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Chief Editor's Voice

Towards Meeting Net Zero Carbon Emission

Ahead of this year's United Nations Climate Change Conference in Glasgow, COP 26, India is perhaps the only G20 country to have fulfilled Nationally Determined Contributions (NDCs) and outperformed them. In order to meet these ambitious targets, developing countries had to get access to climate financing, green technology and the like environmental initiatives. India as a developing country needs, more than commitments and promises, predictable financing and technological support. Article 6 of the Paris Agreement introduced the provisions for using international carbon markets to facilitate fulfillment of Nationally Determined Contributions (NDCs) by countries. India was expected to upgrade its NDCs to reflect its ambitions to install 450 GW of renewable energy by 2030. It requires phasing out of coal in order to achieve a Net Zero carbon emission target.

Energy security has it that India should ensure an uninterrupted supply of energy at affordable prices. In this matter India faces the twin challenge of meeting the aspirations of 1.3 billion people even while safeguarding its energy security and contributing to global efforts to mitigate climate change. Ambitiously, India has several projects to move away from fossil fuels towards renewable sources of energy. Since 2017, the country had more renewable energy in the energy mix than fossil fuel. In the last six years, we have increased our renewable energy capacity by two and half times and solar energy has increased 13 times. We have announced a hydrogen energy mission which will generate

energy from green sources. All these efforts aim at in achieving the target of Paris Agreement slowly and steadily.

Regarding net zero target, India has maintained that committing to this target will require retiring coal plants and fossil fuel use overnight and even then, it will not guarantee that temperature rise stays below 1.5 degree Celsius. Commitment to net zero emission could positively impact the country's growth trajectory. If achieved, the 175 GW of renewable energy target by 2022, would be close to half of India's current total installed capacity. Furthermore, according to the survey of government of India, additional investment in renewable energy up to the year 2022 would be about 80 billion USD. To meet its growing energy demand and succeed in green transformation India needs approximately 500 billion USD of investments in wind and solar infrastructure. A recent Delloitte report has forecasted India could gain 11 trillion USD in economic value over the next 50 years by limiting raising global temperature and realizing its potential to export decarbonization. These are all prospective thinking and probable actions in this direction.

According to Antonio Guterres, Secretary General of U.N., the climate crisis is a code red for humanity. The warning signs are hard to miss; temperatures everywhere are reaching new highs, the biodiversity is reaching new lows; and oceans are warming, acidity and choking with plastic wastes. Increasing temperature will make

vast stretches of our planet dead zones for humanity by the end of this century. In his statement he cited the Science Magazine Lancet just describing climate change as the "defining narrative of human health" in the years to come - a crisis defined by widespread hunger, respiratory illness, deadly disasters and infectious disease outbreaks. We are heading for a terrible human suffering.

All countries need to realize that old carbon-burning model of development is a death trap for our planet. We need to go for green initiatives in all our developmental activities and start decarbonizing now across every sector in every country. We need to shift subsidies from fossil fuel to renewable energy and tax pollution and not the people. We need to put a price on carbon and channel that towards resilient infrastructure and jobs phasing out coal by 2030.

Climate justice is the current topic discussed in the developmental platforms. The Paris Agreement of 2015 has several important aspects of climate justice that follow from Narendra Modi's vision which he envisioned in one of his books written on climate change while he was the Chief Minister of Gujarat. Globally climate should not be just about negotiation but also action. According to Bhupendra Yadav, the Union Minister for Environment, having a 450 GW renewable energy target, an electric vehicle policy, increasing the forest cover (13000 square kilometers), having International Solar Alliance, a National Mission for hydrogen, India is poised for a big jump in implementing adoption and mitigation measures ahead of COP 26 at Glasgow. With these ambitious programmes initiated by our Prime Minister, India is progressing well on achieving the Nationally Determined Contributions (NDCs). India was also hoping

to strengthen global climate initiatives including the International Solar Alliance, Coalition Disaster Resilient Infrastructure (CDRI), and Leadership Group for Industry Transition (Lead IT Group) Call for Action on Adaptation and Resilience and Mission Innovation

The Novel corona virus pandemic is still far from over but an economic recovery is underway. India, Asia's third largest economy has expanded 20% in the June quarter on a year-to-year basis and is expected to grow by around 9% by the end of 2021. The rate is expected to be higher than China's 8.5% assuming the effective suppression of COVID 19 and breaking the record of having one billion mark of vaccination in a short span of time. The distinctive feature of this recovery according to Dmitriy Frolovskiy, Political Analyst and Consultant on Policy and Strategy in the Middle East and Central Asia, is that it is advanced by the energy transformation and environmental concerns. According to him India has been increasingly leaning toward green transition since the recovery started and its appetite is growing. The cooperation between India and Russia in energy transformation is a practical example of technology transfer and the manifestation of the make-in-India and Atmanirbhar initiative. In an effort to transition to green energy India has recently achieved a significant milestone in the countrywide installation of 100GW of total installed renewable energy capacity. It now aims to hit 175 GW of renewable target by December 2022. For India the corona virus is not a deterrent, rather a blessing in disguise in achieving its avowed goals with a determined leadership and decisive policies.

PROBLEMS OF ALCOHOL AND TOBACCO USES AMONG YOUNGSTERS

***Dr. Saleena A S**

Abstract

Drug exploitation is making use of illicit drugs or the exercise of direction or over-the-counter medications in ways other than suggested or intended. Tobacco use and trouble of drinking are sometimes incorporated in the definition of drug abuse. Drugs can have an effect on a number of diverse organs, and difficulties can result from smash up to the brain or to other parts of the body. The study limits its inquest only to the problems of alcohol and tobacco users by youngsters in Kerala. Purposive Sampling is adopted for the selection of respondents. The study is designed as descriptive and analytical in nature.

Key words:- Alcoholics, Tobacco Users, Drug Addicts, Health Risk, E-Cigarettes

*A*lcohol and tobacco are among the peak causes of preventable deaths in the most countries. Moreover, these substances often are used together. Studies have found that people who are in mental distress are much more likely to drink, and people who drink are much more likely to smoke. Dependence on alcohol and

tobacco also is correlated. People who are dependent on alcohol are three times more likely than those in the broad population to be smokers, and people who are dependent on tobacco are four times more likely than the general population to be dependent on alcohol (Renuka,J). Alcohol and tobacco use varied according to gender, age, and

ethnicity, with men having higher rates of co-use than women. Alcohol and tobacco use may lead to foremost health risks when used alone and together.

Review of Related Studies

The review of the prior studies and the remarks of the researchers help in evaluating the strong point and weakness of the concepts used earlier. As a result, it is a precondition to review those studies and it specifies suitable concepts as appropriate to the present study. Harrell and Simmons (2015) have conducted a research study on E-cigarettes and expectancies. The study revealed that E-cigarette expectancy items were primarily derived from a previously validated measure of smoking expectancies. Srinivasulu (2014) conducted a study on achievement motivation and academic achievement of alcoholic and non-alcoholic college students. He found that drinking behaviour was a complex one, and there was a need to broaden the range of issues studied, particularly extending analysis to the economic, political and ecological factors.

Statement of the Problem

No one has proposed a fully satisfactory theory to explain the apparent increase in alcohol abuse and drug addiction in Kerala. There are at least several possibilities, some of which may be correct. Contemporary life in Kerala is messy, unpredictable, and stressful and people are facing an uncertain future. For a variety of reasons, there are limits to the certainty of continuous cultural life in the ever changing world of Kerala. As a result, people are facing extreme pressure

in facing the goals and values of the consumer society that has imposed on them. Some unfortunate individuals retreat or withdraw from the competitive situation. The alcoholics and drug addicts are such retreats. The alcohol, tobacco and drug users have failed repeatedly to meet the dominant consumer society's standards. Those who follow the retreat's adaptation reject social norms and societal goals. They may experience hopelessness and despair.

Scope of the Study

The study limits its inquest only to problems of alcohol and tobacco users by the youngsters in Kerala. Youngsters are of the age group of eighteen to thirty five chosen for the study.

Objectives of the Study

1. To explore the reasons for the use of Alcohol and Tobacco in Kerala by the youngsters.
2. To study the physical health problems on the usage of Alcohol and Tobacco by the youngsters.

Hypotheses of the Study

- There is no significant difference in the usage of Alcohol and Tobacco in Kerala by the youngsters.
- There is no significant difference in the physical health problems on the usage of Alcohol and Tobacco by the youngsters.

Data Base and Methodology

Primary data have been used in this study. Primary data have been sourced about Alcohol and Tobacco use in Kerala

among the youngsters. Normative Survey method is adopted as the appropriate means for gathering the data essential for the study through separate well-structured schedules. In the present study, the

population constitutes the entire youngsters, in the unorganised sectors in Kerala. Sample size determined is sixty. Purposive Sampling is adopted for the selection of respondents. The study is

Table 1
Rank wise reasons for use of drugs

Constructs		Rank	Mean	Standard Deviation		
To overcome from anxiety, depression and mental illness		5	5.0	2.54		
To relieve from stress and loneliness		6	4.2	2.35		
As a means of relieving from bore		4	5.6	3.07		
To know the pleasure of usage		7	4.0	2.73		
To relive from pain of physical injury		5	5.0	2.73		
To cover painful memories of past		2	7.0	2.07		
As a means of making body fit		8	3.8	2.66		
As a customary practice		1	7.3	2.51		
As a measure of escapism from family responsibilities		3	6.7	2.67		
ANOVA Result on reasons for use of drugs						
	Group	Sum of Squares	df	Mean Square		
Category	Between Groups	921.66	9	102.407	F	Sig.
	Within Groups	3962.10	590	6.715		
	Total	4883.76	599			
Result				Significant		

Source: Compiled from Field Study

designed as descriptive and analytical in nature. ANOVA test was used to analyse the occurrence of physical health problems.

Results and Discussion

In developed countries drug abuse among youth is usually linked with meticulous youth subcultures and lifestyles. The reason for use of drugs is depicted in Table 1.

The mean score for the predominant reason to use drugs by the respondents is customary practice, which got a mean score of found as 7.3, \pm 2.51. Similarly, the mean score for the second reason to use drugs by the respondents is relieve from pain of physical injury, which got a mean score of found as 5.0 2.73. The third important reason is measure of escapism from family responsibilities, which got a mean score of 6.67 2.67.

In order to know the significant difference in the reason to use drugs by the respondents ANOVA test was done. Since the ANOVA Test value is 15.25 and p value is 0.000, ($p < 0.05$), null hypothesis formulated in this regard is rejected. That means there is significant difference in the mean reason to use drugs by the respondents.

The rank wise statement for the expenditure in the consumption of drugs is given in table 2. The mean score for the statement for the expenditure in the consumption of drugs by the respondents is dependent to the age of the user, which got a mean score of found as 3.4 1.51. Similarly, the mean score for the second reason statement for the expenditure in the consumption of drugs by the

respondents is consumes more when the work is harder, which got a mean score of found as 3.2 1.48. The third important reason is same throughout the year, which got a mean score of 3.1 1.29.

In order to know the significant difference in the statement for the expenditure in the consumption of drugs by the respondents ANOVA was done. Since the ANOVA Test value is 5.15 and p value is 0.0005, ($p < 0.05$), null hypothesis formulated in this regard is rejected. That means there is significant difference in the mean statement for the expenditure in the consumption of drugs by the respondents.

The details of Binomial Test are given in table 3. From the table it is clear that 75 per cent of the respondents clearly observed that they haven't consulted doctor for drugs addiction, which is statistically significant. Surprisingly all respondents opined that they have the knowledge about the side effect of drugs abuse. It is also clear that out of 60 respondents surveyed 35 percent observed that they have no plan in future to stop the consumption of drugs.

The rank wise chance for the occurrence of physical health problems is given in table 4. The mean score for the predominant chance for the occurrence of physical health problems by the respondents is chronic peptic ulceration, which got a mean score of found as 7.7 2.87. Similarly, the mean score for the second reason to chance for the occurrence of physical health problems by the respondents is Chronic bronchitis, which got a mean score of found as 6.8 2.22. The third important reason for the

Table 2

Rank wise statement for the expenditure in the consumption of drugs

Constructs	Rank	Mean	Standard Deviation
Same throughout the year	3	3.1	1.29
Increases according to the level of earnings	5	2.4	0.92
Remain same even if loss of job days	4	2.8	1.49
Dependent to the age of the user	1	3.4	1.51
Consumes more when the work is harder	2	3.2	1.48

ANOVA Result on expenditure in the consumption of drugs

	Group	Sum of Squares	df	Mean Square		
Category	Between Groups	37.92	4	9.480	F	Sig.
	Within Groups	543.00	295	1.841	5.15	.0005
	Total	580.92	299			
Result				Significant		

Source: Compiled from Field Study

Table 3

Binomial Test

Constructs	Category	N	Observed Prop.	Test Prop.	Sig
Consultation with doctor	Yes	15	.25	.50	.000
	No	45	.75		
	Total	60	1.00		
Knowledge about the side effect of drugs abuse	Yes	60	1.00	.50	.000
	Total	60	1.00		
Plans to stop drugs use	Yes	39	.65	.50	.041
	No	21	.35		
	Total	60	1.00		

Source: Compiled from Field Study

occurrence of physical health problems by the respondents is Cirrhosis of the liver and Hypertension, which got a mean score of 6.3 2.67.

In order to know the significant difference in the reason for the occurrence of physical health problems by the respondents, ANOVA was done. Since

Table 4

Rank wise chance for the occurrence of physical health problems

Category	Rank	Mean	Std. Deviation					
Acute alcoholic liver diseases	9	3.9	2.15					
Chronic bronchitis	2	6.8	2.22					
Peripheral neuropathy	4	5.5	2.93					
Hypertension	3	6.3	3.07					
Alcoholic gastritis	5	5.2	3.34					
Cirrhosis of the liver	3	6.3	2.67					
Chronic peptic ulceration	1	7.7	2.87					
Cancer	8	4.1	2.36					
Pancreatitis	7	4.4	2.15					
Pulmonary tuberculosis	6	5.0	2.34					
ANOVA Result on chance for the occurrence of physical health problems								
Category	Group	Sum of Squares	df	Mean Square	F	Sig.		
	Between Groups	921.66	9	102.407			13.27	.000
	Within Groups	3,962.10	590	6.715				
Total	4,883.76	599						
Result				Significant				

Source: Compiled from Field Study

the ANOVA Test value is 13.27 and p value is 0.000, ($p < 0.05$), null hypothesis formulated in this regard is rejected. That means there is significant difference in the mean for the occurrence of physical health problems by the respondents.

Findings & Suggestions of the Study

The reason for usage of drug is due to customary practice among youngsters of Kerala followed by to cover painful memories of past, as a measure of escapism from family responsibilities, as a means of relieving from bore and to relive from pain of physical injury. The

result reveals that there is significant difference in the mean reason to use drugs by the respondents. With respect to consumption of drugs, age of the user is primary factor affecting the usage level followed by work load. The result reveals that there is significant difference in the mean statement for the expenditure in the consumption of drugs by the respondents. Chronic peptic ulceration, chronic bronchitis and Cirrhosis of the liver arise due to drug consumption. The result reveals that there is significant difference in the mean for the occurrence of physical health problems by the

respondents. Awareness campaigns on illicit usage of drug among youngsters can have a radical change in consumption pattern. Curriculum should develop a sense of purpose among youth.

Conclusion

The study revealed that reasons of usage of drugs by the respondents are customary in nature. Relieve from pain of physical injury, and measure of escapism

from family responsibilities. Chance for the occurrence of physical health problems by the respondents is chronic peptic ulceration, Chronic bronchitis, Cirrhosis of the liver and Hypertension. Adopting strategies of combining the knowledge, attitude, behavior approach with health promotion, building of self-esteem and resistance skills of drug users all together is probably the best way to approach the drug abuse problem.

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IMPACT AND INTERVENTION STUDY ON HEALTH SECTOR AND EDUCATION SECTOR IN PANDEMIC SITUATION

***Dr. Manju S V**

Abstract

The outbreak of corona virus has impacted the life and living of all people in the society. It also disrupted the performance of almost all sectors including the health and education system. But as a benefit in disguise it opened up several unexpected opportunities from Ayurveda to Artificial Intelligence. The Study is vital in the stage, when the pandemic COVID 19 is spreading worldwide and making repeated hits in affected nations. This paper mainly ascertained the impact of the spread of COVID-19 on the selected sectors like education and health within India and worldwide. It further evaluated the opportunities and challenges evolved out of the current situation to ensure sustainable growth and development through health care measures and employment generation.

