Factors Influencing the Female Consumers in Buying Mobile Phones – with Special Reference To Pollachi Taluk

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INTRODUCTION

Consumer buying is not mere transfer of item from seller to buyer. Consumers like to see touch and feel the commodities that they want buy. Consumers are individuals and households who buy the firm's product for their personal consumption.The activities taken by a consumer when obtaining, consuming and disposing of products and services is known as Consumer behaviour. It involves studying how people buy, what they buy, when they buy and why they buy. The behaviour of consumers during the purchase is being termed as Buying Behaviour. The price and brand of the products play an important role in the buying decision. A change in the price of a particular brand affects the buying decisions of the consumers. Future expectations about price changes can be another influential factor. The brand in itself plays a vital role in shaping an image about the products in the minds of the consumer. Manufacturers attract the consumers by making advertisements, price offers, etc.,Consumers while buying a product consider many factors. In majority of the family female are the decision makers in buying things. Female, decides the things that are needed for their family and purchases those products. But how far in Mobile Phones? How do they purchase mobile phones? What factors influence them to purchase Mobile Phones?. This article paves a way for these questions.

OBJECTIVES

To find out the factors which influence the female consumers to buy mobile phones.

METHODOLOGY

Primary data and Secondary data was collected for the purpose of data collection. SecondaryData was collected from journals, newspapers, web portals etc,Primary data was collected by issuing a structured questionnaire to the female consumers residing in Pollachi Taluk.

Data was collected by convenient random sampling method. 250 questionnaires were issued for collecting data. Out of which only 216 were in usable form.Collected data has been analysed using Simple percentage.

ANALYSIS AND INTERPRETATION

Particulars	SA	A	N	DA
	Number of Respondents	Number of Respondents	Number of Respondents	Number of Respondents
Innovative features				
Built in Camera	163 (75.5%)	47 (21.8%)	4 (1.8%)	2 (0.9%)
Large Memory capacity	148 (68.5%)	62 (28.7%)	5 (2.3%)	1 (0.5%)
Multimedia	107 (49.5%)	89 (41.2%)	19 (8.8%)	1 (0.5%)
Bluetooth	92 (42.6%)	97 (44.9%)	25 (11.6%)	2 (0.9%)
Audio & Video recoding	131 (60.6%)	66 (30.6%)	17 (7.9%)	2 (0.9%)
Colour Screen	153 (71%)	51 (23.6%)	11 (5.0%)	1 (0.5%)
FM and Mp3	106 (49.1%)	90 (41.6%)	19 (8.8%)	1 (0.5%)

Design and Styling	151 (69.9%)	53 (24.6%)	10 (4.6%)	2 (0.9%)
Image				
New Product	151 (70%)	49 (22.6%)	11 (5.1%)	5 (2.3%)
Brand image	138 (63.9%)	60 (27.8%)	13 (6.0%)	5 (2.3%)
Expensive	70 (32.4%)	104 (48.1%)	31 (14.4%)	11 (5.1%)
Price				
Model at reduced price	140 (64.9%)	53 (24.5%)	18 (8.3%)	5 (2.3%)
Special offer	131 (60.6%)	65 (30.1%)	17 (7.9%)	3 (1.4%)
Personal Recommendation	79 (36.6%)	96 (44.4%)	39 (18.1%)	2 (0.9%)
Durability and portable				
Light weight	163 (75.5%)	40 (18.5%)	11 (5.1%)	2 (0.9%)
Size	155 (71.7%)	52 (24.1%)	5 (2.3%)	4 (1.9%)
Battery	151 (69.9%)	56 (25.9%)	8 (3.7%)	1 (0.5%)
Media Influence	87 (40.3%)	86 (39.8%)	31 (14.4%)	12 (5.5%)
Post – Sales Service				
Guarantee & Warranty	139 (64.4%)	48 (22.2%)	21 (9.7%)	8 (3.7%)
After Sale Service	64 (29.6%)	114 (52.8%)	29 (13.4%)	9 (4.2%)

SA – STRONGLY AGREE   A – AGREE   N – NEUTRAL DA - DISAGREE

FINDINGS

Innovative features

Majority of the female consumers have strongly agreed that Built in Camera,Large Memory Capacity, Multimedia, Bluetooth, Audio and Video Recording, Colour Screen, FM and MP3,Designing and Styling influenced them to purchase the mobile phones.

Image Features

Majority of the female consumers have strongly agreed that New Products, Brand Image, Expensive factors offered by Mobile Phones influenced them to Purchase Mobile Phones.

Price

Majority of the female consumers have strongly agreed that Good Model at reduced price, Special Offer and Personal Recommendation influenced them to purchase the mobile phones.

Durability and portable aspects

Majority of the female consumers have strongly agreed that Light weight mobile phones, Size of the mobile phone andBattery life of the mobile phones influenced them to purchase the mobile phones.

Media Influence

Majority of the female consumers have strongly agreed that Post – Sales Service, Guarantee and Warranty and After Sales Service influenced the female consumers to purchase the mobile phones.

SUGGESTIONS

Based on the above findings, the following suggestions are made.

This world is a competitive one. In every industry the companies compete each other to survive. Similarly in mobile industry lot of brands are available. Here are some suggestions for the companies to improve to their products (mobile phones).

Price offers can be given when purchasing two mobile phones at a time. Like any other electronic product exchange, in mobile phones also exchange offers can be introduced.

Female consumers can be given special attention, because they are the decision makers in many situations. In order to attract many female consumers, mobile phones can be manufactured in attractive colours and attractive sizes (toy shapes etc,)

Pouches for carrying mobile phones for female consumers can be offered freely at the time of purchasing mobile phones.

Most of the consumers prefer phone for touch screen facility and camera. So good quality of camera shall be installed.

CONCLUSION

Mobile phones have become an integral part of human's daily life and personal communication across the globe. The development of mobile phones and technologies has been extended to new innovation and advancements of technologies. Even though there are so many advances made in favour of consumer's needs, the consumers are not satisfied (like applications). So many new applications are introduced, but the consumers expect some user friendly applications, because many applications in mobile phones are systematic. So the mobile phone companies should do some more effective implementations.

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TRANSFORMATION OF PEOPLE TO DIGITAL BANKING AFTER COVID'19 - WITH SPECIAL REFERENCE TO POLLACHI TALUK

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ABSTRACT

Covid'19 has made a lot of changes in the world during 2020 and 2021. The major changes being, the way of living of people, industrial sector and banking sector. Most of the industries started to sell their products in online. Public also spent most of their leisure time in online. Similarly regarding banking sector, many of the customers started using online banking for the first time during covid. This study is to analyse the transformation level and the purpose of transformation from ancient banking to digitalized banking.

Keywords: Digitalization, online banking, GPay, Paytm, Whatsapp payment

INTRODUCTION

Digitalization is developing day by day all over the world. In simple words it can be said that the world is   digitalised. All the sectors have now tremendously changed to digital form. Digitalisation in India was little bit slower before pandemic. Covid '19 has changed the mindsets of many Indians in case of monetary dealings. Pandemic situation which where in all over the world, made many of the bank users to go for online mode. Many Indians used (or) tried online mode of banking for the first time during covid '19. Most of the payment methods were through Gpay, Paytm, Whatsapp payment, etc., This paper is an attempt made to find out the transformation of people to digital banking among the people living in Pollachi Taluk.

REVIEW OF LITERATURE

SeenaMary Mathew, etal., in their article , " A study on the impact of covid ' 19 pandemic in the Adoption of driven Banking in India", aimed to find out the emergence of technologically improved banking products during covid '19 pandemic period in terms of volume. They also aimed to analyse the present over all development of online banking in India by comparing pre and post covid ' 19.

Narinder Kumar Bhasin , Etal., in their article ,"Impact of covid '19 lockdown on digital banking - E collaboration between banks and Fin Tech in the Indian economy", examined the way the digital banking has collaboration between banks and fin tech can resolve the problem provided by the covid '19 pandemic.

Cyrill Kiefer in his article, " Digitalisation of banking : will the move to online banking continue after the covid'19 pandemic?" , has found that in Switzerland many of the people used Digital banking for the first time during the pandemic and that most found them satisfactory.

STATEMENT OF THE PROBLEM

Though pandemic situation has made certain changes in many lives, the basic and foremost changes stands for monetary issues. Based on the literature reviewed, there arises few questions such as: How many of them have changed from ancient banking to digital banking? For what purpose they are using digital banking? Answers to these questions are discussed in this article.

OBJECTIVES

Based on the above statement of the problem, the following objectives are framed:

(a) To analyse the transformation level of people to digital banking.
(b) To find out the purpose of transformation to digital banking.

RESEARCH METHODOLOGY

Primary data was used to collect the data. Secondary data was collected from online websites. Primary data was collected by issuing a structured questionnaire. Questions pertaining to the above objective was included and the data was collected from the 180 respondents in and around Pollachi Taluk. Random sampling method was used to select the respondents. Simple percentage analysis and Fried man ranking was used to analyse the data.

ANALYSIS AND INTERPRETATION

The collected data has been grouped under various headings and their percentaile score has been obtained and it is represented below:

Table No.: 1

Particulars	No. Of Respondents	Percentage
Age		
Below 20 years	30	16.6
21 – 30 years	140	77.8

Above 30 years	10	5.6
Total	**180**	**100**
Educational Qualification		
Primary	45	25.0
Secondary	87	48.33
Diploma	4	2.23
Graduate	34	18.87
Post Graduate	4	2.23
Others	6	3.34
Total	**180**	**100**
Gender		
Male	100	55.6
Female	80	44.4
Total	180	100
Marital Status		
Married	160	88.9
Unmarried	20	11.1
Total	**180**	**100**
Area of Residence		
Semi – Urban	20	11.1
Urban	20	11.1
Rural	140	77.8
Total	**180**	**100**
Occupation		
Self employed	62	34.45
Private employee	50	27.77
Government employee	8	4.45
Professional	4	2.23
Agriculturist	52	28.87
Student	4	2.23
Total	**180**	**100**
Monthly Income (Self)		
Below Rs.25,000	90	56.3
Rs. 25,001 – Rs. 50,000	50	31.3
Above Rs.50,000	20	12.4
Total	**180**	**100**
No. Of Bank Accounts		
One	90	50.0
Two	30	16.7
Above Two	60	33.3
Total	**180**	**100**
Banking mode before Covid		
Online	48	26.67
Offline	132	73.33
Total	**180**	**100**
Banking mode after Covid		

Research paper UGC CARE Listed (Group -I) Journal

Digital banking	161	89.44
Offline	19	10.56
Total	**180**	**100**
Mode of Payment		
Gpay	121	67.23
Paytm	42	23.34
Whatsapp	17	9.43
Total	**180**	**100**
Level of Satisfaction towards digital banking		
Highly satisfied	144	80.0
Satisfied	36	20.0
Dissatisfied	0	
Total	**180**	**100**

It is revealed from the above table that many of the respondents are in the age group of 21-30 years, majority of the respondents are residing in rural area, majority of the respondents have only one bank account and majority of the respondent's mode of banking before covid'19 was offline banking. But during covid and after covid, many of the respondents have preferred digital banking for many reasons. The majority of the respondent's mode of payment was through Gpay and most of them are highly satisfied towards the payment methods.

Table No.: 2

Purpose of using Digital banking after Covid 19	Rank	No. Of Respondents
Purchase of groceries/vegetables	1	142
EB bill payment	5	161
Insurance payment	6	149
Fund Transfer	4	60
Purchase of eatables	2	134
Online purchase/sales	8	140
Recharges	3	172
Payment of Loan	9	80
Payment of Deposit	10	62
Purchase of Medicines	7	89

Table No.2 reveals the ranking given by the respondents of Pollachi Taluk.

Highest rank was given by the respondents for utilizing online payment for the purpose of purchasing of groceries or vegetables, followed by payment for purchase of other eatables, recharges, etc.,

Findings

From the analyzed data it could be found that most of the respondents have transformed their banking process from ancient banking to digital banking because of the pandemic. Respondents have made digital payments for the first time for their day to day purchase of groceries, vegetables, etc.,

Suggestions

Before Covid 19, the ancient way of banking usage was high among the respondents. But there was a tremendous change in 2020 -2021. Majority of the respondents are highly satisfied towards the digital banking, but they have mentioned that there are occasions where payment has been made wrong and it was difficult to get back the amount. So the respondents should be given awareness about the handling of transactions.

Conclusion

Covid '19 has made a change in both the lives and economic condition of the world. The pandemic situation that prevailed all over the world, has brought a lot of transformation among the people specifically transformation in their life style, food habits and in monetary dealings. Many of the people had opted for digital banking, that is, the transformation towards the digitalization or the Digital Era.

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CHALLENGES OF SMALL SCALL INDUSTRIES IN COIMBATORE DISTRICT

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ABSTRACT

Small scale industries (SSI) are those industries in which manufacturing, providing services, productions are done on a small scale or micro scale. Small scale industries play an important role in social and economic development of India. Essentially small scale industries comprise of small enterprises who manufacture goods or services with the help of relatively smaller machines and a few workers and employees. Todays, small scale industries face more issues in successful process of business performance. Hence, this study aimed to analyse the challenges of SSI in Coimbatore district. This study adopted research design is descriptive method. Both primary and secondary sources have been utilized in this study. A structured questionnaire has been administered by the researchers and distributed among target population to collect socio-economic profile and the challenges of SSI. The researchers had used 5 points Likert's scaling technique for converting the challenges of respondents into quantitative methods and the secondary data were collected from published article, books, journals, internet sources, etc. were collected. This study has set the sample size of 125 SSI's through random sampling method. The collected data are entered and tabulated into MS-Excel software and analyzed by using the statistical techniques like percentage analysis, mean score, standard deviation and ANOVA through SPSS 22.0 software. This study justified from analysis that the high level of challenges of SSI are faced by the respondents who belong to upto 30 years of age group, female, proprietors, upto 10 as size of employment and upto 5 years of business experience.

Keyword: Small Scale Industries, SSI, entrepreneur, perception, challenges, manufacturing and economy growth.

1. INTRODUCTION

India is predominantly an agricultural country followed by small scale industries have been also developed. Small Scale Industries (SSI) are the backbone of industrial structure as they provide a variety of non-traditional and low technology products. SSIs are referred to as those industries in which the process of manufacturing, production and servicing are done on a small scale. The investment on such industries is one time and these investments are mostly done on plant and machinery, the total investment on such industries do not exceed 1 crore. In small scale industries, the manufacturing of goods and rendering of services are done with the help of smaller machines and very limited manpower. SSIs are also engaged in the processing, preserving, manufacturing & servicing activities and play a vital role in balanced and sustainable economic growth. Thus, a proper development of small scale industries is essential for the healthy growth of economy.

Small Scale Industrial sector plays a dominant role in the economic development of both developed and developing countries. In developing countries, small scale industries are especially important in context of employment opportunities, equitable distribution of national income, balanced regional growth and development of rural and semi urban areas. They provide immediate large-scale employment, offer a method of ensuring a more equitable distribution of the national income and facilitate effective mobilization of resources of capital and skill which might otherwise remain unutilized. The small scale industries also play an important role in removing regional disparities. The industrial development in a backward area can only be achieved by the rapid development and promotion of small scale industries. India's small manufacturing is fairly advanced but modernization, diversification and expansion would continue to have competitive edge internationally. Under the

changing of economic scenario and competitive edge the business can compete on cost, quality and products at domestic and international level only if ideal investment in technology production process, R&D and marketing are made.

2.   REVIEW OF LITERATURE

In view of Vivekanand Pandey (2013) indicated that most of the small scale industries belong to individual proprietorship form of organization and the owners came with personal egos and ideas, proprietarily attitudes and ineffective delegation. Also, there was a lack of expertise, professionalism and planning and the dealings are informal and there was no logical reasoning, proper career plan and strong motivation. In many cases, business ideas and exposures were not up-to-date and adequate, rules and regulations are not complied, product and market knowledge are not up to the mark and business remains confined to the local level. The author Kulbhushan Meghe (2020) revealed that small businesses were lacked in the collateral security to get finance for their business as banks required collateral security among industrial investors. Also, businesses were unable to get a good quality raw material for their production and lack of storage facility the production. In addition, this study noted that the challenges like manager might lack managerial skills, skilled labour and marketing, etc. The result of Anshu Taunk and Abhimanyu Kumar (2013) stated that the greatest challenge before SSI was to globally change itself whereas it couldn't survive because of high tariff barriers or non-tariff barriers like import licensing. They were facing competition in the domestic as well as international market from multiple sources. In present scenario, Indian SSI had various challenges such as poor infrastructure, technically and financially weak and unable to look at their right destination.

According to Mythili and Rachel Nancy Philip (2019) noticed that SSI had emerged as a dynamic and vibrant sector of the economy. At the national level, this sector had performed extremely well and enabled country to attain industrial amplification and diversification to increase in employment and production but the major challenges faced by SSI were industrial sickness, nonavailability of concessional loans, technological up gradation, delayed payments which were dearly seen through the reduction of their overall performance. In case of Sharath and Yogish (2020) pointed out that the basic difficulties of Micro, Small and Medium Enterprises (MSMEs) incorporated issues namely Helpless Elite Work Practices (HPWP), Obstructions in trade direction, Insufficient Capital, convoluted social control exercises, Inappropriate information taking care of ,Ill-advised Strategy structure, advancing associated issues, Failure to isolate business and family or individual accounts, incredibly deficient credit stream, Non-presentation to best administration rehearses in creating, showcasing, circulation and vilification , Need access of bundling advances and Absence of good HR and so on. The study from Dhanalakshmi (2009) noted that finance was a major obstacle in the growth of micro, small and medium enterprises also in fact many other factors slowing down growth arise due to lack of finance. Also, technological up gradation became a problem only because firms lack enough capital to install new machines, skilled labour can be hired and retained by giving them higher wages etc. while other problems that ailed most of the enterprises was Marketing.

