



LEADERSHIP STYLE OF Dr. BABASAHEB AMBEDKAR

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Abstract:

Leadership is the process of influencing the behavior of others. The person who guides or influences the behavior of others is called leader. Everyone can be a leader. A person can possess certain personal qualities which will influence the behavior of others. Leadership is exercised in a particular situation. The leader has to act according to the situation. Dr Babasaheb Ambedkar was brilliant intellectual, powerful orator, prolific writer, the maker of India's constitution, and a profoundly significant revolutionary who championed human rights and human dignity as a true path-finder towards a higher human civilization. Dr B.R. Ambedkar was a man with a mission in his life.

Leadership was forced upon Dr. B.R. Ambedkar because he was born in a poor untouchable family. He suffered all the pangs of an untouchable. When he experienced inhuman treatment, he resolved to fight out and eradicate the evil system of untouchability.

The life history of Dr. Ambedkar was the relentless struggle of a downtrodden community in our country against social tyranny. By his courageous struggle and dedicated life, he raised himself to greatness, and was a constant source of inspiration to his fellowmen. The study made an attempt to know his leadership style.

Though Dr. Ambedkar started his career as a leader of the Depressed Classes, and had a limited goal of improving their lot he tried to see that they enjoyed the benefits of liberty, equality and fraternity. He became an all-India leader, a great social revolutionary and the chief architect of the Constitution of India.

This paper covers three parts:

1. What Ambedkar stood for
2. Meaning of leadership
3. Nature of Dr. Ambedkar's Leadership

Introduction:

Dr. Babasaheb Ambedkar was brilliant intellectual, powerful orator, prolific writer, the maker of India's constitution, and a profoundly significant revolutionary who championed human rights and human dignity as a true path-finder towards a higher human civilization. Dr. B.R. Ambedkar was a man with a mission in his life. The mission was the eradication of untouchability and securing political, economical and social justice through appropriate political movement.

Leadership was forced upon Dr. B.R. Ambedkar because he was born in a poor untouchable family. He suffered all the pangs of an untouchable. When he experienced inhuman treatment, he resolved to fight out and eradicate the evil system of untouchability.



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Dr. Ambedkar (1892-1956) came from western India, from a caste of Mahar, the largest untouchable caste in the area now called Maharashtra. From this caste, Dr. Ambedkar emerged a champion of the untouchables in India and influenced the national movement for independence in order to give it a social content and also the socio-political policies of independent India.

The life history of Dr. Ambedkar was the relentless struggle of a downtrodden community in our country against social tyranny. By his courageous struggle and dedicated life, he raised himself to greatness, and was a constant source of inspiration to his fellowmen. The study made an attempt to know his leadership style.

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2. Meaning of leadership
3. Nature of Dr. Ambedkar's Leadership

What Dr. Ambedkar Stood For?

Priority of social Reform:

Dr. Ambedkar was most effective in highlighting the inhuman treatment to which the depressed classes were subjected to the Hindu society. Dr. Ambedkar combined social liberation, economic emancipation and political advancement of the downtrodden people. The social reformers in Maharashtra had raised their voice against the irrational customs which were responsible for the perpetuation of social backwardness before Dr. Ambedkar entered on the scene.

Dr. Ambedkar combined in himself the role of a social reformer, a political leader and a spiritual guide of the untouchables. His social thought was dominated by his urge to uplift the untouchable community, and break the shackles of casteism, Brahminism, traditionalism, religious orthodoxy and blind superstition, infallibility of the Vedas, transmigration, the efficacy of rites, the moksha and the cycle of births and Isvara as the creator of universe. He rejected the whole Upanishadic thought as mere imagination.

Nationalism:

National urge came to him through his pride and of dignity both for the country and its people. He made a clear distinction between the freedom of the country and of the people of the country. Without freedom, he thought, nationalism became a means of internal slavery, forced labour and organized tyranny for the poor and servile classes. According to him, casteism was against the spirit of nationalism. He said, 'Virtue has become caste-ridden and morality has become cast-bound'. He





was convinced that nationalism was to receive its perfect harmony in the realization of social brotherhood of men irrespective of caste, colour, and creed

Social democracy:

Dr. Ambedkar believed that without social conscience, democracy loses its soul, and there cannot be any social conscience, unless there is social democracy. He viewed democracy as essentially social democracy. Liberty, equality and fraternity became the basis of his ideological framework, which led him to socialism which was to be established under democratic constitution.

Introduction to leadership:

Leadership is the process of influencing the behavior of others. The person who guides or influences the behavior of others is called leader. Everyone can be a leader. A person can possess certain personal qualities which will influence the behavior of others. Leadership is exercised in a particular situation. The leader have to act according to the situation. The leader need to adjust his behavior depending upon the situation.

Nature of Dr. Ambedkar's Leadership:

Throughout his life Dr. Ambedkar came before his countrymen and before the world as a professor, a lawyer, an erudite person, a legislator, a constitutionalist, a social reformer, a political leader, a cabinet minister a constitution-maker and above all a community leader.

1. Foresight:

Dr. Ambedkar personally experienced the pangs of an untouchable. So the ways of his predecessors to remove untouchability were discarded by him. In 1928 he established Depressed Class Education Society to organize the Depressed Class on sound basis. He established People's Education Society and started many colleges in Bombay and Aurangabad. In 1956, in the changed circumstances, he formed the Republican Party of India-not a communal party.

He had the foresight to visualise that the British are going to withdraw from India. He made a compromise with the Congress and with the support of the Congress, became the Chirman of the Drafting Committee of the Constitution. Any portfolio from finance to defence and home to industry would have been ably handled by Dr. Ambedkar.

2. Courage:

When Dr. Ambedkar led the morcha to the Mahad Tank he was aware that all satyagrahis would be beaten. But he did not swerve from the chosen path. In the first general strike of the textile workers in 1928 he supported the strike wave. In the agitation against the anti-strike bill the independent





Labour Party, joined hands with Communists. When the struggle for the United Maharashtra was going on, he opposed it; but when he found that separation of Bombay city was harmful to the interests of Marathi-speaking people, he supported 'Maharashtra with Bombay' agitation.

3. Capacity to take his followers.

Dr. Ambedkar had the capacity to take his followers with him and guide them. At Mahad and at Nasik Kala Rama Mandir, he led the satyagraha offered by age-old social tyranny. Nobody expected immediate success but he created confidence in the minds of his followers.

4. Ability to grasp seriousness of the situation.

Dr. Ambedkar grasped the seriousness of the situation at the second conference at Mahad in December, 1927. The Poona pact was a set-back to him, but he satisfied his followers. His acceptance of the membership of the Viceroy's Executive Council was criticized by many but he defended his action on the ground that by his action, indianisation of services might be facilitated.

6. Dr. Ambedkar had the ability to create confidence in the minds of his followers and establish credibility.

7. Dr. Ambedkar's personal integrity in public life, uncorrupt softness character-were beyond doubt. Even his enemies never questioned about this. After his resolve to renounce Hinduism, he discarded several offers about joining some other religions, remained firm and did not sacrifice his liberty. He set aside many jobs and played the role of a dedicated worker for the uplift of the downtrodden.

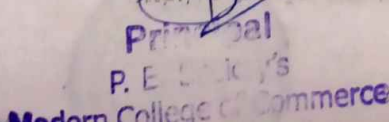
8. Profound scholarship.

Dr. Ambedkar studied social as well as political problems facing India. His scholarship was bookish, but it was oriented towards society. In the midst of public life he maintained his scholarship.

Conclusion:

Though Dr. Ambedkar started his career as a leader of the Depressed Classes, and had a limited goal of improving their lot he tried to see that they enjoyed the benefits of liberty, equality and fraternity. He became an all-India leader, a great social revolutionary and the chief architect of the Constitution of India.

Dr. Ambedkar as a leader of the masses went ahead of his followers. He joined mass movements but when he was not backed by mass movements, he became isolated and pro-government and communal tendencies became dominant.





Leadership was forced upon him; because he was born in a poor untouchable family. He suffered all the pangs of an untouchable. When he experienced such inhuman treatment, he resolved to fight out and eradicate the evil system of untouchability. By temperament he was not after leadership, but the leadership was thrust upon him and he did his job by sacrificing everything for it.

In his speech at Khatmandu on 20 November, 1956, he remarked, "it is, therefore quite necessary for those who believed in the Buddhism to tackle the younger generation, and to tell them whether Buddhism can be a substitute for communism. It is then only that Buddhism can hope to survive." It is erroneous to paint him as a leader who did a monumental task of keeping his brethren aloof from communism.

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(29)

GURUKUL INTERNATIONAL MULTIDISCIPLINARY RESEARCH JOURNAL

Quarterly

Jun - 2017

Issue - II

Volume - VII

UGC Approved Journal Sr. No. 48455

ISSN No. 2394-8426

International Impact Factor 2.254



Online Published By

Chief Editor
Mr. Mohan Hanumantrao Gitte
Mob. No.: +91 92 73 75 9904
mohan.gitte@gmail.com,
info@gurukuljournal.com
Website
http://gurukuljournal.com/

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Gurukul International Multidisciplinary
Research Journal (GIMRJ) with
International Impact Factor 2.254
UGC Approved Journal Sr. No.48455



ISSN No. 2394-8426
Jun - 2017
Issue-II, Volume-VII

MAHARASHTRA: A GLOBAL HEALTH DESTINATION

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ABSTRACT

Medical Tourism is the fastest growing industries in the world, combining with healthcare & tourism. India is one of the top destinations in the medical tourism industry. Globalization of the health care sector in India leads tremendous growth in Health care industry.

Maharashtra has emerged as the major destination of health care in the medical map of the world. Maharashtra has wide scope and opportunities in medical tourism in the coming years not only metro cities but also in small cities like Nagpur, Aurangabad, Pune, Kolhapur, Sangli, Solapur. So, travel and tourism industry is growing vastly in India in domestic level as well as international level. Maharashtra provides world class facilities with hospitals & specialized multi specialty health center.

Paper highlights the potential of Medical Tourism industry in India. Maharashtra has a potential global health destination for analyzing the potential and significance of Medical Tourism in India. The data has been gathered through secondary sources which includes Books, Magazines, Journals, E-Journals & websites etc. After the analyzing all the facts in can be concluded that Maharashtra is in an advantageous position to tap global opportunities in the Medical tourism sector.

Key Words: Medical Tourism, Domestic Tourism, Out Bound Tourism, Inbound Medical Tourism, Intra-bound Medical Tourism.

I. Introduction

The concept of Medical Tourism is not new one, it is actually thousands of years old. After the globalization, peoples are travel globally. Currently millions of people are travelling to tourist destinations speeking health care. The main purpose of travel is for healthcare, afterwards the conventional tourism experience related to leisure and relaxation in tourist places.

In recent years, growing need for better health care which has led to an increasing number of countries starting to promote medical tourism. The recent trend is for people to travel from developed countries to developing countries for medical treatments because of cost consideration, quick response, and expert healthcare services. The countries like Malaysia, Singapore, India, Jordan, Philippines provide medical tourism. India is one of the best destinations for medical tourism due to the availability of specialized doctors and world - class hospital and medical treatments, low treatment costs, technological advancements. India has become a global leader in medical tourist most preferable and least expensive choices among

Quarterly Journal
Indexed Journal

Peer Reviewed Journal
Referred Journal

ISSN No. 2394-8426
Page 120
www.gurukuljournal.com/



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ISSN No. 2394-8426
Jun - 2017
Issue-II, Volume-VII

Gurukul International
Research Journal
International Journal
UGC Approved
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Gurukul International Multidisciplinary
Research Journal (GIMRJ) with
International Impact Factor 2.254
UGC Approved Journal Sr. No.48455

medical tourism destinations. Medical tourism market is estimated to be around USD 3 billion in 2015 & is expect to reach USD 8 billion in 2020. (Figures from Ministry of Health & Medical Tourism Association Report) Inflow of medical tourists is expected to cross 3.2 million by 2015 compared to 0.85 million in 2012. The International Healthcare Research Center made survey finds that India is the 5th country in most attractive destinations.

I. OBJECTIVES OF THE STUDY

1. To know the growth of medical tourism in India.
2. To know the potential of medical tourism in Maharashtra.

II. RESEARCH METHODOLOGY

This paper is prepared on the basis of secondary data from different sources like Medical Tourism Index, Reports, Journals, Websites, Books.

III. WHAT IS MEDICAL TOURISM?

Medical Tourism is also known as Medical Travel, Health tourism, Surgical tourism, overseas medical, wellness tourism. In Tourism industry, medical tourism is a promising concept and growing phenomenon. Medical Tourism can be defined as provision of 'cost effective 'personal health care or Private medical care in association with the tourism industry for patients needing Surgical heart care and other forms of specialize treatment. Medical tourism includes outbound, inbound and Intra-bound medical tourism.

Outbound Medical Tourism - Refers to patients travelling out of a country.

Inbound Medical Tourism - Refers patients coming into a country.

Intra-bound Medical Tourism- Refers to patients travelling within a country. It is also called as domestic medical tourism.

IV. MEDICAL TOURISM A CURRENT GLOBAL SCENARIO

Medical tourism has increased significantly in the last several years with the explosion of complex communication techniques and transportation technologies. Global medical tourism industry faced tremendous competition so, healthcare, hospitality and travel providers are attempting to improve their own services to become more attractive to the customers.



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The global medical tourism industry was estimated at USD 10.5 billion in 2012. It is expected to grow at a CAGR of 17.9% from 2013-2019 to reach USD 32.5 billion in 2019 (Business standard 2nd Dec. 2013)

V. MEDICAL TOURISM IN INDIA

Tourism sector is one of the booming sector in India and also largest foreign exchange earners. Government of India implemented 'Incredible India Campaign' in 2002 and 'AthithiDevoBhava' in the year 2008. The Minister of Finance Government of India took initiatives for develop and promoting medical tourism destinations in 10th 5 year plan. Further 12th 5 year plan (2007-2012) clearly emphasized the importance of sustainable development and growth of medical tourism to India along with promoting India as a world class quality and high-tech healing destination providing low cost medical surgeries and treatment with less waiting time. The 12th plan focuses on providing universal healthcare, strengthens healthcare infrastructure, promoting R & D and enacting strong regulations for the healthcare sector. The NITI Aayog has allocated USD 55 billion under the 12th 5 year plan.

Superior quality healthcare, coupled with low treatment costs in comparison to other countries, is benefiting Indian medical tourism which has, in turn, enhanced the prospects of the Indian Healthcare Market. Yoga, Meditation, Ayurveda, Allopathy and other traditional methods of treatment are major service offerings that attract medical tourists from European Nations and the Middle East to India. According in industry estimates, the size of the medical tourism industry stands at Rs.1,200-1,500 crores. Currently Indian Healthcare Market is at Rs.15 billion and growing at over 30% every year.

VI. MEDICAL TOURISM IN MAHARASHTRA

A. Profile of Maharashtra

Maharashtra is the third largest State in the country and populous state with a population of 96.75 million. It is also economically developed state. Maharashtra has the highest level of urbanization among major states in India 43% of the population residing in urban areas. The density of population is 314 persons per square kilometer. It has largest industrial economies in the country. Maharashtra is abounds in numerous tourist attractions like ancient cave temples, forests and wildlife, unique hill stations, beaches, ancient forts & monuments, pilgrimage centers, tradition of festivals. Maharashtra is the commercial and financial state of India is now coming up as the most suitable destination for medical truism within the country.

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ISSN No. 2394-8426
<http://www.gurukuljournal.com/>

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ISSN No. 2394-8426
Jun - 2017
Issue-II, Volume-VII

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International Impact Factor 2.254
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B. MAHARASHTRA INFRASTRUCTURE

Maharashtra State has a well developed infrastructure. It has good road, rail and port and air connectivity. There are 3 international and five domestic airports. Maharashtra ranks first amongst all the Indian states in terms of GSDP. The rail transport system of Maharashtra is well developed. Indian Railways headquarters in Mumbai. The state is well connected to its six neighboring states and other parts of India through 18 National Highways.

C. MAHARASHTRA TOURISM MARKET

Maharashtra State ranked 1st in foreign tourists arrivals. It received nearly 4.8 million tourists, Tamil Nadu 3.4 million welcomed people and New Delhi welcomed 2.2 million foreigners, 5th ranked in domestic tourist arrivals. Maharashtra received 66.3 million domestic tourists. (India Tourism Statistics 2013)

10 destinations in Maharashtra

Domestic Destinations

Foreign Destinations

1. Shirdi
2. Ellora
3. Gateway of India
4. JuhuChowpathi
5. Tadoba Tiger Project
6. Elephanta Caves
7. Mahalakshmi Temple, Mumbai
8. Mahalakshmi Temple, Kholapur
9. Lonavala
10. Khandala

1. Gate way of India
2. JuhuChowpathi
3. Tadoba Tiger Project
4. Elephanta Caves
5. Marine Drive
6. Ellora
7. Lonavala
8. Khandala
9. Haji Ali
10. Aghakhan Palace

D. MEDICAL TOURISM IN MAHARASHTRA

Maharashtra has been in the forefront of healthcare development in the country. The Indian healthcare delivery system is categorized into two major components public and private.

In recent years Maharashtra is top most health care destination. Medical facilities in Maharashtra is well advanced with world class health facilities zero waiting time & most importantly one tenth of medical costs spent in the US or UK. One of the main reason, Maharashtra's geographic location which is easily accessible & well connected with all the parts of not only India but with

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ISSN No. 2394-8426
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rest of the world also. Majority of foreigner's come for cardiac surgery, joint replacement, plastic surgery, in- vitro fertilization, knee surgery.

Maharashtra has the best qualified professionals in each & every field is one of the strength of increasing Share of medical tourism. Now, Maharashtra is creating a new identity by offering best health services to tourist.

The specialized Allopathy and Ayurvedic Clinics and hospitals gaining popularity through word of mouth and this is contributing to the inflow of medical tourists. The facilities and equipment available at the hospitals are comparable with the best hospitals in the country seven in the world. Recently with an objective of 'To deliver 'value for money' healthcare with a "Human Touch" FICCI and the Govt. of Maharashtra have joined hands to provide best available services to the patients coming from other parts of the country and world at the reasonable price with qualitative services.

Mumbai is the most preferred medical tourist distinction. Medical cancer and Research institute receive lot of inquiries from foreign countries specially from NRI's. The major hospital of Mumbai are mainly Bombay Hospital and Medical Research center, Asian Heart Institute, Wockhardt Hospital, P.D. Hinduja Hospital and Medical Research Center, Breach Candy Hospital, Tata Memorial Centre, Apollo Hospital, Leelavati Hospital.

Pune is second preferred medical tourist destination. The major hospitals are Ruby Hall Clinic, Sancheti Institute for Orthopedics and Rehabilitation, Aditya Birla Memorial Hospital and Jeghanir Hospital. Around Pune many wellness centers like Kaivalyadham, Interational yoga centre. Apart from metro cities, small cities have potential to attract people from across the world. These are the sunshine cities Maharashtra that is Nashik, Kholapur, Aurangabad, Nagpur, Solapur, Sangli. Maharashtra is one of the best emerging medical tourism destination and also better scope in medical tourism in the coming years in yoga, Ayurveda, Homeopathy, Unani, Allopathic medicines.