Key words:- COVID 19, Health Care Sector, Education Ecosystem, MSMEs

*I*mpact of Covid cases and its repeated waves have become an issue with far reaching consequences on health, education and employability of people. Lack of regular employment opportunities leads to lesser earning which in turn leads to lesser savings, investment

and employment generation. Since the resilience from the crisis is required at greater vigour and difficulty in impact measurement of the pandemic on multi dimensions of human life like social, economic and psychological aspects there is a major role for agencies like Cooperatives , SMEs, NGOs and

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Government to initiate to ensure sustainable living and employment. The Paper tries to examine the impact in education sector and further awareness and employability.

Scope of the Study

The study mainly covers education sector, health sector and MSMEs for getting an overview of impact on Indian economy and it further evaluates the possible opportunities ahead to gain resilience.

Objectives of the Study

1. To ascertain the impact of the spread of COVID19 on the selected sectors like education and health within India and worldwide.
2. To examine the opportunities ahead to ensure sustainable growth and development through health care measures and employment generation.

Relevance of the Study

Pandemic is affecting entire world in different stages and at different levels of waves, the entire world cannot stay stagnant without generating employment or without taking adequate measures till the entire disease is wiped out of the world. The resilience is to be accelerated so that the loss during the period can be ascertained and adequate health measures and support can be provided to needy on time.

Methodology of the Study

The study purely depends on secondary sources and Open Educational Resources (OER) available. The analysis

of affected learners is presented from the UNESCO data analysis.

Review of Literature

Valencia, D. (2020) assessed that severe acute respiratory syndrome corona virus 2 (SARS-CoV-2) is the virus responsible for the corona virus disease of 2019 (COVID-19). First identified in Wuhan (Hubei, China) in December of 2019, it has since been declared a pandemic by the World Health Organization in March of 2020. The study reviewed viral origin, identification, symptoms, transmission, diagnosis, and potential treatment strategies for the newly identified SARS-CoV-2 strain.

Kundu, B., & Bhowmik, D. (2020) explained the big challenge faced by world due to the spreading of newly detected novel corona virus 2019 (COVID 19). A huge number of people have already been infected and further people thinking of preventing infection and spread through vaccine, medical treatment, and other precautions. The governments of most countries including India have already taken several measures like lockdown, social distancing, closure of schools, colleges, religious gatherings etc., to reduce its spreading. Since India is a developing country with large number of people belonging to low or middle income group the life of people get highly affected by the pandemic.

Ruchi Saini. (2020) opined that the outbreak of the Covid-19 pandemic is an unprecedented shock to the Indian economy. With the prolonged countrywide lockdown, global economic downturn and associated disruption of

demand and supply chains, the economy is likely to face a period of slowdown. The magnitude of the economic impact will depend upon the duration and severity of the health crisis, the duration of the lockdown and the manner in which the situation unfolds once the lockdown is lifted. They discussed the impact of Corona virus on various sectors of the economy, the stock and derivatives market and analyse the situation by using some indicators like the GDP growth rate, unemployment rate, and major policy changes in segments of the economy etc.

Guerin, P. J., Singh - Phulgenda, S., & Strub - Wourgaft, N. (2020) examined that 70 per cent of the raw material for maintaining pharmaceutical production capacity of India is dependent upon China which is disturbed by active pharmaceutical ingredients (API) supply chain disruption. A total of 130 products are dependent on the API sourced from China and global reliance on India for generic medicine is a complex issue to be faced. They further ascertain that either India should increase its manufacturing capability or International organisations should support the pharmaceutical supply chain. The country is prominently involved in mitigation and control of COVID 19 so is not keen on increasing capacity at this level or focusing on developmental aid. It is at this level they require intervention from international agencies so that it will not only support India's commitment to ensure health of millions around the world but also ensure post pandemic income generation for the nation.

Rani, R. (2020) opined that corona virus being all pervasive is causing disruptions for businesses of all size and in all sector. Even if may be temporary and transitory disruption the real income of families is affected and so precautionary measure should be taken to combat corona not only through support of medical facilities and food packages but also through sustainable employment provision.

PV, R., Varma, D., & Aparna, J. (2020) assessed that the outbreak of corona virus from Wuhan city China is affecting health of mankind and also economy of most of the nations negatively. They further opined that the business organisations must keep their employees safe must be persistent in dealing with uncertainty in unpredictable changing situations. The paper focussed on impact of COVID 19 on the economy and control mechanisms initiated by the Indian government and its impact on the business.

Abiad, A., Arao, R. M., & Dagli, S. (2020) asserted that the outbreak affects Developing Asian Economies through numerous channels like sharp decline in domestic demand, lower tourism, business travel, trade and production linkages, supply chain disruptions and health effects. The magnitude of economic impact worldwide is projected as of \$77billion to \$347 billion or 0.1 per cent to 0.4 per cent of global GDP and in moderate situation the estimate is of \$156 billion or 0.2 per cent of global GDP. They further assessed those major factors that it belongs

to the same family of corona viruses that caused the Severe Acute Respiratory Syndrome (SARS) outbreak in 2003 and the Middle East Respiratory Syndrome (MERS) outbreak in 2012. Mortality rate is expected in the range of 1 per cent–3.4 per cent, significantly lower than 10 per cent for SARS and 34 per cent for MERS. In spite of all these challenges, citizens must keep universal human values in tact by combating discriminatory discourses, hatred towards NRIs, spreading best practices among socially vulnerable groups, also must analyse the impact among social relations of people within families, between generations, between social and ethnic groups, etc.

Koshle, H., Kaur, R., & Basista, R. (2020) examined how to keep workforce unaffected by pandemic without disrupting business especially in the case of MSMEs and start-ups. Even though the work-from-home is in an evolving stage, many e-commerce majors including flip Kart are allowing their workers to figure out of home only 3 days a week. Many of them issued Covid precautionary booklets to their employees and also provided them with a list of hospitals that can be contacted. Poor internet infrastructure and increasing cyber security threats are major challenges to be faced in work from home situations. They further opined that India is among the most affected economies and the trade impact is estimated to be about 348 million dollars which is highest among 15 economies most affected, after slowdown of production in china affects world trade.

Dave, M. (2021) demonstrated that cooperatives are playing role to foster inclusive and sustainable development at the grassroots level. Cooperative and Mutual Enterprises are particularly resilient in adapting to a crisis, due to features of the cooperative model, including the values of democracy, solidarity, principles of cooperation among cooperatives and concern for the community.

Dongre, Y., & Paranjothi, T. (2020). asserted that in the Asia Pacific region, cooperatives are primarily focusing on relief measures and providing social and economic protection to their members and workers and in partnership with state many cooperatives are exhibiting longterm and futuristic response trying to insulate their businesses from continued economic uncertainties and adjust their approach to business as well as meeting the needs of the members, to the ‘new normal’, that of living with the virus.

Background of the Study

The study is basically dependent on different initiatives taken up by UN, WHO, Government of India and different regulatory mechanism to reduce the impact and prolonged existence prevention of this virus spread. Operational plans were issued by WHO for enabling each nation to combat the pandemic and take effective rescue measures for reducing death toll. The education sector had a huge upsurge during COVID 19 since online educational institutions increased which in turn created a huge demand for electronic

devices like mobile phones, lap tops, personal computers etc. The study analysed the impact of health sector and education sector in the economy.

World Health Organisation (WHO): Operational Planning Guidelines to Support Country Preparedness and Response (CPRP)

CPRP across the major areas of the public health preparedness and response:

- Country-level coordination, planning, and monitoring;
- Risk communication and community engagement;
- Surveillance, rapid-response teams, and case investigation;
- Points of entry;
- National laboratories;
- Infection prevention and control;
- Case management;
- Operations support and logistics.

The UN and its partners will implement the adapted preparedness and response activities outlined in the CPRP to ensure that the best support possible is provided to national authorities and communities affected by COVID 19.

Pillar 1: Country-level coordination, planning, and monitoring:

Emergency public health management system should be ensured with the support of ministries such as health, education, travel and tourism public works, environment etc to have a coordinated management of Pandemic.

Pillar 2: Risk communication and community engagement

Risk communication and health literacy on regular basis to avoid exploitations through misinformation, rumours, and to enable them to know what should be done to take necessary precautions. Responsive, empathic, transparent and consistent messaging in local languages through trusted channels of communication, using community-based networks and key influencers and building capacity of local entities, is essential to have authorised information

Pillar 3: Surveillance, rapid response teams, and case investigation

In countries with high-risk of imported cases or local transmission, surveillance objectives will focus on rapid detection of imported cases, comprehensive and rapid contact tracing, and case identification. Robust COVID 19 surveillance data are essential to calibrate appropriate and proportionate public health measures.

Pillar 4: Points of entry

Efforts and resources at points of entry (POEs) should focus on supporting surveillance and risk communication activities.

Pillar 5: National laboratories:

Countries should prepare laboratory capacity to manage large-scale testing for COVID-19 - either domestically, or through arrangements with international reference laboratories. In the event of widespread community transmission, surge plans should be activated to manage

the increased volume of samples from suspected cases. World Health Organisation plans to provide support to access relevant reference laboratories and protocols.

Pillar 6: Infection prevention and control

Infection prevention and control (IPC) practices should be reviewed and enhanced to prepare for treatment of patients with COVID 19, and prevent transmission to staff, all patients/visitors and in the community

Pillar 7: Case management Healthcare facilities:

Guidance should be made available on how to manage mild cases in self-isolation. Plans to provide business continuity and provision of other essential

healthcare services should be reviewed. Special considerations and programmes should be implemented for vulnerable populations (elderly, patients with chronic diseases, pregnant and lactating women, and children).

Pillar 8: Operational support and logistics:

Logistical arrangements to support incident management and operations should be reviewed. Expedited procedures may be required in key areas (e.g. surge staff deployments, procurement of essential supplies, staff payments).

UNESCO: Education from Disruption to Recovery

Education colleagues across the world covered topics like Health and

Table 1

PERCENTAGE OF AFFECTED LEARNERS COUNTRY-WISE

Country- wide data of affected learners total (ALT)	Total number of affected learners	Number of female affected learners	Percentage of female affected learners	Number of male affected learners	Percentage of male affected learners
India	3,20,713,810	1,58,158,233	49.31	1,62,555,577	50.69
Indonesia	68,265,787	33,247,703	48.70	35,018,084	51.30
Brazil	52,898,349	26,579,822	50.25	26,318,527	49.75
Mexico	37,589,611	18,794,960	50.00	18,794,651	50.00
Saudi Arabia	8,410,264	4,105,506	48.82	4,303,758	51.17
Egypt	26,071,893	12,666,624	48.58	13,405,269	51.42
Pakistan	46,803,407	20,679,671	44.18	26,123,736	55.82
Thailand	15,401,441	7,676,303	49.84	7,725,138	50.16

Source: Author compiled from UNESCO data as on 3/8/2020

wellbeing; Continuity of learning and teaching; Gender equity and equality; Teaching and learning; Higher education and TVET; Education and culture; Education policy and planning; Vulnerable populations, as well as Global citizenship education and Education for sustainable development for developing issue notes on education from disruption to recovery.

These nationwide closures are impacting over 60 per cent of the world's student population. Several other countries have implemented localized closures impacting millions of additional learners. UNESCO is trying to mitigate the immediate impact of school closures, particularly for more vulnerable and disadvantaged communities, and to facilitate the continuity of education for all through remote learning.

There were 1,184,126,508 affected learners who constituted 67.6 per cent of total enrolled learners representing 143 country-wide closures as on 25/5/2020. The data on 3/08/2020 revealed that there were 1,058,547,236 affected learners who constituted 60.5 per cent of total enrolled learners representing 105 country-wide closures. According to the UNESCO data as on 3/8/2020, 50.69 per cent of the affected learners belong to male category whereas the affected female learners are 49.31 per cent. The results further revealed that the pandemic affected the learning of male category in all nations than female category.

Out of the affected learners compared nation wise, Indian Affected Learners Total (ATL) amounted to 3,20,713,810 persons of whom the percentage of affected female learners

when categorised on the basis school type wise was high at primary level with 72,877,621 Citizens affected (50.88 per cent). Percentage of affected male learners in India when categorised on the basis school type wise was high at pre-primary level with 5,447,169 citizens affected (54.45 per cent).

Issues and Challenges

1. Disrupted education and health will be critical determinants of country's future economic and social scenarios.
2. If live classes not taken, passive learning possibilities in digital mode is there.
3. Digital divide and low band with issues also act as major constraints in the path of digital education and live class learning.
4. Global mobility for learning and employment retarded in large volume.
5. Employment, internship opportunities got reduced.
6. Great filtering required in educational resources available online and lack trained faculty members.
7. Learning in home environment may lead to declined food security, affected mental and health scenario among the learners especially poor students.
8. Hefty Investment in infrastructure facility, investment in human capital especially in health sector became the need of the hour.
9. Indigenous development of health care products and equipments

Table 2
PERCENTAGE OF AFFECTED LEARNERS COUNTRY-WISE AND
SCHOOL TYPE - WISE

Country-wide data of affected learners total (ALT)	School Type	Number of female affected learners	Percentage of female affected learners	Number of male affected learners	Percentage of male affected learners	Total (100%)
India 3,20,713,810	Pre primary	4,557,249	45.55	5,447,169	54.45	10,004,418
	Primary	72,877,621	50.88	70,349,806	49.12	1,43,227,429
	Secondary	63,983,677	48.06	69,160,694	51.94	1,33,144,371
	Tertiary	16,739,686	48.75	17,597,908	51.25	34,337,594
Indonesia 68,265,787	Pre primary	2,736,317	46.31	3,172,934	53.69	5,909,251
	Primary	14,056,824	47.77	15,368,924	52.23	29,425,748
	Secondary	12,240,783	49.17	12,652,787	50.83	24,893,570
	Tertiary	4,213,779	52.43	3,823,439	47.57	8,037,218
Brazil 52,898,349	Pre primary	2,494,186	48.89	2,607,749	51.11	5,101,935
	Primary	7,716,415	47.91	8,390,397	52.09	16,106,812
	Secondary	11,497,263	49.73	11,620,916	50.27	23,118,179
	Tertiary	4,871,958	56.84	3,699,465	43.16	8,571,423
Mexico 37,589,611	Pre primary	2,447,884	49.53	2,494,639	50.47	4,942,523
	Primary	6,954,687	49.04	7,227,601	50.96	14,182,288
	Secondary	7,169,986	51.09	6,864,566	48.91	14,034,552
	Tertiary	2,222,403	50.16	2,207,845	49.84	4,430,248
Saudi Arabia 8,410,264	Pre primary	192,890	50.42	189,711	49.58	382,601
	Primary	1,632,624	49.49	1,666,164	50.51	3,298,788
	Secondary	1,479,212	47.59	1,629,172	52.41	3,108,384
	Tertiary	800,780	49.42	819,711	50.58	1,620,491
Egypt 26,071,893	Pre primary	666,084	48.36	711,258	51.64	1,377,342
	Primary	6,144,513	48.60	6,498,776	51.40	12,643,289
	Secondary	4,405,942	48.22	4,730,847	51.78	9,136,789
	Tertiary	1,450,085	49.75	1,464,388	50.25	2,914,473
Pakistan 46,803,407	Pre primary	3,865,068	44.75	4,771,315	55.25	8,636,383
	Primary	10,093,144	44.01	12,838,161	55.99	22,931,305
	Secondary	5,879,237	44.01	7,478,381	55.99	13,357,618
	Tertiary	842,222	44.84	1,035,879	55.16	1,878,101
Thailand 15,401,441	Pre primary	8,86,303	48.58	938,089	51.42	1,824,392
	Primary	2,378,027	48.52	2,522,758	51.48	4,900,785
	Secondary	3,019,821	48.20	3,245,730	51.80	6,265,551
	Tertiary	1,392,152	57.75	1,018,561	42.25	2,410,713

Source: Author compiled from UNESCO data as on 3/8/2020

witnessed a slow progress due to inadequate supply of raw material from different countries especially China.

10. Increased spending requirement on repeated health awareness campaigns
11. Decline in outpatient foot falls, international patients and prolonged /elective surgeries led to fall in revenue of hospitals.

Opportunities

Chalk and talk teach models changed to flipped classrooms as advocated by educational experts.

Immediate continuity of learning was tried to be ensured through different learning sources by different educational institutions.

Digital learning solutions and learning management systems MOODLE, DIKSHA, e- PG Pathshala, SWAYAM, NEAT, NKN , NPTEL

Several government initiatives were unfolded during the pandemic by MHRD, NCERT and department of technical education

Suggestions

High speed internet facility and government supported e - learning devices are to be supplied to the poor students.