3.   STATEMENT OF THE PROBLEM

Small scale industries are those industries in which manufacturing, providing services, productions are done on a small scale or micro scale. In India, Small Scale Industries are very essential to development of Indian economy, whereas it has scope area to develop or monitor with proper way by framing of many policies which are formed by government to promote the small scale industries. Although, small scale industries are facing many challenges to grow in various dimensions such as lack of finance, lack of skilled labour, supply of raw material and marketing, transport issues, lack of infrastructure, and most important challenge is lack of implementation of technology. So, there is an urge to explore the challenges of SSIs for making more employment and economic development of India.

4.   OBJECTIVES OF THE STUDY

• To measure the socio-economic profile of the selected respondents in Coimbatore District.
• To examine the challenges of SSI in the study area.

5.   HYPOTHESIS OF THE STUDY

• There is no significant difference in mean challenges of SSI with regard to age of the respondents.
• There is no significant difference in mean challenges of SSI with regard to gender of the respondents.
• There is no significant difference in mean challenges of SSI with regard to nature of organization of the respondents.
• There is no significant difference in mean challenges of SSI with regard to size of employment of the respondents.
• There is no significant difference in mean challenges of SSI with regard to business experience of the respondents.

6.   RESEARCH METHODS

This study has followed research design is descriptive method. The authors utilized both primary and secondary data sources. This study has target population as entrepreneurs of Coimbatore district. A structured questionnaire has been administered among them to collect their socio-economic profile and challenges of SSI. The study instrument has approached 5 points Likert's scaling technique for understanding the challenges of SSI and the secondary data were collected from published article, books, journals, internet sources, etc. This study has identified 125 SSI's through random sampling method. The sample data are entered into MS-Excel software and analyzed with the help of statistical tools like percentage analysis, mean score, standard deviation and ANOVA through SPSS 22.0 software.

7.   RESULT AND DISCUSSION

7.1   Socio-Economic Profile of the respondents

The information of socio-economic profile and challenges of SSI among the selected respondents are furnished in the below table.

Table 1: Socio-Economic Profile and Challenges of SSI

No.	Variables Name	Number of Respondents	%	Mean	SD
1	**Age**				
	• Upto 30 Years	15	12.0	4.00	0.44
	• 31 - 40 Years	34	27.2	3.69	0.40
	• 41 - 50 Years	49	39.2	3.74	0.55
	• Above 50 Years	27	21.6	3.83	0.60
	Total	**125**	**100.0**		
2	**Gender**				
	• Male	94	75.2	3.75	0.53
	• Female	31	24.8	3.86	0.49
	Total	**125**	**100.0**		
3	**Nature of Organization**				
	• Proprietorship	19	15.2	4.12	0.51
	• Partnership	25	20.0	3.73	0.39
	• Public Limited Company	29	23.2	3.60	0.48
	• Private Limited Company	39	31.2	3.69	0.51
	• Others	13	10.4	4.03	0.58

No.	Variables Name	Number of Respondents	%	Mean	SD
	Total	**125**	**100.0**		
4	**Size of Employment**				
	• Upto 10	20	16.0	4.09	0.49
	• 11 to 20	39	31.2	3.72	0.60
	• 21 to 30	53	42.4	3.77	0.38
	• Above 30	13	10.4	3.48	0.59
	Total	**125**	**100.0**		
5	**Business Experience**				
	• Upto 5 years	29	23.2	3.97	0.43
	• 6-10 years	36	28.8	3.59	0.52
	• 11-15 years	45	36.0	3.90	0.51
	• 16-20 years	15	12.0	3.72	0.58
	Total	**125**	**100.0**		

- The above table observes that 12.0% of the respondents are belong to upto 30 years of age group, 27.2% of the respondents are came into age category of 31-40 years, 39.2% of the respondents are 41-50 years aged group and 21.6% of the respondents are belong to age category of above 50 years.
- The analysis asserts that 75.2% of the respondents are male and 24.8% of the respondents are female.
- The analysis indicates that 15.2% of the respondents are belong to proprietorship, 20.0% of the respondents are doing business with partnership, 23.2% of the respondents are undertaking public limited company, 31.2% of the respondents as private limited company and 10.4% of the respondents are belong to other nature of organization.
- The analysis shows that 16.0% of the selected industries have upto 10 employees, 31.2% of the industries have 11 to 20 employees, 42.4% of the industries have 21 to 30 employees and 10.4% of the industries belong to above 30 employees.
- The analysis evinces that 23.2% of the respondents have upto 5 years of business experience, 28.8% of the respondents belong to 6-10 years of experience, 36.0% of the respondents as 11-15 years and 12.0% of the respondents have 16-20 years of experience in their business.

7.2 Challenges of SSI

The following table discusses that the challenges of SSI among the selected respondents in Coimbatore District. For this study, the researcher has developed eight statements related the challenges of small-scale industries.

Table 2: Challenges of SSI

S. No	Factors	Mean Score	SD
1	Financial support and investment promotion	4.06	0.90
2	Transport issues	3.82	0.94
3	Raw material and marketing promotion	3.64	0.97
4	Implementation of Technology Development	3.72	1.01
5	Skilled Manpower	3.98	0.89
6	Testing and Research & Development Activities	3.56	1.31
7	Infrastructure development	3.55	1.14
8	Consultancy and counselling services	3.88	1.08

The Cronbach Alpha value for the statements of challenges of SSI is 0.842. This study clears that the reliability of the challenges of SSI is good and fit for analysis. It is illustrated that most of the respondents rated as 'financial support and investment promotion' with the mean score and standard

deviation of 4.06 and 0.90 respectively followed by 'skilled manpower' with the mean score and standard deviation of 3.98 and 0.89 respectively.

TESTING OF HYPOTHESIS (ANOVA)
7.3 Relationship between Socio-economic Profile and Challenges of SSI
This section has examined that the relationship between the socio-economic profile and challenges of SSI among selected respondents in Coimbatore district. In order to analyse the relationship between selected independent variables and challenges of SSI, a hypothesis has been framed and tested by applying ANOVA.

Age and Challenges of SSI
H_0 : There is no significant difference in mean challenges of SSI with regard to age of the respondents.

Table 3: Age and Challenges of SSI

	Sum of Squares	Df	Mean Square	F	'p' value
Between Groups	1.141	3	0.380	1.440	0.234^{NS}
Within Groups	31.949	121	0.264		
Total	33.090	124			

Note : NS – Not Significant

From the analysis, it is mentioned that the 'p' value is greater than 0.05 then the null hypothesis is accepted. Therefore, there is no significant difference in mean challenges of SSI with regard to age of the respondents.

Gender and Challenges of SSI
H_0 : There is no significant difference in mean challenges of SSI with regard to gender of the respondents.

Table 4: Gender and Challenges of SSI

	Sum of Squares	Df	Mean Square	F	'p' value
Between Groups	0.270	1	0.270	1.010	0.317^{NS}
Within Groups	32.820	123	0.267		
Total	33.090	124			

Note : NS – Not Significant

From the analysis, it is showed that the 'p' value is greater than 0.05 consequently the null hypothesis is accepted. Hence, there is no significant difference in mean challenges of SSI with regard to gender of the respondents.

Nature of Organization and Challenges of SSI
H_0 : There is no significant difference in mean challenges of SSI with regard to nature of organization of the respondents.

Table 5: Nature of Organization and Challenges of SSI

	Sum of Squares	Df	Mean Square	F	'p' value
Between Groups	4.292	4	1.073	4.471	0.002*
Within Groups	28.798	120	.240		
Total	33.090	124			

Note : * – Significant at 1% level

From the analysis, it is evaluated that the 'p' value is lesser than 0.05 accordingly the null hypothesis is rejected. Therefore, there is a significant difference in mean challenges of SSI with regard to nature of organization of the respondents.

Size of Employment and Challenges of SSI
H_0 : There is no significant difference in mean challenges of SSI with regard to size of employment of the respondents.

Table 6: Size of Employment and Challenges of SSI

	Sum of Squares	Df	Mean Square	F	'p' value
Between Groups	3.178	3	1.059	4.285	0.007*
Within Groups	29.912	121	0.247		
Total	33.090	124			

Note : * - Significant at 1% level

From the analysis, it is indicated that the 'p' value is lesser than 0.05 so the null hypothesis is rejected. Hence, there is a significant difference in mean challenges of SSI with regard to size of employment of the respondents.

Business Experience and Challenges of SSI

H_0 : There is no significant difference in mean challenges of SSI with regard to business experience of the respondents.

Table 7: Business Experience and Challenges of SSI

	Sum of Squares	DF	Mean Square	F	'p' value
Between Groups	2.524	3	0.841	3.331	0.022**
Within Groups	30.566	121	0.253		
Total	33.090	124			

Note : ** – Significant at 5% level

From the analysis, it is indicated that the 'p' value is lesser than 0.05 subsequently the null hypothesis is rejected. So, there is a significant difference in mean challenges of SSI with regard to business experience of the respondents.

8.   FINDINGS

* It is mentioned from the analysis that most of the respondents are belong to age group of 41-50 years. This study mentioned that the respondents who belong to upto 30 years of age group are having maximum level of challenges of SSI.
* It is noticed from the analysis that most of the respondents are male. This study determined that the female respondents are having maximum level of challenges of SSI.
* It is displayed from the analysis that most of the respondents are undertaking private limited company. This study confirmed that the proprietors are having maximum level of challenges of SSI.
* It is found from the analysis that most of selected SSI have 21 to 30 employees. This study pointed out that the respondents belong upto 10 employees in their business are having maximum level of challenges of SSI.
* It is proved from the analysis that most of the respondents are having 11-15 years of experience in their business. This study explored that the respondents belong to upto 5 years of business experience are having maximum level of challenges of SSI.
* It is examined from the mean score analysis that most of the respondents rated as 'financial support and investment promotion' and 'skilled manpower' with the mean score of 4.06 and 3.98 respectively.
* From the ANOVA, it is found that there is no significant difference in mean challenges of SSI with regard to age of the respondents.
* The ANOVA observed there is no significant difference in mean challenges of SSI with regard to gender of the respondents.
* The 'F' test assumed that there is a significant difference in mean challenges of SSI with regard to nature of organization of the respondents.
* From the 'F' test, it is pointed out that there is a significant difference in mean challenges of SSI with regard to size of employment of the respondents.
* The ANOVA confirmed that there is a significant difference in mean challenges of SSI with regard to business experience of the respondents.

9. SUGGESTIONS

- This study observed that the respondents who belong to upto 30 years of age group are having maximum level of challenges of SSI. Hence, the government should introduce new attractive schemes with incentives to attract the potential talent of the young entrepreneurs and to promote industrialization in the state.
- It is pointed out from the study that female respondents are having maximum level challenges of SSI because they may not be getting awareness about the latest advancement of business process. So, female respondents should come forward to utilize the advantage of the plenty of webinars and trainings available online and many domain or business experts were spreading free support.
- This study noticed that the proprietors are having maximum level of challenges of SSI since they only can arrange investment for machines, materials and processes with organizational and management planning. So, the government should provide loan facilities and incentives to the entrepreneurs of SSI for the promotion and institutional infrastructure which will helpful mainly for proprietors for addressing their challenges.
- The entrepreneurs should think about new products, make new strategies and work on new business models through technological advancement to accelerate the process of SSIs.

10. CONCLUSION

This study gives out that the challenges of SSI in Coimbatore District. Small Scale Industries has emerged as a dynamic and vibrant sector of the economy and extremely well on employments, GDP and industrial growth. This study confirmed that there is a significant difference in mean challenges of SSI with regard to nature of organization, size of employment and business experience of the respondents. It is pointed out from the study that most of the respondents face challenges as financial support and investment promotion. Hence, government and all the financial institutions should provide financial support and motivate them through giving adequate loans to the Small-Scale Industries in Coimbatore.

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BUILDING A SUCCESSFUL STARTUPS IN INDIA
(A STUDY WITH THE SPECIAL REFERENCE TO COIMBATORE DISTRICT)

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Abstract
Startups is an initiative taken by the Government of India for developing the younger generation who opt for doing business with innovative ideas. It plays an important role in economic growth of a nation. These startups not only concentrate on generating jobs, but also they focus on smarter, solutions by bringing in innovation and spurring competition. Gujarat, owing to its inherent strength of widespread entrepreneurial spirit has gained a significant spot in the national startup ecosystem in the country. Startups are similar to Small Scale Industries (SSI) which manufactures, produces and render services on a small or on a micro scale. These industries make a investment in machinery, plant and equipment but it does not exceed Rs.10 crore and annual turnover does not exceed Rs.50 crore. It involves less manpower. Most probably it will be a sole proprietorship. SSI's are the lifeline of the economy of developing countries. India, being a developing country depends on SSI which is one of the main reason for the growth and strengthening of the economy. This article paves a way for analyzing the awareness level of startups among the SSI.

1.1 Introduction
        The economic growth is a big challenge for India with the second largest in the world in population.   The nation is in a position to create large number of employment opportunities for the people. Government of India is taking necessary steps to engage the public with employment opportunities. Startup India is a Government of India flagship initiative to build Startups and nurture innovation. Through this initiative, the Government plans to empower Startup ventures to boost entrepreneurship, economic growth and employment across India. The Government's Action Plan will help accelerate the growth of Startups throughout India, across all important sectors – in Tier 1, 2 and 3 cities, including semi-urban and rural areas and includes promoting entrepreneurship among SCs/STs and women communities. Startup India is about creating prosperity in India. Many enterprising people who dream of starting their own business lack the resources to do so. As a result, their ideas, talent and capabilities remain untapped and the country loses out on wealth creation, economic growth and employment. Startup India will help in boosting entrepreneurship and economic development by ensuring that people who have the potential to innovate and start their own business are encouraged with proactive support and incentives at multiple levels.
        Unlike large scale industries, SSI's are more adaptable to their changing business environment. So in case of amendments or unexpected developments, they are flexible enough to adapt and carry on the business. They are being run, covering certain zone of operations. They meet their local and regional demand. Also they play a major source of employment for developing countries. Ministry of Micro Small & Medium Enterprise envision a vibrant MSME sector by promoting growth and development of MSME sector like Khadi, Village and Coir Industries in co-operation with concerned ministries / Departments, State Governments and other stake holders, through providing support to existing enterprise and encouraging creation of new enterprise. Start-up India is a flagship initiative of the Government of India, intended to build a strong eco-system for nurturing innovation and start-ups in the country that will drive sustainable growth and generate large scale employment opportunities. The Government through this initiative aims to empower Start-ups to grow through innovation and design.

1.2 Review of Literature

1. Dr. S. Manikandan, in "A Study on start up and its impact on MSME in India with special reference to Maharashtra State", found out that emergence of various SMEs and start ups in the Indian market have created environment both at the National & state level for entrepreneurs to start the various enterprises. 2. Dr. Varsha Agarwal "A Study on Challenges Faced By SMEs in India" , found that there is a lack of skilled labours and availability of labours, Lack of infrastructure facilities , Unstable Government policies, No proper clarity in business tax rates. 3. Subhamoy Banik (2018), found that the furtherance and advancement of SSIs is essential for the development of Indian economy to achieve impartial distribution of income and wealth, economic self-dependence and economic sustainable developments. 4. Dr. Ashish Gupta (2018) in stated that SSI's are lacking with finance assistance, couldn't buy raw materials in bulk and lacking in competing with large scale industries. 5. A Bharadwaj (2018) , "Basic Problems faced by the Small Scale Industry Sector" found that there were problems in production, due to the absence of regular work force, machinery faults and errors and inadequate space for storage. 6

1.3 Objective of the Study

The objective of the study is:
To examine the awareness level of start-ups among SSI

1.4 Methodology

The present study is based on primary data. The data was collected by distributing the questionnaire. The first part of the questionnaire includes questions about the awareness level of respondents about the start-ups.

1.5 Framework Analysis

The main intention of the study is to find out the awareness level of start-ups among small scale industries. The primary data collected were reformulated and consolidated into master table. Simple percentage method is applied to process the data.

1.6 Analysis and Interpretation of Data

1.6.1 Demographic profile

The table shows the classification of Respondents based on their age.

Table No.1 Demographic profile of the respondents

Age (Years)	Number of Respondents	Percentage
Below 30	40	26.66
30-40	60	40
Above 40	50	33.33
Total	**150**	**100**
Area of Residence	**Number of respondents**	**Percentage**
Rural	130	86.66
Urban	20	13.33
Total	**150**	**100**
Gender	**Number of Respondents**	**Percentage**
Male	100	66.66
Female	50	33.33
Total	**150**	**100**
Marital Status	**Number of Respondents**	**Percentage**
Married	90	60
Unmarried	60	40
Total	**150**	**100**
Educational	**Number of Respondents**	**Percentage**
Illiterate	20	13.33
Below HSC	70	46.66

Under Graduate	60	40
Post Graduate	0	0
Total	**150**	**100**
Members in the	**Number of Respondents**	**Percentage**
2	30	20
3-4	80	53.33
Above 4	40	26.66
Total	**150**	**100**
Earning members	**Number of Respondents**	**Percentage**
1-2	140	93.33
3-4	10	6.66
Above 4	0	0
Total	**150**	**100**
Family Income	**Number of respondents**	**Percentage**
Rs.50,000	120	80
Rs.50,000-Rs.1,00,000	20	13.33
Above Rs.1,00,000	10	6.66
Total	**150**	**100**

1.6.2 Classification of respondents based on Annual Turnover

The respondents are classified on the basis of Annual Turnover

Table No.2 Annual Turnover

Annual Turnover	**Number of respondents**	**Percentage**
Below 10 lakhs	140	93.33
10 lakhs-50 lakhs	10	6.66
Above 50 lakhs	0	0
Total	**150**	**100**

Out of the total 150 respondents, 140(93.33%) respondent's annual turnover is below 10 lakhs, 10(6.66%) respondents annual turnover is between Rs 10 lakhs -50 lakhs, and there is no one in above Rs 50 lakhs.

1.6.3 Use / Registered in Udyog Aadhaar

The Respondents are classified on the basis of their registration in Udyog Aadhaar

Table No.3 Use / Registered in Udyog Aadhaar

Registered	**Number of Respondents**	**Percentage**
Yes	40	26.66
No	110	73.33
Total	**150**	**100**

Out of 150 Respondents, 40(26.66%) respondents have registered in Udyog and remaining 110(73.33%) respondents have not registered in Udyog Aadhar.