E. Some of the Key Growth Facilitators for Advantage Maharashtra are

1. Specialized hospitals and clinics.
2. Well qualified suspended and experienced professional doctors, surgeons with respective fields.
3. Hospitals as highly equipped with latest life saving technological equipments.



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4. Doctors are serving in various international projects and making valuable and important contribution in international assignments.
5. Low cost delivery.
6. Knowledge of English Language
7. Well connected with base metros like Delhi & other parts.
8. Most attractive state for medical foreign tourist.
9. Zero waiting periods for all patients.
10. One tenth to one twentieth of the costs involved for medical treatment in USA or UK.
11. Good roads and infrastructure compared to other states of India.

Table 1 : Cost comparison of charges

Procedure	Abroad	India (Other states)	Maharashtra
Total Hip Replacement	6.50 Lakh	2.60 Lakh	1.30 Lakh
Total knee Replacement	7.50 Lakh	3.50 Lakh	2.30 Lakh
Simple Spine Surgery	3.20 Lakh	210 Lakh	1.00 Lakh
Spine Surgery with Implant	9.60 Lakh	2.40 Lakh	1.30 Lakh
Simple Brain Tumor	1.92 Lakh	50,000	30,000
Open Heart Surgery	8.40 Lakh	2.50 Lakh	1.50 Lakh
Deformity Correction	1.50 Lakh	60,000	30,000

(Webmed Central > Research article)

Cost effectiveness is one of the most important factor for Medical tourist to attract people from across the world. From the above Table ,In the state of Maharashtra cities like Mumbai, Pune, Nashik, Aurangabad, Nagpur, Kholapur, Sangli, Solapur the cost of treatment is very low compare to abroad and other states in India.

F. CHALLENGES IN FRONT OF MAHARASHTRA

1. Standardization of services & accreditation of hospitality.
2. Co-ordination between the healthcare and tourism sectors.
3. Increasing visibility of Maharashtra on the world map.
4. Lack in PPP (Public Private Partnership)
5. Lack of Unified Pricing.
6. Poor Marketing strategies.


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7. Lack of Mechanism to deal with medical insurance related cases.
8. Need to be Simple and transparent medical procedure.
9. Need to improve the air connectivity within and outside state.

India is a huge magnet for attracting foreign patients for medical treatments. The Maharashtra State Govt. has announced a medical tourism policy 2016, which will be helpful for providing better health care facilities & give exposure to the medical fraternity. The policy is also expected to give a lot of revenue to the government

A part from the medical Tourism council, the IMC chamber of commerce & Industry is also Looking into creating a task force which will put together its suggestions for drafting the necessary and appropriate policies for the promotion of medical tourism in the state (speech : IMC President Deepak Premnarayen).

VII. CONCLUDING REMARKS

Medical tourism is the provision of "Cost effective" private medical care in collaboration with the tourism industry for patients needing surgical & other forms of specialized treatment.

The growth in medical tourism has the potential to change the economic scenario of the country receiving tourists Maharashtra is most developing state has opened new opportunities for medical tourism. Mumbai is one of metro city and vast flow of medical tourist coming from all over the world. Maharashtra is one of the top most destinations for foreign tourist. After ward Pune, Aurangabad, Nashik, Nagpur, Kholapur, Solapur cities also lot of potential to grab foreign medical tourists as well as Domestic medical tourists.

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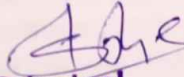
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A Study of 'corporate governance' effectiveness through Board Structure

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Abstract:

Good governance is the expectations of every stakeholder, especially, shareholder. Governance is related with the efficient controlling of activity of the corporate sector (Fernando, 2009). Indeed, assessment of effectiveness of governance in a firm is challenging and subjective. In past, attempts have been made by few researchers, to quantitatively assess board attributes vis-a-vis performance. The various board attributes represented in terms of board leadership, CEO duality, frequency of meetings, board diversity, representation of independent (outsider director) is been used as an independent variables and its impact on financial performance(ROA, EPS). Few high profile corporate scandals and failures paved way for new studies on same subject in wake of changes introduced in corporate governance norms locally and globally. The content analysis is the technique being used in this study. The present study is exploratory in nature, which covers leading financial and non financial firms and their governance practices. The data is collected by analysing annual reports, company websites and website maintained by the Ministry of Corporate Affairs. The focus of the study is to assess the level of governance through effective and efficient board.

Key Words:

Board, Board of Directors, Independent Director, Corporate Governance.

Introduction:

The discussions on Corporate Governance (CG) have succeeded in exerting good deal of public interest because of its perceptible importance for the economic health of a corporate as well as society at large. Governance refers to "all of processes of governing, whether undertaken by a government, market or network, whether over a family, tribe, formal or informal organization or territory and whether through the laws, norms, power or language." It relates to "the processes of interaction and decision-making among the actors involved in a collective problem that lead to the creation, reinforcement, or reproduction of social norms and institutions.

Corporate Governance was brought in limelight through series of corporate failures such as Enron and WorldCorn. These giant corporate collapsed on account of the corporate mis-governance and unethical practices they indulged in. In India, Satyam saga exposed lack of





accountability in the company and raised questions on corporate governance practices of the country.

CG refers to the relationship that exists between the different participants in determining the direction and performance of a corporate firm. A corporate firm is an instrument by means of which capital is acquired and channelised into assets for producing goods and or services and their effective distribution to end users for value consideration (Kumar, 2010). Most of the world economies' major capital force is controlled and managed by few corporations. Few economists describe the corporation as 'a nexus of contracts' leading towards its creation and existence. Corporations are very stronghold of capitalism.

Cadbury Committee (U.K.), 1992 has defined Corporate Governance as "Corporate governance is the system by which companies are directed and controlled. It encompasses the entire mechanics of the functioning of a company and attempts to put in place a system of checks and balances between the shareholders, directors, employees, auditor and the management."

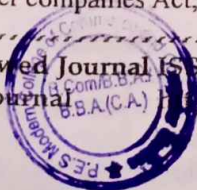
A level of adherence to CG depends upon the commitment of the management to abide by the principle of integrity, transparency in operations and disclosure of its practices within governance sphere created by the regulator. Few studies undertaken in this field have analysed board effectiveness as a relationship between board attributes in terms of its number strength, quality composition, leadership style and financial performance (RONW, ROE, ROA, Debt to Equity, Market to book value). The present study contributes to the emerging interest in corporate governance by examining the board attributes for effective board management. The study determines the characteristics of Indian public listed firm's board of directors. As the characteristics of all board are distinctive yet in some way alike. But, effectiveness of board may vary depending on a range of various parameters.

Corporate governance principles and codes have been developed in different countries and issued by stock exchanges, corporations, institutional investors or associations with support of government and international organisations. In India, compliance of defined governance recommendations has been mandated by listing agreement or SEBI (Listing Obligations and Disclosure) Requirements, 2015.

Significance of Study

Numerous studies emanating from academic and non-academic platform over the years show that good corporate governance will yield numerous advantages to the investors, company and nation as a whole.

The result of this study is contribute to the interest of business practitioners, investors and academics by providing the picture of corporate governance practices of various Indian listed firms pre and post introduction of newer companies Act, 2013 and SEBI (Listing Obligations and





Disclosure) Requirements, 2015. The results can be further used by corporate decision maker in order to design the composition of their board. Most of the existing research on corporate governance so far has focused on western countries. As the studies of board effectiveness in the Indian context are still limited. The present study is an attempt to contribute to the body of knowledge in this area through examining the board effectiveness of Indian public firms. Further, the study addresses the Indian corporate governance issues concerning the characteristics of member of board of directors. The study may become useful for helping nomination/ succession committees to select the best criteria while appointing their board members. Finally the outcomes of this study may contribute to Indian regulators for formulating corporate governance policies in India. Eventually, the study may contribute to the overall improvement of Indian corporate governance.

Review of literature

Corporate Governance consists of strategies, process and laws through which a firm is directed and controlled. The board of directors are key instruments through which companies are directed within vacuum of legal framework (Vishny, 1997). The directors of the board possess the ultimate executive power and authority within a firm (Renton, 1994). In the corporate format of management, the stakeholders were in position to elect a manager of a firm to represent their investment (Garratt, 1997). The director's responsibilities are classified into three roles, namely control, services and resource dependence (Kula, 2005). The directors need to monitor functions of managers as custodian of stock holders. The directors are expected to mitigate agency problem and safeguard interest of stakeholders. The director's advice and direct CEO's and top management. Resource dependence role views the board as a means to ease the source management for firm's success. Independent directors are become a paradigm institution of corporate governance and codes across the world. Independent directors are considered as watch dog of governance and they are in a better position to determine whether a particular transaction is in the interest of the Company or not (Nicholson, 2007). A director might be in conflict of his interest and yet independent and not conflicted and not independent within the board room (Taylor, 2004). In Indian scenario, firms often view independence as a mere statutory obligation and fulfil by appointing people who consider the role as ceremonial. Research by (Vance, 1983) asserted that in past; the board were passive and made modest contribution to the strategic decision of the firm. (Hamilton, 1997), asserted that the role of CEO's remain prominent in firm's decision making. With evolution of governance norms and practices, the roles of board of directors have become more and more challenging. The era of globalisation has created challenges while dealing in global operations coupled with cultural divergence (Rajesh, 2007).

The Firms at global level recognizing that better corporate governance indeed adds significant value to their operational performance in the following ways:


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- It enhances strategic thinking at the top through wealth of knowledge of inducted independent directors who bring experience and a host of creative ideas.
- It redefines the management approach towards monitoring of varied risk that a firm faces globally.
- It confines the responsibility of top management, by carefully articulating the decision making process
- It gives comfort as to the integrity of financial reports.
- It has long term reputational effects amid stakeholders, both internally and externally.

Objective of Study

- 1) To understand the nature of corporate governance practices in India.
- 2) To examine the board structure among various Indian corporate and their effectiveness.
- 3) To analyse the characteristics of members of board of directors and their importance for effective board management.
- 4) To examine whether the characteristics of board are harmonious with corporate governance guidelines/ norms set by regulator.

Methodology

The study was founded on the positive theory. The Corporate governance scores have been calculated to find out effectiveness of the board. Various broad parameters of governance have been identified and each parameter is been further fragmented and each fragmented sub parameter has been assigned with standard score/ value, based on its importance in line with clause 49 / SEBI (Listing Obligation and Disclosure) Regulation, 2015. The identified parameters covers both mandatory, non mandatory and few trend setting practices which are yet not mentioned in any regulation but could be recommendatory by the regulator in future. The purpose of score card computation is to analyse, compact ability of each firm's compliance level by adherence to defined norms or expected industry standards of governance. For the purpose of evaluation of governance practices, scores have been classified based on its pre-defined classification. Firms having score >86 -100, have been rated as Excellent, whereas those score between 71-85 are tagged as Good. Those firms have score between 56-70 are tagged as Average and score below 55 are rated as 'Poor'.

Sample Selection

The study of board effectiveness is carried out for Nifty 50 firms covering period 2009-10 to 2014-15. These are leading firms, identified by NSE, representing different industries, selected on the basis of free float criteria have been considered for this study. The study cover only 46 firms. Data of 4 firms is not considered for study as data not consistent for objective assessment. The companies for study are as under:





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Table :- Nifty Companies covered for Study

Name of the Company	Script Code	Indices Category
ACC Limited	ACC	Nifty - Other
Adani Ports and Special Economics Zones Limited	ADANIPTS	Nifty - Other
Ambuja Cements Ltd.	AMBUJACEM	MNC
Asian Paints Limited	ASIANPAINT	Nifty - Other
Aurobindo Pharma Ltd.	AUROPHARMA	Pharma
Axis Bank Ltd.	AXISBANK	Bank
Bajaj Auto Ltd.	BAJAJ-AUTO	Bank
Bank of Baroda	BANKBARODA	Bank
Bharat Heavy Electricals Limited	BHEL	Nifty - Other
Bharat Petroleum Corporation Ltd.	BPCL	Energy
Bharti Airtel Limited	BHARTIARTL	Nifty - Other
Cipla Ltd.	CIPLA	Pharma
Coal India Ltd.	COALINDIA	Metal
Dr. Reddy's Laboratories Ltd.	DRREDDY	Pharma
GAIL (India) Ltd.	GAIL	Energy
Grasim Industries Limited	GRASIM	Nifty - Other
HCL Technologies Ltd.	HCLTECH	Bank
HDFC Bank Ltd.	HDFCBANK	Bank
Hero MotoCorp Ltd.	HEROMOTOCO	Bank
Hindalco Industries Ltd.	HINDALCO	Metal
Hindustan Unilever Ltd.	HINDUNILVR	Bank
Housing Development Finance Corporation Ltd.	HDFC	Fin Ser
I T C Ltd.	ITC	Bank
ICICI Bank Ltd.	ICICIBANK	Bank
Idea Cellular Limited	IDEA	Nifty - Other
IndusInd Bank Ltd.	INDUSINDBK	Bank
Infosys Ltd.	INFY	Bank
Kotak Mahindra Bank Ltd.	KOTAKBANK	Bank
Larsen & Toubro Limited	LT	Nifty - Other
Lupin Ltd.	LUPIN	Pharma
Mahindra & Mahindra Financial Services Ltd.	M&MFIN	Fin Ser
Maruti Suzuki India Ltd.	MARUTI	MNC
NTPC Ltd.	NTPC	Energy
Oil & Natural Gas Corporation Ltd.	ONGC	Energy
Power Grid Corporation of India Ltd.	POWERGRID	Energy
Reliance Industries Ltd.	RELIANCE	Energy
State Bank of India	SBIN	Bank



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Sun Pharmaceutical Industries Ltd.	SUNPHARMA	Pharma
Tata Consultancy Services Ltd.	TCS	
Tata Motors Ltd.	TATAMOTORS	Auto
Tata Steel Ltd.	TATASTEEL	Metal
Tech Mahindra Ltd.	TECHM	
Ultratech Cement Limited	ULTRACEMCO	Nifty - Other
Wipro Ltd.	WIPRO	
Yes Bank Ltd.	YESBANK	Bank
Zee Entertainment Enterprises Ltd.	ZEEL	Media

Table 2 The data for study covers companies representing free float indices –

Free Float Indices Sector	Number of Companies
Auto	03
Bank	08
FMCG	02
Financial Services	01
IT	05
Media	01
Metal	03
Pharma	05
Energy	06
MNC	02
Other (Nifty)	09

Analysis of Study

Following are the findings of score for period 2010-11 to 2014-15.

Table 3 – CG Score Frequency Table (number of firms)

Score Range (Max 100)	2010-11	2011-12	2012-13	2013-14	2014-15
86+	0	0	0	0	01
71-85	18	19	23	22	39
56-70	27	25	23	24	06
<55	1	2	0	0	0

Table 1 show that the overall pictures of corporate governance score of 46 leading firms of Nifty 50. It is found that, in FY 2010-10 to 2013-14, no company qualified in highest score category. It is only in 2014-15, Tata Steel Limited, could score highest score indicating, “excellent” level of corporate governance score. More importantly, except in FY 2013-14, more and more companies have qualified in





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“good” and FY 2014-15, have almost 84.78% companies in category of good. Except in FY 2010-11 and 2011-12, no company had scored lower or “Poor” mark for its corporate governance practices. Cipla Ltd. and Sun Pharmaceuticals both from Pharma sector were having lower score in FY 2010-11 and 2011-12, respectively. Shockingly, YES Bank was other company in FY 2011-12, with “Poor” score but having average score in other years.

Table 4 – Descriptive Statistics

N= 46

FY 2010-11	Minimum	Maximum	Mean	Std. Dev
Score	54	83	67.67	20.50
FY 2011-12				
Score	52	83	67.80	21.92
FY 2012-13				
Score	60	83	69.39	16.26
FY 2013-14				
Score	58	83	69.97	17.67
FY 2014-15				
Score	66	87	74.82	14.84

Table 4 show that the score of Indian firms range from 58 to 83.8. Tata Steel has highest score while, Reliance Industries ltd, TCS, Hindustan Unilever Ltd, Tata Motors and Infosys Ltd. are other companies to attain near excellent score in FY 2014-15. The average mean progressively moves from 67.67 to 74.82 from FY 2010-11 to 2014-15. The Standard deviation shows progressive lower deviation, except FY 2012-13, on account of improved governance level.

Conclusion

Indian firms have a long way to go, before adhering to corporate governance best practices. Overall, progressive legislative compulsion only making most of Indian firms to adapt to newer level of governance practices. Voluntary adoption of good governance practices is a distinct dream for most of Indian firms. The performance of Indian corporate governance practices is just average. The factors like attendance of directors in board meetings, Annual general meeting, board composition etc are matters of worry. The board members should qualify for their position based on stakeholder’s perspectives rather than promoter driven process for the sake of compliance. Independent directors need to have a clear understanding of their role in corporate governance and be able to exercise sound judgement about the affairs of the Company. The high agenda for objective of effective board is to manage the firm in a legal and ethical manner. Indian firms have to come out with strong governance practices in order to ensure the confidence and trust of investor, society at large and government. There are numerous development taking at



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international level, a cue has to be taken by both regulator as well as Indian firms to adhere to those levels. Indian firm need to have detailed study of these developments, to articulate a world-class corporate practices.

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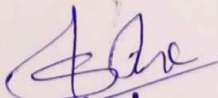
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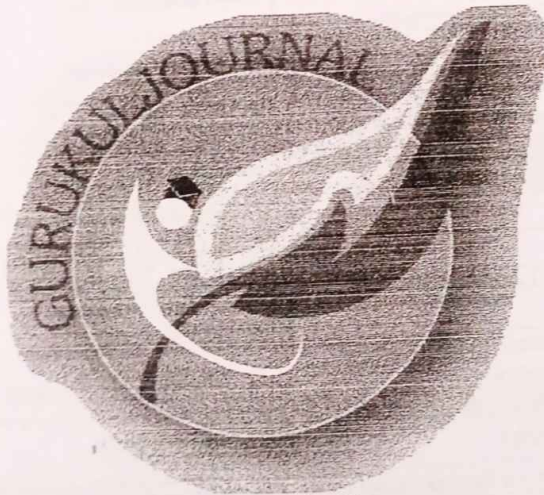
Issue - II

Volume - VII

UGC Approved Journal Sr. No. 48455

ISSN No. 2394-8426

International Impact Factor 2.254



Online Published By

Chief Editor

Mr. Mohan Hanumantrao Gitte

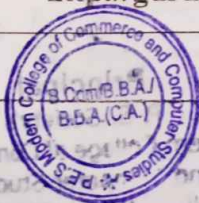
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सारांश : भारत हा शेतीवर आधिरित देश आहे, शेती शेताचा विकास झाला तरच भारताचा विकास होईल, म्हणून शासनाने शेती क्षेत्राच्या विकासाला योगदान करणाऱ्या सार्वजनिक कंपनी स्थापन केल्या. यामध्ये प्रामुख्याने N.D.D.B. राष्ट्रीय डेअरी डेव्हलपमेंट बोर्ड, राष्ट्रीय केमिकल फर्टिलायझेशन, महाबिज, राष्ट्रीय अन्न महामंडळ, महाराष्ट्र औद्योगिक विकास महामंडळ यासारख्या.