Digital training should be regularly received by faculty and students should learn systematically e resources available for real and progressive educational results as long as lockdown of educational institutions is needed.

Effective utilisation flipped class rooms and open educational resources

will accelerate the development of human capital.

Capacity building, improving productivity, health and wellbeing is required for progress of nation.

World class bench marking for curing or reducing pandemic should be localised with frugal innovations should be evaluated.

Conclusion

Understanding the present societal scenario during lockdown in two major sectors like education and health will enable government for better management and prevention of the disease and make adequate interventions when needed. The effects of health issues like lesser employment opportunities, lesser no of working days, illness or loss of near one affects livelihood of people and affects their physical, social and economic situations. Support from the state and central government is highly needed for resilience in life of people.

Supply of essential commodities, counselling for reducing impact on society due to COVID 6 19 and adequate awareness programmes with the support of NGOs to regain confidence to sustain life and support till regaining livelihood is required. Better livelihood opportunities should be generated through MSMEs and cooperative start-ups. Effective utilisation flipped class rooms must be made and skill learning must be ensured with the support of students and parents otherwise the employability will get reduced and the entire educated Youth will become a demographic onus and not a demographic dividend for a country like India.

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IMPLEMENTATION OF AI ENABLED ERP SYSTEM IN BUSINESS: OPPORTUNITIES AND CHALLENGES

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Abstract

The modern global competitive market, business organisations are moving through severe challenges and cutthroat competition struggling for growth and survival. Latest sophisticated technological developments contributed much for the efficiency of an organisation. Enterprise Resource Planning (ERP) software has helped companies across all major industries to successfully manage all aspects of their business. Over time, as the business environment has become more complex, the software application has given way to a next-generation AI ERP system that offers businesses the benefits of advanced automation, ease of operations handling and intelligent analytics. Organizations increasingly recognize AI-enabled ERP systems due to the excessive accumulation of business complexity. Through the paper authors aimed to identify the opportunities and challenges involved in the AI-ERP implementation in business. This paper is also intended to provide ideas on the trends that companies should pay attention to, from the perspective of artificial intelligence on ERP in the near future.

Key words:- Enterprise Resource Planning (ERP), Artificial Intelligence (AI), Machine Learning (ML), Data Science, Information Technology

Today, the organizations are investing huge amount of money in information technology (IT) systems to effectively coordinate and integrate their activities across their supply chains and to shape their way of conducting business. They are ready

to invest huge amounts in IT by implementing AI powered Enterprise Resource Planning (ERP) software package with additional hardware infra sector. The top global ERP giants hold around 73 per cent with SAP 40 per cent, Oracle 22 per cent, Sage 5 per cent,

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Microsoft 3 per cent, and SSA Global with 3 per cent of the global market share.

Earlier studies show that 50 per cent to 70 per cent of worldwide ERP system implementations face problems and fail to achieve their desired objectives in time. The situation slowly improved and failure rate declined to less than 10 per cent.

Over two decades, Enterprise Resource Planning (ERP) software has helped companies and all major industries to successfully manage every aspect of their business. Over time, as the business environment grew more complex, the software application gave way to a next-generation AI ERP system that offers businesses the benefits of advanced automation, simplified management of operations and intelligent analysis. ERP systems are a standard practice for large organizations and they are also gaining popularity among small business. With new technologies, ERP systems bring great advantages to businesses. AI Enabled ERP systems are one of the most important technologies in modern world of innovations. The implementation of ERP systems is becoming standard practice for medium and large enterprises, while also growing in adoption among small businesses. As ERP adoption saturates the market, businesses are now looking at intelligent AI enabled ERP as the new technological benchmark.

Growing recognition for AI enabled Enterprise Resource Planning (ERP) systems is noticed among organisations due to the excessive buildup of business complexity. Combined with other similar problems, it drains significant amounts of resources that could otherwise be used

to support innovation and growth. When the ERP system is paired with Artificial Intelligence (AI) and machine learning, it would help us to identify the next best actions based on past business data. Such capabilities are necessary for making a future – proof strategic business planning. Artificial intelligence is increasingly adopted by business leaders to move away from traditional methodologies in order to get rid of the pressure of managing daily repetitive tasks and to use employee time more productively or to focus on performing tasks, which increases business opportunities.

Enterprise Resource Planning (ERP) System and Developments

Business organizations implementing information systems to re-engineer their functionalities and activities to have uniform and single information flow for their business activities. They are facing multiple challenges with rapid change, technical developments, tough competition, and a massive flow of information to obtain a competitive advantage. They try to find new ways of conducting their business as effective as possible. IS (Information System) are largely responsible for meeting these challenges to improve their effectiveness and efficiency to compete in the market. Realizing the user's requirements and customer needs, leading software companies SAP, Baan, PeopleSoft, and Oracle have designed well-known integrated IS. The purpose of AI enabled ERP is to boost the automation, intelligent data processing, to control the company's internal and external information flow, managing data and information

requirements of the entire organization. It enables them to operate and coordinate its activities and functions through a single data repository consisting of different modules.

The AI - ERP applications enable the businesses for overall development through increased business practices, productivity and supplier & customer relationships. It has the inherent capacity of integrating all business functions and causes process efficiency with clear and timely supplier and customer information. The main challenges for business for AI driven ERP adoption include the history of unsuccessful cases of ERP adoption or its bad publicity. They also had the fear of the limitation of standardization of business processes with limited knowledge and skills. It is now important as well as difficult for businesses to go for AI enabled ERP adoption.

With the limited skill, knowledge and information they have, it is a challenge for businesses to get the required comprehensive selection criteria on ERP applications. They also require government support, financial support, industrial and technical knowledge support of the supplier and customer and knowledge about the extent of customization. It also warrants the knowledge about the implementation factors, implementation stages, implementing teams, supervisors, managers and administrators of ERP implementing organisations. Hence, a model is developed for ERP adoption in these private companies that enables the administrators control the implementation processes.

Importance of AI Driven ERP Implementation in Business

1. Advanced Analytics

AI-driven ERP has the ability to work with huge volumes of data, enabling accurate and real-time information about the data. For example, artificial intelligence can analyze the buying behaviour of different categories of customers, allowing to tailor products or services to the needs of a particular audience.

2. Warehouse Management

AI driven ERP can test countless demand forecasting models with precision, adjusting to different types of variables, including changes in demand, supply chain disruptions and new product introductions. For instance, BMW uses learning algorithms to track an item from the manufacturing stage until the moment it's sold and monitoring 31 assembly lines in different countries.

3. Forecasting

Solutions based on artificial intelligence can process historical data and make predictions for the future. These tools identify seasonal patterns in the business, offering suggestions that should reduce or increase production. Not only does AI reduce the cost of forecasting, it also makes forecasting much more accurate. Dramatically reduce the risk of underproduction or over production, organizations can produce the right amount of inventory.

4. Financial Management

Artificial intelligence can automate quarterly and monthly processes and

closing operations by verifying the accuracy of reports and comparing account balances between independent systems. For example, AI can categorize billing data into different accounts and discern the difference between a phone purchase and a monthly phone bill.

5. Interdepartmental Processes

Linking sales, inventory and accounting is no easy task. However, AI is not afraid of huge amounts and different types of data, which makes it the perfect solution for building a centralized platform.

6. Customer Service

If the business provides field service, AI can use information about performance reviews and employee qualifications to plan service calls and help with planning.

7. Production Processes

When integrated with an ERP system, artificial intelligence can detect inefficient processes and suggests a remedy that will help to reduce costs. Artificial intelligence can also identify processes that are consuming too much energy. It enables predictive diagnostics as well as minimizing wasted resources.

8. Human Resources

Another benefit of AI-enabled ERP software is that it can be proactive. For example, it can detect which employees need a raise. In addition, it can analyze data on the skills and experience of candidates, thereby speeding up the recruitment process.

9. Sales Automation

AI-powered chat bots not only help customers, but also manage the entire sales triangle. Bots can now handle segmentation and provide real-time responses.

Challenges of AI Driven ERP Implementation in Business

Artificial Intelligence (AI) implementation in business faces several challenges.

1. Computing is not that Advanced.

The machine learning and deep learning techniques that appear to be the most beneficial as it requires a series of calculations to be performed very quickly, such as in microseconds or nanoseconds. This clearly indicates that these artificial intelligence techniques use a lot of processing power. Artificial intelligence has been a topic of discussion for a long time. And it always appeared that there was not enough power to implement these artificial intelligence techniques. Cloud computing and mass parallel computing systems have created hope for the implementation of these techniques in the near future. But as the volumes of data increase and deep learning evolve into the automated creation of algorithms, increasingly complex, cloud computing would not help.

2. Fewer People Support

The implementation of AI based solutions does not have enough use cases in the market and without it, no organization would be interested in investing money in AI-based projects. This clearly shows that there are relatively few

organizations interested in investing in the development of AI-based products. In addition, there are not enough people capable of getting other companies to understand the vision of machine-powered progress in the world. It means that there are not enough people who know how to operate the machines that think and learn for themselves. A remedy this problem is a citizen data scientist. But even that is not a permanent or real solution. Another alternative is the move to the offer of platforms and tools that allow work “as a service” carried out by Artificial Intelligence (AI). Rather than starting from scratch, organizations are able to take ready-made solutions and connect their data.

3. Creating Trust

The problem with AI is that it's like a black box for people. People don't feel comfortable when they don't understand how the decision was made. For example, banks use simple algorithms based on linear maths and it's easy to explain the algorithm and how they got there from input to output. So, somewhere, the AI has not been able to build trust between people. And the only solution that appears to this problem is to show people that this technology really works. And it shows that there are plenty of opportunities to make things better by having more accurate predictions. This raises issues of government overtaking. Suppose part of the regulation says that citizens may have the right to demand explanations of decisions that are made about them using artificial intelligence.

4. One Track Minds

One big issue that should be taken into consideration is that most AI

implementations are highly specialized. Specialized AI is also known as “applied AI”. And it is designed only to do one task and keep learning to get better and better. The process that follows is to observe the inputs provided and the results produced. Examine the best result produced and write down these input values. Generalized AI is different and can engage in any human activity, but that is yet to come in the future. It just means that AIs only need to be trained to make sure their solutions don't cause more problems.

5. Provability

Organizations working on AI-based products cannot clearly demonstrate their vision and also what they have achieved with the help of AI enabled techniques. People doubt this technology as to how it makes decisions and whether all of its decisions are perfect or not. Moreover, this kind of confusion surrounded the minds of people. And finally, a probability which is the mathematical uncertainty behind AI's predictions still remains an unclear region for organizations. They cannot prove that the decision-making process of the artificial intelligence system is correct. And its only remedy may lie in creating an explainable, demonstrable and transparent AI. Organizations need to implement explainable AI.

6. Data Privacy and Security

Most of the AI applications are based on massive volumes of data to learn and make intelligent decisions. Machine learning systems depend on the data which is often sensitive and personal in nature, thus these systems learn from the data and improve themselves. Due to

this systematic learning, these Machine Learning systems can become exposed to data breach and identity theft. European Union has implemented the General Data Protection Regulation (GDPR) that ensures the complete protection of personal data. This step is taken after taking a look at increasing awareness in customers concerning an increasing number of machine-made decisions. Moreover, there is a unique method known as Federated learning. It is aimed to disrupt the AI paradigm. This Federated learning will encourage data scientists to create AI without affecting users' confidentiality and data security.

7. Algorithm Bias

A big problem with AI systems is that their level of goodness or badness depends on the amount of data they're trained on. Incorrect data is often associated with ethnic, community, gender or racial biases. Proprietary algorithms are used to find out things like who is bailing out, whose loan is sanctioned, etc. If, in this case, a hidden bias in the algorithms that make crucial decisions is not recognized, it could lead to unethical and unfair results. In future, these biases will become more evident, as many AI systems continue to be trained to use incorrect data. Therefore, the urgent need facing organizations working on AI is to train these systems with unbiased data and to create algorithms that can be easily explained.

8. Data Scarcity

It is the fact that organizations have access to more data now than ever before. However, data sets applicable to AI

applications for learning are very scarce. However, the most powerful AI machines are those trained in supervised learning. This type of training requires labelled data. Labelled data is organized to make it understandable for machine learning. In future, the automated creation of increasingly difficult algorithms will only make the problem worse. Over time, organizations invest in design methodologies and focus on how to create AI models, despite the scarcity of labelled data.

Opportunities for AI Driven ERP Implementation in Business

There are risks and challenges associated with implementing AI in business. But, just like two sides of a coin, AI also offers different opportunities for businesses. Due to the opportunities associated with AI, many companies are hiring dedicated Indian developers to have their own AI based applications. There are certain opportunities:

1. Artificial Intelligence in Marketing

It is the dream of every small business to maximize their marketing budgets and focus on top notch marketing strategies. Every business wants to know which marketing activities provide the best ROI. But it takes a long time to monitor and analyze data across all media channels. This is where the role of AI marketing solutions comes in. AI-enabled platforms such as Acquisio can easily help manage marketing operations across various channels such as Google Adwords, Facebook, and Bing. This machine-learning-enabled level analyzes live campaign data using sentiment analysis

algorithms and suggests a distribution of marketing activities that works best. It Automates regular auctions and track overall marketing spend so business owners can reduce the time spent tracking marketing campaigns and pay attention to other important areas.

2. Using AI Techniques to Track Competitors

It is always crucial to keep track of what your competition is doing. Unfortunately, most entrepreneurs are unable to consider the competition due to their busy schedules. This is where the importance of AI comes in. There are various competitive analysis tools such as Crayon. They track competitors using different channels like websites, social media, and apps. They allow entrepreneurs to take a close look at any changes in competitor marketing planning, such as price changes, subtle messaging changes and PR activities.

3. Make light work of Big Data

It's no surprise that small business owners are willing to leverage vast amounts of information online and offline to make informed, data-driven decisions that will grow their business. The coolest thing about AI-powered business tools is that they can fit into any data production workflow and deliver precise information that is highly applicable and usable. AI business tools like Monkey Learn integrate and analyze data across various channels and get time-saving analytics and reports like sentiment analysis in Google Sheets, CSV, etc.

4. Integrated customer support solutions

Automated chat systems allow small businesses to step up their customer service efforts and free up the resources needed for more difficult interactions with customers. AI customer service solutions such as Digital Genius or Chatty People suggest or automate responses to inbound customer questions, categorize support tickets, and direct requests or messages to the appropriate department. When using artificial intelligence in customer service, there is a noticeable reduction in average processing time. It also improves the overall responsiveness of the customer service team.

5. Artificial Intelligence in CRMs

It is necessary to find a way to take CRM to the next level and gain valuable insight that can help to manage interactions with current and potential customers. Integrated CRM platforms with AI capabilities can perform real-time data analytics to deliver forecasts and recommendations based on the company's unique business processes and customer data.

Conclusion

It is found that the time for AI may finally be here, but more progress is needed. And the adoption of AI is uneven across various businesses and industries. Additionally, there are challenges that businesses face when implementing AI. AI creates opportunities that include improving the efficiency of business processes and resources in the

management of business. Especially when integrated with ERP in a supply chain, it allows to make efficient decisions by integrating business processes with machines and sensors in the planning, production and shipping phases. In a smart company where processes are smarter, the analysis of real costs such as production and logistics, efficient use of resources, ensuring customer satisfaction in business processes directly affect profitability and competitiveness. This

study focuses on what is done with artificial intelligence techniques in ERP in order to enable a company to maintain its commercial existence, profitability and competitiveness. Therefore, it has been proven that many possibilities are received with using AI strategies in ERP structures which will lessen logistics prices, enhance logistics process, and lessen delivery time so as to meet better consumer expectations.

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TREND IN THE COLLECTION AND SALES OF NON-WOOD FOREST PRODUCTS (NWFP) THROUGH KERALA STATE FEDERATION OF SC ST DEVELOPMENT CO-OPERATIVES LTD

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Abstract

Information about the NWFP's sector is of interest to collectors, intermediaries and consumers alike. This article describes the direction of the NWFP's collection trend and sales trend from 2015 to 2020. Compound Growth Rate (CGR), Average Annual Growth Rate (AAR), Trend in collection and Trend in Sales are analysed and summarized. Based on the analysis of growth of output of forest products, India's total NWFP output increased from 17.7% in 2011-12 to 29.6% in 2017-18. Similarly, the CGR of total NWFP collection is 28.02 and the total NWFP sales is 46.69. The overall trend in collection quantity decreased by 18.97% from 2015 to 2020 and decreased by 8.76% in value. Similarly, the overall trend in sales quantity is declining by 39.23% and sales value by 16.71%. This article can be used for research, teaching and forest economic policy development.