1.6.4 Awareness towards various schemes for SSI

Table.4 Awareness

Schemes	**Yes**	**No**
Prime Minister Employment Generation Programme(PMEGP)	135 (90%)	15 (10%)
National Economic Empowerment and Development Strategy(NEEDS)	110 (73.33%)	40 (26.66%)
Un-employment Youth Employment Generation Programme(UYEGP)	115 (76.66%)	35 (23.33%)
Others	120	30

	(80%)	(20%)

Out of 150 respondents 135(90%) respondents are aware of prime minister employment generation programme (PMEGP).

Hence majority of the respondents are aware of prime minister employment generation programme (PMEGP).

1.6.5 Classification of Level of awareness towards startups

Entrepreneurs of SSI are classified on the basis of their awareness level towards startups

<center>Table.5</center>

Government offering the scheme	Highly Agree	Agree	Neutral	Highly Disagree	Disagree
Central Government	48 (32%)	55 (36.66%)	28 (18.66%))	75 (50%)	56 (37.33%)
State Government	98 (65.33%)	30 (20%)	25 (16.66%)	15 (10%)	18 (12%)

Out of 150 respondents, most of 98(65.35%) respondents highly agree that startup is offered by state government and most of 55(36.66%) respondents agree that startups is offered by central government.

Hence it can be said that the awareness level towards startups is low.

1.6.6 Classification of Respondents based on types of manufacturing industry

The table shows the classification of respondents based on types of manufacturing industry

<center>**Table No.6 Classification of respondents in manufacturing industry**</center>

Industry	Number of Respondents	Percentage
Capital Goods	30	20
Consumer Goods	120	80
Total	**150**	**100**

Out of the total 150 consumers, 30(20%) are Capital Goods and the remaining 120(80%) are Consumer Goods. Hence, it can be said that majority of the respondents says that Consumer Goods.

1.6.7 Classification of respondents based on years of doing business

The respondents are classified on the basis on years of doing business

<center>**Table No.7 Classification of respondents based on years of doing business**</center>

Years	Number of respondents	Percentage
Below 5 years	65	43.33
5-10 years	55	36.66
10-25 years	20	13.33
Above 25 years	10	6.66
Total	**150**	**100**

Out of the total 150 respondents, most of 65(43.33%) respondents are doing their business is below 5 years , 55(36.66%) respondents are doing their business 5-10 years, 20(13.33%) above 25 years. Hence, it can be said that majority of the respondents are doing their business is below 5 years.

Findings:
- Majority of 140(93.33%) respondent's annual turnover is below 10 lakhs
- Majority of 110(73.33%) respondents have not registered in Udyog Aadhar.

- Majority of 135(90%) respondents are aware of prime minister employment generation programme (PMEGP).
- Majority of 98(65.35%) respondents awareness level towards startups is low.
- Majority of 120(80%) respondents type of manufacturing is Consumer Goods.
- majority of 65(43.33%) respondents are doing their business is below 5 years.

Suggestions:

The Technology has revolutionized the way companies conduct business by enabling small businesses to level the playing field with larger organizations by the way of different small startups. Small businesses use an array of tech everything from servers to mobile devices to develop competitive advantages in the economic marketplace. Small start-up business owners should consider implementing technology in their planning process for streamlined integration and to make room for future expansion which enable sustainable growth of business. This allows owners to create operations using the most effective technology available for the future expansion of business.

Conclusion:

Startups provide many schemes for new entrepreneurs and those who are willing to start business without the investment of own money. Startup gives financial facilities for new entrepreneur if he/she have good proposal of his/her business plan. Startup schemes and policies are easily applicable and convenient for people nowadays.

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PROBABILITIES OF EMPLOYED PATERNITIES TOWARDS CHILDCARE THROUGH IOT AUTOMATION

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ABSTRACT
Internet of Things (IoT) conceptualizes the idea of remotely connecting and monitoring real world things through the Internet. When it comes to our house, this concept can be aptly incorporated to make it smarter, safer and automated. Through IoT one can monitor his/her home by building a smart wireless home security system which sends alerts to the owner by using Internet in case of any human movement is sensed near the entrance of his house and raises an alarm optionally. Besides, the same can also be utilized for home automation by making use of the same set of sensors. The provision for sending alert messages to concerned security personnel in case of critical situation may also be built into the system. For example, if the child comes back from the school and the parents are still in the office, the gate of the house can be opened only after scanning the child's face and closed immediately when the child enters. Same way the house doors can also be opened and closed with the help of IoT, which provides a safety for the child.
Keywords: IoT Automation, Work life balance, smart security

Introduction
The need of Work-Life Balance took a sharp rise in the number of working women professionals having children in tender age-groups dependent on them. The demand for maintaining a work-life balance has risen unprecedentedly among the employees and the management has also acknowledged its importance in the current scenario. In these hypercompetitive times, stress and strain are common causes for concern for all employees. Given the fact that most employees work for twelve-hour workdays and more, it is natural that they begin to feel stressed out and tired because of overwork. This has the consequence of upsetting their physical and mental health as well as causing issues in their family life. When modern corporate professionals spend a majority of their time in the office including working on weekends, they have little time to spend with their families. The work life balance or the necessity to ensure that work does not suffer and at the same time, personal life does not suffer has now become the hot of the topic. The reason behind this may be because of lacking of care and affection towards the children. Safety and security of the children at home also stands next for one of the reasons for stress of the employees. There should be some solution to solve this problem. Internet of Things (IoT) conceptualizes the idea of remotely connecting and monitoring real world things through the Internet. When it comes to our house, this concept can be aptly incorporated to make it smarter, safer and automated. Through IoT one can monitor his/her home by building a smart wireless home security system which sends alerts to the owner by using Internet in case of any human movement is sensed near the entrance of his house and raises an alarm optionally. Besides, the same can also be utilized for home automation by making use of the same set of sensors. The provision for sending alert messages to concerned security personnel in case of critical situation may also be built into the system. For example, if the child comes back from the school and the parents are still in the office, the gate of the house can be opened only after scanning the child's face and closes immediately when the child enters. Same way the house doors can also be opened and closed with the help of IoT, which provides a safety for the child.

Statement of the Problem
Many employed paternities feel stressed about the safety of their children. IoT is one of the best solutions that can be opted by the employed paternities for their child's safety. Whenever the child goes to school and returns in the evening, the employed paternities may feel unsecured about the safety

of their children at home till they return from the office. To analyse about what are the securities that the probabilities of employed paternities through IoT has been taken into consideration in this study.

Objectives of the Study

The main objective of this study is to identify the expectations of the employed paternities to take care of their children through the usage of IoT.

Methodology

Primary data and secondary data were collected. A structured questionnaire was framed and on convenience based random sampling method 250 respondents (employed paternities) residing in and around Pollachi Taluk in Coimbatore District, Tamil Nadu were chosen for the purpose of the study. Secondary data has been collected from journals and online websites. Simple Percentage and Fried Man Ranking has been used for the analysis.

Analysis and Interpretation

Table No. 1

Particulars	No. Of Respondents	Percentage of Respondents
Age		
20 Years – 40 Years	124	49.6
41 Years – 60 Years	119	47.6
Above 60 Years	07	2.8
Total	**250**	**100**
No. Of Members in the family		
1 - 3	132	52.8
4 – 5	115	46
Above 5	03	1.2
Total	**250**	**100**
Occupation (Self)		
Private employee	119	47.6
Government employee	47	18.8
Business	38	15.2
Agriculture	32	12.8
House wife	0	0
Professionals	14	5.6
Total	**250**	**100**
Area of Residence		
Urban	156	62.4
Rural	94	37.6
Total	**250**	**100**
Expectation of IoT		
Automatic message /Alert message in monitoring timings of Child's entry/late entry after schooling	89	35.6
Face Scanning in Gate and Front Door	92	36.8
Automatic recorded voice to be switched on when the door is opened	43	17.2
Sensor doors inside the house	26	10.4

The above table reveals that out of 250 respondents taken, 124(49.6%) are in the age group of 20 – 40 years, 119(47.6%) are in the age group of 41 – 60 years and the remaining 07 (2.8%) are in the age group of above 60 years. Regarding number of members in the family, there are 132(52.8%) respondents who are having 1 – 3 members in their family, 115(46%) respondents have 4 – 5 members in their family and the remaining three (1.2%) respondents have Above 5 members in their family. While considering the occupation of the respondents, 119(47.6%) of the respondents are private employee, 47(18.8%) respondents are government employee, 38(15.2%) respondents are doing business, 32(12.8%) are agriculturists and the remaining 14(5.6%) respondents are professionals. Most of the respondents 156(62.4%) reside in Urban area.

Most of the employed paternities expect certain IoT based automation may be implemented at their homes to take care of their children, which in turn reduces their stress. The following are the few expectations from the working parents:

Automatic message /Alert message in monitoring the timings of Child's entry/late entry after schooling:

Majority 89 (35.6%) of the employed paternities preferred to monitor whether their child reaches the home on time. For that purpose, with the help of IoT automation, Automatic message may be delivered to the parents' mobile when the child enters the gate or else alert message can be set when the child doesn't enter on time.

Face Scanning in Gate and Front Door of the House:

Out of 250 employed paternities, 92(36.8%) parents prefer to have face scanning entry in Gate and Front Door i.e., the faces of their family members who have the rights to enter into the house to be recorded and saved. Once when the recorded persons stand before the gate or front door of the house, the doors should be opened automatically and should be closed after their entry immediately which will be helpful for restricting the entry of unknown persons.

Automatic recorded voice to be switched on when the door is opened:

Majority of the respondents 43 (17.2%), prefer to have automatic recorded voice to be switched on when the door is opened. The content of the recorded voice preferred by the parents are "Welcome dears. Remove your shoes and socks. Wash your hands, legs and face. Take rest. Have snacks. We will come soon".

Sensor doors inside the house:

Most of the parents 26 (10.4%) prefer to have sensor doors inside the house, which they feel safety.

AWARENESS TOWARDS VARIOUS FACTORS IN IOT AUTOMATION

Awareness	HA	A	NA	Total	Mean Score	Ranks
IOT Implementation Procedures	118 (47.20)	72 (28.80)	60 (24.00)	250 (100.00)	5.64	1
Device Management	122 (48.80)	94 (37.6)	34 (13.6)	250 (100.00)	5.52	2
Continuous Monitoring	107 (42.80)	101 (40.40)	42 (16.80)	250 (100.00)	5.06	5
Consumer helpline number for any grievances	69 (27.6)	113 (45.2)	68 (27.20)	250 (100.00)	4.57	7
Advanced Technology	172 (68.80)	73 (29.20)	5 (2.00)	250 (100.00)	5.20	4
Data Privacy	185 (74.00)	49 (19.60)	16 (6.40)	250 (100.00)	5.25	3
Safety and Security	189 (75.60)	58 (23.20)	3 (1.20)	250 (100.00)	5.03	6
Risk Analysis	58 (23.20)	103 (41.20)	89 (35.60)	250 (100.00)	4.43	8
Network Segmentation	47 (18.80)	132 (52.80)	71 (28.40)	250 (100.00)	4.29	9

Above table reveals that employed paternities are highly aware towards the IOT Implementation Procedures, Device Management, Continuous Monitoring, Advanced Technology, Data Privacy and Safety and Security. Mean score is also found to be high with the IOT Implementation Procedures. Similarly employed paternities are aware towards the Consumer helpline number for any grievances, Risk Analysis and Network Segmentation. Hence it can be said that majority of the c employed paternities are highly aware towards the IOT Implementation Procedures and device management, which ranks the top most position also.

Findings

It is found from the study that IOT based Smart Security and Automation plays a vital role in Work Life Balance of employed paternities. Majority of the employed paternities prefer to safe guard and secure their child with the help of IoT.

Suggestions

It is analysed from the study that majority of the employed paternities prefer IoT automation at their houses. These automations can be made preferable at a valid price which would be affordable for the middle class people too.

Conclusion

Internet of Things (IoT) conceptualizes the idea of remotely connecting and monitoring real world things through the Internet. It is being implemented in many MNCs, educational institutions, industries, etc., But when it comes to our house, this concept can be aptly incorporated to make it smarter, safer and automated.

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AN INSIGHT INTO THE INDIAN EDUCATION TOWARDS NATIONAL EDUCATION POLICY 2022

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ABSTRACT

Education is an activity directed at achieving certain aims, such as transmitting the knowledge, bringing out the talents, fostering the skills, transferring the cultural heritage from one generation to the next generation, etc., Education may be formal or non formal. Formal education takes place in educational institutions, whereas the non formal or informal education is, a person learns or observes from day to day activity in life, which leads him to think, create new ideas, etc., The **National Education Policy (NEP)** is being framed to bring a change in the education system. It is a welcome step towards revamping the education system in the country. It is a bold and ambitious policy that seeks to bring about a radical transformation of the education system over the next decade. India is about to bring dramatic changes to its education system to become a global power. The new system, which is still being implemented, includes an emphasis on online learning, more school hours and a shift away from memorization learning.

KEYWORDS: Education, NEP, Education Policy, skill, online learning

INTRODUCTION

The New Education Policy is a comprehensive and all-encompassing policy that seeks to revamp the Indian education system in its entirety. One of the most significant changes proposed by the NEP is the switch from the 10+2 **education** structure to a new **5+3+3+4 education system.** Under the new system, students will spend five years in elementary school, three years in middle school, three years in high school, and four years in college. This will allow for a better-rounded and holistic education, as students will be exposed to a broader range of subjects and disciplines. In addition, the **New Education Policy 2022** also proposes introducing multiple exit options so that students can choose to leave the education system after completing elementary school, middle school, or high school if they so desire. The **NEP 2022** is an ambitious and far-reaching policy that seeks to transform the Indian education system into one that is on par with the best in the world.

The new national education policy focuses on students' individual needs. It aims to create a more flexible and adaptive education system that can meet the needs of students and the economy. Vocational Education is part of **the** new education policy. It includes teaching the mother tongue and regional languages up to the 5th year of schooling. Training in vocational skills will be included from the 6th class onwards. The comprehensive 360-degree approach allows teachers to observe the learner and measure progress in different ways, such as through self-reporting or measuring the learner's achievement on multiple competencies and skills. This also allows them to use the most effective methods in their classrooms. The new national education policy (NEP) lays down objectives for improving the quality of the education system. The policy aims at creating a "Global Knowledge Superpower" in the field of education. The policy also makes it mandatory for schools and colleges to make their curriculum flexible and holistic.

AN INSIGHT INTO THE NEW EDUCATION POLICY

The New Education Policy aims to provide quality and equitable education to all children in India. Some of the concepts of the policy are as follows:

The policy emphasizes on providing quality and affordable education to all children in the age group of 3-18 years. It emphasizes on holistic and multidisciplinary education instead of memorization learning.

Students will now be tested on their abilities to apply concepts to solving real problems rather than on how well they remember things from books. It emphasizes that the three-language formula will be followed in schools, focusing on the regional language, Hindi and English. To make it easier for students to learn

regional languages, instruction in the first five grades will be taught in those languages instead of English.

The school curriculum in India has been updated to incorporate more core concepts and vocational education. The policy focuses on using technology in education to make it more accessible and effective.

It envisages a system where there is no distinction between rural and urban areas, and all children have access to quality education. The policy proposes several measures to improve the quality of teaching, such as mandatory teacher eligibility tests, teacher professional development programmes, and teacher education programmes at the elementary, secondary and tertiary levels.

The policy also focuses on providing vocational and technical education to students so that they are better equipped to enter the workforce. The policy proposes to set up a National Higher Education Regulatory Council to oversee the regulation of higher education institutions. The policy also seeks to provide greater autonomy to higher education institutions and promote academic mobility. As a result, the public and private universities will both be governed by the same regulations.

This policy introduces a new 5+3+3+4 education structure, which moves away from the current 10+2 system. It aims to increase the Gross Enrolment Ratio in higher education to 50% by 2035.

INDIAN EDUCATION TOWARDS NEW EDUCATION POLICY

The Indian education is moving slowly towards implementation of New Education Policy. The following are the changes made in Indian education.

School board examinations will continue in 10th and 12th classes and be redesigned to be more holistic and developmental.PARAKH is a new national assessment platform. It will assess students' learning and help them to analyze their strengths, weaknesses, gaps, and potentials. The new system will focus on strengthening the local language/regional language and mother tongue as a medium of education. It will be available for grades 1 to 5.

Sanskrit will be available to all students as an option for their education, with three language formulas, at school and college levels. Vocational education will start in school, starting with grade 6, also known as middle school. Internships will be a part of that vocational education curriculum as well. There are plans for literature in India and other classical languages as an option. Students who pursue those degrees will have the freedom to choose which language they wish to study and what they want to study within that language. The same goes for those pursuing degrees in other disciplines like science, technology, engineering and mathematics.

Higher education will receive flexibility in subjects. There will be multiple entry points and exit points for all students.UG programmed courses can range in duration from three to four years. The minimum duration required to get a certificate is one year. However, students can opt for a different route if they want to, such as obtaining a two-year Advanced Diploma or getting a
B. Tech degree. The new system will be student-centric, where all subjects' education is reduced to its core essentials. Regulators for higher education will be light but tight.

Focus on online learning to ensure that students are educated to the highest standard. In the new system, e-learning will be expanded to include online courses, which will provide flexibility in terms of location and time for students. By the end of 2040, they aim that all universities will become multidisciplinary institutions, each of which will have 3000 or more students. College affiliation will be phased out in the coming years (next 15 years).At least one oversized multidisciplinary HEI (higher education institution) should be built-in or near every district by 2030.

BENEFITS AND FEATURES

The benefits and features of this policy are as follows:-

Education will now be universalized under the national education policy which excludes Medical and law studies. Earlier the pattern of 10 plus two was followed but now the pattern of 5
+ 3 + 3 + 4 will be followed under the new education policy. Previously there was Science Commerce and Arts stream but now there will be no such stream. Student can choose a subject as a wish like they can study account with physics or arts. Students will be taught coding from the six standards. All schools will

be digitally equipped. All types of content will be translated into regional language along with that virtual labs will be developed.6% of the GDP will be spent to implement the NEP. The student will be able to study Sanskrit and other ancient languages of India if they want. Board exams will happen twice a year to reduce the burden from the shoulders of the student.