प्रस्तावना :

भारत हा कृषी प्रधान देश आहे, पूर्व गोलार्धातील आशिया खंडातील भारत हा एक महत्वाचा देश आहे. भारतात एकूण 26 घटक राज्य आहेत त्यापैकी 'महाराष्ट्र' हे एक महत्वाचे राज्य आहे. 1 मे 1960 रोजी महाराष्ट्राची स्थापना झाली. भारतातील 60 टक्के लोकसंख्या ही कृषी क्षेत्रावर अवलंबून आहे. शेती क्षेत्रावर आधारित अनेक व्यवसाय कार्यरत आहेत. देशाचा विकास करावयाचा असेल तर व्यवसायाचा विकास करणे आवश्यक आहे. 75 टक्के व्यवसाय हे शेती क्षेत्रावर अवलंबून आहे. म्हणून शेती क्षेत्राच्या विकासाला योगदान करणारे सार्वजनिक उद्योग शासनाने स्थापन केलेले आहेत. त्याचा थोडक्यात माहिती या लेखात मांडली जाणार आहे. अनेक कंपन्या स्थापन केल्या या प्रमुख कंपन्यांची स्थापना उद्दिष्ट या लेखात पाहणार आहोत.

1) राष्ट्रीय दुग्ध विकास महामंडळ :

भारत हा कृषी प्रधान देश असल्यामुळे इतर देशाच्या तुलनेत भारतातील पशुंची संख्या जास्त आहे. देशातील शेतकऱ्यांच्या दुग्ध विकासाला न्याय देण्यासाठी, जनतेची दुधाची गरज भागविण्यासाठी सरदार वल्लभभाई पटेल यांनी गुजरात येथील 'खेडा' जिल्ह्यात सहकारी समितीची संकल्पना मांडली, सुरुवातीला मुंबई सरकारने त्यास विरोध केला. शेतकऱ्यांनी 15 दिवसांचा बंद राष्ट्रीय दुग्ध विकास महामंडळाची स्थापना 1965 मध्ये गुजरात येथील 'आनंद' या ठिकाणी सुरु करण्यात आली. डॉ. वर्गिस करियन हे या महामंडळाचे पहिले चेअरमन होते. राष्ट्रीय दुग्ध विकास महामंडळाने बंद पुकारल्यानंतर मुंबई सरकारने त्यास परवानगी दिली. 1964 मध्ये पंतप्रधान लाल



बहादूर शास्त्री यांनी सहकारी दुग्ध संस्थांना भेट दिली. त्यांनीच 'आनंद' येथे 1965 मध्ये राष्ट्रीय दुग्ध विकास महामंडळाची स्थापना केली.

राष्ट्रीय दुग्ध विकास महामंडळा अंतर्गत ग्रामिण/शहरी भागाचा विकास करण्यासाठी दुग्ध महापूर योजना राबविण्यात आली.

1) दुग्ध महापूर योजना 1ली :

1960 ते 1981 या दरम्यान पहिली दुग्ध महापूर योजना राबविण्यात आली. या योजनेचे महत्वाचे 2 उद्दिष्टे असे होते की, सहकारी संस्थांची स्थापना करणे आणि त्या सहकारी संस्था भारतातील चार महानगरांशी जोडणे की ज्यामुळे सहकारी संस्थांची वाढ होईल आणि सर्वसामान्य जनतेपर्यंत दुधाची गरज पूर्ण करता येईल.

2) दुग्ध महापूर योजना 2री :

1981-85 या कालावधीत आहे.

3) दुग्ध महापूर योजना 3री :

1985-86 या दरम्यान दुग्ध महापूर योजना 3री राबविण्यात आली.

दुग्ध महापूर योजनेनंतर मात्र दुग्ध उत्पादनात मोठ्या प्रमाणात वाढ झाली ग्रामिण भागातील दुग्ध उत्पादन वाढले. महाराष्ट्रातील 36 शहरामध्ये शासकीय दुग्ध योजना अंमलात आणली गेली. त्यामुळे जिल्हा व तालुका पातळीवरील सहकारी संस्थांचा विकास होण्यास मदत झाली.

दुग्ध उत्पादनातील वाढीमुळे भारतात अनेक नविन डेअरी प्रकल्प स्थापन झाले या प्रकल्पांतर्गत दुग्ध व्यवसायात झपाटयाने वाढ झाली, दुधावर प्रक्रिया करून दुग्धजन्य पदार्थ तयार केले जावू लागले. त्याची विक्री भारतातील प्रत्येक शहरी व ग्रामिण भागात करण्यात येवू लागली.

राष्ट्रीय डेअरी विकास बोर्ड यांच्या अधिनियम कायदा 1987 नुसार ही संस्था दुग्ध व्यवसाय व शेतीवर आधारित उद्योगांना प्रोत्साहन देते.

राष्ट्रीय डेअरी विकास बोर्ड :

- शेतकऱ्यांच्या विकासासाठी नवनविन योजना आखते.
- दुग्ध सहकारी संस्थांच्या स्थापनेस परवानगी देते.
- दुग्ध सहकारी संस्थांना कर्ज उपलब्ध करून देते.
- पशुंच्या आहारातील घटक हा पोषकयुक्त असावे म्हणून प्रयत्न करते.
- पशुंच्या आहारासाठी नवनविन यंत्रे कशी वापरावित यासाठी प्रशिक्षण देते.
- आहारावरील खर्च कमी करण्यासाठी नविन यंत्राचा उपयोग कसा करावा यासाठी त्यांना प्रशिक्षण देते.

- चारा उत्पादन व आंतरराष्ट्रीय आभ्यासक्रम या विषयावर प्रशिक्षण दिले गेले.
- निवड केलेल्या 120 गावांमध्ये हिरव्या चाऱ्याचे संरक्षण कसे करावे यावर प्रशिक्षण देण्यात येते.
- पशुंची देखरेख करणे, त्यांना खाऊ घालणे, दुग्ध करणे यासाठी आधुनिक पद्धतीच्या मशिनरींचा उपयोग कसा करावा यासाठी कर्मचाऱ्यांना प्रशिक्षण देण्यात येते.
- ग्रामिण भागात जावून दुधारू पशुंना लसीकरण करण्यात येते. लसीकरणात कोणतीही चूक होवू नये म्हणून त्यांच्या कानावर टॅग लावण्यात येते.

- N.D.D.B. ने 12 राज्यात 19 विर्या केंद्राची स्थापना केलेली आहे.
- विर्या केंद्रामुळे कृत्रिमरित्या पशु पैदाईश केली जाते की ज्यामुळे चांगल्या चांगल्या दुभत्या जातीचे पशु कृत्रिमरित्या विर्यामुळे तयार केले जाते.

2) राष्ट्रीय केमिकल फर्टिलायझेशन :

देशाचा सर्वांगिन विकास हा शेती क्षेत्रावर अवलंबून आहे, म्हणून शेतीसाठी आवश्यक प्रत्येक घटक हा दर्जेदार असणे आवश्यक आहे. जर शेतीला पूरक साधने दर्जेदार असतील तरच शेती सुद्धा दर्जेदार होईल ही बाब शासनाने ओळखली आणि म्हणूनच राष्ट्रीय केमिकल फर्टिलायझेशन तंत्रज्ञान ची स्थापना शासनाने केली. आलीबाग येथील 'थळ' येथे 1967 साली देशातील सर्वात मोठा आकाराचा खत निर्मितीचा प्रकल्प शासनाने सुरु केला.

R.C.F. राष्ट्रीय केमिकल फर्टिलायझेशन ची कार्यपद्धती :

- 1967 साली सर्व प्रथम 'सुफला' हे खत बाजारात आणले.
- शेतीक्षेत्रासाठी आवश्यक उच्च दर्जाचे खत तयार करणे की ज्यामुळे शेतीक्षेत्रातून उत्पादित होणाऱ्या वस्तू दर्जेदार असतील.
- शेतकऱ्यांना दर्जेदार खते कमी किंमतीत शासनाकडून प्राप्त होतील, म्हणून शासन वेळोवेळी प्रयत्न करते.
- शेतकऱ्यांनी खते कसे वापरावित, किती प्रमाणात वापरावित, कोणती वापरावी, कोणत्यावेळेत वापरावी या विषयीचे माहिती देणारे प्रदर्शन भरविण्याचे काम तंत्रज्ञ कडून केले जाते.
- तंत्रज्ञ च्या माध्यमातून भारतातील प्रत्येक राज्यातील तालुका पातळीत शेतकी कार्यालयात खताचा पुरवठा केला जातो. तसेच रासायनिक औषधे, खते हे प्रत्येक ग्रामिण भागातील खत विक्रेता दुकानातून शेतकऱ्यांना खते आणि रासायनिक औषधे उपलब्ध करून देण्यात यावी.
- मार्च 2015 मध्ये R.C.F. ला 'नवरत्न' पुरस्कार प्राप्त झाला.

3) महाबिज :

भारत सरकारने प्रमाणित बी-बियाणांच्या पुरवठ्यासाठी राष्ट्रीय बियाणे महामंडळाची स्थापना केली.

महाराष्ट्रातील शेतकऱ्यांना बियाणांचा पुरवठा करण्यासाठी महाराष्ट्र राज्य बियाणे महामंडळाची स्थापना 1975-76 मध्ये करण्यात आली. महाराष्ट्रातील अकोला या ठिकाणी महाबिजचे मुख्यालय आहे.

शेतकरी कर्ज काढण्यात बी-बियाणे खरेदी करतात, त्या बियाणांच्या आधारे शेतात अन्न धान्य उगवतात. परंतु जर बियाणे दर्जेदार नसतील तर शेतकऱ्यांचा वेळ, श्रम, पैसा यांचे नुकसान होते. म्हणून शेतकऱ्यांना दर्जेदार बी-बियाणे मिळावीत म्हणून महाबिजची स्थापना करण्यात आली.

महाबिज ची उद्दिष्टे :

- शेतकऱ्यांना अधिक उत्पन्न देणारे बी-बियाणे मिळावेत.
- शेतकऱ्यांना कमी किंमतीत दर्जेदार बी-बियाणे मिळावेत.
- शेतकऱ्यांना बियाणांबरोबरच किटकनाशक औषध मिळावेत.
- शेतकऱ्यांना सुधारीत बी-बियाणांबरोबरच जंतूनाशक फवारणी कशी करावी, किटक पक्षी, यांच्यामुळे शेतमालाचे नुकसान होवू नये म्हणून शेतकऱ्यांना मार्गदर्शन करणे इ. महत्वपूर्ण काम महाबिज अंतर्गत केली जातात.
- शेतकऱ्यांना तालुका शेती कार्यालयामार्फत महाबिजची सुविधा शासनाने उपलब्ध करून दिलेली आहे.
- तालुका शेती विभागामुळे कोणत्या तालुक्यातील किती शेतकरी महाबिज मार्फत खरेदी करतात याची नोंद कार्यालयाकडे असल्यामुळे शासनाला त्याचा फायदा होतो.

भारताचे अन्न महामंडळ :

शेतकऱ्यांकडून मोठ्या प्रमाणात अन्न धान्य खरेदी करून ते देशातील नागरीकांना पुरेशा प्रमाणात उपलब्ध करून देण्याची महत्वपूर्ण जबाबदारी भारताचे अन्न महामंडळ स्विकारत आहे. 70 टक्के भारतीयांच्या रोजगाराचे साधन शेती हे आहे, अन्न धान्याचे उत्पदान करणारा भारत हा एक मोठा देश आहे, आणि तरीही अन्न धान्यासाठी इतर देशावर अवलंबून राहणे ही एक लाजीरवाणी बाब आहे. तसेच ही बाब फार धोकादायक आहे. म्हणून देशातील प्रत्येक नागरीकाला पोटभर अन्न मिळावे, कोणीही उपाशी राहू नये, या भूमिकेतून केंद्र शासनाने 1969 मध्ये भारताच्या अन्न महामंडळाची स्थापना केली.



हे अन्न महामंडळ हे अन्न धान्याची खरेदी करणे, साठवणूक करणे, वाहतुक करणे, वाटप करणे, आणि विक्री करणे ही महत्वपूर्ण कार्य करते.

अन्न महामंडळाची उद्दिष्टे :

- देशातील प्रत्येक नागरीकाला पोटभर अन्न मिळावे.
- गरजू व गरीब लोकांना सवलतीच्या दराने अन्न धान्य मिळावे.
- शेतकऱ्यांच्या हिताचे संरक्षण करणे.
- सार्वजनिक वितरण व्यवस्थेच्या माध्यमातून संपूर्ण देशात खाद्य अन्नाचे वितरण करणे.
- शेतकऱ्यांना त्यांच्या वस्तूची कायदेशीर किंमत प्राप्त करून देणे.
- अन्न धान्याची व्यवस्थित वाटप करणे.
- अन्न धान्याच्या वाढीसाठी शेतकऱ्यांना कर्ज पुरवठा करणे.
- अन्न धान्याच्या गैरव्यवहारांवर नियंत्रण ठेवणे.

भारतीय अन्न महामंडळाचा मोठ्या प्रमाणात विकास होत गेलेला आहे, भारतीय अन्न महामंडळ, अफगानिस्थान, यमन येथे गहू तांदूळ यांची निर्यात करते.

वरील सार्वजनिक संस्था व्यतिरिक्त इफ्क भारतीय द्राक्ष महामंडळ, आरे यासारख्या अनेक संस्था आहेत की, ज्या शेतीच्या विकासात योगदान करतात. तसेच शासनाच्या माध्यमातून कृषी प्रदर्शन भरविणे, शेतकऱ्यांना नवनवनि तंत्रज्ञान, नविन पिके, आधुनिक शेती, शेतीस पूरक उद्योग यांची माहिती दिली जाते. त्यामुळे शेतकऱ्यांना योग्य मार्गदर्शन मिळते. संदर्भ साहित्य.

- भारतीय अर्थ व्यवस्था
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Published Special issue

With ISSN 2394-8426 International Impact Factor 3.325

UGC Approved Journal Sr. No. 48455



Published On Date 07.02.2018

Special Issue Online Available At : <http://gurukuljournal.com/>



Organized &
Published By



Chief Editor,
Gurukul International Multidisciplinary Research Journal
Principal
P. E. Society's
Modern College of Commerce and Computer Studies,
Mirdi, Pune - 411 044

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GST A New Path to Economic Development

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Abstract: Goods and Services Tax (GST) is a comprehensive tax levy on manufacture, sale and consumption of goods and services at a national level. One of the biggest taxation reforms in India the (GST) is all set to integrate State economies and boost overall growth. Currently, companies and businesses pay lot of indirect taxes such as VAT, service tax, sales tax, entertainment tax, octroi and luxury tax. Once GST is implemented, all these taxes would cease to exist. There would be only one tax, that too at the national level, monitored by the central government. GST is also different in the way it is levied — at the final point of consumption and not at the manufacturing stage. At present, separate tax rates are applied to goods and services. Under GST, there would be only one tax rate for both goods and services. The goods and services Tax will indeed be a further significant improvement towards a comprehensive indirect tax reforms in the country. Integration of goods and services taxation would give India a world class tax system and improve tax collections. It would end distortions of differential treatments of manufacturing and service sector. GST is expected to create a business friendly environment, as price levels and hence inflation rates would come down overtime as a uniform tax rate is applied. It will also improve government's fiscal health as the tax collection system would become more transparent, making tax evasion difficult. An attempt is made in this paper to study the concept of goods and service tax and its impact on Indian economy. The study also aims to know the advantages and challenges of GST in Indian scenario.

Key Words: goods n services tax, economic development, Indian economy and value added tax.

I. Introduction

Taxes are the only means for financing the public goods because they cannot be priced appropriately in the market. They can only be provided by governments, funded by taxes. It is important the tax regime is designed in such a way that it does not become a source of distortion in the market or result in market failures. The tax laws should be such that they raise a given amount of revenue in an efficient, effective and equitable manner. Tax policies play an important role on the economy through their impact on both efficiency and equity. A good tax system should keep in view issues of income distribution and, at the same time, also endeavour to generate tax revenues to support government expenditure on public services and infrastructure development. GST stands for Goods and Services Tax. It is a domestic trade tax that will be levied in the form of a value added tax on all goods and services -in practice with some exemptions. A value added tax exempts all inputs including capital goods. Hence, it becomes a general tax on domestic consumption. It is a convenient and economically efficient way of taxing consumption. If it is levied at a single rate and there are only very few exemptions, it becomes a proportional tax on consumption. In order to ensure that the tax burden is distributed according to the consumption of different individuals, it must be levied on the basis of the principle of destination, that is to say that the tax on a good should go to the state in which the concerned consumer lives. This automatically takes place if the tax is levied at only the central level, or if the state is a unitary one with only one level of taxation. In a federation, there are special problems to be solved if GST is to be levied at the level of the states as well as the federal government.



II. Literature Review: NishithaGuptha (2014) in her study stated that implementation of GST in the Indian framework will lead to commercial benefits which were untouched by the VAT system and would essentially lead to economic development. Hence GST may usher in the possibility of a collective gain for industry, trade, agriculture and common consumers as well as for the Central Government and the State Government. *Does Goods And Services Tax (Gst) Leads To Indian Economic Development?* Jaiprakash (2014) in his research study mentioned that the GST at the Central and the State level are expected to give more relief to industry, trade, agriculture and consumers through a more comprehensive and wider coverage of input tax set-off and service tax setoff, subsuming of several taxes in the GST and phasing out of CST. Responses of industry and also of trade have been indeed encouraging. Thus GST offers us the best option to broaden our tax base and we should not miss this opportunities to introduce it when the circumstances are quite favorable and economy is enjoying steady growth with only mild inflation. SaravananVenkadasalam (2014) has analysed the post effect of the goods and service tax (GST) on the national growth on ASEAN States using Least Squares Dummy Variable Model (LSDVM) in his research paper. He stated that seven of the ten ASEAN nations are already implementing the GST. He also suggested that the household final consumption expenditure and general government consumption expenditure are positively significantly related to the gross domestic product as required and support the economic theories. But the effect of the post GST differs in countries. Philippines and Thailand show significant negative relationship with their nation's development. Meanwhile, Singapore shows a significant positive relationship. It is undeniable that those countries whom implementing GST always encounter grows. Nevertheless, the extent of the impact varies depending on the governance, compliance cost and economic distortion. A positive impact of GST depends on a neutral and rational design of the GST such a way it is simple, transparent and significantly enhances involuntary compliance. It must be actual, not presumptive, prices and compliance control would be exercised through an auditing system.

III. Research Problem

The concept of Goods and Services Tax (GST) is the biggest tax reform in decades throughout the world, but India has been taking baby steps to meet its target of rolling out goods & services tax (GST) on April 1, 2016. The research intends to focus on understanding concept of goods and service tax and its impact on Indian economy.

IV. Objectives Of The Study

1. To study the concept of Goods and Services Tax (GST) and its impact on Indian Economy. 2. To understand how GST will work in India. 3. To know the advantages and challenges of GST in Indian context.

V. Research Methodology

The study focuses on extensive study of Secondary data collected from various books, National & international Journals, government reports, publications from various websites which focused on various aspects of Goods and Service tax.

