at USA ”, at present proprietary education (profit education) is gaining popularity all over the globe for excellence output at lower cost [1]. The enrolment of these profit education has increased 225 percent in the last two decades with 2.2 million student enrolment. But in Indian perspective looking at the last two decades performance, enrolment trend in private institutions increased only from 33% (2001) to 60% (2013) as per government survey [2]. NEP 2020 was introduced by India Government on 29th July to transform present policy by 2030 [3]. But on 8th September 2020 IRR has predicted India’s GDP growth rate as negative (-11.8%) the lowest ever GDP in Indian history [4]. So, by collecting secondary data a descriptive-exploratory study has been done to give suggestions about profit education policy for Indian education sector in Covid pandemic environment and economic contraction scenario. Since this study has been done when education sectors are not opened fully and new education policy is not implemented yet, this will give the future researcher a scope to analyse in future.

Keywords: Sustainability, Digitization, Profit
ANALYZING THE PROBLEMS FACED BY FASHION RETAIL STORES DUE TO COVID-19 OUTBREAK

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COVID-19 pandemic has changed the operations of many industries. The retails sectors are facing lots of challenges which arise due to the pandemic. Customers visiting the stores have declined, purchase power has decreased and demand of the products also decreased which in turn have led to lower in sale of the clothes and fashion products. The objective of this research is identify the challenges faced the fashion retail store due to pandemic. For this a structured literature review is performed to identify the challenges that the fashion retail store are currently facing or was facing during the lockdown. The challenges identified are mainly communication problems, safety and security, poor infrastructure, lack of medical facilities. A questionnaire is developed for a survey-based research across the various fashion retail outlets. For the data analysis exploratory factor analysis and structural equation modelling is performed. The model developed showed a good fit and the entire proposed hypothesis is being accepted.

**Keywords:** COVID-19, Fashion Retail Outlets, Structural Equation Modelling, Challenges; Survey
The purpose of this paper is to represent and empirically examine the proposed conceptual model for the study of strategies for managing effective organizational change in business after the COVID-19 crisis.

The proposed conceptual framework represented the strategies that have effective influence on organizational change after the COVID-19 crisis. The framework leads to the four prepositions such as change leadership, communication, employee engagement and training have an influence on effective organizational change. Survey research method has been applied and data were distributed to 400 organizational members from various business organizations by adopting purposive sampling method.

The paper focused on the examining proposed conceptual model that contains strategies influence the effective organizational change after the COVID crisis. Results demonstrated prepositions of the study have a positive significant influence on effective organizational change and suggested the proposed conceptual model has a practical impact on organizational change.

The proposed conceptual model provides insight understanding on strategies that have influence on effective organizational changes that can be used by the practitioners, researchers to study, guide and to do more research into this area in future.

**Keywords:** Communication, Change Leadership, COVID-19, Employee Engagement, Organizational-Change, Training.
PATENT AND INNOVATION SPILLOVER 
on economic growth

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Maskus (2000) argued that a positive correlation exists between economic development and intellectual property rights (IPRs); he also mentioned that countries with strong intellectual property rights tend to have higher economic growth. Recently, Mercurio (2010) also stated about the importance of IPRs for the developed and developing economies, that the countries that structured and improved their IP system tended to assist local needs and goals.

Growth and development are very broad concepts, however, a patent is one of those key ingredients that foster and protect innovation, thereby eventually enabling the right holders to put their products in the market very exclusively. As mentioned in article 7a of 17 Universal Declaration of United-Nations (1948), “all are equal before the law and are entitled without any discrimination to equal protection of the law.” IPRs are like human rights in a free trade and free-market economy. They are like backbones for innovators and investors, thus, a strong rule of IP law and patent protection is the shortest way to boost the economy.

This paper will be of interest to the economists, policy makers and IP experts and provide them an analytical overview on how patent and innovation promote economic growth. As previously discussed, stronger patent protection system could enhance economic growth. Various emerging worldwide pieces of evidence support that stringent and more assured patent protection could significantly foster economic development and increase advantageous technological changes.