Key words:- Collection Trend, Marketing, Growth Rate, Forest Products, Ayurdhara



lobally, Non-Wood Forest Products (NWFP) is considered as a major source of income from the forest. It plays a vital role in tribal's food and livelihood security. Good NWFP management will improve the quality of life of those who collect forest resources. The NWFP collected

from the forest is marketed through local, regional and international markets. The NWFPs are also known as Minor Forest Products (MFP), Non-Timber Forest Products (NTFP), and Secondary Forest Product. Food and Agricultural organization (FAO) defined the NWFPs as "Non-wood forest products include

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all goods of biological origin, as well as services, derived from forest or any land under similar use, and exclude wood in all its forms". In another modified definition FAO defined "Non-wood forest products consist of goods of biological origin other than wood, derived from forests, other wooded land and trees outside forests". NWFP includes all non-wood forest products. NWFP originates from plants and organisms. While NWFP is tied to the lifestyle and livelihood of the aborigines on the one hand, collectors or sellers on the other hand give a lot of socio-economic importance to such products by sending up to consumers. NWFP contributes to the livelihood of 1.4 -1.6 billion people. There are about 15000 species of flowering plants in India. Of these, NWFP provides 3000 species. Out of these, 126 species are commercially used as NWFP. According to a recent study, there are 4600 flowering plants and 2900 medicinal plants in Kerala. Among these, more than 150 medicinal plants are used in the fields of Ayurveda and Siddha. Kerala State Federation of SC ST Development Co-operatives Ltd came into existence on 22nd October 1981 as an apex body for NWFP's procurement and sales. The federation collected NWFPs from member societies at the rates initially announced and sold by the NWFP committee fixing the price band. Kerala State Federation of SC ST Development Co-operatives Ltd. has three branches at present. There are currently 24 societies in these three branches.

Objectives of the Study

1. To identify various agencies engaged in procurement of NWFP in Kerala.

2. To assess the trends in quantity and value of major category of NWFP in Kerala.
3. To know the growth in collection and sales of major category of NWFP items in Kerala.

Methodology

The purpose of this paper is to analyze the trend and pattern of collection and sales of NWFP in Kerala. Trend refers to the collection and sales through the Kerala State Federation of SC ST Development Co-operatives Ltd over the 5 years from 2015 to 2020. Pattern refers to the quantity and value of NWFP. The secondary data required for this study was collected from the annual reports of Kerala State Federation of SC ST Development Co-operatives Ltd.

Hypothesis

1. There is no significant relationship between the collection quantities and values of NWFP
2. There is no significant relationship between the sales quantities and values of NWFP

Collection and Sales of NWFP

Tribal societies, Kerala State Federation of SC ST Development Co-operatives Ltd and the Forest Department play a major role in the collection and marketing of NWFP in Kerala. There are currently 24 societies in Kerala engaged in NWFP procurement and marketing. All of them are members of the Kerala State Federation of SC ST Development Co-operatives Ltd, the apex body of societies formed in 1981. Each year, the forest

resource collected from the areas allotted by the Forest Department are sold directly or through the Kerala State Federation of SC ST Development Co-operatives Ltd. Kerala State Federation of SC ST Development Co-operatives Ltd has started an ayurvedic processing plant “Ayurdhara” as part of its marketing activities expansion. Ayurdhara helps the federations in NWFP marketing activities.⁶

During the year 2019-2020, 474003 kg of NWFP was collected by the Tribal Society. Sales during this period were 227532 kg, from which the Federation earned Rs. 23881208.⁷ As part of participatory forest management; VanaSamrakshnaSamithies (VSS) and Eco Development Committees (EDC) are formed in 1988 by the Forest Department. Tribals, a forest-dependent community, are members of both committees. These groups operate under the auspices of the FDA under the motto of Sustainability of Natural Forest Production. There are currently 400 VSS and 190 EDCs in Kerala. EDCs collect NWFP from wildlife sanctuaries (protected compartments) and VSS collects forest resources from other forest areas. In 2011-2012 the Forest Department started eco shops for sale of NWFP collected through VSS. There are currently 36 Vansree Eco Shops operating in Kerala. ⁸ In addition to the tribal societies and the forest department, some private agencies also buy and sell forest resources directly from the tribals. No dependable information has been available about NWFP procurement and sales by private agencies so far.

Growth in the Collection and Marketing of NWFP

India is a country with rich forest resources. About 47% of India's forest resources come from the five states of Punjab, Madhya Pradesh, Uttar Pradesh, Maharashtra and Rajasthan. Non-Wood Forest Products (NWFP) contribute 16% of the total forest products.⁹ Ministry of Statistics and Programme Implementation of government of India have regularly published report on state-wise and item-wise value of output from Agriculture, forestry and fishing. The report also contains the details of the total output from the forestry sector in all the states of India. The output of forest products during 2011-2012 to 2017-2018 is given in the table 1.1.

The data of Table 1.1 shows that the total forest output of India marks an increase from 2011-12 to 2017-18. Within this subdivision, the contribution of Industrial timber production during the period increases from 74.3 trillion to 107.1 trillion. The percentage of share value of output from Industrial timber, fuel timber and NTFP account for 59% and 25% and 16% respectively in 2017-18 compared to 50%, 32% and 18% respectively in 2011-12. NWFPs are usually classified based on their usage.¹⁰ The other study indicates that NWFPs are grouped based on its use rather than product source. ¹¹ This study grouped the NWFP on the basis of uses as medicine, honey, food, spices and others.

All NWFP are grouped in this way. In order to understand the result of pricing policy in the collection of NWFP

Table 1.1
Output of forest products at constant (2011-12) prices

Item	% share 2011-12	GVO (₹'000 crore)							% share 2017-18
		2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	
Industrial wood (forest And trees outside Forest)	49.9	74.3	74.5	83.3	87.4	89.8	98.5	107.1	58.5
Firewood	32.3	48.1	47.9	47.4	47.2	47.0	46.5	46.5	25.4
Non-timber forest Products	17.7	26.4	26.7	27.1	26.5	26.9	27.8	29.6	16.2
Total forest product	100.0	148.7	149.1	157.7	161.2	163.8	172.8	183.2	100.0

Source: Annual Report, Ministry of Statistics, India, 2020

by Kerala State Federation of SC ST Development Co-operatives Ltd, Compound Growth Rate (CGR) and the Average Annual Growth Rate (AAR) of the collection and sales from Tribal Cooperative Society during 2015-2016 to 2019-2020 are explained in Table 1.2 and 1.3

Table 1.2 reveals a steady compound growth rate in collection quantity of all the items except food (-0.33Kg). Among NWFP items in quantity the highest compound growth rate was accounted in other category. In the case of NWFP compound growth rate in value shows a positive growth rate in all the items with highest growth rate in food (Rs. 25.12) and lowest in honey (Rs. 5.34). The Average Annual Growth Rate in quantity since 2015-16 to 2019-2020 indicates a positive growth rate in almost all items. The Medicine and others show a negative growth rate (-33.9Kg, -48.53Kg). The Average Annual Growth Rate in value

shows a positive growth rate in almost all the items except in medicine and others (Rs. -13.87, Rs. -17.15). Table 1.3 reveals that a steady growth Compound Growth Rate in sales quantity of all the items except honey (-9.1Kg). The highest growth rate was accounted in spices (59.73kg). In the case of Compound Growth Rate in the sales value, shows negative growth rate in honey (Rs. -28.03) and others (Rs. -83.49). The highest Compound Growth Rate of sales value was accounted in spices (Rs. 49.09). The Average Annual Growth Rate in sales quantity and value shows negative growth rate in the case of medicine (-25.80 Kg, Rs. -7.35) and in total (-19.95Kg, Rs. -8.23). The highest Average Annual Growth Rate in sales quantity and values was accounted in spices (6874.35Kg, Rs. 1801.23). This phenomenon shows the fact that NWFP gets a fair price, if it is regularly collected and marketed by cooperative federation and forest department.

Table1.2

Compound Growth Rate (CGR) and the Average Annual Growth Rate (AAR) of the Collection of (Quantity in Kg and Value in Rs) NWFP in Kerala-2015-16 to 2019-20

NWFP items	CGR		AAR	
	Quantity in Kg	Value in Rs	Quantity in Kg	Value in Rs
1. Medicine	16.12	6.08	-33.91	-13.87
2. Honey	18.94	5.34	5.34	2.51
3. Food	-0.33	25.12	15.45	63.26
4. Spices	9.21	8.1	38.13	35.9
5. Others	37.15	30	-48.53	-17.15
6. Total	28.02	13.21	6.31	9.91

Source: Computed from data from the Kerala State Federation of SC ST Development Co-operatives Ltd.

Table1.3

Compound Growth Rate (CGR) and the Average Annual Growth Rate (AAR) of the Sales of (Quantity in Kg and Value in Rs) NWFP in Kerala-2015-16 to 2019-20

NWFP items	CGR		AAR	
	Quantity in Kg	Value in Rs	Quantity in Kg	Value in Rs
1. Medicine	50.41	13.65	-25.80	-7.35
2. Honey	-9.1	-28.03	18.25	40.36
3. Food	43.05	37.08	99.59	32.38
4. Spices	59.73	49.09	6874.35	1801.23
5. Others	13.66	-83.49	62.32	147.93
6. Total	46.69	17.52	-19.95	-8.23

Source: Computed from data from the Kerala State Federation of SC ST Development Co-operatives Ltd.

Table 1.4

Trend in the Collection of Different NWFPs in Kerala, 2015-2020

Item	Trend		TVM	TCR	KAL	total
Medicine	Quantity	Co. Efficient	0.0919	-0.0599	0.1044	0.0249
		T	0.572	-0.383	0.333	0.114
		Sig.	0.6074	0.7273	0.7608	0.9167
	Value	Co. Efficient	0.1183	0.0139	0.1147	0.0612
		T	0.792	0.094	0.622	0.386
		Sig.	0.4861	0.9312	0.5779	0.7255
Honey	Quantity	Co. Efficient	2.0180	0.4068	-0.2357	-0.1539
		T	4.340	1.392	-7.005	-6.066
		Sig.	0.0266**	0.2582	0.0060*	0.0090*
	Value	Co. Efficient	3.2725	0.4226	-0.1648	-0.0791
		T	3.016	1.512	-1.943	-0.955
		Sig.	0.0569***	.02277**	0.1473	0.4100
Food	Quantity	Co. Efficient	0.6125	0.1014	1.4346	0.8958
		T	0.643	0.076	2.750	1.146
		Sig.	0.5657	0.9443	0.0707***	0.3351
	Value	Co. Efficient	1.1056	-1.3535	2.512	0.1522
		T	0.571	-0.776	2.152	0.210
		Sig.	0.6079	0.4942	0.1204	0.8472
Spices	Quantity	Co. Efficient	-0.1386	NC	-1.0992	-0.9894
		T	-1.732	NC	-0.779	-0.759
		Sig.	0.1817	NC	0.4927	0.4848
	Value	Co. Efficient	-1.3000	NC	-1.5590	-1.4492
		T	-1.732	NC	-0.691	-0.694
		Sig.	0.1817	NC	0.5392	0.5377
Others	Quantity	Co. Efficient	-0.0167	-2.5716	0.0666	-0.3138
		T	-0.011	-2.232	0.040	-3.776
		Sig.	0.9918	0.1118	0.9708	0.0325**
	Value	Co. Efficient	-0.7985	-3.2702	0.0119	-0.2525
		T	-0.413	-2.230	0.006	-2.650
		Sig.	0.7071	0.1120	0.9956	0.0770***
Total	Quantity	Co. Efficient	0.0313	-0.2486	-0.1975	-0.1897
		T	0.206	-2.609	-0.908	-1.610
		Sig.	0.8499	0.0797	0.4308	0.2059
	Value	Co. Efficient	0.2871	-0.0957	-0.1338	-0.0876
		T	2.539	-1.437	-2.101	-1.780
		Sig.	0.0847***	0.2372	0.1264	0.1731

Source: Computed from data from the Kerala State Federation of SC ST Development Co-operatives Ltd.

Note: 1. TVM=Trivandrum, TCR=Thriissur, KAL =Kalpetta

2. *denotes significant at 1% level, ** denotes significant at 5% level and *** denotes significant at 10% level.

3. NC= No Collection.

Trend in Collection of NWFP

Medicine

The data in the table number 1.4 shows that the estimated trend in the collection of medicine in quantity shows a growth by 9.19 % in TVM and 10.44% in KAL. Collection of medicine in quantity shows decline by 5.99% in TCR. The overall trend shows growth in 2.49 %. Estimated trend in the value of medicines shows a growth trend of 11.83% in TVM. Estimated trend in value of medicine in KAL shows 11.47% growth.

Honey

Estimated trend in the collection of honey quantity in TVM shows a growth by 200.18 % and it is significant at 5% level, 40.68 % growth rate in TCR. There is a decline in trend in KAL by 23.57%, which is significant at 1% level.

The overall trend in the collection of quantity of honey shows 15.39 % decline at 1% level of significance.

Estimated trend in the value of honey shows 300.27% growth in TVM, which is significant at 10% and 42.26 % in TCR, which is significant at 5 %. The overall trend in the value of honey shows decline by 7.91%.

Hypothesis

Food

Estimated trend in the collection of the quantity of food shows a growth by 61.25 % in TVM and 10.14 % growth rate in TCR and 143.46% significant at 10%. The overall trend in collection of the quantity of food shows growth in

89.58 %. An increasing collection (value) trends can be seen in the TVM by 110.56%, 251.2% in TCR. 15.22 % increasing growth trend in the overall value of food.

Spices

Trend in the collection of spices in quantity shows a decline in TVM (13.86%) and KAL (109.92%). The result shows that overall trend in the collection of spices in quantity is declining at 98.94 %. The estimated trend in the value of spices is declining in TVM (130%) and TCR (155.9%). The result shows that overall trend in the collection of spices in value is declining at 144.92%.

Others

On the basis of analysis of overall trend in the value of other commodities shows 25.25% decline. It is significant at 5% level.

Region

In TVM, the estimated trend in the collection of quantity of NWFP is growing at 3.31%. The estimated trend in the value of NWFP shows a growth in TVM at 28.71% which is significant at 10%. In TCR, the overall estimated trend in the collection of NWFP in quantity is declining at 24.86 %. The trend in collection of NWFP in value is decline at 9.57 %. In KAL, the overall estimated trend in the collection of NWFP in quantity is declining at 19.75%. The overall trend in collection of NWFP in value is declining at 13.38 %. The total trend in collection of NWFP in quantity in the entire region shows a decline at 18.97 % and in value shows a declining trend at 8.76 %.

Table 1.5
Trend in the Sales of Different NWFPs in Kerala, 2015-2020

Item	Trend		TVM	TCR	KAL	total
Medicine	Quantity	Co. Efficient	0.0313	-0.1423	-0.6172	-0.4443
		T	0.206	-1.231	-5.303	-4.486
		Sig.	0.8499	0.3061	0.0131**	0.0207**
	Value	Co. Efficient	0.2871	-0.0325	-0.2557	-0.1736
		T	2.539	-0.338	-3.120	-2.295
		Sig.	0.847	0.7575	0.0525***	0.1054
Honey	Quantity	Co. Efficient	0.6709	-0.3387	0.1596	0.0477
		T	5.716	-1.458	6.447	0.535
		Sig.	0.0106**	0.2409	0.0076*	0.6295
	Value	Co. Efficient	0.7841	0.1231	0.3438	0.3425
		T	6.327	0.862	23.529	12.040
		Sig.	0.0080*	0.4523	0.0002*	0.0012*
Food	Quantity	Co. Efficient	0.0961	-1.7258	1.4142	-0.2396
		T	0.115	-2.754	2.364	-0.692
		Sig.	0.9158	0.0705***	0.0990***	0.5387
	Value	Co. Efficient	-1.1224	-3.2832	3.0066	-0.2421
		T	-0.842	-2.871	2.709	-0.907
		Sig.	0.4615	0.0640***	0.0733***	0.4321
Spices	Quantity	Co. Efficient	1.6330	NS	-1.4829	-1.1502
		T	2.764	NS	-1.164	-1.191
		Sig.	0.0699***	NS	0.0328**	0.3192
	Value	Co. Efficient	3.6395	NS	-2.0233	-0.9348
		T	3.427	NS	-0.913	-1.239
		Sig.	0.0416**	NS	0.4287	0.3034
Others	Quantity	Co. Efficient	0.7954	-0.3018	3.0614	-0.0614
		T	1.111	-1.270	2.876	-0.252
		Sig.	0.3475	0.2937	0.0637***	0.8173
	Value	Co. Efficient	0.5603	-0.0183	4.2589	0.2307
		T	0.746	-0.085	2.831	0.834
		Sig.	0.5100	0.9374	0.0661***	0.465
Total	Quantity	Co. Efficient	-0.2929	-0.1832	-0.2782	-0.3923
		T	-0.983	-1.300	-1.6515	-3.282
		Sig.	0.3980	0.2846	0.1816	0.0463**
	Value	Co. Efficient	-0.0592	-0.0276	-0.2640	-0.1671
		T	-0.230	-0.247	-3.541	-1.794
		Sig.	0.8328	0.8200	0.0383**	0.1706

Source: Computed from data from the Kerala State Federation of SC ST Development Co-operatives Ltd.