VI. Concept Of Goods and Service Tax



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GST is a comprehensive indirect tax on manufacture, sale and consumption of goods and services at national level. One of the biggest taxation reforms in India the (GST) is all set to integrate State economies and boost overall growth. Currently, companies and businesses pay lot of indirect taxes such as VAT, service tax, sales tax, entertainment tax, octroi and luxury tax. Once GST is implemented, all these taxes would cease to exist. There would be only one tax, that too at the national level, monitored by the central government. GST is also different in the way it is levied — at the final point of consumption and not at the manufacturing stage. At present, separate tax rates are applied to goods and services. Under GST, there would be only one tax rate for both goods and services. The goods and services Tax will indeed be a further significant improvement towards a comprehensive indirect tax reforms in the country. Integration of goods and services taxation would give India a world class tax system and improve tax collections. It would end distortions of differential treatments of manufacturing and service sector. GST is expected to create a business friendly environment, as price levels and hence inflation rates would come down overtime as a uniform tax rate is applied. It will also improve government's fiscal health as the tax collection system would become more transparent, making tax evasion difficult. The GST is expected to replace all the indirect taxes in India. At the centre's level, GST will replace central excise duty, service tax and customs duties. At the state level, the GST will replace State VAT.

VII. GST - How It Works In India?

The GST system is based on the same concept as VAT. Here, set-off is available in respect of taxes paid in the previous level against the GST charged at the time of sale. The GST model has some aspects which are as follows: *Does Goods And Services Tax (Gst) Leads To Indian Economic Development?* DOI: 10.9790/487X-171230105 www.iosrjournals.org 3 | Page

Components: GST will be divided into two components, namely, Central Goods and Service Tax and State Goods and Service.

Applicability: GST will be applicable to all Goods and Services sold or provided in India, except from the list of exempted goods which fall outside its purview.

Payment: GST will be charged and paid separately in case of Central and State level. Input Tax

Credit: The facility of Input Tax Credit at Central level will only be available in respect of Central Goods and Service tax. In other words, the ITC of Central Goods and Service tax shall not be allowed as a set-off against State Goods and Service tax and vice versa.

VIII. Impact Of GST on Indian Economy

The Goods and Service Tax (GST) bill is expected to have wide ranging ramifications for the complicated taxation system in the country. It is likely to improve the country's tax to GDP ratio and also inhibit inflation. However, the reform is likely to benefit the manufacturing sector but may make things difficult for the services sector. Though there are expectations that the GDP growth is likely to go up by 1 to 2 %, the results can only be analysed after the GST implementation. The response is mixed from countries around the world. While the New Zealand economy had a higher GDP growth, it was lower in case of Canada, Australia and Thailand after the GST was implemented. The one per cent tax that has been proposed as a sop to appease the





States for compensating their loss of revenue from the inter-state CST is likely to play a spoilsport. It is probable that it may affect the GDP adversely. The Congress is already opposing the 1 per cent tax. The GS Tax rate is expected to be around 17-18% and can be assumed as a tax neutral rate. This tax rate is not likely to give any incremental tax revenue to the government. The rate will prove beneficial for the manufacturing sector where the tax rate is around 24% at present. The major manufacturing sectors that will benefit the most are FMCG, Auto and Cement. This is because they are currently reeling under 24 to 38 per cent tax. The sector which is going to be adversely affected is the services sector. Already there has been a hike from 12 to 14% from the 1st of June this year. Another 4 per cent increase will break their backs. The uniformity in the taxation rate is fine but it should not result in disparity for the goods and services sectors. Nobody has thought of the implications it will have in the services sector if the government moots a higher GS Tax rate like 20% or 24%. The higher GST rate will definitely boost the tax to GDP ratio, while giving financial muscle to the government for increasing the capital expenditure. This is likely to spur growth in the economy. There is definitely a silver lining to the whole exercise. The unorganised sector which enjoys the cost advantage equal to the taxation rate can be brought under the GST bill. This will bring a lot of unorganized players in the fields like electrical, paints, hardware etc. under the tax net. It is easier said than done. It will take a lot of meticulous planning in the implementation of the GST reform for capturing the unorganized sector under its ambit. For one it will widen the tax reach and secondly it will benefit the organized players who lose out revenue to the unorganized sector at present. There are still a lot of unchartered territories which need to be looked into through parliamentary discussions in the sessions. This will bring sanctity to the taxation system without hurting any of the sectors adversely. To The Individuals and Companies - With the collection of both the central and state taxes proposed to be made at the point of sale, both components will be charged on the manufacturing costs and the individual will benefit from lowered prices in the process which will subsequently lead to increase in consumption thereby profiting companies

IX. Advantages Of GST: Apart from full allowance of credit, there are several other advantages of introducing a GST in India: *Reduction in prices*: Due to full and seamless credit, manufacturers or traders do not have to include taxes as a part of their cost of production, which is a very big reason to say that we can see a reduction in prices. However, if the government seeks to introduce GST with a higher rate, this might be lost. *Increase in Government Revenues*: This might seem to be a little vague. However, even at the time of introduction of VAT, the public revenues actually went up instead of falling because many people resorted to paying taxes rather than evading the same. However, the government may wish to introduce GST at a Revenue Neutral Rate, in which case the revenues might not see a significant increase in the short run. *Does Goods And Services Tax (Gst) Leads To Indian Economic Development?* DOI: 10.9790/487X-171230105 www.iosrjournals.org 4 | Page *Less compliance and procedural cost*: Instead of maintaining big records, returns and reporting under various different statutes, all assesseees will find comfortable under GST as the compliance cost will be reduced. It should be noted that the assesseees are, nevertheless, required to keep record of CGST, SGST and IGST separately. Move





towards a Unified GST: Internationally, the GST is always preferred in a unified form (that is, one single GST for the whole nation, instead of the dual GST format). Although India is adopting Dual GST looking into the federal structure, it is still a good move towards a Unified GST which is regarded as the best method of Indirect Taxes. The following are the some more salient features of the proposed pan-India Goods and Services Tax regime that was approved by the Lok Sabha by way of an amendment to the Constitution: 1. GST, or Goods and Services Tax, will subsume central indirect taxes like excise duty, countervailing duty and service tax, as also state levies like value added tax, octroi and entry tax, luxury tax. 2. The final consumer will bear only the GST charged by the last dealer in the supply chain, with set-off benefits at all the previous stages. 3. As a measure of support for the states, petroleum products, alcohol for human consumption and tobacco have been kept out of the purview of the GST. 4. It will have two components - Central GST levied by the Centre and State GST levied by the states. 5. However, only the Centre may levy and collect GST on supplies in the course of inter-state trade or commerce. 6. The tax collected would be divided between the Centre and the states in a manner to be provided by parliament, on the recommendations of the GST Council. 7. The GST Council is to consist of the union finance minister as chairman, the union minister of state of finance and the finance minister of each state. 8. The bill proposes an additional tax not exceeding 1% on inter-state trade in goods, to be levied and collected by the Centre to compensate the states for two years, or as recommended by the GST Council, for losses resulting from implementing the GST.

X. Challenges Of GST in Indian Context

At Present, lots of speculations are going as to when the GST will actually be applicable in India. Looking into the political environment of India, it seems that a little more time will be required to ensure that everybody is satisfied. The states are confused as to whether the GST will hamper their revenues. Although the Central Government has assured the states about compensation in case the revenue falls down, still a little mistrust can be a severe draw back. The GST is a very good type of tax. However, for the successful implementation of the same, there are few challenges which have to face to implement GST In India. Following are some of the factors that must be kept in mind about GST:

1. Firstly, it is really required that all the states implement the GST together and that too at the same rates. Otherwise, it will be really cumbersome for businesses to comply with the provisions of the law. Further, GST will be very advantageous if the rates are same, because in that case taxes will not be a factor in investment location decisions, and people will be able to focus on profitability.
2. For smooth functioning, it is important that the GST clearly sets out the taxable event. Presently, the CENVAT credit rules, the Point of Taxation Rules are amended/ introduced for this purpose only. However, the rules should be more refined and free from ambiguity.
3. The GST is a destination based tax, not the origin one. In such circumstances, it should be clearly identifiable as to where the goods are going. This shall be difficult in case of services, because it is not easy to identify where a service is provided, thus this should be properly dealt



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with. 4. More awareness about GST and its advantages have to be made, and professionals like us really have to take the onus to assume this responsibility.

XI. Conclusion Tax policies play an important role on the economy through their impact on both efficiency and equity. A good tax system should keep in view issues of income distribution and, at the same time, also endeavour to generate tax revenues to support government expenditure on public services and infrastructure development. The ongoing tax reforms on moving to a goods and services tax would impact the national economy, International trade, firms and the consumers There has been a good deal of criticism as well as appraisal of the proposed Goods and Services Tax regime. It is considered to be a major improvement over the pre-existing central excise duty at the national level and the sales tax system at the state level, the new tax will be a further significant breakthrough and the next logical step towards a comprehensive indirect tax reform in the country. GST is not simply VAT plus service tax, but a major improvement over the previous system of VAT and *Does Goods And Services Tax (Gst) Leads To Indian Economic Development?* DOI: 10.9790/487X-171230105 www.iosrjournals.org 5 | Pagedisjointed services tax – a justified step forward. A single rate would help maintain simplicity and transparency by treating all goods and services as equal without giving special treatment to some 'special' goods and/or services. This will reduce litigation on classification issues. It is also expected that implementation of GST in the Indian framework will lead to commercial benefits which were untouched by the VAT system and would essentially lead to economic development. Hence GST may usher in the possibility of a collective gain for industry, trade, agriculture and common consumers as well as for the Central Government and the State Government. Sooner or later, the GST will surely knock the doors of India. And when that happens, we as future torch bearers of the profession are required to be prepared and fully equipped with our knowledge regarding GST. Forewarned is forearmed. Thus, we must be ready to deal with GST and many other changes that are going to take place in India. Slowly, India shall move to join the world wide standards in taxation, corporate laws and managerial practices and be among the leaders in these fields.

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Volume - IV Special Issue - VIII

ISSN : 2454-8499

February 2018

Impact Factor : 1.3599(GIF), 0.679 (IIFS)

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INNOVATIVE STRATEGIES, ADVANCES AND CHALLENGES IN COMMERCE AND MANAGEMENT**



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NEED OF SMART CITY

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Abstract: *Smart city is an emerging concept. This concept is being used all over the world with different nomenclatures context & meanings. A smart city is a city that is well planned, and it provides the cost efficient services, environmental efficiency, and technological sound services for the welfare of the citizens. Smart solutions can be helpful in controlling the ever increasing population in the cities.*

Keywords: smart building, smart city, smart economy, smart energy, smart environment, smart governance, smart living, smart mobility, smart people, smart public services, smart solutions.

I. INTRODUCTION

Smart City is a booming international phenomenon. Smart city word originated back in 1998, but the first funding for smart city came in the year 2000. The six dimensions of a smart city are Smart Economy, Smart Mobility, Smart Environment, Smart People, Smart Living and Smart Governance. Every city can become smarter by focusing on any of the above dimensions. A smart city is a community that is efficient, sustainable & liveable. The term smart city has become more and more popular in the field of urban planning. Smart cities can work as a tool for controlling the rapid urbanization and various problems caused by the ever increasing urban population. The implementations of the smart technologies can increase the value of the city. Smart city concept introduces new practices and services that highly impacts policy making & planning.

Various Definitions of Smart City are:

1. The UK Department of Business, Innovation and Skills considers smart cities a process rather than as a static outcome, in which increased citizen engagement, hard infrastructure, social capital and digital technologies make cities more liveable, resilient and better able to respond to challenges.
 2. The British Standards Institute defines it as "the effective integration of physical, digital and human systems in the built environment to deliver sustainable, prosperous and inclusive future of its citizens".
 3. IBM defines a smart city as "one that makes optimal use of all the interconnected information available today to better understand and control its operations and optimize the use of limited resources".
 4. Accenture defines it as "A Smart City delivers public and civic services to citizen & businesses in an integrated and resource efficient way while enabling innovative collaborations to improve quality of life and grow the local and national economy."
 5. Giffinger, et.al defines smart city as "A Smart City is a well performing city built on the "smart" combination of endowments and activities of self-decisive, independent and aware citizens."
- Thus, there are many types of smart city definitions existing in the world. The definitions can vary from person to person & even country to country.

II. Objectives of research :

- (1) To know the meaning of Smart City in India.
- (2) To understand the problems & Challenges of Smart City in India.
- (3) To understand the Opportunities in Smart City in India.
- (4) To understand the effects of Globalization on Smart City.

III. Research Methodology: Secondary data used in the form of Books, journals, Magazines websites for research purpose.

IV. REVIEW OF SMART CITY PAPERS

The concept of a smart city is a new one. This paper describes the smart city projects in India named LAVASA: SMART HILL CITY & GIFT: GUJARAT INTERNATIONAL FINANCE TEC-CITY. By 2050, the urbanization in India is expected to raise upto 70 percent compared to only 30 percent in 2011. According to the McKinsey Global Institute Analysis Report India will have 68 cities with more than 1 million or even more than 1 million Populations, 13 cities with more than 4 million population & megacities with population of 10 million or more by year 2030. A Smart City is the integration of technology into a strategic approach to sustainability. Smart city is a booming international phenomenon. According to the statistics over 2000 smart city projects have been started or going on in Asia, Europe America & Africa.

The three pillar basic smart city model is used in this research paper. The Three main dimensions of this model are Economy, Environment & Society. GIS solutions can help the policy makers & planners for decision making purposes. Ultimately this paper helps to understand the use of GIS & its integration with various approaches to formulate, stimulate, interpret and validate the sustainable development of urban areas, steering a smart and sustainable future for smart cities.

Infrastructure plays a major role in the urban development. Some cities have fully grasped the possibility of becoming "Smart City". Smart Cities can be identified and ranked along the six main axes or dimensions.

1. Smart Economy
2. Smart Mobility
3. Smart Environment
4. Smart People
5. Smart Living
6. Smart Governance

The various steps taken by the leaders to make any city smart are:

1. Decide what your City Should be – Determine its Brand
2. Adopt Policies Conducive to Skills, Creativity, and Knowledge Driven Growth
3. Optimize Around the Citizen
4. Development and Application of Information Technologies to Improve Core City Systems
5. Recognizing Talent: Skills, Knowledge, Creativity and Innovation Ability.

This paper presents a five steps approach for converting our urban centers into more efficient and sustainable places to live.

1. Setting the vision
2. Bringing in the technology
3. Working on the integration
4. Adding innovation
5. Driving collaboration

Every city can become smarter. A smart city is a community that is efficient, liveable & sustainable. The aim of the smart city should be to reduce the energy wastage & give a better quality of life to its residents. Each and every city can be converted into a smart city by simply working on the backward sectors. By the end of 2020, analysts from Pike Research anticipate that annual spending on smart city infrastructure will reach \$ 16 billion.

The concept of smart city is providing the solution for making the cities more efficient & sustainable. It is quite popular in the policy field in the recent years. During the 1990's the development of the information technologies was at the peak level & people thought that new



technologies can produce new forms of productions, markets, society organisation, industries, business districts, residential districts & so on. The term smart city has become more and more widespread in the field of urban planning. Urban planners could provide the necessary guidance for making cities smart by using smart devices and smart concepts.

Smart cities can work as a tool for controlling the rapid urbanization & various problems caused by the ever increasing urban population. The academic research in smart city concept is very less. According to this paper, there are eight critical factors of the smart city initiatives:

1. Management & organization
2. Technology
3. Governance
4. Policy context
5. People and communities
6. Economy
7. Built infrastructure
8. Natural environment

These factors are the basis of an integrative framework that can be used to examine how the local governments are envisioning the smart city initiatives. The framework suggests the directions for smart city research & outlines the practical implications for the government professionals.

The implementations of smart technologies increase the value of the city. The government professionals and the stakeholders are facing various problems in achieving ambitious targets with limited resources. This paper finds the core themes within the field of smart cities & future city policies. The grounded model of smart city is used in this paper. The model has two core influencing features "challenges & opportunities" and "public value".

This paper mainly focuses on the recent research on concept of smart city. The relationships between the smart city and digital city are also described in this paper. The various application systems for a smart city are:

1. Construction of a Wireless City
2. Construction of Smart Home
3. Construction of Smart Transportation
4. Smart Public Service and Construction of Social Management
5. Construction of Smart Urban Management
6. Construction of Smart Medical Treatment
7. Construction of Green City
8. Construction of Smart Tourism

Smart cities are the emerging concept as they introduce new practices and services that highly impacts policy making & planning. Thus, now it is a necessity to understand the smart city's contribution in the overall urban planning.

This paper highlights the interrelationship between smart city and urban planning. The dimensions of the urban planning are:

- Environmental protection (Quality)
- Sustainable residential development (Viability Timeline)
- Resources capitalization (Capacity)
- Coherent regional growth support (History & Landscape)

This paper focuses on the three main dimensions:

- Technology
- People
- Institutions



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The elaborated conceptualization of smart city in this paper will contribute to the future studies. This concept is an organic connection among technological human & institutional components. Now a day, "smart" means innovative & transformative changes driven by new technologies. However, the social factors are also important in a smart city.

The vision of the smart city is the urban centre of the future. The systems and structure will monitor their own conditions and carry out self-repair. The smart materials and structures are also known as the intelligent or adaptive materials. The smart city concept was in a planning stage since late 1998, but it received its first funding in January 2000. The future will require rethinking of the relationships between government, city managers, business, academia and the research community.


CONCLUSION

1. Smart city concept can be used for transforming any city into a smart city.
2. Smart city have various overwhelming benefits & it a win - win situation for both, government & the citizens. -

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MONTHLY DOUBLE-BLIND PEER REVIEWED REFERRED OPEN ACCESS INTERNATIONAL JOURNAL

www.irjms.in

E-mail : irjms2015@gmail.com irjms.in@gmail.com

Volume-IV Special Issue - III

ISSN : 2454-8499

January 2018


Impact Factor : 1.3599(GIF), 0.679 (IIFS)

SPECIAL ISSUE ON IMPACT OF CASHLESS ECONOMY : CHALLENGES AND OPPORTUNITIES



IRJMS

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CASHLESS ECONOMY: SWOT ANALYSIS FROM INDIAN PERSPECTIVE

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ABSTRACT

Cashless economy is a new buzz word aimed by many economies around the world. It is one of the trending and emerging concept which is regarded by eminent economists as the best form of money economy. CASHLESS economy is economy which performs all its transactions using plastic money through the digital means. Recently RBI has also unveiled its document- "Payments and Settlement Systems in India: Vision 2018" encouraging the electronic payments and to help INDIA grow from cash to cashless society in the long run. Thus giving this concept an overlook, this paper focuses on the SWOT analysis of "CASHLESS ECONOMY" from an Indian perspective describing the strengths, weaknesses, opportunities and threats for India from going cash to cashless.

Keywords: Cashless Economy, Demonetization, Digitization, Plastic Money

INTRODUCTION

On November 8, 2016, the respected Prime minister of India demonetized the two large denomination notes of INR 500 and INR 1000, ceasing to be legal tender with immediate effect except for few specified purposes. The entire nation was stunned with such huge cash circulation being rendered invalid with just one announcement. Though this was not the first time when government of India took such a step, it had already been done by government in 1946 and 1973 but this decision in 2016 came with huge criticism as people were left with INR 100 and less denomination to transact with. This step of government aimed at fourfold attack on counterfeit currency, currency used for terrorist financing, accumulated black money and corruption. Also RBI recently unveiled its document on "PAYMENTS AND SETTLEMENT SYSTEMS IN INDIA: VISION 2018" aimed at making India a cashless economy. Not only this, our eminent Prime Minister is working tremendously towards his move of Digitization (DIGITAL INDIA). Thus both of these moves DEMONETIZATION and DIGITIZATION if worked upon effectively can act as a catalyst in making INDIA a CASHLESS ECONOMY.