This research paper analyses the spill over effect of patent and innovation on economic growth through the use of secondary resources available in the KDI School library. Similarly, this paper covers the case studies on the Asian Tigers (South Korea; Japan and China)’s IPR systems mainly patent law and its effect on economic growth. As the data shows the increase in their trade level in the international market, foreign direct investment and technology transfer.
THE DARK SIDE AS A CASE STUDY OF OYO HOTELS AGGREGATOR: DO THEY REALLY MATTER TO TOURISM IMAGE IN INDIA

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The present study was an attempt to examine the impact of COVID upon OYO hotel chain aggregator and consumer perception during COVID period. Relevant data were collected through a structured questionnaire from around 278 respondents staying in different OYO hotels during COVID period in India. Questionnaires were coded in MS Excel and SPSS. Both descriptive analysis as well as inferential statistics like factor, multiple regression and SEM analysis was used by the help of SPSS and AMOS 23.0 version. Analysis of the study showed that all the explored factors have a significant and positive effect on image of OYO hotels during COVID. Furthermore, the outcomes revealed that – price and sales promotion contributes maximum towards aggregator. Finally, the results of the study confirmed about the constructs of OYO hotel aggregators. The findings reveal importance of aggregator factors in influencing consumer behaviour of OYO hotel during COVID period in India.

Keywords: COVID-19, Aggregator, Image, Perceptions, Significant, Tourism
POM
BLOCKCHAIN TECHNOLOGY: REDEFINING SUPPLY CHAIN MANAGEMENT

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Manufacturing and Service sector both implements Supply Chain Management; but the complexity involved in the Supply Chain processes differs from industry type to type. Features such as smart contracting, decentralized structure, consensus algorithm and asymmetric encryption makes Block chain most sought technology to ensure network security, transparency and visibility. Block chain can transform supply chain activity from inception phase, business process reengineering to security enhancement. Block chain can provide traceability system in Supply Chain system. Block chain can be integrated into almost all the functionalities of Supply Chain Management such as quality assurance, inventory control, supply forecasting and logistics, Transparency, traceability and auditability of materials flow throughout the supply chain from centre of origin such as warehouse, distribution centre to customers and can be made efficient and improved. In this research paper we try to introspect the current scenario, use cases, and future orientation of block chain technology in supply chain management. After going through several research papers and available literatures on the relevant topic, we have tried to highlight the opportunities, social impacts, and technology used to integrate Block chain with Supply Chain Activities along with major threats.

Keywords: Block chain, Supply Chain Management, Traceability
As the world begins to recover from the pandemic crisis phase slowly, there are many long-term changes that we witness in consumer behaviour, which will shape the online strategy in the future. Customer transformation and adoption to the digital platform, leading to a surging in e-commerce, is the primary revenue earner last year. One crucial area that needs focus and robust technological collaboration is reverse logistics to maintain the growth acceleration, specifically the cross-border e-commerce purchase. In the cross-border reverse supply chain, coordination among the key players and documentation for a reversal for reclamation is the most complicated issue. Blockchain technology is a game-changer technology for solving the product’s real-time visibility and interoperability for a resilient supply chain. This research aims to analyse traditional tracking system’s challenges in cross-border reverse logistics and how Blockchain technology collaborates with the key intermediaries to achieve transparency and accuracy to enhance performance. This research contributes to the theoretical and practical literature on blockchain technology, cross-border e-commerce, and reverse supply chain management. The suggested conceptual framework will facilitate information collaboration and integration between the B2C cross-border reverse supply chain’s key entities, enabling agility and transparency.

**Keywords:** Reverse Logistics, Interoperability, Blockchain.
Industry 4.0 is a predominantly used terminology to denote the current fourth industrial revolution in progress. This transformation was facilitated by the incorporation of digital technologies such as Internet of Things (IoT), Cloud Computing, Robotics Additive Manufacturing, Artificial Intelligence and many more into the ways business is done and things are made. This transformation accelerated the technological changes at an exponential rate. In the current technological changes sustainability has regressed as one of the major issues in the domestic as well as international market. Sustainability can be considered as the degree to which today’s decisions of organizations impact the future situation of the natural environment, societies and business viability. Ignorance towards sustainability has led to huge financial losses for several organizations. With this broad definition, sustainability strategies should consider the level of future uncertainty and therefore the risks that decisions may impose on the natural and social environments, in addition to the investment costs that are required to make supply chains more sustainable.