Artificial intelligence software will also be used to make learning easier. M. Phil's degree from higher education is being abolished. The student will be taught three languages that the state will determine. The national curriculum framework for schooling will be prepared by the National Council of educational research and training. For implementing the National Education Policy, many institutions will be established. Special attention will be paid to the children's education as well as skills.

CONCLUSION

All in all, while the policy is not legally bound to any action, it definitely makes clear the government's vision to lead in some landmark changes to the education sector. As with any other policy, a lot will depend on transparent and swift implementation. Loosening of criteria for setting up private schools will mostly be adopted by low-cost private schools, resulting in stratification of students' educational experience and an attitude of 'low-cost is good enough for the poor'.

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POSITIVE CHANGES IN THE EDUCATION SYSTEM OF INDIA

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ABSTRACT:

In today's world of globalization, all the countries are running in a competitive manner. Every nation strives hard to upgrade its own country. Similarly India is also running towards a developed nation. To achieve this goal, India is making lot of changes in the society. One among them is the education system. Indian education system is to be upgraded. In this path of up gradation, the New Education Policy is being implemented. This article is an attempt is to analyze the positive changes to be expected in the Education System of India after the implementation of NEP 2020.

KEYWORDS: Education system, NEP, Positive change, Education policy. up gradation.

INTRODUCTION

A technological improvement has accelerated the economic growth in India. Science and Technology plays a crucial and major role in economic development. India is equipped with huge number of youth manpower. Proper education will play a major role in guiding the youth and hastening the economic growth by providing skilled persons, speeding up the country's industrial development. Continuous research is going on for improvement of all the aspects of the education. It covers teaching learning process, staff and student's assessment/grading, teaching tools, industry institute interaction and many more. Enhancing Teaching Learning: Research in academics is based for evaluation of staff and students or based on different learning approaches. NEP has been implemented with different approaches to bring out the talents and skills of the students. This article is an attempt to bring out the changes that will be brought by NEP.

POSITIVE CHANGES

The following are the changes that are to brought out by implementing NEP.

1. Ensuring Universal Access at All Levels of schooling from pre-primary school to Grade 12.
2. Ensuring quality early childhood care and education for all children between 3-6 years.
3. New Curricular and Pedagogical Structure (5+3+3+4).
4. No hard separations between arts and sciences, between curricular and extra- curricular activities, between vocational and academic streams.
5. Establishing National Mission on Foundational Literacy and Numeracy.
6. Emphasis on promoting multilingualism and Indian languages: The medium of instruction until at least Grade 5, but preferably till Grade 8 and beyond, will be the home language/mother tongue/local language/regional language.
7. Assessment reforms - Board Exams on up to two occasions during any given school year, one main examination and one for improvement, if desired.
8. Setting up of a new National Assessment Centre, PARAKH (Performance Assessment, Review, and Analysis of Knowledge for Holistic Development).
9. Equitable and inclusive education - Special emphasis given on Socially and Economically Disadvantaged Groups (SEDGs).

STAGES OF NEW EDUCATION POLICY

The new national education policy has completely renovated the previous policy and the stage of this policy are as follows:-

1. **Foundational Stage:** This is further subdivided into two parts: 3 years of preschool or Anganwadi, followed by classes 1 and 2 in primary school. This will cover children of ages 3-8 years. The focus of studies will be on activity-based learning.
2. **Preparatory Stage:** Classes 3 to 5, which will cover the ages of 8-10 years. It will gradually introduce subjects like speaking, reading, writing, physical education, languages, art, science & mathematics.

3. **Middle Stage:** Classes 6 to 8, covering children between ages 11 and 13. It will introduce students to the more abstract concepts in subjects of mathematics, sciences, social sciences, arts &humanities.

4. **Secondary Stage:** Classes 9 to 12, covering the ages of 14-18 years. It is again subdivided into two parts: classes 9 and 10 covering the first phase while classes 11 and 12 cover the second phase. These 4 years of study are intended to inculcate multidisciplinary study, coupled with the depth and critical thinking. Multiple options of subjects will be provided.

INNOVATION POLICIES

As a system, education would benefit from having a well-designed innovation strategy. Contrary to common belief, education is not innovation averse: the amount of change in education is comparable to similar public sectors, and education professionals consider their workplaces to be as innovative as the economy at large. Despite this, education has not managed to harness technology to raise productivity, improve efficiency, increase quality and foster equity in the way other public sectors have. Innovation policies in education have often focused on fragmented issues or on the wrong goals, sometimes driven by a concern for quick wins, but without sustainable gains in the long run. Well-designed innovation strategies in education could leverage the potential of new technology and, with the right kind of policy mix, can contribute to both more efficiency and better outcomes for quality and equity.

CONCLUSION

In the larger domain of human capital, education and skill development has a big role. Census 2011 data on literacy gives us a quick perspective on the current status of education. However, education is not just about literacy. RTE act acts as a cornerstone for Indian education. Nevertheless, it is the various education policies, charted out since Independence, which led to the historical evolution of the education system in India. The results of these policies can be said to be mixed. There is still a lot of room for improvement.

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Editor-in-chief
DR V PADMANABHAN

978-93-5780-330-4

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AWARENESS TOWARDS START-UPS

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INTRODUCTION

A small scale industry is an industrial undertaking in which the investment under fixed assets in plant and machinery or equipment does not exceed ₹ 10 crore for manufacturing enterprise and 5 crore for service enterprise. However, the investment limit changes overtime as prescribed by the government. Small scale industries in India and abroad exhibited a considerable unswerving rate of growth and employment generation during the global recession and economic slowdown. The Indian economy during the past few years has shown considerable growth performance by contributing to create livelihood opportunities to millions of people, in magnifying the export potential and in increasing the overall economic growth of the country. SSI sector comprises almost about 80% of the total industrial units in the country. In India SSIs occupy 36 million units, contribute to 45% of industrial production, 40% to the export sector through more than 6000 products ranging from traditional to high-tech and provides employment to about 80 million persons. Therefore the small scale industries (SSI) in a developing country like India occupy a special place in the industrial structure. In view of the vast potential of small-scale industries, the government has given this sector an important place in the framework of Indian economic planning for economical as well as ideological reasons.

Government has initiated start-ups to strengthen One Person Incentivision (OPC), which will help the aspiring entrepreneurs to set up their business in India. This will encourage young citizens to get aboard the start-up journey and in turn create more employment and create wealth. Start – Up India involves e-Registration, a dedicated web portal and mobile app will be developed, relaxation in Income Tax for first 3 years and so on. These start-ups are beginning to spread benefits beyond traditional locations into regional economies. For that the support of small-scale industries are needed. This project will reveal the impact of start – ups in small scale industries and also the challenges faced by

Review Of Literature

1. **Waseem khan (2022)**, in his study entitled "Understanding the Dynamics of Small-Scale Industry" with the view to find out the Analyse the Performance of

Small-Scale Industries in India and to suggest the Growth with respect to unit establishment, production, employment and export recorded remarkably in most of the year. He observes that analysing the performance small-scale industries, as it would guide the policy makers to understand external and internal business environment of SSIs export.

2. **Dr.Umesh, D.Jadhav (2020)**, in his study entitled "Problems of Small-Scale Industries in India" with the view to find out the Growth and Performance of small-scale Industries & to Analyse problems of small-scale Industries and to suggest that It is important to examine the growth of small-scale industries in the context of more liberal economy and see what kind of technology flexible specialization or mass production should be followed for further growth and to encourage employment generation. He observes that the small-scale industries need to be educated and informed of the latest development taking place globally and helped to acquire skills necessary to keep pace with the global developments.

3. **Lavanya.G, K. Deepika Rani (2020)**, made a study about "A Study on Impact of Covid-19 on small scale Industries in Bangalore city" with the view to find out Effect of Covid-19 on small scale Industry and to find out the solution to avoid it and to suggest that As COVID-19 moves from a wellbeing emergency to a financial emergency, we are attempting to envision how private companies far and wide will face this hardship and where we have to centre our endeavour's. She observes that understanding the money related issues looked by MSMEs and to Identifying the zones which have been disregarded by Government and MSMEs itself.

4. **Dr.Pesala Peter (2018)**, in his study entitled "Export Performance of small-scale Industries" with the view to find out the Indian small scale Industrial Contribution to Exports Indian small scale and to suggest that Government has to give some special incentives SSI, provide market facilities and purchase SSI products in Government institutions. He observes that the success of the Globalization of the Indian economy

should be measured by its export performance.

5. **Dr. S.N Babar (2012)**, in his study entitled "Small Scale Industries and Economic Development" with the view to find out the Highlighting the role of small-scale Industrial units in Economic Development of India and to suggest the small-scale industrial units contribute around 15 percent to exports indirectly and he observes that the small-scale industries sector contributes significantly to the manufacturing output, employment and export of the country.

Statement Of The Problem

Small Scale Industries have occupied an important place in the process of industrialization in India as these industries are spread over rural and economically backward areas and can help in raising income. So there is a need to accelerate the development of small scale industries in order to generate employment opportunities and raise the living standard of the people. Start-up India, an initiative taken by the Government of India is growing rapidly. But how far it has reached the small-scale industries? Are the emerging entrepreneurs aware of these start-ups? After reviewing many studies at International and national level, there were only few studies relating to impact of start-ups in small scale industries. This article paves a way to analyse the awareness level of start-ups among entrepreneurs.

Objectives

Based on the above statement of the problem, the following objectives are being framed

❖ To find out the socio-economic profile of the entrepreneurs

❖ To examine the awareness level of start-ups among entrepreneurs

Research Methodology
Sources of Data

Primary data was used to collect the data from emerging entrepreneurs. A structured questionnaire was framed and distributed to the entrepreneurs for collecting the data. Random sampling method was used to collect the data. Sampling size was 150 entrepreneurs.

Tools Used

Simple percentage analysis is used to analyse the collected data.

Analysis and Interpretation

The collected data has been entered in an excel sheet and tools have been used to analyse the data. The analysis and interpretation of the data is given below.

1. Awareness towards start-ups

Respondents are classified on the basis of their awareness towards Start-ups by SMEs. The table is given below

Out of 150 respondents,70(46.66%) of respondents highly agree that startup is a scheme offered by Central government and 90(60%) of respondents Highly agree that startup is a scheme offered by State government. 60(40%) of respondents Agree that startup is a scheme offered by Central government and 50(33.33%) of respondents Agree that startup is a scheme offered by State government. 20(13.33%) of respondents response is Neutral for Central government and 10 (6.66%) of respondents response is Neutral for State government.

2. Awareness on Various Schemes in Start-ups

Respondents are classified on the basis of their awareness level towards various schemes offered through Start-ups by SMEs. The table is given below

Table No.2

Awareness on various schemes

Particulars	No. of Respondents	Percentage
Pradhan Mantri Mudra Yojana (PMMY)	90	60%
Support for International patent protection in electronics and Information Technology (SIP-EIT)	0	0
Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)	60	40%
Total	150	100

Out of 150 respondents, 90(60%) respondents are aware on Pradhan Mantri Mudra Yojana (PMMY), no respondents are aware of Support for International patent protection in electronics and Information Technology (SIP-EIT) and 60(40%) of respondents are aware of Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)

Hence, the Majority of respondents aware of 'Pradhan Mantri Mudra Yojana (PMMY)'.

3. Source of Knowledge about Start-ups

Table No. 3

Source of Knowledge about Start-ups

Particulars	No. of	Percentag
Family	10	6.66%
Friends	60	40%
Advertisement	0	0
Bank	0	0
Newspaper/Journ	0	0
Social media	80	53.3%

Out of 150 respondents, 10(6.66%) respondents came to know about the start-ups through their Family members and 60(40%) came to know about the start-ups through their Friends and 80(53.3%) respondents came to know about the start-ups through social media.

Hence, the majority of the respondents came to know about start ups through social media.

4. Startup Business

Table No.4

Startup Business

Optio	No. of	Percenta
Yes	30	20%
No	120	80%

Out of 150 respondents, 30(20%) respondents have started business through startup schemes and the remaining 120(80%)

respondents have not started the business through startup scheme.

Hence, it can be said that majority of the respondents have not started the business through Start-up program.

Findings and Suggestion

It is found from the analysis that, majority of the respondents are not aware of the startup schemes. So the government can come forward to give awareness to the emerging entrepreneurs about the various schemes available through startup india .

Conclusion

Start up India program has been initiated to motivate the small scale industries. Whatever the situation that prevails in the society, certain industries will not be affected. In that way small scale industries adopt to the local and regional demand. So the solution to these problems might be useful for the society and also for the policy makers.

BLENDED MODE OF TEACHING AND LEARNING FOR TEACHERS COMMUNITY

Volume -2

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DEPARTMENT OF COMMERCE - BUSINESS PROCESS SERVICES

Blended Mode of Teaching and Learning for Teachers Community

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First Edition: 2023

Volume: 2

ISBN: 978-93-94004-06-1

Price: Rs 600/-

Safer Learning Environment

If there's anything 2020 taught us, it's that being in one place with a bunch of other people can have its complications. And seeing those people only on the screen is unbearable. The blended approach makes learning safer by reducing the number of hours learners spend together offline but still provides them with live communication.

Interactive Learning Process

Theoretical materials can be challenging (if not boring). It's one thing when learners sit and listen to a speaker for a few hours. And it's radically different when they learn that same information by clicking on buttons, participating in a dialogue simulation, taking a game-like course, and so on. Acquiring new knowledge can be fun, and blended learning provides lots of tools to make it so.

Learner Autonomy

Being able to control and schedule an individual learning path is essential for learners – and especially adults. Learning isn't the only (and hardly the most important) activity of students and employees. Work, family, hobbies, and friends – people's lives are made up of many facets, and learning shouldn't become an obstacle. In blended learning, learners can access courses 24/7 – whenever they want it and have the opportunity.

Greater Learner Engagement

No business or institution wants to force its employees or students to learn, because it won't work. You need to engage learners in learning to make it effective. Blended learning leads to greater learner engagement by providing different opportunities and using digital tools.

Better Comprehension

One of the most popular blended learning models, called the "flipped classroom," results in better comprehension by having learners study all theoretical materials alone at their own pace and practice new knowledge and skills during in-person sessions.

Detailed Analytics

With blended learning, you won't even spend a minute – a learning management systemwill do everything for you. Based on learner progress, you'll be able to see how competent a learner is at specific topics, whether they are ready to move forward or need to revise some materials, and much more.

Disadvantages of Blended Learning

Now that you know the 'why' of blended learning, let's also look at the 'why not.' Here are the cons of this learning approach:

- New skill set for teachers/instructors
- Plagiarism
- Higher cost

Let's look at each of these aspects more closely.

New Skill set for Teachers/Instructors

Blended learning requires particular digital competence, as instructors need to create online courses, assign them to students, monitor their progress, and much more. Some eLearning tools have a steep learning curve, and not all teachers might be willing to invest the time and trouble needed to master a new technological tool.

A new skill set also refers to the fact that digitally inexperienced teachers may give too much content to study just because they don't have classroom time limits and think: "Well, it's not that much. And learners are at home, so they have lots of spare time." And this could lead to cognitive overload on the part of the learners.

Plagiarism

The more eLearning content you create, the greater the risk of plagiarism. Instructors might do this by accident, such as if they find an image that highlights their idea and add it to their online course, whereas the image is protected by copyright. If this occurs, it's the company or university that might get into trouble.

Higher Cost

If you use eLearning, you pay for eLearning software. If you have classroom learning, you pay for light, gas, equipment, etc. And if you have blended learning, you pay for everything.

However, these disadvantages will not become an issue if you use these tips:

1. Choose easy-to-use eLearning tools.
2. Explain the peculiarities of the digital learning process to your teachers or instructors.
3. Determine your learning needs, calculate your budget, and find the tools that satisfy both issues.

Essential Tools for Blended Learning
Office 365

Schools and other educational institutes can also utilize technological tools to take advantage of Blended Learning via Office365 (O365) solution. A Microsoft Gold Partner and Cloud Service Provider, Center price is the ideal partner to help you facilitate a tailor-made solution. O365 is a digital learning platform that gives teachers and students the ability to work together in real-time. Task updates, subject material, and extra study resources are all instantly accessible and stored

Learning Management System

The ultimate aid to building an ideal BL operation, finding a Learning Management Systems (LMS) partner, should be at the top of your list of Blended Learning technology tools. They can design your system to facilitate both in-office and remote training. And once in place, your LMS partner can work with you to create personalized training experiences while tracking employee progress. This ensures an efficient process as you can quickly see how effective the program is, including areas that need to adapted or improved to better staff performance.

Digital Badges

Digital badges are a prominent Blended Learning technology tool that can be game-changing when applied right. Each badge would contain information about the skills and accomplishments reached. They can help staff distinguish the different courses within a learning management system as well as incentives employees to perform highly due to a tracking or even ranking system, with top performers earning rewards.

Several companies, such as Best and Open Badge Factory, provide elite digital badge service, they are a simple and productive way to improve your staff's learning experience.

Audience Response System

Gamification in training helps employees actively learn in a less stressful environment by bringing a different type of energy to the session, adding immense value to Blended Learning. One such way is through Audience Response Systems (ARS). During the session, the staff gains a device pre-installed with an ARS app. The instructor then asks various questions on a specific topic, with the answers inputted in the app and processed immediately before displayed back to the users in a graph format. It can be a highly beneficial Blended Learning technology tool that helps staff to remain engaged while recording data for future training use.

Webinars

Webinars help smooth the combination of in-office and remote training and are the perfect happy medium for a Blended Learning environment. Staff interaction, whether it be peer-to-peer or peer-to-instructor, can be done, and the webinar itself recorded for those who miss the session.

For encouraging participation, webinars should be scheduled at a convenient time for all, with timely reminders of the session and what it will entail before the date. This gives staff ample time to do background research on the topic and plan questions they may wish to ask.