OBJECTIVE

The objective of the paper is to study the facets of cashless economy and analyzing it in Indian context, the STRENGTHS for India becoming cashless, WEAKNESSES that can be faced in implementation, OPPORTUNITIES it can grab by becoming cashless and also the THREATS it can face.

METHODOLOGY

The paper is written based on the secondary research done on already published articles, journals, research papers, newspapers, magazines and internet regarding the demonetization drive and cashless economy concept and analysis is done based on such research and conclusion is presented in the form of SWOT analysis.

THE CONCEPTS

Cashless economy refers to the term describing the system in which the movement of physical money i.e. paper currency and coins are replaced with digital means of payments which includes plastic money, digital devices, and over the net transactions. Such a replacement does not mean the non existence of physical money but its circulation is minimal. The term "cashless economy" dates back its origination in the 1960s (Bergsten, 1967; Lee, 1967 etc), but it no more remains a theoretical concept as countries around the world are preparing themselves for the





conversion from cash to cashless statuses. Achieving this status does not involve an immediate removal of currency but steadily and gradually expelling the cash from the society through the proper steps.

Physical money hereby means the paper currency and coins issued by the Government which forms a part of the legal tender.

Plastic money involves the use of plastic cards like debit cards, credit cards, Rupay cards, Smart cards, chip based cards, bank pre-paid cards, contactless cards, etc to complete various transactions.

Electronic mode involving payments includes the payments done through the digital devices like smart phones, laptops, computers, notepads etc using internet, e-wallets, PayPal, or Paytm etc.

INDIAN PERSPECTIVE

The Digital India Program started by the Government of India is a flagship program visioning Indian transformation into a digital economy. "FACELESS, PAPERLESS, CASHLESS" is the main role of Digital India. Thus to strengthen the program, the government of India went on for financial inclusion linking the bank accounts of people with their salaries and opening of bank accounts linked with AADHAAR accounts under JAN DHAN Scheme. Also the step of DEMONETIZATION equally attributes towards making the India move forward on the path of becoming Cashless. Analyzing various facets of the Cashless economy and India the SWOT analysis for India going Cashless can be concluded as:

STRENGTHS OF INDIA GOING CASHLESS

- A. **Planned Strategy:** Connecting the dots together, first SIT on black money, then JAN DHAN scheme targeting financial inclusion followed by track on foreign accounts and money hoarders, then the Income declaration scheme, opportunity to people to declare their wealth, and finally a blow by demonetizing the economy.
- B. **Financial Inclusion;** Under the JAM (JAN DHAN, AADHAAR, MOBILE) trinity, government is focusing on reaching to all the corners of the country and to every citizen. It was seen with the introduction of PRADHAN MANTRI JAN DHAN YOJNA there was surprisingly huge rise in the opening of bank accounts by the people around the country. Bank account is one of the basic requirement for any nation going cashless. India saw a rise in number of bank correspondents and bank branches in the non reachable areas also. Thus this acts as strength for the economy to go cashless.
- C. **Measures By Government:**
 - Launch of BHIM app for smart phone users based on Unified Payments Interface has created easy and quick payments system for the digital-haves.
 - Launch of Aadhaar Merchant Pay has targeted those not having access to mobile phones thus can make payments through Aadhaar linked bank accounts.
 - DIRECT BENEFIT TRANSFER has also helped the people in achieving digital transaction awareness.

6.2 Weaknesses Being Faced By India

- **Cash as King:** The currency in circulation in India is far higher than other nations around the world. The ratio of Cash to GDP ratio is around 12% which indicates large usage of cash in transactions. Cash is one of the biggest dominating factors of the Indian economy.
- **Electricity:** To go cashless the entire India needs to have an access of electricity. The hassle free and smooth functioning of cashless economy needs supply of 24x7 electricity, but India is still facing huge load shedding in has yet not achieved 100% electrification in rural areas.





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- **E-Illiteracy:** Another hassle India suffers is illiteracy. Still around 30% of the population needs to get educated enough to use the internet. Just mere knowledge of reading and ability to write is not enough for the person to work effectively over the internet. Most of the people having computer knowledge also don't know how to use the internet.
- **Lack of Infrastructure:** Going cashless involves need for card swipe machines at the POS terminals. Either retailers are not able to afford the facility or the banks do not have the facility of providing such machines which disables the card payment mode adoption.
- **Smart Phone Market Still Untapped:** The rising concept of e-wallets and making payments online is only feasible through the smart phones, but Indian population mostly middle income group or rural population lacks the affordability of smart phones due to shortage of funds and e-illiteracy even though smart phones are easily available.
- **Sluggish Economy:** Indian economy is going through slow growth. Being in a sluggish phase has a negative effect on the labor as well as businesses. Furthermore this negative impact can be seen due to cash crunch due to money being withdrawn from the economy in a sudden step.

6.3 Opportunities for India Adopting Cashless Concept

- **Curbing Black Money:** Since cash economy carries with it parallel economy run by black money holders, with India going cashless can put an end to this parallel run economy and demonetization is one such step for India to attack the Black money.
- **Tax Collection:** With digitization and adoption of cashless base the entire money will be operated through bank accounts thus TAX EVASION and TAX AVOIDANCE would not be seen creating good tax revenue base for the government.
- **Reduction In Real Estate:** The most affected sector with cash transactions is real estate, so going cashless will make all real estate transactions white in turn bringing down the inflated prices due to black money.
- **End of Corruption:** Going cashless will end the system of bribery to a very extent at all levels as bribe through bank accounts would be under proper check and will make people more alert in performing their duties well.
- **Savings on Huge Expenditure:** RBI spends around billions of rupees on the activity of currency issuance and management, thus this huge amount of expenditure can be cut off once India goes cashless.
- **Impact on Gdp:** Cashless status of the country will not only lay down the growth prospect for economy but also it will boost the GDP of the country to higher levels.
- **Higher Cost of Future Crimes:** With the cashless economy there will be an indirect and powerful impact on corrupt practices being carried on by cash.
- **Balance:** Less cash economy will act as a strong balance between a check on malpractices and also financial operations.

6.4 Threats In Going Cashless

- **Security:** The major and biggest threat economy faces going cashless in the threat of security of transactions:
 - Threat of loss of data base.
 - Threat to the money in e-wallets.
 - Threat of data encryption.
 - Threat of malwares, viruses to software.
 - Threat of cyber crimes.



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- Perception of Customers: People at a large scale perceives cash to be the most convenient and fastest way of transacting, thus adopting the digital mode can face resistance from the society.
- Earning Faith And Trust: Country like India which is still in its developing phase faces every day new ups and downs and thus earning trust and faith of people to adopt the cashless economy is a big hurdle in its growth.


CONCLUSION

Every new habit introduced in life needs at least 21 days to get used to and the way Indian society pay for a thing is a cultural pattern which is hard to change. Though, not impossible, but to achieve the concept of cashless, the steps needs to be taken in an appropriate manner. Our government tried to lay a series of steps before announcing demonetization but still somewhere it does seemed as an office act rather than a field work. In order to go Cashless, the phased implementation could have been worked upon i.e. choosing few districts or sectors to go cashless rather than sprinkling the idea upon entire society, or it could have been introduced as a pilot mechanism in few areas for a testing purpose whether Indian society is ready for such a move or not. If it is achieved in coming time, then it is no less than a biggest achievement of all times, for the country as being on the graph of DEVELOPING status, it proved its worth among the developed ones.

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Volume - 5 | Issue - 7 | January - 2018

RESEARCH DIRECTION

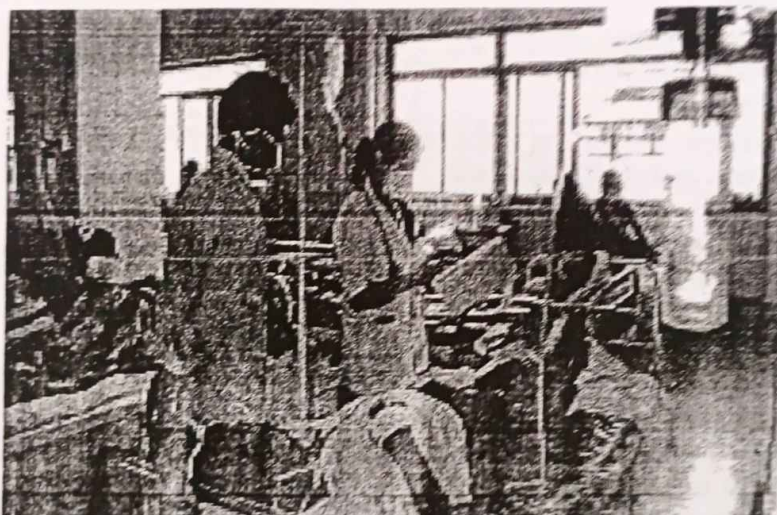


International Recognition Interdisciplinary Research Journal

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ISSN
2321-5488

HEALTH CARE SERVICES OFFERED BY GOVERNMENT SECTOR HOSPITALS IN KARNATAKA: WITH SPECIAL REFERENCE VIJAYAPUR DISTRICT



Research by



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ABSTRACT:- The purpose of this article is to study the different government hospitals operating in Karnataka state. The study is concentrated on number of government hospitals offering health care services to public in ...

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HEALTH CARE SERVICES OFFERED BY GOVERNMENT SECTOR HOSPITALS IN KARNATAKA: WITH SPECIAL REFERENCE VIJAYAPUR DISTRICT

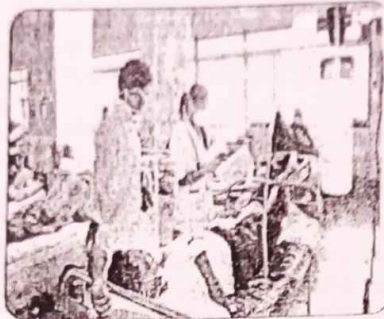
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ABSTRACT :-

The purpose of this article is to study the different government hospitals operating in Karnataka state. The study is concentrated on number of government hospitals offering health care services to public in Vijayapur District of Karnataka state. The finding of the study



reveals that Government hospitals cover both urban areas and rural areas through its different health care centres with 3.4825 % of total government hospitals in the state.

KEYWORDS: Civil hospitals, Urban health centres, Taluk hospitals, Community health centres, Primary health centres, Sub-

centres health care services.

I. INTRODUCTION :

Today, the hospital is a place for the diagnosis and treatment of human ills and to ensure well-being of temporarily deprived patients. The first and the foremost function of a hospital is to give proper medical care to the sick and injured without having social, economic and diseases discrimination. The education and training of doctors and nurses, support to medical research and assistance to all activities carried out by public health and voluntary agencies to prevent diseases and further to promote positive health attitude are some of the important services of modern hospitals.

In the past, the hospitals are set-up as charity institutions especially for poor and weaker sections of the society and the only function of those institutions was to care the weak and poor. Of late, the hospitals are set-up with the motto of serving all sections of society, In addition to it, some of them are also engaged in conducting and promoting medical education, training and research.

Hospital services are provided by the government institutions as well as private institutions and now a day it is observed that corporate firms have also established many hospitals to serve the society as part of their corporate social responsibility. The services in a hospital are differing from hospital to hospital. However, there are three categories of services: i) line services, ii) staff services; and iii) auxiliary services.

The line services include emergency services, outpatient services, in patient services, intensive care unit and operation theatres. The staff services are central sterile supply diet, laundry laboratories, radiology and nursing. The auxiliary services are registration and in door care record, stores, transport, diet, and security.

II. OBJECTIVES OF STUDY

- 1) To study the different government hospitals offering health care services.
- 2) To study the number of government hospitals offering health care services to the society.

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3) To study the different services offered by government hospitals.

III. RESEARCH METHODOLOGY

The present study deals with the health care service offered by government hospitals in Karnataka state. For the study purpose data can be collected from two different sources namely primary and secondary sources. The present study is based on secondary data. Secondary data was collected from annual reports of the health and family welfare department of government of Karnataka and its official website. Percentage analysis is used to analyze the collected data. Convenience sampling method is used for selecting sample for the study. The present study scope was limited to government hospitals operating in vijayapur district of Karnataka state.

LIMITATIONS OF THE STUDY

The present study shall focus only on government hospitals in Karnataka.

IV. REVIEW OF LITERATURE

- + Benerji in his article "Breakdown of public Health System" has advocated for the rejuvenation of the important for public health. He is of the opinion that the concept of equality should be the base for such a process of rejuvenation.
- + BlakiePiers M is his book "Family planning in India" has made systematic and investigative analysis of Indian family planning programmes and health care activities oriented towards the poor. He found that there is a scarcity careful attention towards the health standards at the countryside.
- + The Srivastavacommittee (1974) through light on a national wide network of efficient and effective services suitable for our conditions, limitations and potentiality to be evolved. The committee further suggested that the government of India should constitute under Act of parliament in medical and health education commission for co-ordination and maintaining standards in medical and health education as the pattern of University Grant Commission.
- + Murthy (2012) has undertaken a study on Service Quality Management on Health Care Industry in Bangalore. Empirical survey showed that the three dimensions of empathy, tangibles and reliability are key factors. This study shows how macro and micro factors affect the health care situation and identifies empathy as a key factor on which private hospitals score over public hospitals.

ANALYSIS AND RESULTS

Health care Services: Health care services provided by government hospitals in Karnataka are categorized into two categories, namely Urban health services and Rural health services.

Urban Health Services

Civil hospitals:

The District Hospitals under Health & Family Welfare Department provide curative, referral, counselling and 24x7 emergency delivery services along with preventive, promotive and rehabilitative services. Other Major hospitals and Teaching Hospitals provide Secondary level Services. The details of Hospitals are presented in table 1.1.

Table number 1: number of government hospitals working in urban areas.

Hospitals	No. of Institutions	No. of Beds
District Hospitals	21	8509
Other Hospitals under HFW	11	2218
Teaching & Autonomous Hospitals (including Medical Education)	34	16232

(Source: annual report)



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Specialty services in District Hospitals:

Specialty services provided in District Hospitals include General Medicine, Pediatric, ENT, Anesthesia, Blood Bank, Telemedicine, Surgery, Orthopaedic, Skin and STD, Dental, Burn care ward, Obstetrics and Gynaecology, Ophthalmology, Radiology, Psychiatry and Geriatrics. For rendering specialty services in District Hospitals

- + The needs of the patients coming directly as well as those referred from peripheral rural centres and moffusil hospitals are catered.
- + Emergency and Casualty Departments work 24x7.
- + The existing Blood Banks are being strengthened depending on the availability of funds, in all the District Hospitals and all Major Hospitals of the State. AIDS screening facility has been provided in these Hospitals. Blood storage units are being established at all FRUs.
- + Radiology and Dental care services are available in all the District Hospitals, Major Hospitals, Taluk level Hospitals and Community Health Centres.
- + Epidemic Diseases Hospitals are functioning at Bangalore, Mysore and KGF. These Hospitals are meant for treating epidemic diseases like Cholera, Gastroenteritis, Diphtheria, Tetanus, Whooping Cough, Rabies, Measles, Chicken Pox, H1N1 and other infectious diseases.

Taluk Hospitals: These are hospitals in Taluk headquarters with sanctioned bed strength of minimum 100 beds. It acts as referral hospital for the rural population. Taluk Hospitals are provided with 10 Specialists and one Dental Surgeon supported by 71 paramedical & other staff. There are 146 Taluk Hospitals in the State.

c) Community Health Centres: A Community Health Centre (CHC) is the first point of contact between community and specialist doctor. As per guidelines, one CHC is provided for one lakh twenty thousand population in plain areas, and 80,000 to 1 lakh population in hilly areas. It acts as a referral institution for the rural Population. CHCs are 30 bedded hospitals provided with four Specialists i.e., Surgeon, Physician, Gynecologist, Pediatrician and one Dental Surgeon supported by 29 paramedical & other staff. There are 206 Community Health Centres in the State.

d) Urban Health Centres: The objective is to give primary health services in urban slums and services like antenatal care, postnatal care, referral for institutional deliveries, immunization, services under national programmes like DOES, NMEP, etc. family welfare planning including IUD/NSV.

II. Rural Health Services:

As per minimum needs program (Rural Health), the State is following the National Pattern of Health Infrastructure in rendering Primary Health Care by establishing health institutions viz., Sub Centres, Primary Health Centres and Community Health Centres.

a) Primary Health Centres (PHC): It is the first contact point between community and Medical Officer. The PHC provides curative, preventive, promotive, family welfare, rehabilitative and outreach services. In addition to these, PHC implements National and State Health Programs. As per guidelines, one PHC is established for every 30,000 population in plain and for every 20,000 population in Hilly and Tribal areas. It has a Medical Officer with 7 Para-medical & other staff and has 6 beds for in-patients. There are 2353 PHCs in the State.

b) Sub Centres: It is the first point of contact between Primary Health Care System and the Community. One Sub Centre with a Female Health Worker is established for every 5000 population in plain areas and for every 3000 population in Hilly and Tribal areas. Each Sub-centre is supplied drugs worth of Rs. 5000/- per annum. There are presently 8871 Sub-Centres in the State.



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Table number 2: Number of government hospitals in Karnataka (as on 2016 - 17)

Name of Hospital	Number of hospitals		
	Karnataka	Vijayapur	% of hospitals in Vijayapur
Civil hospitals	21	01	4.7619 %
Urban health centres	04	04	100.00 %
Taluk hospitals	146	04	2.7397 %
Community health centres	206	09	4.3689 %
Primary health centres	2353	61	2.5924 %
Sub-centres	8871	325	3.6636 %
Total	11601	404	3.4825 %

(Source: annual report)

Table 2 represents government hospitals operating in Karnataka and in Vijayapur district. In vijayapur district 4.7619% of civil hospitals, 100% of urban health centres, 2.7397% of taluk hospitals, 4.3689% of community health centres, 2.5924% of primary health centres and 3.6636% of sub-centres of respective hospitals are operating to offer health care services to the people of Vijayapur District. And the district has 3.4825% of total hospitals in the state.

VI. FINDINGS OF THE STUDY

- + It is found that, Government hospitals categorized in two categories i.e, urban health services and rural health services. Urban health services are offered by Civil hospitals, Urban health centres, Taluk hospitals, Community health centres. And rural health services are offered by primary health centres and sub-centres.
- + It is found that, In vijayapur district 4.7619% of civil hospitals, 100% of urban health centres, 2.7397% of taluk hospitals, 4.3689% of community health centres, 2.5924% of primary health centres and 3.6636% of sub-centres of respective hospitals are operating to offer health care services to the people of Vijayapur District. And the district has 3.4825% of total hospitals in the state.
- + It is found that, Specialty services provided in District Hospitals include General Medicine, Pediatric, ENT, Anesthesia, Blood Bank, Telemedicine, Surgery, Orthopaedic, Skin and STD, Dental, Burn care ward, Obstetrics and Gynaecology, Ophthalmology, Radiology, Psychiatry and Geriatrics.