In certain situations the ripple effect caused by supplier base disruption propagates to the downstream of the supply chain (SC) affecting the performance of the system. In this paper a new model has been proposed which is the integration of Discrete-Time Markov Chain (DTMC) along with Dynamic Bayesian Network (DBN) for quantifying the ripple effect. The DTMC has been used for modelling the recovery and vulnerability of suppliers. In terms of total expected utility and service level, a metric has been proposed to quantify the ripple effect of supplier disruption on manufacturers. The results suggests the proposed model has a greater value in uncovered latent high-risk paths in the SC, examining the performance impact of both disruption and its propagation, and then the prioritization of contingency along with recovery policies.

**Keywords:** Supply chain, Sustainability, Markov chain, Bayesian model, Ripple effect
This paper deals with examining the present operating time of arriving aircrafts at IGIA, New Delhi and identifying the area of improvements. The approach is applied to a case study using real operational data obtained from Flight Radar 24 website. The case study shows the ongoing delay in taxiing time of arriving aircraft happening since more than a decade, which is taking the passengers precious time as well as it is a big burden on Airlines fuel cost. The present average taxiing time is 8.5 minutes. My paper will suggest the remedial measures where the arriving aircrafts can minimize the average taxiing time significantly as the other best International Airports are maintaining which is generally 4 to 5 minutes. Tentative Time reduction will be 50%.

**Keywords:** Optimizing Taxiing Time of Arriving Aircraft at IGIA, New Delhi.
COVID-19: IS YOUR SUPPLY CHAIN RECALIBRATED TO BECOME MORE RESILIENT?

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RENUKA HERATH

Supply chain strategies tend to change over time, but the covid-19 global pandemic which the world is facing right now is forcing businesses to reconfigure their supply chains at a speed and scale the world has never seen to counter the unforeseen risks into the future. This paper presents a review and synthesis of the current literature, paper articles, interviews, and videos on Supply chain disruptions due to Covid-19 pandemic that brings out some interesting findings, which will be helpful for the academic and industry, especially top managers. Firstly, this paper will study major shocks felt globally both economically and financially that will be felt through global supply chains, from raw materials to the finished goods and then propose how supply chains should be recalibrated to become more resilient supply chains to face the unknown volatility and dynamic business environments.

**Keywords:** Covid-19, Recalibrating, Supply Chain.
The purpose of the study was to examine impact of supply chain management process on success of projects considering constrained supply chain management during situation like pandemic. We identified constructs concerning supply chain management process and of project success through extensive review of literature and measured the associated variables using a survey method. The respondents covered 108 active project management professionals working in railway construction projects in India. Correlation analysis was used to assess the association of the constructs. Findings indicate that, supply chain management has highest influence on the project schedule followed by project cost. As project-schedule and project-cost are two classic project management success criteria, it is concluded that efficient supply chain management has a strong positive impact on project management success. While there is evidence of strong association between supply chain management and project success, generalization may require further work on a broad range of projects. This study will help in sensitizing construction project professionals on importance of planning an efficient supply chain management during project planning stage to make their project success, particularly in times of constrained supply chain management.

**Keywords:** Supply chain management, Project Supply Chain, Project success, Project success criteria, Project success factors
SUPPLY CHAIN DISRUPTION AND RESTORATION IN MEGA DISASTER: A STUDY ON IMPACT OF COVID 19 IN INDIAN BUSINESS SCENARIO

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In disaster relief and post disaster mitigation efforts, supply chain management is frequently used when goods have to be procured, managed, and moved to those who need them. Public-spirited supply chain management is impeded with uncertainty and resource constraints as nobody ever know when a disaster will occur, the extent of the damage, what resources are immediately following the event, or how long it will take for resources to arrive. Disaster response and recovery operations involve multipronged approach that impacts the decision-making process. It involves more than just analytic techniques and technical issues, when an organization attempts to help mitigate against a disaster. The onset of Covid 19 is a worldwide disaster affecting all people of all categories. It pathetically mocked the human preparedness in the face of a natural disaster. But it is also a wakeup call to keep our house in order and predict possible eventuality to mitigate this type mega disaster. Here the total disruption of supply chain because of cascading effect and the challenge of restoring the same is enormous. This paper is an attempt to understand and evaluate the supply chain disruption in Indian scenario on the advent of Covid 19, its long-term ramification on overall economy and possible preventive as well as remedial measures required to thwart disaster of this magnitude in future.

Keywords: Mega disaster, Supply chain disruption, Need based supply chain and Discretionary supply chain
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