Conclusion

Learners who experience blended learning will see the world as they know it reflected in the programs where they learn and will deploy critical thinking skills to participate in the society where we are required to create, collaborate and communicate in digitally mediated networks. A blended learning approach provides access to diverse and flexible learning environment and nurtures enriched literacy and learning.

IMPACT OF DIGITAL LEARNING IN EDUCATION SECTOR : A PANDEMIC PERSPECTIVE

VOLUME - I

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IMPACT OF DIGITAL LEARNING IN EDUCATION SECTOR : A PANDEMIC PERSPECTIVE

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DIGITAL LEARNING IN EDUCATION

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Abstract

Digital learning has become a major concern in most education sectors around the globe. Most institutional leadership have invested a lot of resources to ensure that the teaching and learning processes of their various institutions are digitalized demands of the 21st century of learning and teaching. The objectives of the research was to examine learning pedagogies relevant in the 21st century; the relationship between digital learning and digital natives; the Use of digital learning platforms in tertiary institutions in Fiji; both positive and negative impacts of digital Learning on tertiary students and the challenges faced by students during the sudden transition from the traditional face-to-face learning mode to online instructional delivery of learning

Keywords: Digital learning, online, innovative, students.

Introduction

Over the last several decades, Information and Communication Technology (ICT) has become prominent in higher education. With this prominence, educators increasingly expect to utilize, and even embrace, technology to enhance the delivery of course content in keeping current with future workforce demands. Pandemic has forced all institutions to adopt faster and continue the education teaching-learning process given the closure of all institutions. Online Distance Education (ODE) uses the internet and other significant technology to produce educational content, instructional delivery and program management. ODE we can deliver in two main formats: synchronous and asynchronous. As the name suggests, Synchronous Distance Education (SDE) involves live, real-time interaction between teachers and students. It aims to simulate the communication model of a traditional classroom. Examples of SDE would include live webinars or virtual classrooms. Asynchronous education, on the other hand, introduces temporal flexibility. It does not require real-time interaction; instead, the educational material is available online for students to access at their convenience. Examples of asynchronous education would be video recordings and emails.

The Effect of Digital Learning during COVID-19 on Students' Learning Process

The COVID-19 pandemic has imposed a huge challenge on education system all over the world. Governments had to close schools as a precautionary measure thus putting face-to-face learning to a stop. Schools have to come up with means of ensuring that the learning process continues from home for all teachers and students. Sol (2020) stated that majority of schools has closed down and the education system has transitioned from face to face learning to online learning. It is also stated that online learning has become the new normal for teaching and

learning during the COVID –19 pandemics. The development in technologies has led to the development in educational technologies all over the world. Schools and tertiary institutions have relied heavily on these educational tools during this pandemic. It is a mean to inform and to keep up with their interaction with students and parents. This sudden transition of learning should not involve complicated technological usage but an educator should work with what they know about technology to ease education through the internet. Digital learning once, encompassed in the program of a school will make it part of the school culture. Digital learning will allow a child to be digitally literate. Digital literacy allows a child to use the internet to solve varieties of problem solving activities. It will not only help a student in online education but also it prepares the child to be digitally competent in private and public life. Once the child gets used to digital learning, education will not be a problem in the future if there is going to be another pandemic. The reason being that majority of the students are digital natives and they learn well too through internet. Students nowadays are familiar with the use of internet so online education will not be a problem to them. The education department just have to ensure that all students have access to it during this pandemic.

Forms of Digital Education

Digital education has been categorised in <u>different ways</u> into several forms, but most of that differentiation fall under these three forms:

Online Learning: Online learning is the form of learning whereby teachers and students communicate over the Internet without being in the same place. This form of education has increased access to education over the years and allowed more people to learn at their convenience. The main feature of online learning is that the teachers and students use technological tools such as computers, smartphones and the Internet to teach and learn.

Today, the disparity between online learning and physical learning has been reduced to the barest minimum.

Blended Learning: This form of digital education is also known as hybrid learning. It is a combination of physical and online learning. For example, teachers sometimes supplement lectures in physical classes with instructional materials sent over digital platforms. Some of the technological tools used include video conferencing, learning management systems, learning content management systems, discussion forums, etc. Education under this type of learning system usually takes place in the form of synchronous and asynchronous learning. An example is flipped classroom whereby lecturers send videos and instructional materials to the students before the class and interact with them physically.Under the blended learning system, students can also take their discussions online and interact with one another and their lecturers.

The Obstacles to Effective Digital Learning

The popularity of digital learning is on the rise. However, there are obstacles that have to be overcome to make it very effective. Studies show that digital learning is changing the face of education for the better, but the obstacles are:

❖ Self-discipline is a major issue that many students struggle with.

❖ Moreover, children cannot have the kind of social interaction that the traditional education system allows.
❖ Digital platforms do allow children to interact with teachers but it cannot be compared with the kind of interaction that is possible on a physical campus.
❖ Other obstacles include poor time management and difficulties posed by technology.

Conclusion

With, so many different ways to define e-learning and the educational approaches that can be taken in these learning environments, it is the conclusion of this author that e-learning is an innovative approach to learning. It is a holistic way of teaching and learning that meets the needs of today's digital natives. Education can also benefit from digital learning as a collaboration tool, by bringing people together through video conferencing, enabling students and teachers to use shared documents or simply by helping to prepare students for the world of work.

"CO-CREATION MODEL OF LEARNING, TEACHING & CURRICULUM – STAFF & STUDENTS AS PARTNERS TOWARDS NATIONAL EDUCATIONAL POLICY 2022"

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Editors : Dr.M.Akilanayaki
Dr.P.Gurusamy
Dr.V.Meera
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First Edition: 2023

ISBN: 978-93-94004-17-7

Price: Rs. 510/-

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AZADI KA AMRIT MAHOTSAV SKILL INDIA

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Abstract:

Skill development (Skill India) initiated by the Indian government is considered to be as a major policyagenda in the past few years. Countries having higher & better skilled people can easily face challenges and grab opportunities in their work. The demographic status of India consists 54% of population below the age of 25 years, their aspirations and industry demand had led to focus on skill development. Skill India plays a most important role in the upcoming generation and knowledgeable person are required to make things easier and flexible. The objective of the study is preparing Indians to take on the world manpower/resources market, building actual competencies rather than giving people more qualifications.

Keywords: Skill India, Skill Development, Employment, Empowerment.

Introduction

Today all economies need skilled workforce so as to meet global standards of quality, to increase their foreign trade, to bring advanced technologies to their domestic industries and to boost their industrial and economic development. Thus, skills and knowledge becomes the major driving force of socio-economic growth and development for any country. As it has been observed that countries with highly skilled human capital tend to have higher GDP and per capita income levels and they adjust more effectively to the challenges and opportunities of the world of work.Today, youth across the world face serious challenges regarding skills and jobs, challenges fundamentally different from those their parents faced. In the globalized economy, competition has become intensified among firms and industries in developing and developed countries alike, requiring their workers to have higher levels of skills to enable them to engage in innovation, improve the quality of products/services, and increase efficiency in their production processes or even to the point of improving the whole value chain process. Rapid technological change demands a greater intensity of knowledge and skills in producing, applying and diffusing technologies. In turn, all these have changed the nature, contents, and types of skills that industry demands. As a result, most countries recently moved to reform their education systems, to upgrade the skills of their workforces. The challenges are greater for developing countries like India, which have long suffered from a shortage of skilled labour. But today, developing-country firms and producers have become increasingly involved in the global value chains, requiring them to meet global standards of quality and efficiency. This, in turn, requires higher levels of skills in the workforce. Moreover, many countries today need more skilled workers to compete in attracting foreign direct

investment (FDI), as it is a viable strategy for bringing advanced technologies to their domestic industries, expanding their foreign trade, and thereby boosting industrial and economic development; the availability of, and even the stock of, skilled workforce in a country is a key determinant for multinational firms considering investments. Over the last two decades, however, developing countries have primarily focused on basic education, particularly primary education, since the 1990 World Conference on Education for All (WCEFA) held in Jomtien, Thailand, and its follow up at the 2000 World Education Forum in Dakar, Senegal. But today they are well aware that expanding basic education is hardly sufficient in this globalized era if their firms and industries are to compete in the global economy, and if they are to promote sustainable economic growth, unless they work harder to upgrade their workers' skills. Moreover, though basic education has expanded considerably in recent decades, graduates of basic education who are entering the labourmarket have increasingly found themselves inadequately equipped with the skills that industry demands. Thus, developing countries, and all major international organizations concerned with education, have recently shifted their focus, away from basic education and back to technical and vocational education and training (TVET) and higher education (Asian Development Bank 2008; World Bank 2012; UNESCO 2012). In considering skills development for youth, India is particularly interesting for several reasons. First, it is expected to have the world's largest population in the next several years, as it outgrows China. Unlike China's population, which is aging, India enjoys a large "demographic dividend": the majority of its population is young. Secondly, India's labour market has traditionally been characterized as highly hierarchical and segmented, with 86% of total employment in the informal sector, including self-employment (World Bank 2012). Third, India has recently experienced rapid economic growth, largely led by the service sector. Yet, despite its rapid economic growth since the introduction of economic reforms in 1991, employment has grown slowly, particularly in the private sector, making the 1990s and 2000s a period of "jobless growth." This has had serious implications for youth, as most new entrants in the labour markets, including the majority of youth, have ended up working in the informal sector, often for low wages without social security benefits and long-term job security. Fourth, though education opportunities in primary and lower secondary education have expanded rapidly, the majority of Indian youth, particularly in rural areas, still have very limited education and training opportunities. Finally, the Indian government has recently made drastic changes in its policy and institutional setups for promoting skills development. It is of interest to understand how India's system of skills development has changed, with different dynamics among the government, the private sector, and training institutions.

Skill development in India

The Government of India introduced 'Skill India' to open various schemes and training courses for the unemployed youth. The mission is to cater to the skill development of the youth in the country through a result-oriented framework. The latter is designed so that it

corresponds to the needs of the industry. The best part about Skill India is that it is digitised and allows the youth to enrol either as a trainer or as a candidate.

Features of Skill India

There are many features to the Skill India Mission that make it different from the previous skill development missions.

❖ The focus is on improving the employability of the youth so that they get employment and also enhances entrepreneurship among them.

❖ The mission offers training, guidance, and support for all traditional types of employment like weavers, cobblers, carpenters, welders, masons, blacksmiths, nurses, etc.

❖ New domains will also be emphasised on such as real estate, transportation, construction, gem industry, textiles, banking, jewellery designing, tourism, and other sectors where the level of skill is inadequate.

❖ Training imparted would be of international standards so that India's youth get jobs not only in India but also abroad where there is demand.

❖ An important feature is the creation of a new hallmark 'Rural India Skill'.

❖ Customised need-based programmes would be started for specific age groups in communication, life, and positive thinking skills, language skills, behavioural skills, management skills, etc.

❖ The course methodology would also not be unconventional and would be innovative. It would involve games, brainstorming sessions, group discussions, case studies, and so on.

Objective of the study

❖ Closing the gap between skill required by the industry and skills people possess for employment generation.

❖ Reducing poverty in the country.

❖ Preparing Indians to take on the world manpower/resources market.

❖ Building actual competencies rather than giving people more qualifications.

❖ Offering opportunities for lifelong learning for developing skills.

How is it different from the previous skill development policies?

It's not that we do not have any skill development programme already. The Government of India has always considered skill development a national priority. It is just that since the ministry was new, the approach taken for skill development was also new. Earlier, the emphasis was only on traditional jobs. But this time, all kinds of jobs are given equal emphasis. Earlier, the responsibility was divided among various ministries, but this time, these are being clubbed together. The ministry of skill development and entrepreneurship will be the principal ministry that is going to coordinate with other ministries and organisations.

According to Skill India won't be just a programme but a movement. Here, youth who are jobless, college and school dropouts, along with the educated ones, from rural and urban areas, all of them will be given value addition. The new ministry will be the certifying agency. Certificates will be issued to those who complete a particular skill or programme. This certificate has to be recognized by all public and private agencies and entities, including overseas organisations. Skill India is a programme for the entire nation.

Advantages of Skill India

The Skill India programme was launched with the idea to raise confidence, improve productivity and give direction through proper skill development. Skill development will enable the youths to get blue-collar jobs. Development of skills, at a young age, right at the school level, is very essential to channelise them for proper job opportunities. There should be a balanced growth in all the sectors and all jobs should be given equal importance. Every job aspirant would be given training in soft skills to lead a proper and decent life. Skill development would reach the rural and remote areas also. Corporate educational institutions, non-government organizations, Government, academic institutions, and society would help in the development of skills of the youths so that better results are achieved in the shortest time possible.

Conclusion

The government of India has considered skill development one of the most critical aspects of the country's overall development. Despite the various challenges of skill development in India, the government has worked towards restructuring the policies and initiatives. This is to ensure that the targeted youth are trained with all the necessary skills to get employment in various industries. India's huge demographic dividend enables a high scope for a skilled workforce in the labour market.

However, it needs a coordinated effort from the government, stakeholders, industries, educational institutes, students, trainees, jobseekers, etc. In short, Skill India needs encouragement from every sector to fulfil the aim that it was introduced.

WOMEN'S EMPLOYMENT, ENTREPRENEURSHIP AND EMPOWERMENT

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Dr.B.Indirapriyadharshini | Dr.T.Kiruthika | Ms.M.Ragaprabha

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WOMEN'S EMPLOYMENT, ENTREPRENEURSHIP AND EMPOWERMENT

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WOMEN EMPLOYMENT, ENTREPRENUERSHIP OPPORTUNITIES AND THREATS IN INDIA

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Abstract:

In the 21st century, Micro, Small and Medium Enterprises (MSMEs) are acting as specialist and soul of economic growth in India as well as in the world. Micro, Small and Medium Enterprises (MSMEs) play a dominant role in the economic development of a country. MSMEs have been largely recognized as a foundation stone for the industrial development of any country. These enterprises contribute about 90 per cent of the business worldwide. In India, it has been a perception that women can only play the role of housewives who can only take care of their home and family. But this perception has changed now. The discussion on women entrepreneurship has always been avoided in Indian society and social sciences. But now the situation has completely changed. Women are not just housewives now but there is a change in their role from house makers to business women. In Modern India, more and more women are taking up entrepreneurial activity especially in micro, small and medium scale enterprises. Women across India are displaying an attentiveness to be economically independent. The Indian women are no more treated as beautiful showpieces. They have imprinted a niche for themselves in the male dominated world. Indian women well manage both burden of work in household front and meeting the deadlines at the work place. Gender equality and economic development are the two sides of the same coin. However the entrepreneurial procedure is the same for men and women, there are however, in practice, many problems and challenges are faced by women, which are of unalike dimensions and magnitudes, which inhibit them from apprehending their full potential as entrepreneurs. The present paper focuses on the growth and performance in MSMEs in India and the problems and challenges which are faced by women entrepreneurs in India. It also focuses on initiatives taken by the government for women entrepreneurs.

Keywords: Women Entrepreneurs, Challenges, Business Women, Modern India.

Introduction

In the 21st century, Micro, Small and Medium Enterprises (MSMEs) are acting as specialist and soul of economic growth in India as well as in the world. Micro, Small and Medium Enterprises (MSMEs) play a dominant role in the economic development of a country. MSMEs have been largely recognized as a foundation stone for the industrial development of any country. These enterprises contribute about 90 per cent of the business worldwide. They provide employment to more than 50 per cent of the world's workforce. In India, MSMEs has a very vital role to play in the progress of the country. MSMEs are considered as the second largest source of employment after agriculture in India. A tremendous growth of small-scale sector has resulted in decentralized industrial

development, better distribution of wealth, investment and entrepreneurial talent. They account for almost 40 per cent of industrial production, 95 per cent of the industrial units, 34 per cent of exports and manufacture over 6000 products. This sector produces a mixture of industrial products such as food products, beverages, tobacco and goods produced from it, cotton textiles and wool, silk, synthetic products, jute and jute products, wood and wood products, furniture and fixtures, paper and goods produced from it. Other services also comprise of machinery, apparatus, appliances and electrical machinery. This sector also has a large number of growing service industries. They also include various types of units ranging from traditional crafts to modern high tech industries and ancillaries that supply components to most modern large-scale industries. Thus, it can be said that Micro, Small and Medium Enterprises are the engines for driving the vehicle of economic growth of a country.

Review of Literature

Subramanyam and Reddy (2012) presented an overview of Micro, Small and Medium Enterprises (MSMEs) in India. The study analysed the performance of MSMEs in India. It made a comparison of the growth of MSME sector with overall industrial sector and also investigated into the sickness of MSMEs. The study found that MSME sector has contributed significantly to India's Gross Domestic Product and export earnings. It also found that sickness in Industry doesn't occur overnight rather it takes 5 to 7 years to erode the health of an industrial unit. **Kumar and Gugloth (2012)** evaluated the performance of MSMEs before and after liberalization. The study also analysed the impact of globalization on the performance of MSMEs and made a comparative analysis of the growth pattern of key parameters between pre and post globalization period. It took a period from 1999 to 2010 for the analysis. It also focused on the on-going changes in the business environment. The study found that the small scale sector has grown rapidly over the years. It also found that the period of liberalization and the development of MSMEs sector constituted an important segment of our economy. **Singh and Raina (2013)** described the problems and challenges faced by women entrepreneurs in India and also analysed the policies of Indian government for women. The study mainly focused to find out the status of women entrepreneurs in India. The study found that in modern India, more and more women are taking up entrepreneurial activity especially in MSMEs. It also observed that Indian women have imprinted a position for themselves in the male dominated world. It further showed that Indian women can well manage their household work as well their workplace deadlines. **Benard and Victor (2013)** examined the growth of women entrepreneurs in Dar es Salaam city of Tanzania on strengths, weaknesses, opportunities and threats. It used a sample of 130 women entrepreneurs and simple random sampling technique for the selection of sample. The study found that a major strength was the need for financial independence for women entrepreneur. It also observed that the major opportunity was the desire to own boss which leads to women entrepreneurship. It further found that the weakness was that most women lack entrepreneurs fail because of lack of education and

the major threat to be the pressure of child care in the family. **Jayan (2013)** analysed women entrepreneurship in MSMEs and the relationship between industries related factors and success of entrepreneurs with special reference to Coimbatore city. The study identified that the factors which motivate women to become a successful entrepreneurs are achievement motivation and human relation.