Note: 1. TVM=Trivandrum, TCR=Thrissur, KAL =Kalpetta

2. *denotes significant at 1% level, ** denotes significant at 5% level and *** denotes significant at 10% level.

3. NS =No Sales

1.5 Trend in Sales of NWFP

Medicine

The estimated trend in the sales of medicine in quantity shows a spiraling trend in TVM (3.13%) and declining trend in TCR (14.23%). There is a declining trend in the sales of medicine in quantity in KAL at 61.72 % and it is significant at five % level.

The overall trend in quantity of sale of medicine shows 44.43 % decline and it is significant at 1% level. The estimated trend in the sales value of medicine is growing in TVM (28.71%). At the same time trend in the sales value of medicine in TVM and KAL shows a decline at 3.25 % and 25.57 % (significant at 10%) respectively. The overall trend in the sales values of medicine shows a decline by 17.36 %.

Honey

There is an increasing trend in the sales quantity of honey in TVM (67.69%) and it is significant at five % level. In KAL (15.96%) shows an increasing trend and it is significant at 1%. There is an increasing trend of sales value of TVM (78.41%) , KAL(34.38%) and which is significant at 1%. An Overall positive trend (34.25%) and which is significant at 1 % level.

Food

There is a growing trend in the sales quantity of food in TVM (9.61%) and KAL (141.42%). As per the result, trend in the value of food in TVM shows (112.24%) decline in value. In TCR there is (328.32%) decline trend and which is significant at 10%. There is an increasing

trend in the value of food in KAL (300.66%) and which is significant at 10%.

Spices

The estimated trend in the sales quantity of spices at KAL shows (148.29%) a decline at five % significant level. Trend in the sales quantity of spices in TVM (163.30%) is growing and which is significant at 10 % level. There is a growing trend in the value of food sales in TVM (363.95%) at 5% level of significance, and declining trend in the value of food in KAL (202.33%)

Others

The estimated trend in the sales quantity of others shows an increasing trend at TVM (79.54%), KAL (306.14%) and the estimated trend in the sales value of others shows an increasing trend at TVM (56.03%) and (KAL 425.89%). There is ten % significance in trend in quantity and value at KAL.

Region

In TVM, estimated trend in the sales quantity is declining at 29.29% and it is significant at 5.92% in TVM. In TCR, estimated trend in the sales quantity is declining at 18.352% and the trend in the sales value is declining at 2.76%. In KAL, estimated trend in the sales quantity is declining at 27.82% and the trend in the sales value is declining at 26.40% (significant at 5%). Overall trend in the sales quantity of NWFP are declining at 39.23 % (significant at 5%), and the trend in the sales value is declining at 16.71%.

Findings

1. With regard to quantity collection and value, medicine and food shows a

positive trend. However, honey, spices and others show a negative trend.

2. The honey and others show a significant trend in item wise total collection of quantity. The significant trend in item wise total collection value is seen only in others
3. With regard to quantity sold, honey shows positive trend and honey and others shows positive trend in value sold.
4. Significant trend in item wise total sales quantity is shown only in medicine and overall trend. Only honey shows a significant trend in item wise total sales value.
5. Food has the lowest CGR in the collection quantity and the highest in others. However, honey has the lowest CGR in collection value and the highest in food
6. The spice has the highest CGR in sales quantity the lowest in honey. But in terms of sales value, CGR has the highest in spices and the lowest in others.

Suggestions

1. As sales of NWFPs are further extended to the urban market, the

Federation will be able to find more sales value and this will be an incentive to sustainable harvest for the community that relies on the NWFP collection.

2. The NWFPs should be exported to neighbouring states for further processing and the federation should focus on implementing more value addition activities in Kerala.

Conclusion

NWFP are products that offer very high economic benefits. The advent of the Kerala State Federation of SC ST Development Co-operatives Ltd has paved the way for further commercialization of NWFP in Kerala. However, an examination of trend in collection and sales of NWFP was done. Except medicine and food all other NWFPs in the state have shown declining trends in the collection. Similar types of trends are shown in sales of these NWFPs. Only sale of honey in value showed significantly increasing trend. In short, collection and sales are two important ingredients for NWFP in Kerala.

This area is subject to further fine tuning and it is essential to understand how both operate.

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A STUDY ON KERALA ECOTOURISM MARKETING STRATEGIES

*Balamuraly B

Abstract

Ecotourism is considered to be an environment friendly tourist practice and this in turn helps the local economy grow without causing any harm to its local culture, just like other tourism products ecotourism destinations needs to be marketed too, because this is relatively a new concept department of Tourism use different marketing strategies to promote it. For promoting eco-tourism various initiative taken by the government but the these not all effective for developing eco-tourism. So, it is the time to lighten the importance of eco-tourism and strategies adopted for development of eco-tourism. The aim of this paper is to understand some of the strategies used by department of Tourism to promote Ecotourism and tourism in general. This paper also look into the concept of ecotourism in Kerala. The study is descriptive in nature and use only secondary data collected from various books and articles. The study mainly deals with the strategies of developing the eco-tourism and how it is advantageous to tourism in Kerala.

Key words:- Ecotourism, Ecosystem, Infancy, KTDC, SEO, Wildlife

Tourism can be defined as a social phenomenon, involving a temporary break with normal routine to engage with experiences that contrast with everyday life. Tourism is a concept that comprises of different elements, it's one of the biggest industry that has huge impact on the economy of the country, and in fact some

of the country's economy is mainly dependent on its tourism industry. According to central statistical organization enterprise under ministry of tourism, Government of India 47.5 percent of jobs come from tourism sector. Tourism can be defined as the movement of people from their normal pace of residence and work for a period

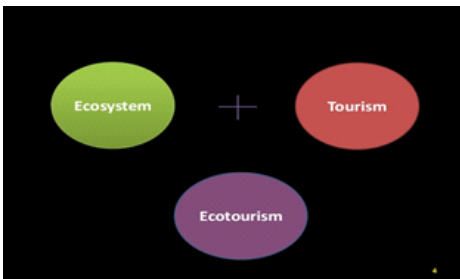
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of more than 24 hrs and less than 1 year. There are various types of tourism that are practiced across the world, Eco tourism is an important type of tourism.

Ecotourism

Ecotourism can be defined as the combination of ecosystem and tourism, shown in fig. 01. The ecotourism society defines ecotourism as responsible travel to natural areas of great beauty which conserves the environment and improve the welfare of local people. It is non consumptive, create ecological conscience and helps in holding up eco centric values and ethics in relation to the nature .The main motive of ecotourism is to make tourist understand that its important to not disturb animal, plants and their habitats. Eco tourism is the combination of conservation, profit and locals. The twin goals of Eco tourism are bio diversity conservation and sustainable development. India is one of the most popular country which has so many tourist destinations and this is due to varied geography of the country. India is one of the 12 mega bio diverse countries, because it offers rich cultural heritage, in India Thenmala was the first planned ecotourism destination which is located in the state of Kerala.

Figure 1



Source : <https://www.slideshare.net>

Ecotourism In Kerala

The state of Kerala also known as gods own country offers sandy beaches and tropical dense forests which has many animal and plant species , it is also known as green heaven. Thenmala was India’s first planned eco-tourism destination it is in the foothills of western Ghats in Kollam district, it was inaugurated in January 2001. Thenmala has mainly 4 zones cultural zone, leisure zone, adventure zone, ad other attractions. Cultural zone includes musical dancing fountain, cultural program, amphitheatre, shops and food courts. Leisure zone includes a sculpture garden with a theme of man and nature. Adventure zone includes elevated walkway, natural trail, trucking, river crossing rock, mountain climbing and adventure biking. Other zone include a one hour boating in the Shenduruneey wildlife sanctuary reservoir and rehabilitation centre with a children’s eco-park.

Figure 2

SOME OTHER ECOTOURISM SPOTS IDENTIFIED IN THE FORESTS OF KERALA

- 1. Agastyarvanam
- 2. Neyyar
- 3. Peppara
- 4. Ponmudi
- 5. Thenmala
- 6. Palaruvi
- 7. Purakkad
- 8. Kumarakom
- 9. Peerumedu
- 10. Kuttikkanam
- 11. Thekkady
- 12. Munnar
- 13. Rajamala / Eravikulam
- 14. Thattekad Bird Sanctuary
- 15. Athirapally
- 16. Peechi
- 17. Nellyampathy
- 18. Silent Valley
- 19. Parambikulam
- 20. Malampuzha
- 21. Muthanga
- 22. Kuruva Islands
- 23. Thirunelli
- 24. Pythalmala
- 25. Aralam
- 26. Ranipuram

Source: tripoto.com

Objectives

- 1) To understand various strategies used by department of tourism to promote Ecotourism and tourism as a whole.
- 2) To look into the concept of ecotourism in Kerala.

- 3) To find out how eco-tourism advantages to tourism sector and environment

Research Methodology

This study is descriptive in nature and only use secondary data . The data were collected from various articles published on various journals and websites and was analysed systematically .

Ecotourism in Kerala.

The ecotourism contributes to the growth of tourism in Kerala and helps in infusing the sustainability concept to other tourism business outside the circle of ecotourism, it is noted that the wester Ghats regions of Kerala can be shown as eco-tourism zones. Ecotourism also helps in preserving, enriching and retaining the rich Kerala culture and heritage. Ecotourism also helps in development of the local economy and its people. While implementing Eco tourism the concerned parties should look into the factor that all the development involved should be compactable with the culture and Environment of Kerala .During 1999 the total tourism inflow to Kerala was about 50 lakhs out of which 1.82 lakhs of tourist were foreign and in that year the earnings from tourism industry was around 250 crores . This has changed to foreign tourist arrival has increased to 11 lakhs approximately and domestic tourists up to 1 crore 56 lakhs approximately in 2018 providing a total revenue of 45000 crores approx. This is a huge difference in income through tourism introduction of ecotourism in Kerala in 2001 is one of the factor that lead to this increase.

Advantages of Ecotourism

Advantages of ecotourism involve the following:

- 1) Helps in increasing foreign Exchange- Ecotourism helps in increasing the foreign exchange of the country as it helps in bringing in lot of foreign tourists who love nature. As ecotourism promotes sustainable development nature lovers and environment protection workers who will be more attracted to tourism and will result in increased inflow of foreign tourists.
- 2) Development of infrastructural facilities- Eco tourism will help in bringing more revenue to the country without having much of the infrastructure and this in turn helps the government in reducing the cost of development of the destination, with reduced cost and high revenue government could use the profit for infrastructural development around the site.
- 3) Balanced Regional Development – Eco tourism promotes balanced regional development, regular tourism usually focus on bringing the tourists to developed parts of the country, but in case of ecotourism tourists visits rural places as most of the ecotourism destinations are away from urban places. This in turn will lead to development on a balanced basis.
- 4) Generating employment-Ecotourism just like any other industry provides huge amount of job opportunities,

for every ecotourism destination, sanitation is needed, food is needed, maintenance is needed for all these staff are needed which in turn creates jobs and allied business and sometimes self-employment.

- 5) Maintain peace and goodwill- eco tourism helps in building and maintaining peace and goodwill of the nation as it helps in building the image of the country showing off its natural beauty and how it is preserved to the world.
- 6) Popularise secluded parts of the country-Eco tourism helps in popularising the unpopular or secluded parts of the country by introducing the tourism.
- 7) Helps in rural development- some of the most underdeveloped areas includes the most beautiful natural environment and by introducing ecotourism to that place it helps in developing that particular area.
- 8) Promotes sustainable development- ecotourism promotes sustainable development as the whole concept is based upon it , this will in turn lead to promoting that into various other fields or industries indirectly. This happens because ecotourism sends the message that money can be made without harming the environment.
- 9) Helps in retaining the culture and heritage of the destination-the whole concept of Ecotourism is that it brings more revenue without affecting or destroying the natural

environment and culture and heritage of the local destination.

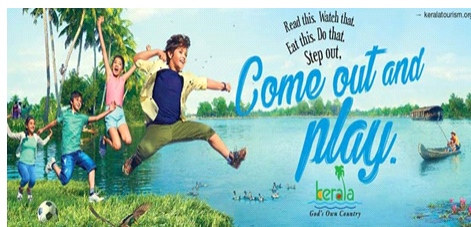
- 10) Helps in preserving the wild life- The revenue coming out from ecotourism to the government is usually used to for the conservation of the wildlife , this is usually seen in case of ecotourism related to wildlife conservation parks.

Marketing Strategies Used To Promote Ecotourism By Department of Tourism Government of Kerala

Department of Tourism has adopted various marketing strategies based on geographical allocation of their potential customers:

- 1) Print, Airport and TV Campaign for the Middle East Market- Print campaign involves print media such as newspapers, journals etc. Marketing in airports usually involves Advertising Gods Own Country digitally using kiosk and with advertisement in the books provided by airlines. TV campaign as everyone knows is a channel for mass communication and is used by Department of Tourism to send out the message to the general public in UAE and Middle East in general. The figure below shows a print media ad that came out on UAE.

Figure 3



Source: <https://www.keralatourism.org/>

- 2) Print, Digital, Outdoor Campaign in the South East Asian Markets- print media as said earlier is used by Department of Tourism for promoting ecotourism throughout the world, south east Asia is a very good market for potential tourists so here print, digital media such as tv, radio etc are used for marketing. Outdoor campaign such as travel mart, seminars and banner ads are also used for promoting ecotourism in these markets.
- 3) Digital marketing Campaign for the US Market- US market is full of tech savvy people so in this case Department of Tourism uses digital marketing which is more focused, precise and cost efficient. Digital marketing initiatives involve social media marketing, SEO, SMS marketing etc. Us market is very important to Kerala tourism as US tourist will contribute to foreign exchange in form of dollar which is the highest demanded currency all over the world.
- 4) Outdoor campaigns in the Europe Market (Theatre Advt).-European market is another important market and Department of Tourism use another marketing strategy for this market that is unique and go in with there culture that is showing advertisements on movie and drama theatre , as both of these are part of their culture , advertising here would be more effective.
- 5) London Bus Branding Campaign- This is one of the main method of advertising in London , that is

branding buses in London with the logo of gods own country , this picture will show the natural beauty of Kerala which is the key ingredient of eco-tourism. Fig.04 below shows the bus branding technique implemented by Department of Tourism.

Figure 4



Source: <https://www.keralatourism.org/>

- 6) 6th edition of Kerala Blog Express- It is another form of marketing done by Department of Tourism here , 26 travel bloggers from 21 countries are invited to Kerala and are shown the whole state the trip includes top tourist destination in Kerala and the medium of transportation is via bus , the result of these program is that the bloggers from these countries write about their experience in Kerala which will in turn act as a promotion to Kerala tourism industry .The figure 5 below shows the bloggers that came to Kerala .
- 7) Off-season Promotion Campaign in National Markets – In India Kerala tourism does is promotion in order to attract local tourists from other state this is done by giving them off season offers and discounts.

Figure 5



Source: <https://newstodaynet.com/>

- 8) Print, TV, Outdoor, Digital Campaign in National Markets- Department of Tourism does its marketing through all channels and mediums throughout India its tourism products and services.
- 9) Houseboat Installation & Virtual Reality in Delhi & Mumbai Airports- this is another form of unique marketing technique used by Department of Tourism where they create a house boat model and virtual reality in airports in order to attract travellers All these marketing efforts are undertaken for marketing all the tourist destinations in the state including ecotourism destination.