CONCLUSION

It is concluded that, the government hospitals are offering health care services at different geographical level of the district. Government hospitals cover both urban areas and rural areas through its different health care centres (i.e. Civil hospitals, Urban health centres, Taluk hospitals, Community health centres, Primary health centres, Sub-centres) with 3.4825 % of total government hospitals in the state.

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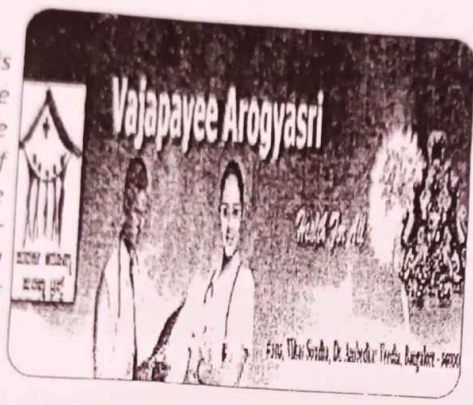
A STUDY ON ANALYSIS OF GOVERNMENT HEALTH CARE SCHEMES IN KARNATAKA: WITH SPECIAL REFERENCE TO VAJPAYEE AROGYASHREE SCHEME

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ABSTRACT: -

The purpose of this article is to study performance of the scheme implemented. The study is concentrated on number of beneficiaries benefited under the scheme, average expenditure per beneficiary for the study period and on trend in the number of beneficiaries of the scheme. The



performance of the scheme is analyzed with help of trend analysis and different statistical methods. The finding of the study reveals that there is an increasing trend in number of beneficiaries of the scheme.

KEYWORDS: Vajpayee Arogyashree, beneficiaries, expenditure.

INTRODUCTION:

The state has followed policy guidelines through the framework of successive five year plans developed by the planning commission, decisions of the central council of health and family welfare, central health legislation and national health programmes developed by the government of India. Over a period of time, separate policies at the national level have been developed for health in 1983, which was revised in the year 2002, education for health science in the year 1989, nutrition in the year 1993, drug policy in the year 1994, pharmaceutical policy in the year 2002, medical council of India guidelines in the year 2000, blood banking have served the state well in developing its health system, and will continue to be used as guidelines for further growth.

A national health policy has been announced in the year 2002 and it provides a framework within which health policy of the state would refashion the elements therein to meet the current needs of the state. The health policy would be based on the specific needs of the state and recognize regional inequalities.

Health however is constitutionally a state subject. Health needs vary between states, vary from district to district. And it requires more specific planning. A comprehensive Karnataka state health policy for the integrated health development and functioning of the health sector is therefore being formulated explicitly, for the first time. The policy, with a string emphasis on process and implementation, will be an instrumental for optimal and people oriented development of health services.

To meet the purpose of national health policy and state health policy, Government of India and Government of Karnataka have formulated and implemented several health and family welfare schemes in the interest of people such as National Leprosy Eradication Programme, Revised National Tuberculosis Control Programme, National Programme for Control of Blindness, Karnataka state AIDS prevention society, National Vector Borne Diseases Control Programme, Reproductive and Child Health Programme, Vajpayee Arogyashree,

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Rashtriya Bal SwasthyaKaryakram, Janani Suraksha Yojane, ThayiBhagya, ArogyaKavacha (100), Ambulances, Madilu, PrasantiAraike, Janani Shishu Suraksha Karyakrama (JSSK), RashtriyaKishorSwasthyaKaryakram, Weekly Iron and Acid Supplementation Programme, National Iodine Deficiency Disorder Control Programme.

II. OBJECTIVES OF THE STUDY

- + To study the scheme implemented in the state
- + To study the trend in beneficiaries of health programme in the Vijayapur District and in Karnataka state.
- + To study the expenditure per beneficiary under the health programme in the Vijayapur District and in Karnataka state.

III. RESEARCH METHODOLOGY

The present study deals with the health care programme implemented in government hospitals in Vijayapur District and in Karnataka state. For the study purpose data can be collected from two different sources namely primary and secondary sources. The present study is based on primary as well as secondary data. Primary data was collected through well designed questionnaire and Secondary data was collected from annual reports of the health and family welfare department of government of Karnataka and its official website. Data collected from above source was analyzed with the help of trend analysis and different statistical methods. Convenience sampling method is used for selecting sample for the study. The present study scope was limited to government hospitals operating in Karnataka state. The study period was 7 years starting from 2010-11 to 2016-17.

• Limitations of the study

The present study shall focus only on beneficiaries of the scheme for only 7 year study period.

IV. REVIEW OF LITERATURE

Vajpayee Arogyashree scheme:

To enable the members of Below Poverty Line (BPL) families in Karnataka suffering from catastrophic diseases like Cardio, Cancer, Neurology, Renal, Burns, Polytrauma and Neonatal to access the super speciality health care treatment, Vajpayee ArogyaShree Scheme has been introduced by the State Government stage by stage in the state. Approximately about 99.12 lakh BPL families in the State have now access to Multi Speciality Health Care. Right from diagnosis, hospitalization, treatment /surgery and food will be provided free of cost by the Super Speciality Hospitals. The cost of the same will be borne by the Government through the Trust. The maximum expenditure ceiling per BPL family per year is Rs. 1.50 lakhs with a floating provision of Rs. 50,000/-.

To identify and refer any of the BPL family member suffering from any of the above seven catastrophic diseases, the Trust regularly organizes District and Taluk level Health Camps which is attended by people from near and far off villages. The Trust has empanelled 149 Super speciality Hospitals in the State and 34 Super speciality Hospitals in the border areas of neighbouring state totalling to 183 Network Hospitals covering about 663 different surgical health procedures along with 138 follow-up packages so that BPL families will have the services of quality Standards without any discrimination.



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ANALYSIS AND RESULTS

Table number 1: number of beneficiaries of the Vajpayee Arogyashree scheme in the state for the study period.

Year	No. of beneficiaries	Amount of expenditure (in Lakhs)	Average amt. of expenditure per beneficiary (in Lakhs)
2010-11	4095	2284.98	0.5580
2011-12	7564	4358.18	0.5762
2012-13	12829	6807.80	0.5307
2013-14	32344	15921.94	0.4923
2014-15	38223	19058.61	0.4986
2015-16	43808	23324.90	0.5324
2016-17	45803	25398.37	0.5545
Total	184666	97154.78	-----
Annual Mean	26381	13879.25	0.5261
Standard deviation	17753	9380.76	0.0310

(Source: calculated table)

Table 1 represents the number of beneficiaries of Vajpayee Arogyashree scheme in the state (Karnataka) for the study period. Under the Vajpayee Arogyashree scheme annually 26381 beneficiaries are benefited with an average annual expenditure of Rs.13879.25 lakhs, with a standard deviation of Rs. 9380.76. Under the Vajpayee Arogyashree scheme average amount of expenditure per beneficiary is Rs. 0.5261 lakh with a standard deviation of Rs.0.0310 lakh.

Table 2 represents the number of beneficiaries of Vajpayee Arogyashree scheme in the Vijayapur District for the study period. Under the Vajpayee Arogyashree scheme annually 931 beneficiaries are benefited with an average annual expenditure of Rs.530.56 lakhs, with a standard deviation of Rs. 292.57. Under the Vajpayee Arogyashree scheme average amount of expenditure per beneficiary is Rs. 0.5700 lakh with a standard deviation of Rs.0.0526 lakh.

Table number 2: Number of beneficiaries of the Vajpayee Arogyashree scheme in the Vijayapur district for the study period.

Year	No. of beneficiaries	Amount of expenditure (in Lakhs)	Average amount of expenditure per beneficiary (in Lakhs)
2010-11	267	181.61	0.6802
2011-12	848	524.22	0.6182
2012-13	827	461.20	0.5577
2013-14	1013	582.79	0.5753
2014-15	1337	753.97	0.5639
2015-16	1835	1007.07	0.5488
2016-17	389	203.07	0.5220
Total	6516	3713.93	-----
Annual Mean	931	530.56	0.5700
Standard deviation	539	292.57	0.0526

(Source: calculated table)



Table number 3: Trend in number of beneficiaries of the Vajpayee Arogyashree scheme in the Vijayapur district and in state for the study period.

Year	No. of beneficiaries in the state	No. of beneficiaries in Vijayapur District	Trend in beneficiaries (%)	
			State	Vijayapur
2010-11	4095	267	100	100
2011-12	7564	848	184.71	317.60
2012-13	12829	827	313.28	309.74
2013-14	32344	1013	789.84	379.40
2014-15	38223	1337	933.41	500.75
2015-16	43808	1835	1069.79	687.27
2016-17	45803	389	1118.51	145.69
Total	184666	6516		

(Source: calculated table)

Table 3 represents the trend in number of beneficiaries of Vajpayee Arogyashree scheme for the study period. Number of beneficiaries of Vajpayee Arogyashree scheme shows an increasing trend for the study period in the state as well as in Vijayapur District, excluding the year 2016-17. In the year 2016-17 the number of beneficiaries of Vajpayee Arogyashree scheme was decreased significantly.

VI. FINDINGS OF THE STUDY

- + It is found that, the scheme is implemented BPL families. To enable the members of BPL families in Karnataka suffering from catastrophic diseases like Cardio, Cancer, Neurology, Renal, Burns, Polytrauma and Neonatal to access the super speciality health care treatment. The maximum expenditure ceiling per BPL family per year is Rs. 1.50 lakhs with a floating provision of Rs. 50,000/-.
- + It is found that, the average per beneficiary expenditure under the scheme for the study period was Rs 52610 for the state and Rs 57000 for Vijayapur District. Which means the average per beneficiary expenditure under the scheme is more in Vijayapur District when compared with the average per beneficiary expenditure under the scheme for the state (to the extent of Rs. 4390).
- + It is found that, the trend in number beneficiaries of the scheme for the study period shows an increasing trend, except for the year 2016-17 of Vijayapur district.

CONCLUSION

After analyzing the data collected from above stated source to accomplish the stated objective of the study, it is concluded that there is an increasing trend in the number of beneficiaries of the scheme and the average per beneficiary expenditure under the scheme is more in Vijayapur District when compared with the average per beneficiary expenditure under the scheme for the state to the extent of Rs. 4390.

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Journal - 63571

UGC Journal Details

Name of the Journal : International Journal of Advance & Innovative Research

ISSN Number :

e-ISSN Number : 23947780

Source: UNIV

Subject: Multidisciplinary

Publisher: Indian Academicians and Researchers Association

Country of Publication: India

Broad Subject Category: Multidisciplinary



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Volume 6, Issue 1 (XVIII)
January - March 2019

ISSN 2394 - 7780



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सर्व शिक्षा अभियान
UGC
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FUTURE PROSPECTS OF E-BUSINESS IN INDIA: AN OVERVIEW

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ABSTRACT

The e-business concept is novel. The Indian traditional business model is engrossing the new technological approach in-order to cope up with the international market and vast growing Indian online market. Since, e-business scenario is recent in the Indian market; therefore, it is essential to know the scope and opportunities of the e-business in India.

The study shows enormous potential for E-Business in India. In total retail business online retailing is less than 5%. Indian e-business has a huge scope in the near future but there are some challenges to the growth of e-business in India like internet penetration and Internet users. E-business development depends on the availability of internet infrastructure in the country.

Keywords: E-Business, E-Commerce, Online Business

I. INTRODUCTION

E-business or Online business is the business transactions that take place online with the help of the internet. The term e-business came into existence in the year 1996. E-business is an abbreviation for electronic business. In the e- business model, the buyer and the seller don't meet in person, they complete their transaction online.

Now a day's e-business is no longer only applies to virtual companies (called click and mortar) all of whose activities are based on the Net, but also to traditional companies (called brick and mortar). Many of the business are now using both the modes for the business. They have traditional business setup with the modern e-business setup.

E- Business and ecommerce both the terms are distinct from each other. The term e-commerce (Electronic Commerce) is the only one of the aspects of e-business. But e-business is the broader concept. In India for e-business development there is huge scope and challenges that are focused in this study.

II. OBJECTIVES OF THE STUDY

- To study the different types of E-Business transactions
- To study the Scope for E- Business In India
- To study the key elements for the growth of e-commerce business in India

III. THE GOAL OF E-BUSINESS

The objective of any e-Business is to create value. Value can be created in different ways. One way is as a result of an increase in margins, i.e. a reduction in production costs or an increase in profits. E-Business makes it possible to achieve this in a number of different ways, including positioning on new markets; increasing the quality of products or services; prospecting new clients; increasing customer loyalty; and increasing the efficiency of internal functioning. Another way is increasing the customer satisfaction level. As a matter of fact, e-business favours: a drop in prices in response to increase in productivity; Customer feedback; products and services that are suitable for the client's needs; and a mode of functioning that is transparent for the user.

IV. CLASSIFICATION OF E-BUSINESS

E-business is categorized on the basis of which type of relationship exists between the business and the client as mentioned below

- **B2B (Business-to-Business)**
While one company doing business with another company using internet-enabled procedure, such as manufacturers are buying raw material from another raw material manufacturer, or a distributor is purchasing online from a manufacturer. Such B2B e- business is generally in big volumes, and price varies based on the quantity of the purchase order and is generally flexible and negotiable.
- **B2C (Business-to-Consumer)**
One company is selling goods or services online to the general public or directly to the customer typically through an eCommerce website or mobile application or over the Internet. An example of B2C portals



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includes Amazon, Paytm, Myntra or Dell Computers. A B2C e-Commerce transaction would be an individual buying Clothes/garments through Myntra's website.

- **C2B (Consumer-to-Business)**
In this type a customer posts his requirement on a website or online platform, and then several companies provides the quotes based on such requirements. The consumer decision is based on the reviews all bid received from the seller. Customer finalizes the deal with the enterprise going to complete the requirement. C2B business involves consumers seeking products or services from a business/company. For example, indiamart.com

- **C2C (Consumer-to-Consumer)**
In this type customer deals with other customer. There are some sites which offer free classifieds listing where individuals can buy and sell and complete their transactions through website/ Apps such as Quikr or OLX. Such transactions called consumer to consumer transactions. Where users sell products to other prospective customers. Like one person is selling something that he or she no longer needs, and he completes the listing of that product the OLX, and another person who needs the same thing contacts the seller and get the transaction done.

V. SCOPE OF E-BUSINESS IN INDIA

The scope of e-business in India is indisputably will increase in near future. A recent report by the Internet and Mobile Association of India shows that growth will be around 50% is to be expected in the coming five years.

The primary element of this growth is undoubtedly the rise of high speed (4G) mobile internet users and a large number of Smartphone users. The same mobile commerce is expected to change how business transactions happen in India. Many companies are now adopting the e-business models and strategies to grow their business. Currently there longer sustainability if anyone ignores the power of e-business.

Traditional customers are also moving to online transactions because of the unique advantages of online transactions it includes mainly delivery time, ease of transactions and several features served by e-businesses, there are some prototype models for example; drone delivery has been started in the foreign countries or artificial intelligence.

Another significant contributor to the growth of e-commerce in India in the future is the e-tailing industry which largely deals in providing jewelry, apparel and kitchen appliances online. Websites like Flipkart, Myntra, Amazon, Snapdeal, Jabong, etc. are all examples of the enormous success of E-Commerce in India. Due to these firms, India is one of the fastest growing e-commerce markets in Asia/Pacific with China investing as much.

As India has been the heart of the e-commerce market in last few years. India is the fastest growing e-commerce market with the tremendous online retail growth of 53% which is highest comparing to other countries like China -33%, Indonesia -31%, Malaysia -30% and South Korea 30%. (Bain and Company, 2018).

ONLINE RETAIL GROWTH (CAGR IN 2013-17)

	China	Indonesia	Malaysia	South Korea
	33%	31%	30%	12%

Discount-driven online marketplaces, advances in infrastructure and rise in smartphone penetration and data usage have fuelled rapid growth

Source: Bain & Company

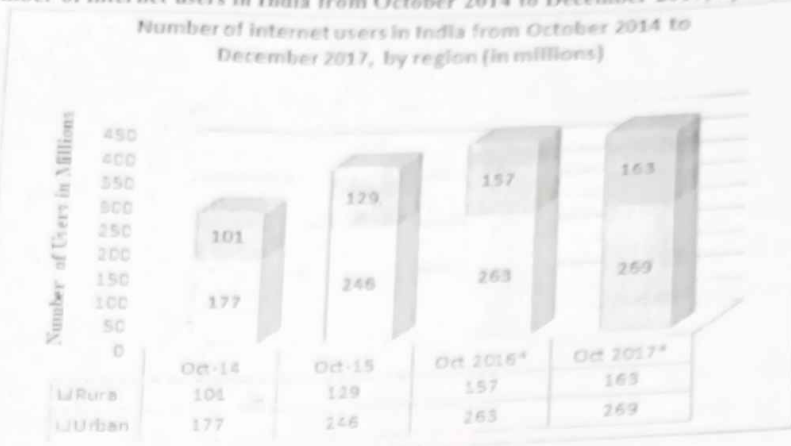


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Graph-1: Number of internet users in India from October 2014 to December 2017, by region (in millions)



Source: Statista, March 2017

This statistic illustrates the change in number of internet users in India from October 2014 to December 2017, distributed by region. In December 2017, the number of internet users in urban area was estimated to be around 269 million, while the number was expected to reach 163 million in rural area (Graph 1). It is clear from above graph that number of internet users in rural as well as urban area is increasing.

Graph-2: E-commerce share of total retail sales in India from 2014 to 2019



Source: Statista, December 2015

This statistic shows retail e-commerce sales as a percent of total retail sales in India from 2014 to 2015, and a forecast until 2019. In 2015, e-retail sales accounted for 1.7 percent of all retail sales in India, this figure is expected to reach 4.4 percent in 2019 (Graph 2). It is clear from above Graph that, % of online sale in total sales is increased and expected to increase in near future also.

VI. KEY ELEMENTS FOR THE GROWTH OF E-COMMERCE BUSINESS IN INDIA

- Cost of broadband internet facilities plays the pivotal role in this regard as to ensure more people come online.
- Boosting innovative schemes such as the COD (Cash on Delivery) in a country where credit card use is not prominent shows how we have cased into this particular niche. A lot of the major e-commerce websites are based in India and the consistency, and reliability of these sites have shown the people how hassle-free, shopping and availing services are.
- Bringing internet facilities to the rural areas in India as it remains a largely untapped resource and the possibilities are endless for a major boom in the e-commerce industry, only 16% of rural users access the Internet for financial transactions, while in urban areas 44% users access the Internet for this purpose, according to the report (E-commerce 2018)



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VII. CHALLENGES OF E-COMMERCE BUSINESS IN INDIA

Even if there is a huge opportunity in e-commerce business, there are several particular challenges which are sometimes difficult to handle for any new startup. However, without any doubt, India has been a profitable e-commerce market for the last seven years in a row. Thus many venture capitalists, angel investors, private companies & high-net-worth individuals are investing money in e-commerce, no matter how small or big the business. E-commerce is growing rapidly, but it is still facing several hurdles in operations in India.

- Lack of proper knowledge/poor market research
- Logistic Challenges
- Cash on delivery
- Changing market trends
- Attracting repeat customers
- Lack of Internet connectivity
- Online security issues

VIII. CONCLUSION

If we use E-Business and e-commerce both the terms are distinct from each other. E-business is the broader concept. In India for e-business development there is huge scope and challenges that are focused in this study. The main goal of e-business is to reach the vast segment which is uncovered. There are various types of e-business models such as B to B, B to C etc. mentioned above.