Objective of the Study
- ❖ To study the Current Scenario of women entrepreneurs in India.
- ❖ To study the problems and challenges faced by women entrepreneurs in India.
- ❖ To study the initiatives taken by government for women entrepreneurs in India.

Government Initiatives for Women Entrepreneurs in India

The government of India and the various state governments have come up with policies and programmes to assist women entrepreneurs and help in solving the above stated challenges and problems which they face. A brief account of these policies and programmes are given below.

1. **Policy Initiatives:** Government of India is committed to develop MSMEs in general and women entrepreneurship in particular. In a broad manner the government has implemented the MSME Development Act 2006 which has already come into effect. There is a provision to reserve items exclusively for the MSMEs. At present 20 items are reserved for these sectors. However depending on the factors such as economies of scale, level of employment, prevention of concentration of economic power etc. there are possibilities of de-reservation also. The govt. has also launched National Manufacturing Competitiveness Programme (NMCP) to encourage competitiveness in this sector. Women entrepreneurship has been benefiting from these policy initiatives.

2. **Role of the Ministry of MSME:** The Ministry of MSME is primarily set up to assist various states and Union Territories in the effort to promote growth and development of MSME in general. The two specific schemes to assist the women entrepreneur (a) The Scheme of Trade Related Entrepreneurship Assistant and Development TREAD and (b) Mahila Coir Yojana. TREAD is linked with NGOs wherein the Govt. provide the grant up to 30% of the total project cost and also provide separate grant for research and development. Mahila Coir Yojana is a self-employment programme for women aimed to provide training and ratts for carrying out spinning activities in a subsidized manner.

3. **Entrepreneurship Development Programme (EDP):** The Government also announce from time to time Entrepreneurship Development Programme (EDP) especially for the first generation of women who desire to be entrepreneur. For the purpose of training and skill development there are three important institutions namely National Institute of MSME, Hyderabad, National Institute of Entrepreneurship and Small Business Development (NISESBUD, Noida and Indian

Institute of Entrepreneurship (IIE), Guwahati and NISC, Delhi. All the institutions taken to gather had trained more than 20,000 women during the 2011-2012.

4. **Prime Minister's Employment Generation Programme (PMEGP)** launched in 2008-09 also gives special attention to urban and rural women by providing them subsidy at the rate of 25 to 35 per cent of the project cost in urban and rural areas respectively. Bank finance in the form of loan is 95% of the project cost for women.

5. **The Ministry of Women and Child Development of Government of India** does play an important role for all round development of women and provides support to women to empower themselves. It has launched the National Mission for Empowerment of Women (NMEW) in March, 2010. The mission has the network of various State Mission Authority (SMAs) at state level. Besides that there are two important schemes of the ministry which can act as complement to the process of development of women entrepreneurship. These schemes are named as Rajiv Gandhi Scheme for Empowerment of Adolescent Girls-Sabla and Support to Training and Employment Programme (STEP) for women. 'Sabla' was launched in 2010 with one of the objectives to provide vocational training to girls aged 16 and above under National Skill Development Programme. 'STEP' has been operational since 1986-87 with the objective to ensure sustainable employment and income generation for marginalised and asset less women across the country.

6. **Other schemes operated by different departments and ministries** Management Development Programmes, Women's Development Corporations (WDCs), Marketing of Non-Farm Products of Rural Women, Assistance to Rural Women in Non-Farm Development (ARWIND) Schemes, Micro Credits Scheme etc...

Conclusion

It can be concluded that Micro, Small and Medium Enterprises are contributing to the economic growth and development of Indian economy. Women Entrepreneurs who were traditionally kept behind the four walls of their houses, now in modern society are capable of managing both their family and business. Though they face many problems and challenges in their path of becoming a successful entrepreneurs but the government has taken many initiatives for the growth of women entrepreneurs. Finally, it can be said that there is a long way to go for women entrepreneurs and MSMEs in India and their success is the success of Indian economy.

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NATIONAL EDUCATION POLICY: 2020-CHALLENGES AND OPPORTUNITIES FOR HIGHER EDUCATIONAL INSTITUTION

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NATIONAL EDUCATION POLICY: 2020-CHALLENGES AND OPPORTUNITIES
FOR HIGHER EDUCATIONAL INSTITUTION

NATIONAL EDUCATION POLICY (2020): A MUCH-NEEDED INTERVENTION OF HIGHER EDUCATION IN INDIA

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Abstract

The NEP-2020 envisions India to become a global knowledge powerhouse in next few decades by giving a special thrust on creating academic leadership and enhancing employability of the university graduates through vocational training. It is trying to make education more inclusive and accessible. However, since implementation of an education policy is a gradual process, for the success of NEP-2020, not only the current government but many successive governments will have to be equally committed. If vocational training is to be integrated with the regular degree programmes, we will have to create infrastructure for vocational training. For making the Indian higher education globally competitive, the universities will have to be free from political influences, and should be academically, administratively and financially autonomous.

Keywords: NEP 2020, Highlights, Implementation, Principles of NEP

Introduction

The National Education Policy 2020 heralds a new era for education in India. We often have seen that while India has been moving ahead, education policy (not to be mistaken for educational institutions) was lacking the dexterity of the times that are changing so fast. Many venerable experts produced volumes of reports before this policy was announced. All these reports came, ignited hope and then received a silent burial. This one survived the silent treatment and has been now announced once again raising a lot of hopes.

The need was ever felt, especially since the fault lines started appearing in the industrial work experience and the limitations of the workforce involved. Students have themselves been complaining about the lack of individualized tutelage and a rigid focus on grades and marks obtained. As we're heading towards an era where big data, machine learning and artificial intelligence might challenge the new jobs being created, it becomes pivotal that we put the focus on building skilled learners who can adapt to the rising changes. The growing concerns

around climate change, sustainable growth and epidemics will be confronted by the leaders of tomorrow for a better future and it is only possible when the educational machinery is equipped with the required tools.

As we are heading towards a post-pandemic era where we will confront newer challenges, we will need leaders and free thinkers. The National Education Policy (2020) opens up new boundaries which were hitherto absent in the policy. The efficacy of any educational change is determined by the investments made now and how such changes are implemented. The question that remains as of now is how well the administrators of accrediting institutions will foresee the changes required as mandated by the new education policy. Will they be able to rationalize the new policy with new parameters, metrics and benchmarks or they will continue to use the old system to measure the new one.

NEP 2020 brings structural changes to the system by opening up multiple possibilities in higher education by dissolving the strictly demarcated degrees with specializations. Students will have much more access to various intersections of courses and hence a more robust and market-driven under-graduate degree. The four-year degree is introduced. India's informal industry runs on unskilled labour who due to unfortunate social problems remain amiss of any formal trade training. The multiple exit points provide for proper training of the students, making them ready for the industry or their own ventures. A special focus has been put on experiential learning and critical thinking, which not only helps the industry but enhances the overall growth of the individual along with everyone involved. One of the major tenets of the NEP (2020) is the focus on the multidisciplinary nature of education for the future. Students have been provided with the choice to opt for various interdisciplinary courses. At such a time when the entrepreneurial spirit has been all-time high, students must be provided with the toolkit which helps them sail across various hurdles. An interdisciplinary education will help not only entrepreneurs but the industry as well.

Objective of the Study

The objective of the study is:
- To find out the national education policy 2020.
- To find out the basic principles of NEP 2020
- To examine the perception and Challenges of NEP in India.

Framework Analysis

The main intention of the study is to find out the national policy 2020 and its challenges faced by education in India.

The National Education Policy 2020; Principle

The fundamental principles both for the entire education system as well as individual institutions included in it are as follows:
- Recognizing, identifying and fostering the unique capabilities of each student. This is to

be achieved by sensitizing teachers as well as parents to promote each student's holistic development in both academic and non-academic

- Achieving foundational literacy and numeracy by all students by Grade 3 as the highest priority
- Flexibility incorporated in the process of learning so that learners have the ability to choose their learning trajectories and programs and thereby choose their own paths in life according to their talents and interests.
- No hard separations between arts and sciences, between curricular and extra-curricular activities, between vocational and academic streams, etc., to eliminate harmful hierarchies among and silos between different areas of learning
- Multidisciplinary and a holistic education across the sciences, social sciences, arts, humanities and sports to ensure the unity and integrity of all knowledge.
- Emphasis on conceptual understanding rather than rote learning and learning for examinations.
- Creative and critical thinking to encourage logical decision-making and innovation.
- Ethics and human and constitutional values such as empathy, respect for others, cleanliness, courtesy, democratic spirit, spirit of service, respect for public property, scientific temper, liberty, responsibility, pluralism, equality and justice

National Education Policy(NEP) & It's Implementation

NEP 2020 has been unveiled, with lot of thought process, optimism, as well as fanfare by Government of India. The proposed delivery of education is extremely broad based, circumspect and all-encompassing. There are no specific compartments, boundaries and divisions. The predicted timespan is significantly prolonged, with nearly 20 + years of duration envisaged. It starts at the grass root; school level goes through the graduate and even higher level of education. Main thrust as contemplated is on multidisciplinary, holistic and broad-based education. There is also main emphasis on vocational education, which is supposed to start earlier in school phase itself. The policy is mainly divided in to three parts of delivery as per the level of the learner and fourth part as the ways to make it happen. The levels are school, higher education and other areas, specifically professional education.

Challenges in the Current Higher Education System

1. Fragmented higher education ecosystem
2. Poor learning outcomes and development of cognitive skills of students
3. Rigid, inflexible separation of disciplines for eg: An arts stream student cannot study any science related subject at HE.
4. Lack of quality higher education in socioeconomically challenged areas
5. Low teacher and institutional autonomy to innovate and excel
6. Inadequate career management and progression for faculty/institutional leaders
7. Lack of research funding across disciplines

8. Sub-optimal governance and leadership of HEIs
9. Poor regulatory mechanism that inhibits growth of excellent and innovative HEIs
10. Large number of affiliations to universities resulting in poor undergraduate performance

A Flexible Higher Education System

The NEP called for a flexible higher education system, the most prominent feature of which is a multiple entry-exit system. For instance, if a student completes only one year of a course, a certificate will be given, those completing two years of higher education will be given a diploma, and graduation degrees would be awarded to those who complete three years.

Conclusion

There are many other issues that will have to be addressed for effective implementation of the NEP-2020. However, many of the issues will automatically get addressed if the autonomy that the policy envisages for higher education, is implemented in spirit and action. The autonomy has been existing on paper even prior to NEP-2020 but it is minimally effective. NEP-2020 implementation will have to reassert minimal regulation but maximal accountability. For making the Indian higher education globally competitive, the universities will have to be free from political influences, and should be academically, administratively and financially autonomous.

VISION FOR VISHWA GURU INDIA: INITIATIVES FOR GLOBAL LEADERSHIP BY 2047

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VISION FOR VISHWA GURU INDIA: INITIATIVES FOR GLOBAL LEADERSHIP BY 2047

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First Edition : 2023

ISBN : 978-93-94004-24-5

Price : Rs. 400/-

Volume - II

Proceedings of the ICSSR Sponsored National Seminar on Vision for Vishwa Guru India: Initiatives for Global Leadership by 2047

TECHNOLOGY STARTUPS: INNOVATION AND GROWTH

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Abstract

India the largest country in population is now moving towards the economic growth. Inspite of huge availability of man power for working, now the country concentrates on entrepreneurship. With lots and lots of unique idea, the new entrepreneurs are emerging day to day. To support and motivate the emerging entrepreneurs, Government of India is taking lot of initiatives. Startup India is one such scheme. A person with a unique idea and skill, can avail this startup scheme through the banks. Through the emergence of new business, lots of employment opportunities are being created, which leads to the growth of a nation. In this article, innovation and growth of technology through startups is analysed.

Keywords: *Startups, Technology, Innovation, Growth, Entrepreneur*

Introduction

Startups create innovative solutions and technologies. Many startups in India are operating in remote areas with the aim to support the overall local community. When Indian start-ups maintain the requirement for a requisite product or service, it reduces the import of that foreign product or service. This not only minimises the cash flow to another nation but increases the flow of capital within the Indian market, which is pivotal to the growth of the Indian economy. When a startup creates employment for locals, they also begin to purchase goods and services, increasing the influx of cash and revenue to the government and thus boosting the economy. When several startups are blooming in one location, the market of that geography rises as well. Since many individuals desire to reside there to work, this dramatically changes the infrastructural facilities of that city., When infrastructure upgrades, numerous guesthouses, homestays, food outlets, and transport service unlocks, creating countless job opportunities and increasing the city's revenue.

Role of Startups

Nowadays, more and more startups are growing with modernization and creativity, which have a large potential to change the world's economy. Startups can be initiated anywhere, and it's often the countries with the highest needs that have the biggest opportunities. Startups are at home in underdeveloped countries. Such

environments offer many problems that startups can take advantage of, not just to make a profit, but also make an impression in a struggling economy. Entrepreneurship is the only way to augment the economic growth of any nation. A small startup idea can be turned into a big innovative solution that can change the future of developing countries.

Startups, being small entities, play a dominant role in economic growth. The reason behind this is that they generate jobs, which means lower unemployment rates, and lower unemployment means an economy that is refining and improving. Startups also generate competition and inspire individuals to be more pioneering and inventive because new entrepreneurs have novel ideas to present, which stirs even more innovation and creativity. Since the number of startups is growing, competition between them is also increasing. But healthy competition is significant for startups and customers to curate the startup environment. As of now, many startups have introduced the latest technologies like the Internet of Things, Artificial Intelligence, Robotics, etc. Most technology giant companies outsource their tasks to startups nowadays, which will help to upsurge the cash flow of startups.

Employment Creation

One of the main advantages of startups is that it generates new jobs. Global data shows that startups are creating more jobs in any country than large companies or enterprises in the same sector. Thus it lowers the unemployment problems in developing nations like India.

Wealth Creation

As entrepreneurs are attractive investors by supporting and financing their own resources, the people of the nation would get the benefit when the startups grow. As money is allocated within society, wealth is created within the nation.

Research and Development

Research and development (R & D) in developing countries can be highly subsidized by startups as they often deal with high technology and knowledge-based services. The startup's R & D team supports as an innovation searcher and retains the company's growth. It supports well in an applied orientation or research work in a university or other educational institution. Consequently, startups can inspire students or researchers to implement their ideas by working at a startup.

Innovation and Growth
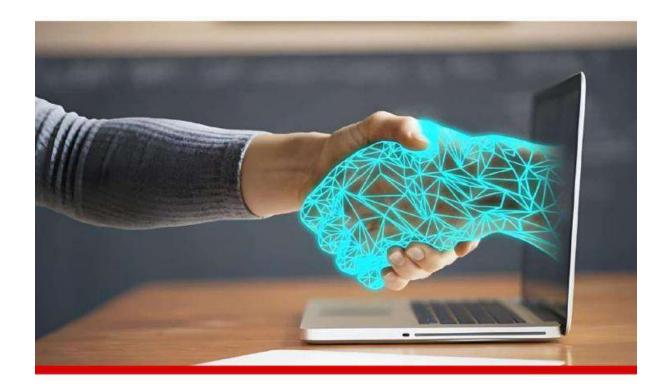
Startups come in all shapes and sizes. While small in number, a small group of successful startups is important for understanding aggregate outcomes such as employment and productivity. These Startups have an uncertain fate. While some grow to become large and successful companies, many end up transferring their operations to older incumbents through an acquisition. In recent years, such acquisitions have attracted the attention of media and policymakers alike.

Conclusion

Given the widely acknowledged importance of new venture creation to innovation, employment and economic growth, in recent years a variety of policy initiatives aiming at promoting the establishment, growth and impact of innovative start-ups have been issued worldwide. Yet, there is substantial heterogeneity in terms of criteria and approaches used to define innovative start-ups and lack of systematic understanding of how these relate to firm's and policy rationales.

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CONFERENCE PROCEEDINGS ON

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Department of Commerce with Banking and Insurance

Dr T Prabu Vengatesh
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25 AUGUST 2023

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Artificial Intelligence in Life and Non Life Insurance
Dr. P. Archanaa, Assistant Professor & Head, UG Department of Commerce CA
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Abstract:
Awareness on Life Insurance is growing rapidly in India. Lot of Insurance Companies have emerged and the leading insurance company being Life Insurance Corporation of India followed by many private insurance companies. Most of the people have been benefitted through this Insurance Corporation. Artificial Intelligence in Insurance sector has been implemented in many of the countries. But in India it is still lacking. AI shall be introduced to improve underwriting as well as to better monitor and predict risk, and thereby advise policyholders on how to reduce risk, which can in turn help reduce the frequency and severity of losses over time. For example, AI can be used to help better serve motor insurance customers. Access to data for insurers can also make a significant contribution to the common goal and public interest of improving vehicle reliability and road safety.
Keywords: AI, Insurance, Life insurance, tax, general insurance, etc.

Introduction:
The word insurance has now become very common in India. Lot of Insurance Companies have emerged and the leading insurance company being Life Insurance Corporation of India followed by many private insurance companies. Most of the people have been benefitted through this Insurance Corporation. Awareness on Life Insurance is growing rapidly. Advertisements in Television and Social Media influences the People to take insurance policies. Agents have also been appointed to give awareness on various policies and involve the public to take insurance for their precious lives. Life insurance is a type of insurance that pays death benefit to the beneficiary. Nonlife insurance, on the other hand, is an insurance policy that covers risks other than death. Non-life insurance is also called as general insurance policies, that are designed to protect individuals and businesses against financial losses arising from unforeseen events such as accidents, thefts, natural disasters, etc. This article throws a light on AI in insurance sector.

Life Insurance:
Life insurance is a contract between an insurance policy holder and an insurer or assurer, where the insurer promises to pay a designated beneficiary a sum of money upon the death of an insured person. Depending on the contract, other events such as terminal illness or critical illness can also trigger payment. The policyholder typically pays a premium, either regularly or as one lump sum. The benefits may include other expenses, such as funeral expenses.