Conclusion

Ecotourism can be defined as the combination of ecosystem and tourism and it is said to be one of the most efficient type of tourism that generates more revenue with less cost , it comes with so many advantages such as creating foreign exchange, promoting sustainability, balancing development, valuing culture, retaining heritage , generating employment and helps in entrepreneurship development .Various marketing strategies are used by Department of Tourism to promote Kerala tourism and ecotourism across the world such as, print media, digital marketing, TV, Radio, Outdoor campaigns and travel marts. In Conclusion we can say that Promoting Ecotourism in Kerala is highly cost effective. Eco tourism is sustainable in nature and hence it is highly ethical and a green business practice, so promoting such a practice will not only earn money for the government but also helps the future generation and will aspire other industries to follow green business practices.

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WORK LIFE BALANCE OF WOMEN EMPLOYEES

***Promod Gopal, **Dr. T P Vijumon**

Abstract

Work life balance of women employees in various sectors of employment is highly discussed in the present situation. As women have to play dual role in family and at work place, they have to face various struggling environment. Work-related outcomes tend to have great impact on people's outlook on life and overall health status. At the same time, work can create stress due to the difficulty of the tasks involved and the deadlines associated with it. Similarly family-related responsibilities can have impact on workplaces, which sometimes creates lot of pressure and stress. Work Family Conflicts (WFC), attitude of supervisor, work environment and demographic variables such as age, education, experience and marital status etc are the important factors determining work life balance of women employees and also they have direct impact on the personal, family, social and organizational life of women employees. In this study an attempt was made to identify the factors that determining work life balance of women employees and its various implications.

Key words:- Working Environment, Work Family Conflicts, Job Stress, Supervisory Support, Organizational Commitment.

The role of women in all over the world have been considered multi-facets though their place is behind men and has comparatively less freedom in taking decisions. Before taking decisions or doing any activity they have to consult with other male member in the family. A very

high percentage of women spoiled their life due to lack of freedom and overburden of family responsibilities. They have no freedom to get educated.

Their responsibility is only to look after the matters of family especially the case of children and husband so they have no freedom. Sometimes they feel isolated

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when the death of the husband, parent or the dependant. This compelled them to find the way for their bread. Rapid changes happen in the life of women due to modernization and urbanization. At the present time, Indian women's exposure to educational opportunities is substantially higher than it was some decades ago, especially in the urban setting.

Increased awareness and aspirations to attend personal growth were the motivational force which influences the woman to reach at the workforce. Economic benefit of the job is considered as the most influential aspect to the married women to work .In modern times, getting job before marriage become a prestige issue and as it will be considered as positive in present time rather than the negative in the olden times. Men mainly prefer to marry working women as their Partner. So women wear compelled to take efforts to capture a good job, as women had to play double role in their work place and family. At the same time of discharging the duties at work place, they have to perform the family responsibility .In case of married women having children find difficult to maintain a balance between these two ie, work and life. Working mothers of today fulfill family responsibilities and also try to remain fully involved in their careers coping up with the competing demands of their multiple roles. The caring responsibilities that working mothers have lays a heavy stress on them when it is combined with their professional duties. G Delina (2013) and Richard Welford (2008) in their surveys stated the work life balance of women employees in Hong Kong. In the study, majority of

respondents opinioned that they felt work become the cause of health problems, specifically stress and lack of exercise.

Work-life balance is a key issue in all types of employment where dual role has to be performed. Nuclear families have become common and high work demands with long working hours have become the norms of the day. The importance of helping employees achieve a balance between the demands of their work and their home lives has been emphasized. Demographic changes as seen in the increasing number of women in the workplace and dual career families have generated an increasingly diverse workforce and a greater need of employees to balance their work and non-work lives.

Statement of the Problem

Modernisation, urbanization and liberalization policies in the 21st century have brought tremendous changes in size, structure, nature etc of organizations and organizational environment. This also makes changes in the professional stability of employees. . Absence of work adaptability, heavy work load and lack of flexibility in working hours are depressing numerous employees, diminishing their employment execution and efficiency as a result it will broken the pleasantness of individual and work environment. This is also highlighted in case of women employees. When women spend excessively numerous hours at work, and have less interactions with their families, their wellbeing and work execution start to fall apart.

Traditionally men were working for the purpose of getting money, power,

social status, better education to their children and for the betterment of family love and affection. But now, a majority of women want to achieve or strive to achieve these things. There are three reasons that women mainly consider employment as a prestige. First one is to give support to spouse to manage the financial matters of the family, second is to get better education and to acquire knowledge and third one is to get better social status. But working women face enormous problems in their life as she has to play double role in their family and also in work place. Successful family atmosphere is assign of satisfied job. This pointed out the need to balance work and life aspects. Age, educational qualification, marital status etc have significant influence on work life balance of women employees. A woman having good experience in their job can easily manages the work and family related responsibilities and in case of married women, they have to do much to balance their work and family life. Work environment and attitude of colleagues are also influence on work life balance. Present day women have a significant role in family, society and in organizations where they work. Work life imbalances may create serious issues on physical and mental health of women employees and thereby the productivity, organizational and social commitment of employees.

Objectives of the Study

1. To identify the factors affecting work life balance of women employees.
2. To understand the impact of work life imbalance on the Personal, family, social and organizational commitment of women employees.

Significance of the Study

Work Life Balance is an important problem faced by the women in both urban and rural scenario. Women in India at the age of early childhood believe that they are responsible primarily for family well being. This attitude will change when they are graduated or they get proper education. They find their own way to be employed. Working women are still expected to perform the bulk of family and household tasks and responsibilities. Consequently, it seems that professional women in 21st century face a lot of challenges for balancing the multiple tasks associated with the homemaker and work role namely, fulfilling the responsibilities of mother, care giver, spouse and employee simultaneously. Ability of women to it is also that women's ability to balance these roles has a direct bearing on their physical and mental wellbeing, as well as their career performance and success. Each role can be differentiated as family role and work role. When the work related variables are incompatible with non work role that is the role in family, there arise work family conflicts and when the family role is not compatible with work role, there generates family work conflicts. These factors greatly influence on work life balance of Women employees.

Scope of the Study

The study titled "Work Life Balance of Women Employees" covers the various facets of women employees which help to understand, analyze Work Life Balance among the women employees. There are number of factors affecting work life balance of women employees. The study covers the

demographic factors, work environment, work family conflicts, job stress and attitude of supervisors. Demographic variables such as age, educational qualification, experience, marital status etc have direct influence on work life balance of women employees. . The present study intends to consider the impact of work environment and other work related and life related aspects on personal, family, social implications and organizational commitment of women employees. Work life imbalance affects the overall well being of the women employees.

Methodology of the Study

The design of the present study is descriptive in nature. This study is based on secondary data. Literature relating to determinants of work life balance and implications of work life imbalances were collected from books, journals, research papers and other published documents of both national and international standard.

Determinants of Work Life Balance of Women Employees

Work-life balance is a state of equilibrium in which the demands of both a person's job and personal life are equal. In recent, work -life balance is a complicated issue as there is full of conflicting responsibilities and commitment towards work and family. The various factors that determines work life balance discussed here.

Demographic Factors

Demographic factors such as age, sex, marital status, education level, experience, etc has greater influence on the work life balance of women

employees. **Kumar and Sundar (2012)** stated that house wives may reluctant to aspire higher positions in the organization as they may not perform their duties associated with the job due to their family responsibility. There is a significant gap among male and female workers with respect to various factors of work life balance. **Lalita Kumari (2012)** emphasized on the experience and the position in management hierarchy have significant influence on the organizational factors for maintaining the work life balance among women bank employees. **Rana Zehra Masood and Seema Mahlawat (2012)** have stated that many women could not perform well due to their dual role, which created stressful circumstances.

Working Environment

In highly competitive business environment organisation faces new challenges. In order to face the challenges, the organisation itself making certain arrangement relating to introduction of new technologies, new methods of work and work arrangement **Ciutiene, R., & Adamoniene, R. (2015)**. Work environment consists of all the factors which act and react on the body and mind of the employee. The work environment in the organisation consists of physical work environment, mental environment and social environment. It is necessary to create an environment which ensures the ease of work and removes all the causes of annoyance, anxiety and worry.

Work -Family Conflicts

Workplace characteristics can also contribute to higher levels of work – family conflicts. Work Family Conflicts is

a situation where people find it difficult to balance the demands encountered by family due to their involvement in the work domain. There are three dimensions of work family conflicts- **Aycan (2008)**. First one is strain overload that may arise when the multiple tasks assigned by the work affect the capability of women to perform family responsibility. Second one is Work-to-family interference when work responsibilities interfere with family life and make it difficult to perform household tasks or spend adequate time with children. Third one is Family-to-work interference arise when family responsibilities interfere with work demands, which may make it difficult to perform efficiently and effectively at work.

Work Life Balance Policies

Organization should employ work life balance policies which are capable for enhancing the better quality of work and life of women employees. WLB policy should be framed in relation to Win-Win approach that is the preference of employees must be matched with the aspiration or desire of the employer. **Uzoechi Nwagbara** 2019. Number of industries including IT and Outsourcing get the benefit of their work life balance policies and similarly the same effect may feel in the field of education and the banking sector .Banks have framed work life balance policies for the benefit of both employees and the organisation .**Oyewobi L.O.Oke A. E**,2020

Job Stress

Job stress is an inhibiting factor of work life balance of women employees. It is a harmful physical and emotional

responses that arise when the demand of the job do not match the capabilities and needs of the worker. It may lead to poor physical and mental health. This will reduce the productivity of the employee. It is necessary to appoint the counselor to understand the various problems faced by women employees in work place. Usually the women employees manage this job stress by engaging themselves into various entertainment activities **Shiva** (2013).

Support from Supervisors

Study proves that role of coworker support has an impact on the work life balance initiatives.. Coworker support, perceived organisation support and supervisor support are positively correlated (**Shinn, Wong** ,1989). It appears that coworker support and supervisor support yield a better work life balance of women employees. There is significant relationship among supervisory support and work life balance, job attitude and performance of employees **Talukder, A.K.M** (2018)

Consequences of Work-Life Imbalance

As women have to play a double role ie, as an employee and as a most responsible person to lead family, they have to carry out the duties and responsibility relating to both. In family she performs the different role as a mother, wife, sister and also a daughter and also in work place; she has to discharge the role of employee to attain the goal of the organization. These may sometimes creates role confusion and also lead to job stress. This will directly affect work life imbalance. It may create greater

consequences. These consequences may categorize as follows.

Personal Implications

Work life imbalance affects the overall well-being of the individual. Women find difficult to maintain their personal hygiene, beauty and health. It will cause problems such as dissatisfaction from life, prolonged sadness, which may lead to the using of drugs or alcohol.

Family Implications

Sobha (2014) identified that working women experience greater difficulty than men in balancing work and family. It is also found that they experience conflict as there is job spill over into the home more frequently than home spill over into work. Besides to succeed in one environment, working women are often called upon to make sacrifices in another as each of the environments makes different demands on them and have distinct norms to adhere to.

Social Implications

Men, being a social animal, have to interact with the society. Maintaining social relationship is prime important at the time of discharging organisational responsibility. The social relationship includes relationship with friends, family and other elements which men have to interact. Finding time for hobbies, leisure activities, attending social functions or to maintain friendships and extended family relationships is become difficult due to work life imbalance.

Organisational Commitment.

Rasheed Olawale (2017) assessed the interplay between work-life balance

and organizational commitment. From the study, a positive and non-significant relationship was noted between work-interference with family (WIF) and organizational commitment and also a positive relationship between Family Interference with Work (FIW) and organizational commitment. In order to decrease the evil consequences of work-family conflict on working individuals, family friendly organizational culture and human resources applications have recently been in agenda of executive .More family friendly policies need to be framed by the management of the organization then only they can work with greater commitment.

Findings of the Study

Major findings of the study are discussed below.

1. Demographic factors such as age, sex, marital status, education level, experience, etc has greater influence on the work life balance of women employees. In case of married women, they are reluctant to reach highest position due to their family responsibility. Experience in the work reduces work life imbalances of women employees.
2. Modernization, liberalization policies in new century makes the business highly competitive. This also makes working environment more challenging. Adoption of innovative technology demands the women employees to acquire technical knowhow. This brings additional burden to them which lead imbalance in their work and life.
3. As women have to play dual role in their work place and in their family, any problems in the work place may

lead to work family conflicts and problems in family may adversely affect their work. Work family conflicts and family work conflicts have relevance in maintaining work life balance.

4. Work life balance policy of the organizational has greater impact on maintaining work life balance of women employees. If the organization has no proper work life balancing policy, this may affect job satisfaction and thereby the organizational commitment.
5. Too much work pressure may affect the physical and mental health of the employee. This may lead their family life more boredom. Work stress is an important factor that influences the work life balance of employees.
6. Support from colleagues, supervisors and management is an important factor that determines the work life balance of women employees. Attitude of coworkers determine the nature of work environment.
7. Work life imbalance may create problems in the personal and family life of women employees.
8. Being a social animal, women have to interact with different social aspects. Besides personal and family relationship, women have to maintain better relationship with friends, relatives etc. They have to participate in different social functions. Work life imbalance may be a threat to maintain a better social relationship. This will also affect job satisfaction and organizational commitment.

Suggestions of the Study

On the basis of the findings following suggestions were made to improve work life balance of women employees.

1. Organisations must design and implement proper work life balancing policies for women employees to improve their capability and organizational commitment.
2. Women employees should manage work and life by proper time management.
3. Management and Supervisory staff must encouraging and supporting women employees through effective communication and development programs, would help them to maintain a balance in healthy work environment and their personal life.
4. In order to attain technical competency, proper refresher and orientation training must be given to the women employees.
5. Women should spend their vacation time with family members to prevent stress and regain the power.
6. They should improve their personal, social and professional competencies through various development programs including yoga to accomplish success in their work and family life.

Conclusion

The modern world has to frame and develop a social pattern to cope up with the dual roll played by women. Once they get a job it becomes the centre of

their lives. In the struggle to go ahead in career they often neglect their families. They lost health and happiness to get money in youth and lot of money to regain health in her olden age. If a person works too much sacrificing quality family time, he might reach the top of the corporate ladder quickly but the achievement and material gain will not commensurate the price, she is forced to pay in the long run. There are number of organizational and family factors which determine the work life balance of women employee and it have direct influence on their personal, social and

organizational life. Proper organizational and personal strategies can be adopted to maintain a balance between work life and family life and in such a way they can develop good family and a good and satisfied employee. A satisfied employee can contribute more to organizational commitment and organizational objective. It is suggested that every sector there should be systematic mechanism to arrange less working hours to the women who has family responsibilities. Similarly a supportive family and work environment has to develop to reduce pressure to women employees, which will foster cordial relations in everywhere.

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DETERMINANTS OF WORK LIFE BALANCE - AN ANALYSIS AMONG EMPLOYEES IN PRINT MEDIA INDUSTRY

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Abstract

Work life balance is an important construct in today's world and the coping strategies adopted by people to balance work and personal life has a greater impact in organisational outcomes. The type of work in print media is round the clock and the category of employees find it difficult to cope up with industry. These industries nowadays realized the importance of the work life balance for their employees and they are making up policies for balancing between work and life. They are trying unique ways to keep their employees happy and satisfied, so it makes the working environment better for working and positively affect productivity of employees. Understanding the factors affecting work life balance enables both employers and employees to manage their responsibilities and to cope up with the pressures of competing demands. To ensure this a better understanding of factors influencing work life balance is essential and hence an attempt has been made here.

Key words:- Work Life Balance, Print Media, Job Category, Career Commitments

*W*ork-Life Balance (WLB) has been an issue of great concern in the globalised context, which leads to an occasional change in nature of work and added work pressure. The current work atmosphere in all sectors is marked by intense pressure, constant changes, increased technology

dependence and the new scenario of virtual workplace increases more work, which in turns imbalances work and life. Unlike two decades ago, we now have dual-income families, where both husband and wife earn. This is challenging, as the equations of work and life balance are likely to be strongly affected by both

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partners working. Work hours and job demands are likely to clash and create a vacuum between partners.

Work life balance one of the parameter of Quality of Work Life ensures better work and social life only if the individual need is satisfied. Employees nowadays are subject to stress because of several organisational factors. Rising demands of both work and family causes strain on the working employees.

Print media is a dynamic field where exists multiple categories of employees. Most of the time there is a lack of consensus among the employers and employees regarding wage negotiations and work policies. Organisations have to be empathetic towards the employees regarding the multiple roles played by them and need to support them with better employee friendly policies. The psychological wellbeing of employees to a certain extent depends upon the quality of their work life. Psychologically well-built person has control over him and gets motivated to engage in productive work, which results in better organisational outcomes.