Internet users are tremendously increasing day by day (Graph 1) and it is favorable for the development of e-business in developing country like India. Rural population is also not an exception for this. Rural population is also using Internet and growth is satisfactory. If we see (Graph 2) it clearly shows the scope for e-retailing in India because, percentage of online retail sales in total sales is 5% and increased and expected to increase in near future also. So, there is huge scope for e-retailing in India.

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e-ISSN: 2455-3085

Impact Factor: 5.164 [SJIF]

Journal is Indexed in

Google Scholar, IJIF, SJIFactor,
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Issued w.e.f. Nov-2018 Issue

This is to certify that Research Paper / Article / Case
Paper entitled

Usefulness of Digital Marketing in Higher Education in
Pimpri Chinchwad City

 **Authored By**


Mr. Chavan Prasanna Ganpatrao and Dr. Karmadkar
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has been published in Volume-4 | Issue-12 | Dec-2019
in this International Peer Reviewed ISSN Indexed
Online Research Journal.



Ref. No. RRJ2019041229

Issued Date: 16-Dec-2019

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ARTICLE DETAILS

Article History

Published Online: 16 Dec 2019

Keywords

Digitalization, Digital Marketing, Decision, Digital Media, Traditional media

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ABSTRACT

The media use in India has gone through numerous unmanageable disparities. Information expose that we presently have over 370 million internet consumer in the country and about 85 % of the population is active through their Smartphone devices. On the root of user base and revenues for most international internet companies India is one of the major markets. Internet is where the population uses highest time more than ever young students and working executives, with the digital marketing pay out accounting for an expansion of over 3700 Crore in January 2018 thus making it one of the most dominant brand communication stands in the current situation. Urban10 propose that "Digital marketing uses the internet and information technology to extend and improve traditional marketing functions".

It has an extensive reach application across area, however in the current context with broadcast digital and social media have gained massive popularity and are essential parts of the decision making of young students seeking higher Education. Digitalization has changed the way information is conveyed and supposed by audience or information seekers. The information conveyed through digital marketing may not be authentic and valid creating a scope for confusing the target audience. The research paper aspire to study how digitalization useful to influencing decision making among Target cluster taking Higher Education Institutes as a sample in Pimpri-Chinchwad city. It search for addition the claim by appropriate data of an institute to calculate whether the information provided for marketing purpose is legitimate adequate to take essential decisions.

1. Introduction

As indicated by published information in Business Standard March 2018 we are now spending more of our lives surrounded by digital media with Smartphone, tablets, and PCs that are all the time connected to the internet. The report added pathway how Marketers have kept pace with their audience and are spending more than 40 % of their advertise budget on digital marketing. It states that while the total market for advertising is increasing at 3 % for each year, advertising on digital media is growing by more than 55%. The present situation has witnessed the development of a consumer who not just seeks information at the touch of a button but also propose to connect with a platform where information could be easily shared, reviewed validate and used to their benefit. Information sourced from the Business Intelligence, IAMA, Nielsen Story IDEATELABS state that India represent a total residents 1,389,560,000 including 165 million and 58 million rural that includes Tablet Users, Mobile Internet Users, Social media users, Internet Users. The IAMA report states that as on January 2018 there are 370 million Internet users in the country which are expected to reach 400 million by 2019 thus supporting for the increased importance of digital communication. The information points out towards a visible shift from traditional above the line communication to a more interactive through digital or social media which has gained high thrust in the present situation. Digitalization has changed the way information is communicate and perceived by viewers or information seekers.

It is not limited to informal information seeking for entertainment or leisure but has become an important platform for taking vital career decisions. Nevertheless unlike traditional media where reliability and legitimacy are the major USP's at times the information conveyed through digital media may not be valid and genuine creating a scope for confusing the target audience. The handiness and easy accessibility are characteristics that have made digital media a popular channel among the increasing youth population in the nation. Particularly the student communities in India seeking higher Education come into view highly influenced by digital media due to the information that it allow them to evaluate and compare information between different institutes before arriving at a definite decisions.

2. Literature Review

Digital marketing has assumed a extensive reach application across region, however in the current context with propagation digital & social media have increase massive popularity and are integral parts of the decision making of young students seeking higher Education. Usually observed that user created content is perceived to be more authentic and truthful⁹ as compared to industry generated content and has superior impact on overall awareness of a brand in consumer's mind¹¹. Social media marketing is defined by various researchers some of the definitions which are relevant from the viewpoint of this study are discussed in the subsequent part.

Usefulness of Digital Marketing in Higher Education in Pimpri Chinchwad City

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While Gunelius (2011) clearly focuses on the branding aspect of social media marketing defining it as "any form of direct or indirect marketing that is used to build awareness, recognition, recall, and action for a brand, business, product, person, or other entity and is carried out using the tools of the social Web, such as blogging, micro-blogging, social networking, social bookmarking, and content sharing". The marketing perspective is high-lighted by Philip⁵ describing social media marketing as "a social and managerial process by which individuals and groups obtain what they need and want through". Solis and Breakenridge¹⁴ have postulated about social media as opposed to traditional media, involves a shift in the way people discover, read, and share news: from broadcasting to a many-to-many communication model. Ford² assumes digital communications as less prevailing but very influential than traditional forms of communication. Urban¹⁰ suggests that "Digital marketing uses the internet and information technology to extend and improve traditional marketing functions".

Simon, Roth and Madden⁴ have made the list exhaustive by adding mobile marketing, blogs, Search ads, online communities to the existing list of mediums for digital marketing. One of the elements which may justify these viewpoints could be the fact that Unlike Traditional media Digital offers multiple engagement platforms with a very easy accessibility.

According to Wertime and Fenwick¹⁷, Digital marketing constitutes variety of mediums such as web, Internet, email and viral marketing, mobile platform, gaming, user-generated content, digital signage and Internet Protocol Television etc. Social media for digital marketing medium Smith¹³ is an addition to "existing mediums of communication".

Lazer and Kelly⁶ define social marketing as "concerned with the application of marketing knowledge, concepts, and techniques to enhance social as well as economic ends. It is also concerned with the analysis of the social consequences of marketing policies, decisions and activities." As per studies aspects of Interactivity apart, addressability, relevance a very high engagement quotient and a sense of empowerment has made it an extremely popular platform for the young generation even for taking some of the most crucial decisions of their life. Literature offers an overview of the current state of research on information quality in the youth and digital media context. Studies also point towards the growing dependence of youth in creating and disseminating content on the digital media. The broad reasoning for this could be a lesser flexibility interactivity convenience and control in relation to traditional communication platforms rendering the users an ability to evaluate the information quality facilitating a better decision making.

Additional recommended by studies "online information plays a significant role in decision-making, including decisions in important areas of life such as health, Higher Education, and financial matters (Pew Internet / Lenhart, Madden, and Hitlin, 2005).

While majority of literature broadly focuses on the positive experiences of digital media indulgence frequently delving into

the significance of digital media platform as an "information source" there is however very less reference to the ability of digitally accessible content to either mislead or influence decision making of youngsters. Fogg and Tseng (1999, p. 83) suggest that "educators and Higher Educational institutions, among others, have framed efforts to teach people to avoid making mistakes in credibility judgments with the heading of "information quality."

It is generally observed that user generated content is perceived to be more authentic and trustworthy¹⁰ as compared to firm generated content and it has greater impact on overall perception of a brand in the consumer's mind¹². Findings of a study conducted by Torres and Weber (2011) indicate that "very young users tend to select links from a search results page that are prominently displayed, included advertisements and sponsored results. The importance of topicality is also highlighted in the frustrations experienced by youth during the search process, such as sites with misleading titles, irrelevant material, the sheer amount and disorganization of information available on the Internet, and the inability of students to know whether they had found "all the information" (Large and Beheshti, 2000, 1075, 1077). Lange and Ito (2010, p.261) describe how youth who are interested in creative production join social websites, forums, and websites geared towards specialized creation activities (such as fan fiction, anime music videos, or photo manipulation), and how such communities always had "mechanisms in place for creators to learn from one another".

These mechanisms included hierarchies (including greater esteem for proven experts at creation), discussion forums, simple ratings, competitions, top video lists, and form feedback templates. To having peers provide ad-hoc advice and assistance). Lange and Ito describe all creators participating in giving and receiving feedback, and in the process improving their creative craft. As aptly observed by Dr. Russell¹¹ in his Paper "Deceptive practices are easier to carry out electronically than using traditional practices because it is a relatively simple task to make one's self appear legitimate on-line. Dr Smith in his study further elaborates that it is very easy to disguise viewers in the web or online media as identity can be easily hidden and location can be easily changed if illegitimate activities starts to become evident Literature also elucidates the concept of "misleading" by reflecting the importance of internet which permits the boundaries between information, advertising and entertainment to be indistinct. Further tricking of the viewers to believe the content to be reliable and trustworthy is done by adding appealing graphics and audio-visuals, which are actually for the sake of advertising purpose.

Overall though Branding and communicating digitally is an effective way of reaching out to the target consumer yet literature does not throw much light on the consumer decision making influences but it observes that identification of misleading content is crucial to regulate since the practices of deception and misleading are very difficult to quantify. All the above researches have focused on digital communication from a technical perspective detailing on the use of internet and the ability to conveniently create and access information. The marketing perspective from the consumer point of view was

found to be missing. Our study which is exploratory has considered perceptions of the Consumers in the Target group 20- 25 years, seeking Higher Education.

3. The Reasons for the research were:

- [1]. The extensive use of Digital advertising in Higher Education institutes.
- [2]. The significance of understanding the awareness of consumers concerning usefulness of the medium was felt due to the improved influence of young students seeking information on the digital media for taking this decisive decision.

4. Research Objectives

- a) To Study the consumer awareness with reference to digital marketing.
- b) To investigate the factors influencing decision making associated to Higher Education Institutes.

5. Research Methodology

Data was collected from a uniform sample containing 250 consumers. Post consistency the sample size narrowed down to Based on the research objectives of measuring usefulness of digital marketing on overall consumer decision making a questionnaire was designed and administered online. The methodology adopted was descriptive research to get a better

approaching from the perspective. Questionnaire covered subsequent broad aspects of decision making.

- [1]. Consumer Awareness.
- [2]. Consumer Preferences
- [3]. Customer Understanding.
- [4]. Influencing issues and genuineness.

Dissimilar characteristic were used to prepare the questionnaire in order to gather suitable data for achieving the objective of this research paper. Achieving accurateness in this research require in depth study regarding the subject. As the primary objective was to study the consumer awareness from digital & social platforms, the research methodology adopted is mainly focused on primary data through which the most recent and accurate portion of information could be collected. Descriptive research was adopted so that the factors underlying decision making could be derived therefore generate a scope for further research and analysis.

6. Data Analysis Findings and Inferences

• Decisions taking process :

Digital or Social media awareness is very high, at least in the age group of 20-25 which was the target population for this research, 97% of the respondents use digital media for getting some or other kind of information beyond reference group influence come out as the powerful factor for 75% of the digital media usage.

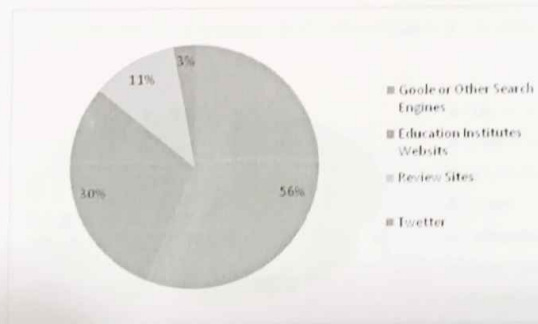


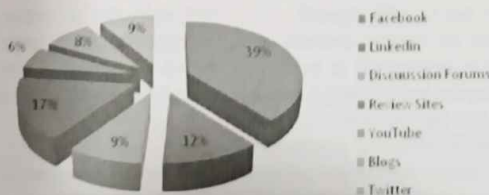
Fig No. 1

Respondents Referred

(Ref. Fig. No. 1) Prior to deciding on the taking admission 56% of the respondents referred to Google or other search engines, 30% checked higher education institutes

websites where as 11% referred review sites. Twitter was the slightest referred medium. As per the analysis only 3% of respondents referred to Twitter before taking admission related decisions.

Diagram I Decisions taking process



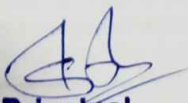

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Fig. No. 2

If we consider effectiveness of various media without any constraint of particular decision making, (Ref. Fig. No. 2) Facebook is considered to be effective by 39% of the respondents closely followed by review sites (17%), LinkedIn

(12%), Discussion forums (9%) and Twitter(9%). Blog (8%) and YouTube (6%) respondents follow the digital marketing of higher education institutes (Diagram I).

• Decisions Related to Higher Education

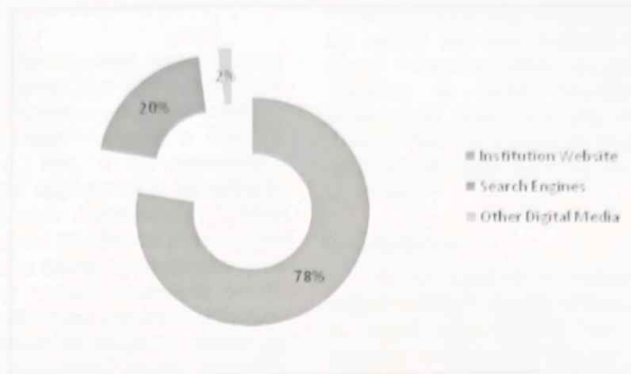


Fig No. : 3

The search engine optimization and Institute website are very important for the eminent visibility of the Institution. (Ref. Fig. No. 3) For "Admission Related Decisions" Institution website (78%) is preferred over all other

mediums, narrowly followed by search engines (20%). Reasonably referred mediums are other digital media which are on an average referred by 2% of the respondents.

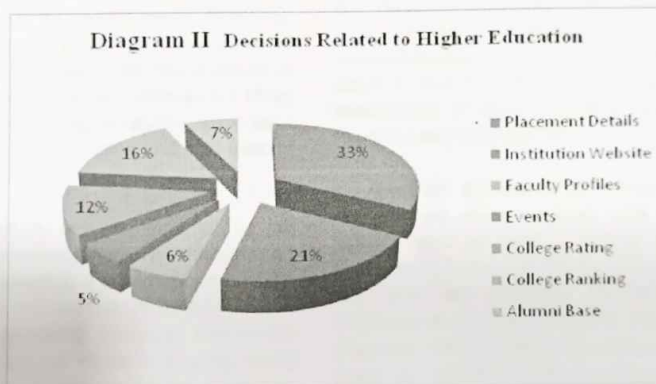


Fig. No. : 4

(Ref. fig. No. 4) Institution Placement record is one of the most significant factors for Higher Education related decisions and are referred to by 33% of the respondents. Other important factors include Institution website (21%), college ranking (16%), college rating (12%), Alumni base (7%) and Faculty profiles (6%). Events happening at the institution (5%) are the least referred factor (Diagram II). In order to influence the target group an Institute needs to Brand itself strongly by enhancing its visibility in each of the above mentioned areas projecting accurate and updated information in an attractive style.

need. 45% of the respondents take a decision on whether the advertisement is free or paid before clicking on it. One of the criteria for this could be location of the Advertisements, which is observed by 56% of the respondent.

Digital marketers should display the relevant Advertisements, so as to improve the viewer's experience, inspiring him to click on the Advertise. Whereas searching about specific institute / course, a variety of advertisements are displayed as a result. 75% respondents view the advertisement's significance to his/her

• Understanding & Awareness of Social and Digital Media

Though 45% of the respondents get positively influenced by content present on social media, only 35% think that the content is persuasive and 20% think that the information on various platforms is accurate. This clearly indicates that 55% of the respondents get influenced even if the content is not convincing and 45% of the respondents get influenced without having knowledge about accuracy of the information. 65% of the respondents think that digital media content helps in taking vital decisions whereas 76% of the respondents believe that people tend to change their decisions because of digital marketing influence. However survey results replicate that only



68% have actually changed their decision in the past due to digital or social media influence. Though almost all the respondents considered digital marketing as efficient, when asked about ambiguity of content and incomplete information on digital marketing, 32% of the respondents believed that the content is ambiguous and incomplete. Digital and social media and related content should be 'Relevant, convenient, and credible'.

We decided certain parameters to check convenience of use in terms of digital marketing like faster access to information, preferred time, time involved in availing information and live interaction etc. The Digital marketing is apparent convenient on an average by 89% of the respondents. Convenience as indicated by the respondents is the ability to carry on something useful with ease. Convenience can be in terms of accessibility, time required etc. Overall effectiveness of digital marketing were analyzed based on parameters such as influential content, current content, appealing nature, interactivity associated, issue addressed, relevance, evaluation capability, always available nature, convenience, networking ability. On the mentioned parameters digital marketing usefulness was found to be 92%. So far as digital marketing is concerned 'Credibility' was found to be the biggest concern. Respondents were asked questions depicting their reliability in digital or social media content. The parameters selected for examining credibility were accuracy, authentic sources, content crosschecking with other resources of information, hesitation to offer information on the digital or social media platforms. Another important factor was how many have a preference traditional media over digital media based on critical nature of decision on a scale of 1 to 5, credibility was rated as 3.7 Blogs and review based websites are gaining reputation these days because of the ease of access of information and also ease of evaluation based on others opinions.

But to what extent does it provide impartial or fair information. 35 % of the respondents were not confident on whether the information was providing a neutral point of view. 21 % were of estimation that it was biased. While 44 % are in favor of digital or social for providing unbiased information Respondents were asked about the digital marketing being ambiguous indirectly through certain parameters like ambiguity, incompleteness, legitimacy, biasness, fake content, and ability to deceive viewers by creating false impression, ability to control the information, the succession and possibility of fraud etc. Average rating comes out to be 2.46 that means it is perceived misleading 62 % of the times. After using Digital or Social, 79 % of the respondents said that they are likely to continue using these digital marketing because of the

convenience and ease provided. Apart from the reality that they will continue to use it, some of them also talk about that they would pass on it to other to aid them in decision making process.

7. Scope and Limitations

The geographical scope of the study was restricted to Pimpri-Chinchwad city. The study being investigative in nature, the sample size was restricted to 250 consumers (student group). Focus was mainly on analyzing usefulness of digital marketing for Higher Education related decisions, the simplification drawn are only analytical and not decisive. However there is a scope for future research where sex wise influences of digital marketing for various other decisions can be studied.

8. Conclusion:

The conclusion of the research indicate that there is a high degree of awareness with reference to digital marketing among the target group studied and the digital marketing is in reflection of the target consumer, with a reasonable influence even while taking vital decisions like admissions for Higher Education. However relevance of the content, convenience and the credibility aspects participate a essential role in decision making. Undoubtedly, indicating that academic institutes need to provide strong credible support and data on important aspects like Placement records and alumni data which again are important parameters while selecting an institute avoiding fake content, ambiguity in content, outdated content, incompleteness, and biasness. 'Reference group' influence plays a vital role and is one of the deciding aspect hence testimonials of alumni, existing students as well as industry experts need to be the focus.