Life policies are legal contracts and the terms of each contract describe the limitations of the insured events. Often, specific exclusions written into the contract limit the liability of the insurer: common examples include claims relating to suicide, fraud, war, riot, and civil commotion. Difficulties may arise where an event is not clearly defined, for example, the insured knowingly incurred a risk by consenting to an experimental medical procedure or by taking medication resulting in injury or death.

Tax Exemption:
According to section 80C of the Income Tax Act, 1961 (of the Indian penal code) premiums paid towards a valid life insurance policy can be exempted from the taxable income. Along with life insurance premiums, section 80C allows an exemption for other financial instruments such as Employee Provident Fund (EPF), Public Provident Fund (PPF), Equity Linked Savings Scheme (ELSS), National Savings Certificate (NSC), and health insurance premiums are some of them. Apart from tax benefit under section 80C, in India, a policy holder is entitled for a tax exemption on the death benefit received. The received amount is fully exempt from Income Tax under Section 10(10D).

Non – Life Insurance:
Any insurance that is not related to life insurance is General Insurance. People, legal liabilities and properties are covered under a non-life insurance policy. The amount specified in the policy is the sum insured which, during the policy period, symbolizes the insurer's maximum liability for claims. The insurer may specify the available amount of sum insured. The policy period of a non-life insurance plan is usually short, i.e., one year. The duration can be longer depending upon the type of insurance. The premium of the policy is paid right before the insurance company issues the policy. When an application for insurance is received by the company, they assess the risk involved depending upon the type of cover required. For example, under health insurance, the age, medical history, and current medical status of a person will be taken into account before the insurance policy is issued.

AI in Insurance:

Artificial Intelligence can change industries and lifestyles of a person. AI excludes some of life's tedious paperwork, allowing us to spend more time doing things we dream. When it comes to the insurance industry, a recurring vision for the future is that AI will potentially enable more precise coverage and pricing adjustments. While this is an attractive long-term goal, where AI is delivering benefits today and the opportunities for the insurance value chain in the near future. AI is already being used in many industries in the world. In India AI can be implemented in insurance companies for the following purposes: it can automate repetitive knowledge tasks (e.g., classify submissions and claims); it can generate insights from large complex data sets to augment decision making (e.g., portfolio steering, risk assessment); it can enhance parametric products and risk solutions. The following are the usages of AI:

A.Improved risk assessment and customer understanding:

Insurers get access to more and more data at the time of underwriting thanks to the digitalisation of existing touch points or access to new data assets with digital partners – just consider telematics, remote sensors, satellite images or digital wellness records. The ability of insurers to convert this data into actionable insights for underwriting, is a key competitive differentiator, as it allows them to offer customers more tailored coverage and pricing.

B. Claims - improved back-end processes, new products, and coverage for more risks:

AI capabilities can not only improve efficiency and insights but can also enable the development of new solutions and coverage for previously uninsurable risks. Swiss Re's parametric Flight Delay Compensation is built on an AI model that can predict flight delays. In the event of a delay, customers who purchased the insurance when buying their ticket will receive an instant pay out – with no need to file a claim. The solution uses more than 200 million historical data points and the machine learning capability of the pricing engine allows for rate adjustments, based on data from over 90.000 flights per day.

C. There are many new risks associated with the use of AI at scale that policymakers, big tech companies and insurance companies need to consider working on now so that AI adds value to society and that we can still effectively protect against the new risks associated with it. And, of course, as many of us ponder the potential for AI to enhance our own lifestyles, we'd love it if AI could free up more time for some of life's enjoyable activities.

Conclusion:

The insurance industry has always made extensive use of data and algorithms, such as in the calculation of insurance premiums, with data analytics forming an integral part of the insurance business model. The development of AI tools can help insurers to improve underwriting as well as to better monitor and predict risk, and thereby advise policyholders on how to reduce risk, which can in turn help reduce the frequency and severity of losses over time. AI solutions can be used to analyse customers' driving behaviour based on the data collected by smartphone apps or plug-in solutions. This allows insurers to offer a range of innovative insurance products better suited to user needs, such as "pay how you drive", which encourages and rewards responsible behaviour.

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SUSTAINABLE DEVELOPMENTS THROUGH MSMEs: A PATHWAY TO SELF-RELIANT INDIA

Volume - 1

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SUSTAINABLE DEVELOPMENTS THROUGH MSMEs: A PATHWAY TO SELF-RELIANT INDIA

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First Edition: 2023

ISBN: 978-93-94004-75-7

Price: ₹ 1,200/-

CONTENTS

SUSTAINABLE BUSINESS PRACTICES IN START-UPS

Dr.P.Archanaa

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Abstract

Emerging and running companies are looking for ways to thrive in a competitive environment with innovative business models. Recent trends such as circular economy, fair trade and sharing economy are some of the many approaches that address this issue. In fact, most research on the topic of sustainable business models is still exploratory and does not fully acknowledge these emerging approaches, whose definitions, boundaries, and defining characteristics are still somewhat vague. Many studies seeks to contribute to the understanding of the inner entrepreneurial dynamics of innovative sustainable business models. Few studies focus on the fashion business, a resource-intensive industry in which opportunities to reduce environmental impacts and to innovate business models abound.

Keywords: *Startups, Green, Business models,etc.,*

Introduction

Start-ups are an increasingly important phenomenon in the business industry. Many such companies have been created over the past few years, illustrating the interest in and growth of such entrepreneurship. Emerging companies are more likely to be founded on sustainable business models. In many cases, such models incorporate the principles of the circular economy. The 2030 Sustainable Development Goals (SDGs) are a unique collection of seventeen time-bound goals that strive to balance the three sustainability objectives of economic, social, and environmental sustainability. Sustainability has become a catalyst for growth across all sectors of the economy. The financial industry, in particular, has been scrutinized for its contribution to environmental sustainability. The emerging concept of a green startup has gained momentum because of the rising awareness campaigns for sustainable development. Also, after looking at the impact of lockdowns because of Covid-19, this topic has gained the attention of many researchers. Looking at the need and urgency to introduce sustainable development for a nation's progress, all major nations have laid out policies in terms of green finance to elevate sustainable entrepreneurship. Since it is an emerging topic, nothing much has been researched. Hence, there is a research gap, particularly for the Indian economy, which has become one of the most politically strong nations among the world's major forces. This paper is an attempt to fill the same. Hence, this topic is researched to reckon the present status of green startups in India. The nation has recently shown significant growth in the number of unicorns, a jump in export value and other economic aspects related to business growth. Moreover, it endeavours to

assess and compare India's performance in sustainable entrepreneurship with the country which has performed better in terms of green startups.

Sustainable Practices

a. **Green Finance**—The financial activity that is designed to improve the environment is green finance. A variety of loans, financing instruments and investments are included in this program in order to promote the development of environmentally friendly projects or to reduce the climatic effect of more conventional ones.

b. **Green Startup**—As the name implies, a green (startup) firm provides goods and services that aid in creating a more sustainable environment. In a sustainable world, current demands are addressed without jeopardizing the capacities of future generations to satisfy theirs. Because of this, a green company is often known as a long-term company. It can also be described as a corporation that does not harm the environment, economy or local community in any way whatsoever.

c. **Sustainable Entrepreneurship**—Sustainable entrepreneurs are people or firms that use their primary operations to contribute to sustainable development. A sustainable entrepreneur develops and implements sustainable ideas for the mass market, which benefits the greater community as a whole. When it comes to creating new goods, services, industrial methods, techniques and organizational models that positively influence the environment and society, sustainable entrepreneurship is opportunity oriented.

Reasons for Green Economy

- The shift to a green economy includes the efficient and effective use of natural resources, energy and new technology, resulting in economic development and employment creation. Adopting a green economic model may be successful if there is a global commitment and a strategically established framework for global investment that includes developing and developed nations. It is also crucial for the successful expansion of green finance.

- The green economy is fueled by specialized policies aimed at eliminating or lowering ecologically detrimental subsidies, developing a market for ecosystem products and services and enabling institutions via the provision of market-based incentives, opportunities and enabling institutions.

- Green finance is motivated by the desire to move toward a green economy. As defined by the G20 research group, green finance is "the financing of initiatives that generate environmental advantages within the framework of ecologically sustainable development". These environmental benefits include reductions in air, water and land pollution, reductions in greenhouse gas (GHG) emissions, increased energy efficiency while maximizing the use of available natural resources and

mitigation of and adaptation to climate change, as well as their associated benefits. It is a stepping stone toward resolving many environmental concerns and bringing economies together on a sustainable path. If India wants to focus on making its economy green, it must focus on promoting green finance for developmental activities. Glancing at rising environmental issues, that country must take steps to scale up sustainable development initiatives.

- Indian entrepreneurs are expected to raise $42 billion in 2021, up from $11.5 billion the previous year. Additionally, the Indian government has designated 14,000 new enterprises for recognition in 2021. India now has 83 unicorns with a combined worth of $277 billion as of January 2022. Delhi-NCR has surpassed Bangalore as India's new startup hub. Delhi-NCR added almost 5,000 recognized startups in the previous two years, while Bangalore added 4,514. However, Maharashtra has the most recognized startups, with 11,308 in total. In 2021, demand for office space in the Delhi-NCR area increased by 50% year on year, mainly owing to high absorption by startups and technology enterprises. In 2021, the office space sector will absorb 6.3 million square feet, while startups will absorb 1 million square feet

Conclusion

The study reviewed the use of disruptive innovation and the circularity of resources in the business models of start-ups. The results show that start-ups are innovating in terms of the circularity of resources through a range of partially implemented initiatives. These initiatives allow start-ups to manage their data and microdata, create artefact integration systems, generate connectivity, accelerate digitisation, stimulate partnerships and cooperation between parties in the supply chain, generate new market opportunities and develop efficient transition systems for the circularity of resources. Thus, there is ample evidence that disruptive innovation supports the circular economy in start-ups.

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ENVISIONING A SELF-RELIANT RURAL INDIA FOR SUSTAINABLE ECONOMIC DEVELOPMENT

(Volume – 2)

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NALLAMUTHU GOUNDER MAHALINGAM COLLEGE

Envisioning a Self-Reliant Rural India for Sustainable Economic Development

PREFACE

Atmanirbhar Bharat Abhiyaan or **Self-reliant India** campaign is the vision of new India envisaged by the Hon'ble Prime Minister Shri Narendra Modi. On 12 May 2020, our PM raised a clarion call to the nation giving a kick start to the Atmanirbhar Bharat Abhiyaan (Self-reliant India campaign) and announced the Special economic and comprehensive package of INR 20 Lakh Cr- equivalent to 10% of India's GDP – to fight COVID-19 pandemic in India.

The aim is to make the country and its citizens independent and self-reliant in all senses. Finance Minister further announces Government Reforms and Enablers across Seven Sectors under Aatmanirbhar Bharat Abhiyaan.

The government took several bold reforms such as Supply Chain Reforms for Agriculture, Rational Tax Systems, Simple & Clear Laws, Capable Human Resource and Strong Financial System.

Five pillars of Atmanirbhar Bharat – Economy, Infrastructure, System, Vibrant Demography and Demand
- Special economic and comprehensive package of Rs 20 lakh crores - equivalent to 10% of India's GDP
- Package to cater to various sections including cottage industry, MSMEs, labourers, middle class, industries, among others.
- Bold reforms across sectors will drive the country's push towards self-reliance
- It is time to become vocal for our local products and make them global.

Together, these steps may revive the economic activity, impacted by Covid19 pandemic and create new opportunities for growth in sectors like agriculture, micro, small and medium enterprises (MSMEs), power, coal and mining, defence and aviation,etc. The intended objective of this plan is two-fold. First, interim measures such as liquidity infusion and direct cash transfers for the poor will work as shock absorbers for those in acute stress. The second, long-term reforms in growthcritical sectors to make them globally competitive and attractive. Together, these steps may revive the economic activity, impacted by Covid19 pandemic and create new opportunities for growth in sectors like agriculture, micro, small and medium enterprises (MSMEs), power, coal and mining, defence and aviation, etc.

Primary Sector: The measures (reforms to amend ECA, APMC, Contract framing, etc) announced for the agricultural and allied sectors are particularly transformative. These reforms are steps towards the One Nation One Market objective and help India become the food factory of the world. These would finally help in achieving the goal of a self-sustainablerural economy. Also, the MGNREGA infusion of Rs 40,000 crore may help in alleviating the distress of migrants when they return to their villages.

ROLE OF MSME IN CONNECTING RURAL INDIA

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Abstract

MSME stands for Micro Small and Medium Enterprises. It plays a major role in the economic development of a country. The ministry of MSME is the apex executive body for the formulation and administration of rules and regulations of laws relating to MSME in India. The Micro, Small and Medium Enterprises Development Act, 2006 is an Act of the Parliament of India. According to the act, "any buyer who fails to make payment to MSMEs, as per agreed terms or a maximum of 45 days, would be liable to pay monthly compounded interest at three times the bank rate notified by RBI". Industries are divided into 2 categories. Manufacturing and services. They are further divided into micro, small and medium. For both, manufacturing and services sectors, micro industries' capital requirements are under 1 Crore rupees and an annual turnover of less than 5 Crore rupees. Small industries shall have between 50 and 250 Crores respectively.
Keywords: MSME, Economic Development, Rural, Coir, Small Scale

Role of MSME

Micro Small and Medium Enterprises have laid down a path to the employment opportunities. Due to MSME many number of public have got benefitted and got employment opportunities due to lower investment of capital when comparing to large investment for large-scale business. MSMEs are the backbone for many large scale units. They not only increase the employment opportunities but also, they help to increase the country's socio-economic development. MSMEs also helped rural development which was the biggest challenge in front of the Government as in initial phase of industrialization which has attracted rural population towards urban region. It has provided balanced regional development of the country and proved as a key success factor for rural development. The Ministry of Micro, Small and Medium Enterprises (MSME) intends to make the MSME sector, including Khadi, Village and Coir Industries even more vibrant by providing support to existing enterprises and encouraging creation of new enterprises, by way of various programmes and schemes in cooperation with concerned Ministries, Departments and State Governments. The long-term goal of the ministry is to enhance manufacturing base in the country by improving performance of MSMEs through skill and entrepreneurship development. The following are the few highlights of MSME:

1. MSMEs are the second largest employer after agriculture in India.
2. The total number of MSMEs is 3.6 crores in the last five decades.
3. Employing over 8 crore people in India.
4. Accounts for 45 % of total industrial production in India.
5. 40% of total exports of India is contributed by MSME.
6. Manufacturing segment within the MSME contributes to 7.09% of GDP

7. MSMEs also contribute to 30.50% of services.
8. The total contribution of MSMEs to the GDP is 37.54%

Major contribution of MSMEs is as follows:
1. It provides opportunities at comparatively lower cost.
2. It helps in industrialization of rural and backward areas .
3. Reduce Regional imbalances through the optimum utilization of their resources.
4. More equitable distribution of national income and wealth.
5. Major partner in the process of inclusive growth.

Benefits of MSME Registration
1. Free bank loans
2. Reduced rate of interest from banks
3. Subsidy on patent registration
4. Tax Exemption
5. Electricity bill concessions
6. Marketing and Promotion assistance from the government
7. Technology upgrading

MSMEs Promotes Rural Development

MSMEs in rural areas create employment opportunities. Apart from direct employment, the business also creates opportunities for other businesses indirectly. For example, a small-scale food manufacturing unit in the village generates employment for workers in the factory. Additionally, it also creates opportunities for allied sectors such as local raw material suppliers, machinery and tool manufacturers, logistics and transport service providers, and so on. As the rural population gets employment and business, it helps in eradicating poverty in the region. In other words, MSME sector acts as tool for poverty eradication.

MSMEs provide initial training to enable the local workforce to undertake specific jobs. This gives local people an opportunity to learn new skills and be relevant with current time and age.

For example, the local workforce may not have the skills required to work on a new high-tech machine. However, with training they can be taught and acquire new skills and be ready for this job and similar opportunities. Also, it helps the workforce to be more employable in the future and grow in their careers.

Economic Development of the Rural Area

By generating employment and creating business opportunities, the role of small-scale industries in rural India development is enormous. They provide better earnings that translates to better quality of life for the rural population. As the buying capacity of the rural population increases, it leads to the economic development of the region too.

Getting Recognition on the Global Map

The MSME sector, especially the cottage industry like saree weaving, carpet weaving etc., are classic examples of family run businesses (or generational businesses). Generally, the entire family is engaged in the business and in some cases, the whole village. Through the arts, the artisans' creativity gets exposure in the national and global markets. As mentioned, many MSMEs in the rural sector are engaged in exports and generate foreign exchange, in turn helping the national economy to grow. For example, India is the 5th largest exporter of leather goods and accessories, according to Invest India. Leather exports reached $4.03 billion in FY 2020-21. Each exporting MSME has contributed to reach this milestone.

Self-reliance

As the MSMEs in the rural areas mostly source raw materials and workforce locally, they are aligned with the central government's mission of self-reliant India.

Rural Development through Business

- **Source locally**: Procurement strategy of sourcing locally can help your business to be cost effective. Additionally, you generate business for another local/rural business and help it grow too.
- **Hire local workforce**: You can hire local talent. If the need be, they can undergo training to acquire new skills for the job. Many large companies having manufacturing units in the rural region have a policy of acquiring a certain percentage of talent from the local area.
- **Collaborate with rural businesses**: Instead of competition, forge collaborations with alike or complementing businesses in the region. This will help you as well as other businesses grow and expand.