Today, the employees in print media are continuously challenged by the demands of full-time work, where they have to continuously take up the responsibilities at workplace and at home. Most employees are struggling to maintain a work life balance and the present study aims to see the determinants of work life balance so individual's right to a fulfilled life inside and outside paid work is accepted to the mutual benefit of individuals, business and society. Most of the production function in newspaper

industry happens at the mid hours of night and the employees feel stressed for not having enough rest, which may hurt their personal life and productivity. Employees in newspaper industry work all day long face pressures from the employers and outside people, they face difficulty regarding the authenticity in collecting news and competition also affect the work and non -work life of employees adversely. To increase the efficiency of employees in newspaper industry, there is an immediate need to achieve proper balance between the work and personal life of employees.

Background of the Study

Print media occupies a prominent position, though their significance has been altered by the social, economic, and technological changes over the last few decades. Print media is one of the basic and oldest means of mass communication. It includes newspapers, weeklies, monthlies and other forms of printed materials. Print media plays an important role in providing information and transfer of knowledge and plays an important role in framing the opinion of people on social issues. Print media still enjoys the glory even after several years of popularity of electronic media. Human resources are the driving force of any organization and print media is no exception. Staff pattern usually includes journalists and non-journalists category. The non-journalist category involves administrative staffs, office staffs, factory workers etc. Print media involves co-ordination of various departments and different category of employees. The cost incurred upon the human resources varies depending on the size of the newspaper.

The structure of a newspaper establishment varies according to the size and turnover. For study the employees were divided into three categories i.e., Journalists, Administrative staff and Technical staff. Journalists include editors; chief of Bureau, chief reporters, sub editors, photographers, proofreaders etc. The administrative staff included clerks and managerial staff from accounting department, stores dept., advertising dept, public relations dept etc. Technical staff includes staff from data processing dept and includes factory staffs who are engaged in the technicalities of machineries.

Review of Literature

Work is fundamental to our lives and achieving a balance between work and other aspects of life is a problem as for human resource development. Moreover, work life balance is related to the performance of employees in an organization (Allen et al 2000, Kossek and Ozeki et al 1999). An imbalance between work and life can lead to high turnover intension and absenteeism from work. The disagreement between home and work domains has increased among employees in most sectors (Lewis, Gambles and Rapoport, 2007). Organisations should initiate various policies to lessen the work family conflicts among employees (Cieri et al. 2005). Even though it is believed that work, life conflict is a problem faced by women employees studies shows that both men and women experience role conflicts during the period of their life (Burley, 1994).

Most parents having children less than six years old and elder parents find it

difficult to shoulder the responsibilities of meeting the needs of both work and family (Daly and Lewis 2000). Childcare facilities provided by organizations play an important role in deciding whether or not to remain employed in a firm (Kossek, Lambert, 2004). Christensen and Staines were of the opinion that flexi time arrangement in organisations enables employees to attend their work on time and helps to reduce turnover and absenteeism (1990). Difference in return earned by different category of employees is one reason for stress among the employees (Kinman and Jones 2008). Autonomy in work is another important factor that enables employees to have better control over their work schedule that enables them to reduce the work life conflict. Kossek is of the opinion that negative organisational culture, poor attitude of superiors, work environment, etc acts as blockades to work life balance. Rajni Gyanchandani (2017) identified six important themes that play an important role in maintaining work life balance and include social needs, personal needs, time management, team work, compensation & benefits and work. Career commitments, gender discrimination and male dominated culture and sexual harassment at work affect the private lives and careers of female professionals (Adogbo et al.2015). In this paper, an attempt has been made to explore the factors that affect the work life balance of different category of employees working in Print media.

Objective of the Study

The main objective of the study is to identify the determinants of work life balance among different category of

employees working in Print Media in Kerala.

Hypotheses

Based on the objective of the study, the following hypothesis was tested

H0: There is no significant difference in individual measures of “Factors affecting work-life balance” across job categories.

Methodology of the Study

The present study is descriptive and analytical in nature and is based on both primary and secondary data. The secondary data were used to provide background information of the study. The primary data required for the study are collected from sample respondents of selected print media in the state of Kerala. A structured questionnaire with five-point scale rating was used to collect the data from the respondents. The collected data were analysed using the software SPSS version 23. Various tools, like ANOVA and MANOVA were used to analyse the data and to arrive at the findings.

Results & Discussions

The job category of an employee often influences their ability to cope up with their work life balance. The effort put in supporting a work-life balance may be greater for those with a low standard job, where there exists less security for job and too much work load with little independence and absence of flexible working hours. The factors affecting WLB were brought under job wise analysis and the descriptive statistics of test variables are shown in the Table 1 given below.

The factor that most frequently affecting WLB ($\bar{X} = 3.771 \pm 1.121$) was

‘Career Commitments’ among administrative staff while the least frequent factor was ‘No job freedom’ ($= 1.386 \pm 0.730$) among technical staff in the newspaper industry in Kerala.

Table 2 depicts the combined multivariate effect of all the six variables identifying the construct “Motivational factors”.

The differences between the job categories on the combined dependent variables was statistically significant $F [28, 730] = 9.373, p < 0.05$; Wilks' $\bar{E} = .544$. It is inferred that when all the test variables are a whole, significant difference exist across job-categories.

Follow-up univariate ANOVA was made for each of the 14 dependent variables to identify whether statistically significant differences exist between the job categories of respondents. The results of univariate tests in terms of estimated Means, Standard Errors and ANOVA test results are depicted in Table 3 below.

The following null hypothesis was tested.

H0: There is no significant difference in individual measures of “Factors affecting work-life balance” across job categories.

The null hypothesis, there is no significant difference in individual measures of “Factors affecting work-life balance” across job-categories gets rejected in the cases of ‘Job-related stress’, ‘Career commitments’, ‘Work load’, ‘Work schedule’, ‘Job Security’, ‘Insufficient opportunities available to acquire new skills’ and ‘No job freedom’, since the p value of F statistics is less than

Table 1

Job category-wise factors affecting WLB – Descriptives

Job Category	Test Variables	Mean	SD	N	Test Variables	Mean	SD	N
Admn Staff	Job related stress	3.112	0.941	179	Social responsibilities	2.955	1.271	179
Journalist		2.431	0.976	123		2.789	1.439	123
Tech Staff		2.373	0.933	83		2.590	0.988	83
Total		2.735	1.012	385		2.823	1.279	385
Admn Staff	Career Commitments	3.771	1.121	179	No support from management	2.134	1.265	179
Journalist		3.472	1.326	123		2.081	1.359	123
Tech Staff		3.410	1.397	83		1.735	1.072	83
Total		3.597	1.259	385		2.031	1.264	385
Admn Staff	Work load	2.983	1.030	179	Insufficient rewards	1.944	1.069	179
Journalist		2.211	1.182	123		2.057	1.140	123
Tech Staff		2.024	1.093	83		1.952	0.697	83
Total		2.530	1.173	385		1.982	1.024	385
Admn Staff	Work schedule	3.039	1.291	179	Poor Salary	2.307	1.199	179
Journalist		2.244	1.302	123		2.358	1.472	123
Tech Staff		2.373	0.984	83		2.145	1.037	83
Total		2.642	1.287	385		2.288	1.261	385
Admn Staff	Family responsibilities	2.972	1.178	179	Insufficient opportunities available to acquire new skills	2.123	1.212	179
Journalist		2.992	1.417	123		2.537	1.339	123
Tech Staff		2.867	1.323	83		2.084	0.719	83
Total		2.956	1.287	385		2.247	1.183	385
Admn Staff	Working Environment	2.631	1.235	179	Gender discrimination	1.553	0.919	179
Journalist		2.618	1.411	123		1.813	1.082	123
Tech Staff		2.518	1.130	83		1.723	0.831	83
Total		2.603	1.271	385		1.673	0.961	385
Admn Staff	Job Security	2.492	1.308	179	No job freedom	2.034	1.075	179
Journalist		2.024	1.296	123		1.732	1.049	123
Tech Staff		2.759	1.175	83		1.386	0.730	83
Total		2.400	1.303	385		1.797	1.031	385

Source: Primary Data

Table 2

Multivariate (MANOVA) Test Results

	Value	F	Hypothesis	Error df	Sig.
Wilks' lambda	.544	9.373	28.000	738.000	.000
F tests the multivariate effect of Job Title.					
Figure in bold indicates significant at 5% level					

0.05 in all the cases. Thus, significant differences between job-categories could be traced. However, no significant

differences could be traced across job-categories as far as remaining individual measures of factors affecting WLB.

Table 3
Estimated Margin of Means, SE, and ANOVA Results

Estimates				ANOVA		
Dependent Variable	Job Category	Mean	Std. Error	F	hyp df (error df)	Sig
Job related stress	Admn Staff	3.112	.071	26.341	2 (378)	.000
	Journalist	2.431	.086			
	Tech Staff	2.373	.104			
Career Commitments	Admn Staff	3.771	.094	3.277	2 (378)	.039
	Journalist	3.472	.113			
	Tech Staff	3.410	.137			
Work load	Admn Staff	2.983	.082	29.439	2 (378)	.000
	Journalist	2.211	.099			
	Tech Staff	2.024	.120			
Work schedule	Admn Staff	3.039	.092	17.599	2 (378)	.000
	Journalist	2.244	.111			
	Tech Staff	2.373	.136			
Family responsibilities	Admn Staff	2.972	.096	0.257	2 (378)	.773
	Journalist	2.992	.116			
	Tech Staff	2.867	.142			
Working Environment	Admn Staff	2.631	.095	0.237	2 (378)	.789
	Journalist	2.618	.115			
	Tech Staff	2.518	.140			
Job Security	Admn Staff	2.492	.095	9.063	2 (378)	.000
	Journalist	2.024	.115			
	Tech Staff	2.759	.140			
Social responsibilities	Admn Staff	2.955	.095	2.393	2 (378)	.093
	Journalist	2.789	.115			
	Tech Staff	2.590	.140			
No support from management	Admn Staff	2.134	.094	3.000	2 (378)	.051
	Journalist	2.081	.113			
	Tech Staff	1.735	.138			
Insufficient rewards	Admn Staff	1.944	.077	0.486	2 (378)	.615
	Journalist	2.057	.092			
	Tech Staff	1.952	.113			
Poor Salary	Admn Staff	2.307	.094	0.744	2 (378)	.476
	Journalist	2.358	.114			
	Tech Staff	2.145	.139			
Insufficient opportunities available to acquire new skills	Admn Staff	2.123	.087	5.583	2 (378)	.004
	Journalist	2.537	.105			
	Tech Staff	2.084	.128			
Gender discrimination	Admn Staff	1.553	.072	2.837	2 (378)	.060
	Journalist	1.813	.086			
	Tech Staff	1.723	.105			
No job freedom	Admn Staff	2.034	.075	12.243	2 (378)	.000
	Journalist	1.732	.090			
	Tech Staff	1.386	.110			

Figures in bold indicate significant at 5% level

Source: Primary Data

Conclusion

From the study it can be concluded there exists significant difference between different category of employees working in print media regarding job related stress, career commitments ,work load, work schedule, job security, insufficient opportunities available to acquire new skills and regarding no job freedom.

Empirical evidence has identified numerous characteristics observed to predict work life balance and job type is an important aspect regarding this. Work related variables are found to predict work life balance as opposed to family related variables. Employees of different job category should be given the skills and training they need and a more supportive work environment. Employers should train employees to develop capacity to

control one's working hours in order to avoid work overload and to set more clear boundaries between work and home. Relaxation techniques help them to attain a stage of better psychological wellbeing and reduce stress levels, which will cause better productivity. Employees in print media industry, despite their job type, should involve in life inducing activities like yoga, meditation, regular exercises, flexible work timings etc in order to maintain a healthy balance. Effective change in the perspective of employees can be brought about by changing the attitude of employees towards one another and change of attitude from the part of managers responsible for developing the work life balance of future employees and creating a safe and happy workplace.

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ENLIGHTENED MARKETING - A NEW PERSPECTIVE IN MARKETING MANAGEMENT

***Vijayan K**

Abstract

Marketing operate within a dynamic global environment. Every decade calls upon marketing mangers to think afresh about their marketing objectives and strategies. Rapid changes can quickly make yesterday's winning strategies out of date. According to Peter. F. Drucker, a company's winning formula for the last decade will probably be undoing in the next decade.. Traditional marketing practices have been criticized from different directions regarding its various bad impacts on other business and society as a whole. It leads to the emergence of citizen and public actions like consumerism, environmentalism, and legislative measures to regulate social and economic evils of traditional marketing practices. Enlightened marketing philosophy falls under the umbrella of socially responsible marketing. The philosophy of enlightened marketing holds that a company's marketing should support the best long run performance of the marketing system. It is a marketing philosophy consists of five principles such mission oriented marketing, Innovation oriented marketing, Value oriented marketing, Customer oriented marketing and societal marketing concept.

Key words:- Enlightened Marketing, Mission Orientation, Innovation Orientation, Value Orientation, Customer Orientation, Societal Orientation.

*M*arketing is an ancient art which had been practiced in one form or other since the dawn of civilisation. In modern world, marketing is everywhere; most of the tasks and things in our day to day life are linked to marketing and touched by marketing. Marketing has its imprint on them all. Depending on the

product and the context or experience the imprint may be visible or subtle. Marketing permeates most of our daily activities.

Marketing is the business function that identifies customer needs and wants, determine which target market the organisation can serve best and design appropriate products, services and

programmes to serve these market. However, marketing is much more than just an isolated business function.

It is a philosophy that guides the entire organisation. The goal of marketing is to create customer satisfaction profitably by building value-laden relationship with customers. Marketing concept evolved through various stages like production orientation, product orientation, selling orientation, customer orientation, marketing orientation, holistic marketing concept and now enlightened marketing concept. Enlightened marketing concept is a philosophy for creating mission oriented, value oriented, innovation oriented, customer oriented social business organisations. This philosophy advocates based on criticisms present in the traditional marketing concept.

Criticisms of Traditional Marketing.

Traditional marketing practices receive many criticisms. Some these criticisms are justified in the sense that certain marketing practices hurt individual consumers, other business firms and society as a whole.

1. Criticisms or bad impact of traditional marketing practices on individual consumers.

Consumers have many concerns about how well the marketing system serves their interest. Studies shows that consumers hold mixed or even slightly unfavourable attitudes towards marketing process especially with regard to high prices, poor quality, dangerous products, misleading advertisement claims, low quality of services, product breaking or going wrong, misleading packing and

labelling ,company's failure to handle complaints properly, inadequate warranties', obtaining credit, high interest rates etc .Consumer advocates, government agencies and other critics have accused marketing of harming consumers through high price, deceptive practices, high pressure selling, shoddy or unsafe products, planned obsolescence and poor services to disadvantaged customers.

1.1 High Price

Many critics argue that the marketing system and practices causes higher prices than it would a more sensible system. They point to three factors which lead to high prices such as high cost of distribution, high advertising and promotion cost and excessive mark-ups.

a. High Cost of Distribution

A long standing criticism is that greedy middlemen mark-up prices beyond the value of their service. Critics charge, either there are too many middlemen or that middlemen are inefficient and poorly run that they provide unnecessary or duplicate services and they practice poor management and planning. As a result, distribution costs too much and consumers have to pay for this excessive costs in the form of higher prices.

b. High Advertising and Promotion Costs

Heavy advertising and sales promotion cost also leads to increase the prices. Packing and promotion add only psychological value to the product rather than functional value. Retailers' promotion costs also add several costs more to retail price.

c. Excessive Mark ups

Companies mark-up goods excessively. Marketers respond that consumers often don't understand the reason for high mark ups. For example, pharmaceutical company's mark-ups must cover the cost of purchasing ,promoting and distributing existing medicines plus high research and development costs of finding new medicines and for cost of obsolescence of old medicines (After expiration period) .

1.2. Deceptive Practices or Unfair Acts

Marketers are criticised some times for their deceptive practices that leads consumers to believe that they will get more value than they actually do. Deceptive practices fall in to three groups i.e.: deceptive pricing, promotion and packing. Deceptive pricing includes practices such as falsely advertising 'factory price' or 'wholesale price 'or 'a large reduction from the original price'. Deceptive promotion includes practices such as overstating product features or performance. Deceptive packing includes exaggerating package contents through subtle design, not filling the package to the top, using misleading labelling or describing size on misleading terms. Deceptive practices have led to legislation and other customer movements.

1.3. High Pressure Selling

Marketers sometimes accused of high pressure selling that persuades people to buy goods they had no intention or thought of buying .it is often said that encyclopaedia ,insurance, real estate cars and jewellery are sold ,not bought.