Another attribute that emerged in the research was convenience where required data is easily available and the website also provides a variety of other platforms for the Consumers to engage, review and ask questions. Convenience can also be improved by lending a better browsing understanding to the consumer online as well as providing him alternate offline support. To conclude digital marketing certainly plays an important role in decision making for students in particular and if the three foremost characteristics are taken care of it can lead to a better idle talk and enhanced Brand building.

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ISSN : 2230-7540

Journal of Advances & Scholarly Researches in Allied Education

Vol. 16, Issue 3
June 2019 (Special Issue)

An Internationally Indexed,
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Journal of Advances and Scholarly Researches in Allied Education (JASRAE)

- Multidisciplinary Academic Research

Indexing and Impact Factor :

UNIVERSITY GRANTS COMMISSION (UGC) : 49103 (2017)




IIFS : 1.6 (2014)

INDEX COPERNICUS : 49060 (2018)

IJINDEX : 3.46 (2018)

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Mr. Pradanna G. Chavan

IMPACT OF DIGITAL MARKETING STRATEGY ON TOURISM INDUSTRY

in

JOURNAL OF ADVANCES AND SCHOLARLY RESEARCHES IN ALLIED EDUCATION

An Internationally Indexed Peer Reviewed & Refereed Journal

IMPACT FACTOR : 3.46

VOL. 16, ISSUE - 8 ISSN: 2230-7540

Founded 01-Jun-2019

CHAIR
RESEARCH LAISON DIV.



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UGC Approved Journal



Impact of Digital Marketing Strategy on Tourism Industry

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Abstract – Use of Internet reaching out to target travelers have evolved. Digital marketing has an crucial part of every business. The increasing role of digital marketing has pretentious the mode businesses encourage their offerings to existing as well as new travelers. The need for digital marketing has been felt like never before in the tourism industry. Travelers have instant access to all kinds of information on the latest offers and best prices. Digitally connected touch points of a customer journey for seamless travel Digitization influences digital enterprise architectures and systems arrangement of business model and digital technologies Outsourcing Flexibility, agility and integration of mobile devices.

Key Words- Travel Agency, Tourism, Social Networks, Digitization, Blogs, E-Mail, Internets.

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INTRODUCTION

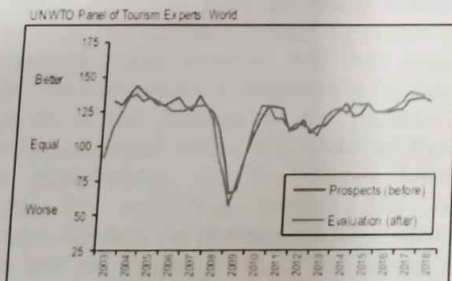
WORLDWIDE TOURISM BUSINESS

Global tourism is now guessed to increase in the 8-10% range subsequently year, according to IPK's World Travel Monitor and UNWTO forecasts.

UNWTO Tourism Confidence Index

The UNWTO Tourism Confidence Index is based on the results of an email survey conducted every four months since 2003 by the UNWTO Secretariat among a Panel of Tourism Experts.

The purpose of this survey is to collect opinions from tourism stakeholders worldwide regarding the performance of their destination/business in the last four months, and their expectations for the next four months.



Source: World Tourism Organization (UNWTO) ©

The main drivers will be the improving world economy and low fares from budget airlines while safety and environmental concerns are not expected to impact significantly.

International tourist arrivals grew by a remarkable 7% in 2017 to reach a total of 1,322 million, according to the latest UNWTO World Tourism Barometer. This strong momentum is expected to continue in 2018 at a rate of 4%-5%.

Based on data reported by destinations around the world, it is estimated that international tourist arrivals (overnight visitors) worldwide increased 7% in 2017. This is well above the sustained and consistent trend of 4% or higher growth since 2010 and represents the strongest results in seven years.

Led by Mediterranean destinations, Europe recorded extraordinary results for such a large and rather mature region, with 8% more international arrivals than in 2016. Africa consolidated its 2016 rebound with an 8% increase. Asia and the Pacific recorded 6% growth, the Middle East 5% and the Americas 3%.

2017 was characterised by sustained growth in many destinations and a firm recovery in those that suffered decreases in previous years. Results were partly shaped by the global economic upswing and the robust outbound demand from many traditional

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and emerging source markets, particularly a rebound in tourism spending from Brazil and the Russian Federation after a few years of declines.

"International travel continues to grow strongly, consolidating the tourism sector as a key driver in economic development. As the third export sector in the world, tourism is essential for job creation and the prosperity of communities around the world." said UNWTO Secretary-General Zurab Pololikashvili. "Yet as we continue to grow we must work closer together to ensure this growth benefits every member of every host community, and is in line with the Sustainable Development Goals".

Growth expected to continue in 2018

The current strong momentum is expected to continue in 2018, though at a more sustainable pace after eight years of steady expansion following the 2009 economic and financial crisis. Based on current trends, economic prospects and the outlook by the UNWTO Panel of Experts, UNWTO projects international tourist arrivals worldwide to grow at a rate of 4%-5% in 2018. This is somewhat above the 3.8% average increase projected for the period 2010-2020 by UNWTO in its *Tourism Towards 2030* long-term forecast. Europe and the Americas are both expected to grow by 3.5%-4.5%, Asia and the Pacific by 5%-6%, Africa by 5%-7% and the Middle East by 4%-6%.

2017 results by UNWTO region

International tourist arrivals in **Europe** reached 671 million in 2017, a remarkable 8% increase following a comparatively weaker 2016. Growth was driven by the extraordinary results in Southern and Mediterranean Europe (+13%). Western Europe (+7%), Northern Europe and Central and Eastern Europe (both +5%) also recorded robust growth.

Asia and the Pacific (+6%) recorded 324 million international tourist arrivals in 2017. Arrivals in South Asia grew 10%, in South-East Asia 8% and in Oceania 7%. Arrivals to North-East Asia increased by 3%^[1]

DIGITALIZATION OF TOURISM SERVICES:

The tourism services are quite more dependent from Internet, in particular from the social networks that unequivocally the opinions written by customers, that experienced those services and that simply post cases. The competitive intelligence is for that reason the basis of the strategy of the modern tourism business, pedestal under Big Data analysis. The online observations on the Social Media has changed the way that tourists and business managers manage the tourism industry. Now a day's Tourist are no longer going to the travel agency, but they search and plan their trips throughout particular sites or the destination places, where the

managers tend to be aware of what is said and proactively persuade the potential customers, meaning that they start to create a digital customer intimacy.

Trivago.com provide facility to book hotels, airline ticket, transport facility to customer from their home 24x7.

This study also denotes that this social media analysis is still under, a startup phase, meaning that will be also important to promote and analyze the stimulus across the several variables, for instance, with a geo-referential, that can determine the influence around the direct economic impact. Zeng & Gerritsen had studied, through Tripadvisor.com and Booking.com data, what were the principal destinations, why were they chosen and what was positive and negative, using a survey to the travelers that have made comments, in order to understand with success, the variables that regional and local planning could contribute for a better strategically development. This is also reinforced by Litvin, S. W., Goldsmith, R. E., & Pan, B., (2008), in their research where this electronic word-of-mouth (eWOM) in the tourism industry, is also fundamental to promote the perceived experiences by the travelers or consumers.

These are some of the reasons for the existence of the specialized digital marketing role in the organization of companies. This will be also the role that creates contents and controls, what the owner of the touristic infrastructure tries to sell or to push customers/travelers to do or to go. This is the role responsible to understand the eWOM, which is quite more important and has more weight in the organizations from outside and in the customers from the other like the online advertisement has growth in the influence of the customer decisions than the traditional advertisement, having also lower costs. The main conclusions of the several studies analyzed are that in the industries of tourism and hospitality, electronic Worth-of-Mouth (eWOM) has special relevance for users during the pre-purchase stage, meaning today that the main communications of eWOM are the social networks, like Facebook, and specialized sites, like Tripadvisor.com, Booking.com or Trivago.com. The recent Web3.0 transition has brought a new trend of Semantic Web, meaning that there are not only reactive result sets of information provided for users when they search something in the websites, but they also start to use natural language to interact with Bot Agents that understand and learn what they need.

Above all, the next level of this new Web3.0 "wave" is the capability for the agents proactively interact with the potential customers, and knowing the context of them localization, recent experiences,

known calendar of holidays or even their mood, to explain the best product or service for that person.

PREFERENCES OF DIGITAL MARKETING COMMUNICATION

- 1) Website – Tourism Industry must design web sites that embody or express their purpose, history, products and vision. The key challenge is to design a site that is attractive at first sight and interesting enough to encourage repeat visits. Dedicated websites for mobile devices are on the increase.
- 2) Social Media - Companies are embracing social media because of its potential for engagement and collaboration with consumers. Social media advertising will yield relatively stronger results because of its ability to tightly target audience based on social media activity.
- 3) Mobile marketing - Mobile phone marketing will become increasingly important. Smart phone use in particular is growing amongst travelers
- 4) Internet Specific Ads and videos With user-generated content sites such as you tube. My space video and google video, consumers and advertisers can upload ads and videos to be shared virally by millions of people
- 5) Internet Specific Ads and videos - With user-generated content sites such as you tube. My space video and google video, consumers and advertisers can upload ads and videos to be shared virally by millions of people
- 6) Display Ads - Display ads are small, rectangular boxes containing text and perhaps a picture that companies pay to place on relevant web sites. The larger the audience, the more the placement costs.
- 7) Microsites - A microsite is a limited area on the Web man- aged and paid for by an external advertiser/ Tourism Industry. Microsites are individual Web pages or cluster of pages that function as supplements to a primary site
- 8) Search ads- Paid-search or pay-per-click ads represent 40% of all on-line ads. Thirty-five percent of all searches are reportedly for products or services. These arch terms serve as a proxy for the consumer's consumption interests and trigger relevant links to product or service offerings alongside search results from google, msn

and yahoo! Advertisers pay only if people click on the links.

- 9) Online Communities -Many companies sponsor on-line communities whose members communicate through postings, instant messaging and chat discussions about special interests related to the Tourism Industry's products and brands.
- 10) Interstitials- Interstitials are advertisements, often with video or animation, that pop-up between changes on a website, e.g., ads for Johnson & Johnson's Tylenol headache reliever would pop up on brokers' websites whenever the stock market fell by 100 points or more.
- 11) Blogs- Blogs are usually maintained by an individual with regular entries of commentary, descriptions of events, or other material such as graphics or video. Most good quality blogs are interactive; allowing visitors to leave comments and even messages each other.
- 12) E-mail - Email uses only a fraction of the cost of a direct mail campaign.

Limitation and Opportunities of Digitization:

Intelligent automation, Artificial Intelligence (AI) supports high quality services Data gathering technologies for personalization Insight generating technologies for data analysis Digitally connected touch points of a customer journey for seamless travel Digitization influences digital enterprise architectures and systems Alignment of business model and digital technologies Outsourcing Flexibility, agility and integration of mobile devices.

CONCLUSION

The several strategic marketing implications from digital marketing, which includes influencing tourists' perception and opportunity, before, during and after the experience at the target, as well as fulfillment it is undeniably as a two-sided dagger. The following indication to ensure that government, researchers, stakeholders and marketers are aware of the issues are a) Online Travel Agencies (OTA) and online marketers are uncontrollable b) Digital marketers does not need industry permit, do not pay taxes and do not require buildings with numerous employees. Equipped became very efficient, resulting on very cheap price. The question of interest is where does community welfare, foreign exchange earnings. C) Digital marketing are selling hotel rooms and packages much cheaper than any conventional travel agent. D) from, digitization Hotel get more booking.

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Digital marketing is the latter's ability to track data about user activities and movement performance in real-time. In the tourism industry, the disturbance was felt few years ago and has transformed the way businesses reach out to users. For any business to be successful digitally in the tourism industry, the above mentioned six points- quality website, SEO, Email marketing, Presence on social media, content, mobile-friendly play a very crucial role.

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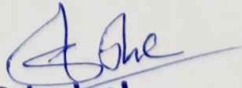
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Certificate of publication for the article titled:

A STUDY ON THE PERFORMANCE OF E-MARKETING CUSTOMERS IN PUNE CITY

Authored by

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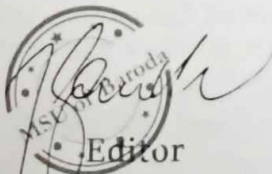
Volume No . 5 No. 2(IV) 2020-2021

in

Journal of The Maharaja Sayajirao University of Baroda


ISSN : 0025-0422

(UGC CARE Group I Journal)


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A STUDY ON THE PERFORMANCE OF E-MARKETING CUSTOMERS IN PUNE CITY

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Abstract:

At present globe the customers to not visualize their life without the internet since e-marketing has change the market and the mind of the customers, as they can look through the internet to resource information for at all they desire, every time they want. These days industry around the globe is familiar with the customers are not the emperor but they are the soul mate. Without customer satisfaction, businesses are unlikely to amplify sales and, without improved sales, businesses would not have resources to spend in anything. This research paper is going to advise the person who reads how the customers are buying the products via online shopping. Conclusion indicates that 75 percent of the respondents are in the age group less than 30 years. As a result there is a prospective growth for e-marketing in the future years. Furthermore convenience and quality of goods are the pressure factors while purchasing via online manner. Simultaneously due to computer hackers fake mails are created and it dulls the image and reliability of the online sellers. Thus, the e-customers are pretentious to a certain amount. This research paper also offers a little recommendation to the sellers to construct confidence and place the e-products and services in the minds of e-buyers.

KEY WORDS: Customers, E-marketing, Websites, Internet users, E-products, E-customers.

INTRODUCTION:

The Customers spend eminence time on the internet and do all kinds of business operation like e-billing, e-banking, e-booking, e-ticketing, e-shopping etc. Therefore there is a idea shift from traditional marketing to e-marketing. Customers operate all these services either sitting at home or at the work places and make a decision their purchasing activities. The purchasing activities depend upon brand, quality, packaging, shape, colour & price of a product. The choice of purchasing are made immobile easier by browsing various websites like Amazon, Flipcart, Snap deal, Myntra , Jabong, Pay TM ,e-bay and Home Shop 18.

Most up-to-date and up-and-coming tools in the marketing world are E-marketing. It contain the innovative use of internet technology together with the Utilization of a variety of multimedia, graphics, text along with different languages to generate eye-catching ads of goods, encourages and sell. E-marketing is not only engaging in developing or putting banners on other website. It includes ads similar to text, graphics, audio or video, goods shows, goods navigation, flashes, delivery and payment. E-marketing is more suitable than traditional marketing for both the customer and the merchants. E-marketing provides multiple goods in minimum costing and short delivery period. But E-marketing users must requires knowledge with the newest technology and e-payments.

RESEARCH PROBLEM

Company around the globe is familiar with that the customer is not the emperor but customer is the mate and straight impacts base line income. A number of questions begin in the mind of the researcher, like what are the convention of e-marketing, Which are the websites used by the respondents? Are respondents happy by using e-marketing? What is the inconvenience faced by respondents? What are the suggestions to be apply to get better e-marketing? Taking into consideration these questions the researcher has made a study on opinion regarding e-marketing in Pune City.



OBJECTIVES

1. To learn the purchasing actions of e-marketing customers in Pune City.
2. To identify the types of online products purchased by the respondents in the research area.
3. To identify the preferred websites used by respondents.
4. To study the satisfaction level of the respondents.

METHODOLOGY

Research study is based on both primary and secondary data. Primary data was collected with a methodically arranged interview schedule in Pune City. The data was collected from 60 sample respondents from Pune City by implementing simple random sampling technique. The secondary data has been collected from magazines, books, journals, unpublished reports, published reports, websites etc.

RESEARCH ANALYSIS

The Table given below explains about Gender and age classification of the respondents in area of research.

TABLE 1 : Gender Classification

Gender	No. of Respondents	Percentage
Male	33	55
Female	27	45
	60	100

Source : Primary data

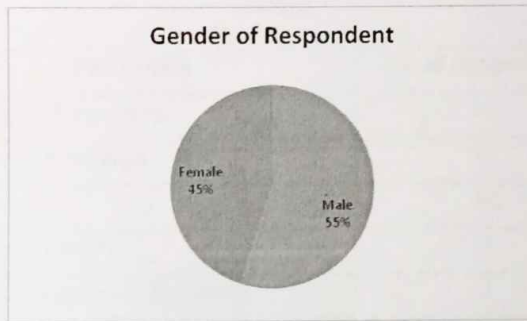


Fig. No .1

Table no 1 shows Total 55% are male and 45% are female respondents out of 60.

TABLE 2 : Age Classification

Age Group	No. of Respondents	Percentage
Below 20 years	12	20
21- 30 years	33	55
31- 40 years	6	10
41- 50 years	5	8.33
Above 50 years	4	6.66
	60	100



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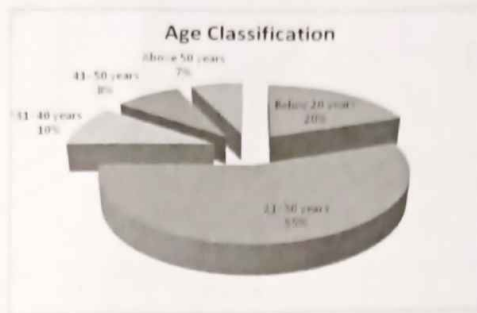


Fig. No. 2

Table no. 2 shows that the Below 20 years to 30 year old customer uses e-marketing for shopping the goods. **PRODUCTS PURCHASED THROUGH INTERNET**

Online Product purchased

Every individual purchases goods and services for their choices. Although E-marketing reduces the work of the customers they may not buy the entire product. Every individual has their individual first choice of goods according to the wealth, capability, happiness. The following table displays the frequency of purchasing the goods through E-marketing.

Table 3
Online Products purchased

Particulars	No. of Respondents
Clothing & Accessories	12
Hand bags & luggage	6
Shoes	10
Mobiles & Tablets	9
Jewellery, watches & Eyewear	5
Home , Kitchen & Pets	5
Computers & stationary	3
Toys & baby products	2
Movies, Music & video games	1
Sports, fitness & outdoors	3
Beauty, health & gourmet	2
Kindle e-readers & e-books, Books	1
Movies, Music & video games	1
Total	60

Source : Primary data



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Fig. No. 3

Table 3 displays that from the given 13 statements on products which are purchased through e-marketing, the first rank is given to Clothing & Accessories, second rank is given to two items like Shoes and third rank Mobiles & Tablets. The fourth rank is given to Hand bags & luggage. The last rank is given to Movies, Music & video games, Kindle e-readers & e-books, Books, Movies, Music & video games. It is observed that people prefer to buy customer goods rather than luxurious products through e-marketing. It is analyzed that the price of these products are cheaper and varieties of the products are displayed in the seller's site to choose the best without much time. So it is observed that a good number of the educated masses who belong to the high salaried group prefer to buy their products and services via online marketing.

Popular for Online Purchasing Website

The Ecommerce site created is the heart of every online business. Once the website captures the attention of the visitors, they should feel the need to explore further. This feeling comes with good design, speedy navigation on the site and easy to understand instructions.

Table 4 Popular for Online Purchasing Website

Websites	No. of Respondents
Amazon	13
Flipcart	11
Snapdeal	8
Myntra	7
Shopclues	5
eBay	4
Alibaba	5
Other	7
Total	60

Source : Primary data



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