Conclusion
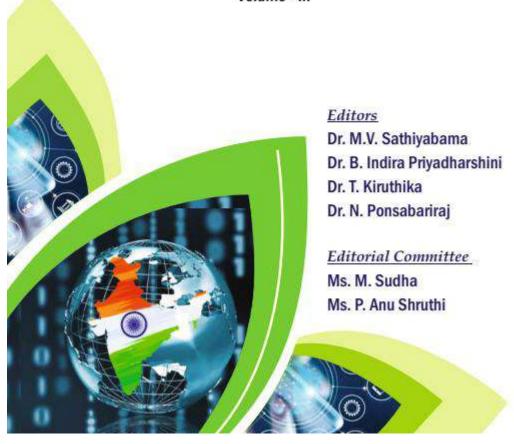
MSMEs contribution to the economic development of a nation is vide. But there are some difficulties in MSMEs. Many entrepreneurs are not entering in the field of exports due to lack of market knowledge, availability of a growing domestic market, and the complexities of international trade. Limited scale of operations leads to low production capacity (and consequent low exportable surplus), which is related to the maximum limits for capital investment for definition of MSME. Problems of designing, packaging and product display due to limited capacities Inadequate infrastructure facilities, including power, water, roads, etc. Low technology levels and lack of access to modern technology. Lack of skilled manpower . Absence of a suitable mechanism which enables the quick revival of viable sick enterprises and allows unviable entities to close down speedily.

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"EMPOWERING INDIA THROUGH DIGITAL TRANSFORMATION : A SUSTAINABLE APPROACH"

Volume - III

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Empowering India through Digital Transformation – A Sustainable Approach

Vol. – 3

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Empowering India through Digital Transformation

– A Sustainable Approach, Volume - 3

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First Edition : July 2024

Price : Rs. 580/-

CONTENTS

Digital India : Bridging the Divide or Widening the Gap? An In-Depth Analysis

Dr. P. ARCHANAA

Head and Assistant Professor, UG Department of Commerce (Computer Application),
Nallamuthu Gounder Mahalingam College, Pollachi

Abstract

Launched in 2015, Digital India is a flagship initiative by the Indian government with the ambitious goal of transforming the nation into a digitally empowered society and a knowledge economy. This paper delves deeper into the program's aspirations, key initiatives, and its multifaceted impact on various aspects of Indian life. It analyzes the successes in increasing internet access, financial inclusion, and e-governance. However, the paper also critically examines the challenges faced by Digital India, including the persistent digital literacy gap, uneven infrastructure development in rural areas, and growing cybersecurity concerns. Finally, the paper explores potential solutions and paves the way for further discussion on the program's future trajectory.

Introduction : A Nation on the Precipice of Digital Transformation

India, a nation teeming with a diverse population and vast geographical expanse, presents a unique challenge in achieving digital inclusion. Recognizing this disparity, the government embarked on a groundbreaking initiative – Digital India – in 2015. This ambitious program envisions a nation where technology plays a pivotal role in governance, fosters social and economic development, and empowers every citizen ([4] Digital India - Wikipedia).

Goals and Initiatives : A Three-Pronged Approach

Digital India operates within a well-defined framework encompassing three core visions:

• **Digital Infrastructure:** This vision prioritizes the creation of a robust digital ecosystem. Initiatives like BharatNet, a project aimed at connecting rural areas with high-speed fiber optic networks, exemplify this focus on expanding internet connectivity, promoting broadband access, and ensuring affordability ([5] Bibliographies: 'Digital India' – Grafiati).

• **Governance and Services on Demand:** This vision seeks to make government services more accessible and efficient by transitioning them online. Platforms like DigiLocker, a digital document storage facility, and online portals for availing various government services, are testaments to this vision ([3] Digital India - REFERENCE NOTE.).

• **Digital Empowerment for Citizens:** This vision aims to bridge the digital divide by promoting digital literacy, nurturing a skilled IT workforce, and ensuring greater participation in the digital economy. Initiatives like Pradhan Mantri Gramin Digital Saksharta Abhiyan, a program for digital literacy training in rural areas, address this critical need ([7] Introduction to Digital India - Vikaspedia).

Impact: A Mixed Bag of Successes and Challenges

Digital India has demonstrably made strides in several areas:

• **Increased Internet Access:** The number of internet users in India has witnessed a significant rise, with a growing portion of the population coming online. This surge in connectivity has the potential to unlock a plethora of opportunities ([4] Digital India - Wikipedia).

- **Financial Inclusion:** Digital payment platforms like BHIM and UPI have seen widespread adoption, promoting cashless transactions and financial inclusion, particularly for those who were previously unbanked or underbanked. This shift towards digital payments has the potential to streamline financial processes and foster greater transparency ([5] Bibliographies: 'Digital India' – Grafiati).

- **E-governance:** Government services are becoming increasingly accessible online, leading to streamlined processes and improved transparency. Citizens can now access various services – from filing taxes to applying for birth certificates – with greater ease and efficiency. This shift towards e-governance has the potential to reduce corruption and bureaucracy ([4] Digital India - Wikipedia).

However, despite the progress, Digital India faces significant challenges that threaten to impede its success:

- **Digital Literacy Gap:** A large portion of the population, particularly in rural areas, lack the skills and knowledge to effectively utilize digital technologies. This digital literacy gap acts as a barrier to reaping the benefits of the program and risks exacerbating existing inequalities ([6] (PDF) DIGITAL INDIA -A KEY TO TRANSFORM INDIA - ResearchGate).

- **Infrastructure Bottlenecks:** Unequal distribution of internet infrastructure remains a significant hurdle. Limited access in rural and remote areas creates pockets of exclusion, hindering inclusivity and hindering the program's reach ([4] Digital India - Wikipedia).

- **Cybersecurity Concerns:** The rise in digital transactions exposes users to cyber threats like phishing scams and data breaches. The lack of robust cybersecurity measures can discourage hesitant users from fully embracing digital platforms ([5] Bibliographies: 'Digital India' – Grafiati).

Future and Recommendations: Charting a Course for Inclusive Growth

The success of Digital India hinges on addressing these challenges in a comprehensive manner:

- **Bridging the Digital Divide:** Continued focus on digital literacy programs, particularly in rural areas, is crucial. These programs should be designed in local languages and cater to diverse learning styles to ensure effectiveness ([7] Introduction to Digital India - Vikaspedia). Additionally, promoting digital literacy among women is essential for achieving gender parity in the digital sphere.

- **Infrastructure Development:** Expanding internet connectivity through initiatives like BharatNet and promoting public-private partnerships are essential. Focus should be placed on innovative solutions like satellite internet and low-power wide-area networks (LPWANs) to bridge the gap in remote areas ([2] Digital India programme and impact of digitalisation on Indian economy - i-Scholar).

- **Cybersecurity Awareness:** Educating citizens about online safety practices and creating a robust cybersecurity framework are priorities. This includes promoting responsible online behavior, establishing data privacy regulations, and fostering collaboration between government agencies, technology companies, and civil society organizations ([1] Digital India and Its Impact Abstract Introduction).

Beyond the Tangible: Evaluating Social and Economic Impact

Further research is needed to evaluate the long-term impact of Digital India on various socio-economic indicators. Here are some key areas for investigation:

- **Education :** How has Digital India impacted access to online learning resources and educational technology tools in schools and universities? Has it narrowed the gap between rural and urban educational opportunities? ([8] DIGITAL INDIA PROGRAMME AND IMPACT OF DIGITALIZATION IN IMPROVING QUALITY OF LIFE OF CITIZENS)

- **Healthcare :** Has the program facilitated telemedicine and improved access to healthcare services, particularly in remote areas? How has it impacted the efficiency of healthcare delivery systems?

- **Employment and Entrepreneurship :** Has Digital India spurred job creation in the IT sector and other digital-driven industries? How has it empowered individuals, especially in rural areas, to participate in the digital economy as entrepreneurs or freelancers?

- **Social Inclusion :** Has the program fostered greater social inclusion by empowering marginalized communities through digital access to information, services, and opportunities? How can the program be further tailored to address the specific needs of these communities?

By conducting rigorous research in these areas, policymakers can gain valuable insights into the program's effectiveness and identify areas for improvement. This data-driven approach will be crucial for ensuring that Digital India truly benefits all segments of Indian society.

Sustainability and the Environment : Balancing Progress with Responsibility

The environmental impact of Digital India also warrants thorough consideration. The growing reliance on technology necessitates responsible management of e-waste and promoting sustainable practices in data centers. Additionally, promoting energy-efficient technologies and renewable energy sources for powering the digital infrastructure is crucial ([6] (PDF) DIGITAL INDIA -A KEY TO TRANSFORM INDIA - ResearchGate).

Conclusion : A Work in Progress with Immense Potential

Digital India is a transformative program with the potential to empower millions of Indians and propel the nation towards a prosperous digital future. While the program has demonstrably made strides in increasing internet access, financial inclusion, and e-governance, significant challenges remain. Bridging the digital literacy gap, ensuring equitable infrastructure development, and addressing cybersecurity concerns are critical for the program's long-term success. Furthermore, a focus on evaluating the program's social and economic impact, alongside environmental considerations, is essential for achieving inclusive and sustainable growth.

Moving forward, a multi-pronged approach involving government initiatives, private sector investment, and active civil society participation is necessary. Continuous innovation, skill development programs, and a commitment to digital literacy for all will be the cornerstones of a truly inclusive Digital India. Only then can the program fulfill its promise of empowering citizens, fostering social and economic development, and transforming India into a global leader in the digital age.

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TASKS AND EXPECTATIONS FOR RENEWABLE ENERGY ADOPTION

Dr. P. Archanaa
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Abstract--- Protection of environment plays a major challenge for every nation. India being the second largest in population and rich in natural resources, have started to face a lot of environmental challenges. Hence there arises the need for the alternative source of energy – the renewable energy. Renewable energy sources like solar, wind, and hydropower have a smaller environmental footprint than fossil fuels. They produce fewer greenhouse gases, which cause climate change, and they pollute less. It also reduces reliance on fossil fuels improves air quality, which can reduce health risks like respiratory diseases and cardiovascular problems. In short, renewable energy is a sustainable energy source that can be used anywhere on the planet. India is marching towards the renewable energy adoption techniques in a rapid manner. Most of the state governments in India encourage the people to involve themselves towards the alternative sources of energy.
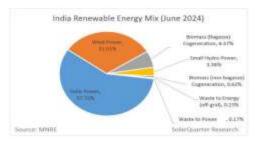
Keywords---Renewable Energy, Solar, Wind Mill, Pollution, Environment.

1. INTRODUCTION

Sustainable Development Goal 7 (SDG 7) is a United Nations goal to ensure that everyone has access to affordable, reliable, sustainable, and modern energy. This goal improves people's health and well-being, and protect them from environmental and social risks. Energy production and consumption are essential sources of growth for economies. Sustainable development is a concept that emerged in the 1980s, which seeks to balance economic, social and environmental aspects to ensure a better future for all. The idea is to create a world in which everyone has access to the resources they need to live a decent life, without harming the planet. It is about ensuring that the economic, social and environmental aspects of development are interdependent and mutually reinforcing.

India's need for energy is constantly surging to quench the country's current economic growth initiatives. A vital pre-requisite for a nation's economy to grow is the availability of growing amounts of energy. With the aim of providing energy across the nation, the National Electricity Plan [NEP] defined by the Ministry of Power (MoP) has created a thorough 10-year action plan.

It has developed a strategy to make sure that power is distributed to the public efficiently and affordablyHowever, the increased consumption of conventional energy leads to increased environmental degradation. Renewable energy is harnessed from sources including sunlight and wind to generate power used in transportation, heating, and lighting, among other applications. While renewable energy is not a new technology, there has been an increase in innovative ways to capture and produce renewable energies from solar and wind energy. Therefore, innovative technologies used in harnessing renewable energies have led to the increased use of clean energy in many parts of the world and on large scales.

2. ROLE OF EDUCATIONAL INSTITUTIONS

Educational Institutions play a vital role in giving awareness to the younger generation in implementing the sustainable goal of renewable energy. It creates awareness by organizing programs to the students, planting of tree saplings inside the campus and making the campus greenery, encouraging the usage of public transport, e-vehicles inside the campus, etc., Moreover, solar plants, windmills etc., are being implemented in the educational institutions, which in turn motivates the students to move towards a green environment. Most of the institutions go beyond the campus and they give awareness to the society regarding the protection of environment, saving of trees, energy, water and other natural resources.

Education also has a key role to play in promoting public awareness and understanding of renewable energy. As more and more people become aware of the need for clean energy, they are demanding more information about how renewable energy works and what they can do to support it. Education can help to provide this information, through initiatives such as public education campaigns, community outreach programs, and educational materials for schools and universities. By increasing public awareness and understanding of renewable energy, education can help to create a more supportive environment for the growth of renewable energy technologies and policies.

Finally, education can also play a key role in training the workforce needed to build, operate, and maintain renewable energy systems. As the demand for renewable energy continues to grow, there is a growing need for skilled workers who can design, install, and maintain these systems. Education can help to provide the training and skills needed to meet this demand, through programs such as vocational training, apprenticeships, and university degrees in fields such as renewable energy engineering and environmental science.

Transforming schools, colleges, and universities into solar-powered green solutions has wide-ranging impacts: Social: Raises environmental awareness, promotes eco-friendly practices, reduces air pollution, and engages the community. Solar energy offers a multitude of advantages for educational institutions. Firstly, it provides reduced energy costs and significant financial savings, allowing schools to allocate funds towards other educational endeavours. Moreover, solar energy promotes environmental sustainability by reducing carbon emissions and minimizing the institution's overall carbon footprint. This tangible commitment to sustainable practices sets a positive example for students and the wider community. Lastly, solar energy creates invaluable educational opportunities, enabling students to witness firsthand the power and potential of renewable energy sources

3. ROLE OF GOVERNMENT

India was world's first country to set up a ministry of non-conventional energy resources (Ministry of New and Renewable Energy (MNRE)) in early 1980s . Solar Energy Corporation of India (SECI), a public sector undertaking, is responsible for the development of solar energy industry in India. The Indian government has taken many steps to promote alternative sources of energy. The Government of India has undertaken several initiatives to promote renewable energy in the country. These initiatives reflect India's commitment to achieving its renewable energy targets, reducing greenhouse gas emissions, and transitioning towards a more sustainable and cleaner energy future.

• **National Solar Mission (NSM):** Launched in 2010, NSM aims to promote the development and use of solar energy for both grid-connected and off-grid applications. It sets ambitious targets for solar capacity addition and offers financial incentives, subsidies, and policy support to boost solar energy adoption.

• **Wind Energy Promotion**: India has one of the world's largest wind energy capacities. The government provides incentives such as generation-based incentives (GBIs) and accelerated depreciation benefits to encourage wind power development.

• **Bioenergy Promotion:** The government promotes the use of biofuels and biomass-based power generation. Initiatives include the Ethanol Blending Program, which mandates blending ethanol with petrol, and the National Policy on Biofuels.

• **Hydropower Development**: India aims to harness its hydropower potential while taking into consideration environmental concerns. Various policies and incentives support the development of small and large hydropower projects.

• **Geothermal and Ocean Energy**: While in the nascent stages, the government is exploring opportunities for geothermal and ocean energy projects. Research and development initiatives are underway to harness these resources.

• **Renewable Purchase Obligations (RPO)**: Under the Electricity Act, 2003, state electricity regulatory commissions enforce RPOs on distribution companies and open access consumers. They are mandated to procure a specific percentage of their power from renewable sources.

• **Tax Incentives:** The government provides tax benefits, including accelerated depreciation and income tax exemptions, to promote investments in renewable energy projects.

• **Green Energy Corridors**: To improve the grid infrastructure and facilitate the integration of renewable energy into the grid, the government is developing Green Energy Corridors, which are dedicated transmission lines for renewable power.
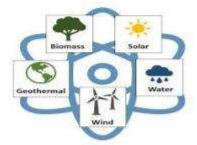
- **International Collaboration**: India collaborates with various countries and international organizations on renewable energy projects, technology transfer, and capacity building.

- **Research and Development**: The Ministry of New and Renewable Energy (MNRE) funds research and development initiatives to enhance renewable energy technologies and make them more cost-effective.

- **Net Metering and Feed-in Tariffs**: Various states have introduced net metering policies and feed-in tariffs to encourage rooftop solar installations, allowing consumers to sell excess electricity back to the grid.

The government has set goals to reduce carbon emissions, increase renewable energy capacity, and achieve net-zero carbon emissions:

- Reduce carbon emissions by 1 billion tonnes by 2030 and reduce carbon intensity by less than 45% by 2030

- Achieve net-zero carbon emissions by 2070 and reach 450 GW of renewable energy by 2030

- Achieve 40% renewable electricity capacity by 2030

The government has launched programs to:

- Boost renewable energy production, Enhance energy access, Empower farmers

- Reduce dependency on fossil fuels, Promote solar energy, Promote wind-solar hybrid systems and Promote floating PV projects

4. ROLE OF INDIVIDUALS IN PROMOTING RENEWABLE ENERGY

Every individual should take utmost care in utilizing the resources. Too much of utilization or wastage of the resources may lead to lack of resources in future. So, it is the responsibility of every citizen to adhere to the rules and regulations implemented by the government towards green nation. The reasons for less utilization of renewable energy may be because of

- The lack of awareness about the technologies is a significant obstacle in acquiring vast land for constructing the renewable plant. Moreover, people using agriculture lands are not prepared to give their land to construct power plants because most Indians cultivate plants.

- The renewable sector depends on the climate, and this varying climate also imposes less popularity of renewables among the people.

- The per capita income is low, and the people consider that the cost of renewables might be high and they might not be able to use renewables.

• The storage system increases the cost of renewables, and people believe it too costly and are not ready to use them.

• The environmental benefits of renewable technologies are not clearly understood by the people and negative perceptions are making renewable technologies less prevalent among them.

5. CONCLUSION

In 2022, the renewable energy- generating capacity in developing countries has increased by 58% in renewable capacity per capita. The progress towards SDG 7 has not been faster due to the world entering its third year of COVID-19 along with the highest number of violent conflicts and with the Russian invasion of Ukraine creating one of the largest refugee crises to happen. There are still over 700 million people without access to electricity and about 2.4 billion cooking with harmful fuels that also are polluting the environment. More efforts need to be exerted to improved use of renewable energy and energy efficiency faster. These events has had catastrophic effect the livelihoods of many people and though in 2021, as the global economy started to rebound, these chain of events and negative effects as caused the global economy and progress to SDG 7 and other SDGs to slow down.

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