Marketers know that buyers often can be talked in to buying unwanted or unneeded things.

1.4. Shoddy or Unsafe Products

Another criticism is that products lack the quality they should have. One complaint is that many products are not made well or service performed well. Another complaint is that many products deliver little benefits and they may even be harmful. Safety has been a problem for several reasons, including manufacturer differences, increased production complexity, poorly trained labour and poor quality control. The way a company deals with product quality and safety problems can damage or help its reputation. Companies selling poor quality or unsafe products risk damaging conflicts with consumers group and regulators. Unsafe product can result in product liability suits and large awards for damages. Consumers who are unhappy with a product may avoid future purchase and talk other consumers in to doing the same Today's marketers know that consumer driven quality results in customer satisfaction which in turn creates profitable customer relations.

1.5. Planned Obsolescence

Another criticism is that some producers follow a programme of planned obsolescence, causing their product to become obsolete before they actually should need replacement. Some producers continuously change consumer concepts of acceptable styles to encourage more and earlier buying. For example clothing fashion. Some producers are holding back attractive functional features, and then introducing

them later to make older models obsolete. Producers are using materials and components that will break, wear just or not sooner than they should. Much of the so called planned obsolescence is the working of the competitive and technological forces in a free society that lead to ever improving goods and service.

1.6. Poor Service to Disadvantaged Consumers

Critics claim that poor consumers often have to pay higher prices for inferior goods. They also face the problem of redlining, a type of economic discrimination in which major chain retailers avoid placing stores in disadvantaged areas. Hence low income people clearly need consumer protection Action may be taken against merchants who advertise false value, sell old merchandise as new or charge too much for credit.

2. Criticisms or Bad Impact of Traditional Marketing Practices on Other Business.

A Company's marketing practice can harm other companies and reduce competition. Three problems are involved; acquisition of competitors, marketing practices that create barriers to entry and unfair competitive marketing practices. Firms are harmed and competition reduced when companies expand by acquiring competitors rather than by developing their own new products. For example food industry, banking, retails etc. This leads to a concern that vigorous young competitors will be absorbed and that competition will be

reduced. Acquisition is a complex subject and process. Acquisition can sometimes be good for society. The acquiring company may gains economies of scale that leads to lower costs and prices. A well managed company may take over a poorly managed company and improve its efficiency. An industry that was not very competitive might become more competitive after the acquisition. But acquisition also can be harmful and therefore closely regulated by the govt. through proper regulation and legal measures. Critics also argued that marketing practices bar new companies from entering in to an industry.

Large marketing companies can use patents and heavy promotion expenses and can tie-up suppliers or dealers to keep out or drive out competition. Some barriers are the natural result of the economic advantages of doing business on a large scale. But other barriers could be challenged by existing and new laws. A progressive taxation on advertisement spending to reduce the role of selling costs as a major barrier to entry. Some firms have in fact used unfair competitive marketing practices with the intention of hurting or destroying other firms. They may set their prices below the costs, threaten to cut off business with suppliers or discourage the buying of competitors products. Various laws work to prevent such predatory completion. But it is difficult to prove the intent or action was predatory. The question is whether this was unfair competition or healthy competition of a more efficient company against a less efficient company.

3. Criticisms or Bad Impact of Traditional Marketing Practices on Society as a Whole.

The marketing system has been accused of adding to several evils in the society at large. Advertisement has been a special target. Other major criticisms are:

3.1. False Wants and Too Much Materialism.

Critics argue that the marketing system urges too much interest in material possession. People are judged by what they own rather than by who they are. This drive for wealth and possession hit new high when phrases such as ‘greed is good and shop till you drop’ seemed to characterise the times. This interest in material things is not a natural state of mind but rather as a matter of false wants created by marketing. Marketing is seen as creating false wants that benefit company more than they benefit consumers. However, our wants and values are influenced not only by marketers but also by family, peer groups, religion, ethnic background and education. If consumers are highly materialistic, these values arose out of basic socialisation process that go much deeper than business and mass media could produce alone.

3.2. Too Few Social Goods.

Business has been accused of overselling private goods at the expense of public goods or social goods. As private goods increases, they require more public services which are not forth coming. For example an increase in automobile ownership (private goods) requires more highways, traffic control

parking spaces, and police service (public goods). The over selling of private goods results in social costs, for cars the social costs include traffic congestion, air pollution, death and injuries from car accidents. Thus a balance between private and public goods must be maintained and producers they could support the sum of the private and social costs must be encouraged.

3.3. Cultural Pollution.

Critics argue that marketing system which creates cultural pollution .our sense are being influenced by or assaulted by advertising, commercial interrupts on serious programme, pages of ads obscure printed matters, bill board hide beautiful scenery. These interruptions continuously pollute people’s mind with message of materialism, sex, power of status are important for life .Some producers even not following any of the dimensions of AIDA (Attention, Interest, Desire, Action) in advertisement programme .

3.4. Too Much Political Power

Another criticism is that business wields too much political power .Sometimes law makers support an industry’s interest against the public interest. Advertisers are accused of holding too much power over the mass media limiting their freedom to report independently and objectively. Industry always tries to practice their interest in various ways and methods. Many powerful business interests once thought to be untouchable have been tamed in the public interest .Too much business power tends to results in counterforce that check and offset this powerful interest. It is an accepted fact

that business is power which is able to control things that are against the business interest.

Movements of Citizen, Public and Business towards Enlightened Marketing

A. Citizen Movements

The general notion is that business is the cause of many economic and social evils. Grass root movements have been happened from time to time to keep business to follow ethical practices. The two major citizen movements are consumerism and environmentalism.

1. Consumerism

Consumer movement is an organised movement of citizens and government agencies to improve the rights and power of buyers in relation to sellers. Business firm have been the target of organised consumer movements all over the world in different occasions. The first took place in the early 1900s which was fuelled by rising prices and scandal in drug industry. Second was during the middle of 1930s at Great Depression. The third movement began in the 1960s. Consumers had become better educated, products had become more complex and hazardous and people were unhappy with business wasteful and unethical practices. This leads to consumer protection legislations-consumer protection Act 1986. Since then many consumer groups and settlement mechanism have been organised and several consumer movement has spread internationally and become very strong. Such strong consumer movements help to expand the consumers few rights to more rights against sellers. Each right has

led to more specific proposals by consumerist. The right to be informed on various aspects of products. Proposals relating to consumer protection include strengthening consumer rights in case of business fraud, requiring greater product safety and giving more power to government agencies. Proposals relating to quality of life include controlling the ingredients that go in to certain products, packaging reducing advertisement noise and appointing consumer representatives to company board. Consumers have not only the rights but also the responsibility to themselves instead of leaving this function to someone else. Consumers who believe that when they got a bad deal have several remedies available such as writing to the company or to the media, contacting for legal remedies, government agencies, on- government agencies, local agencies and going for claims to courts.

2. Environmentalism

It is an organised movement of citizens concerned and government agencies to protect and improve people's living environment. Consumerists consider whether the marketing system is efficiently serving consumer wants, whereas environmentalist are concerned with marketing effects on the environment and with the cost of serving consumer needs and wants. They are concerned with damage to eco- system caused by strip mining, forest depletion, and acid rain, loss of atmosphere's ozone layer, toxic wastes, e- waste and litter. They are also concerned with the loss of recreational areas and with the increase in health problems caused by bad air, contaminated water and chemically

treated food. These concerns are basic for environmentalism. Environmentalist want people and organizations to operate with more care for the environment. The marketing system's goal should not be to maximise consumption, consumer choice, or consumer satisfaction but rather maximise life quality. Life quality means not only the quantity and quality of consumer goods and services but also the quality of the environment. They want environmental costs to be included in both producer and consumer decision making. Marketers must check in to the ecological properties of their products and packaging. Environmental issues become so important in our society because protection of natural environment will be the major issue facing people around the world.

Environmentalism creates some special challenges for global marketers. As international trade barriers come down and global markets expand, environmental issues are having ever greater impacts on international trade. However, environmental standards and policies are varying widely from country to country and uniform worldwide standards are not expected in a short period of time. Developed countries have fully developed environmental policies and high public expectations. But developing countries are only in the early stages of development of such policies. Moreover environmental factors that motivate consumers in one country may have no impact on consumers in other countries. Thus, international companies and marketers are finding it difficult to develop standard environmental practices that work around the world. Instead, they are creating

general policies and thus translating these policies into tailored programs that meet local regulations and expectations.

B. Public Action

Citizen concerns about marketing practices usually will lead to public attention and legislative proposals. Marketing is affected by many laws of the land. The legal issues facing marketing management include decisions relating to selling like bribing, stealing trade secrets, cheating consumers, misrepresenting disclosure of customer rights, unfair trade discrimination etc. Decision relating to advertising like false advertising, deceptive advertising ,promotional allowance and services, decision relating to channel of distribution like exclusive dealing, exclusive territorial distributorship, tying arrangements dealer's right, decisions relating to competitive relations like anti-competitive acquisitions, barriers to entry, predatory competition and cartelisation etc. Decisions relating to product include product additions and deletions, patent protection, product quality and service. Decisions relating to packing include fair packaging and labelling, excessive cost, scarce resource, pollution. Decisions relating to pricing include price fixing, price increase and deceptive pricing. The above decisions are affected by many laws for examples. The task is to translate these laws in to language that marketing executives understand as they make the above mentioned decisions.

C. Business Actions

At first, many companies opposed consumerism and environmentalism. They believed the criticisms were either unfair or unimportant. But later most companies

have accepted the consumer rights to information, protection and environmental protection consensus. Many of these companies have responded positively to consumerism and environmentalism in order to serve consumer needs better and environmental safety. Business at their own initiatives and as part of legal compliance adopted new philosophies and strategies in their marketing practices and system. It includes social responsibility compliance, Ethical value in marketing practices and system, legal compliance etc. Among these one of the emerging, comprehensive and integrated marketing philosophy is Enlightened Marketing. It is a marketing philosophy holding that a company's marketing should support the best long run performance of the marketing system. Enlightened marketing consists of five principles. These five principles include sense of mission oriented marketing, innovation oriented marketing, value orientated marketing, consumer oriented marketing and societal oriented marketing.

Enlightened Marketing - The Five Pillars

Enlightened marketing philosophy falls under the umbrella of socially responsible marketing. The philosophy of enlightened marketing holds that a company's marketing should support the best long run performance of the marketing system. It is a marketing philosophy consists of five principles such mission oriented marketing, Innovation oriented marketing, Value oriented marketing, Customer oriented marketing and societal marketing concept.

1. Sense of Mission Oriented Marketing

Sense of Mission oriented marketing means that the company should define its mission in broad social sense rather than narrow product terms. When a company defines a social mission, employees feel better about their work and has a clear sense of direction. Mission is considered as the reason behind the existence of the company. Thus company's marketing should be mission oriented. Re-shaping the basic task of selling consumer goods into the larger mission of serving the interest of consumers, employees, suppliers, and other stakeholders in the world community gives a new sense of purpose and direction to the company.

2. Innovation Oriented Marketing

Innovative marketing means company should continuously seek strong product improvement through innovation. Commercialization of an invention is called innovation. The principle of innovation oriented marketing requires that the company continuously seek real product and marketing improvements. Thus company should be an innovative organization. The company that overlooks new and better way to do things will eventually loss customers to another company that had found a better way. Building an innovative culture within the organization may help to realize the innovation oriented marketing practice.

3. Value Oriented Marketing

According to the value marketing principle, the company should put most of its resources in to value building

marketing investment. Value in a technical sense refers to the relation between function divided by cost. It is the utility aspect of the product and it has different dimensions also. Many things marketers do such as sales promotion, minor packing changes, advertising may raise sales in the short run but add less value than would actual improvements in the product's quality, features, convenience etc. Enlightened marketing calls for building long run consumer loyalty by continuously improving the value which consumers receiving from the marketing offers of the company.

4. Customer Oriented Marketing

Customer oriented marketing means that the company should view and organize its marketing activities from the consumer's point of view. Company should work hard to sense, serve and satisfy the needs of defined group of customers .Explaining what actually with a company with the expectation of consumers will help to improve its consumer value .It recognize the consumer as the centre of marketing system and all marketing efforts are focusing on identifying and satisfying needs, wants and preferences. It recognize the fact that a business is dependent on its consumers without them the very existence of the business is worthless.

5. Societal Oriented Marketing.

Societal marketing means the company must consider the impact of its actions on society. The companies have to design products which are not only pleasing but also beneficial and not harmful to the society. A principle of Enlightened Marketing which holds that

a company should make marketing decisions by considering consumers' wants, company's requirements, long term interest and society's long term interest .A company following societal marketing concept is aware that neglecting consumer and societal long term interest is a disservice to consumers and society. A societal oriented company wants to design products that are not only pleasing but also beneficial to the consumers, society and environment. These principles are based on the assumption that marketing's goal is not to maximise profit, consumption, consumer choice but rather to maximise life quality. Life quality means meeting the basic needs, having available many good products and services and enjoying the natural and cultural environment. Properly, effectively, efficiently and ethically managed, the marketing system can help to create and deliver a higher quality of life to people around the world.

Conclusion

As an art and science, marketing is undergoing dramatic and exciting changes and the field promises to be dynamic in the years ahead. Enlightened marketing tries to address some of the criticisms of traditional marketing by incorporating five principles, such as, consumer orientation, innovation, value addition, sense of mission, and societal marketing. The practice of enlightened marketing therefore need to be analysed and measured in a systematic and scientific basis to ensure its acceptability and adaptability in the marketing practices of socially committed business organisations as it is believed that Marketing is the 'creative application of Truth'.

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A PARADIGM OF THE CONSUMER PREFERENCE ON AYURVEDIC PRODUCTS WITH SPECIAL REFERENCE TO THRISSUR DISTRICT

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Abstract

Ayurveda is a science of life with a holistic approach to health and personalized medicine. It is one of the oldest medical systems, which comprises thousands of medical concepts and hypothesis. Interestingly, ayurveda has the ability to treat many chronic diseases such as cancer, diabetes, arthritis, and asthma, which are untreatable in modern medicine. Ayurvedic products are gaining popularity in India and in the world market. Despite well-practiced knowledge of ayurvedic medicine and occurrence of many medicinal plants, the share of India in the global market is small. The broad objective of this study is to determine the customer-behaviour towards buying ayurvedic products that may have increased or shifted and also to analyse the consumer perception and satisfaction on ayurvedic products compared to homeopathy and allopathic. The researchers were trying to make an intensive study of the behavioural patterns of consumers towards ayurvedic products. The researcher desires to explore problems and prospects of ayurvedic products with special reference to consumer behaviour in the district of Thrissur.

Key words:- Consumer Behaviour, Ayurvedic Products, Science of Life, Traditional Medicine.

The name ayurveda is made up of two words, 'ayur' and 'veda' referring to life and knowledge respectively. Joined together they mean the science of life and

longevity. This theory has been a part of history for the last 5000 years.

Around 1000 BC, the knowledge of ayurveda was comprehensively documented in charaksamhita and

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sushrutasmhita. Ayurveda's approach towards healing is holistic. It doesn't deal with individual organs in isolation, but treats the body as a whole. More important, it doesn't give temporary relief, but cures the disease. Ayurvedic medicine, as practiced in India, is one of the oldest systems of medicine in the world. Ayurvedic medicine continues to be practiced in India, where nearly 80 percent of the population uses it exclusively or combined with conventional (Western) medicine. It is also practiced in Bangladesh, Sri Lanka, Nepal, and Pakistan. Most major cities in India have an Ayurvedic college & hospitals. The Indian government began systematic research on Ayurvedic practices in 1969, and that work continues.

India has a very insignificant share of the international herbal pharmaceutical and OTC product market although it is one of the biggest reservoirs of plant resources. There has been a demand for Ayurvedic products due to propaganda. It is estimated that there is a shift in the demand of the population towards Ayurvedic products due to the change in taste, preference and various other social and economic and scientific factors. Today Ayurveda has made the difference in breaking the bar between a rich and poor by introducing their various kinds of natural products both in pharmaceutical and OTC products which are easily affordable by common man.

Presently, India contributes less than 1 per cent to the global Ayurvedic market; however, it is fast emerging as a key supplier of medicinal plants across the globe. Today, Ayurveda is an officially

recognized system of medicine in India. Globally, the World Health Organization (WHO) recognizes it as Traditional Medicine (TRM). Currently, more than 30,000 branded and 1,500 traditional products are available in the market. Today, Ayurveda is an officially recognized system of medicine in India. It is estimated that the total market size of the Indian Ayurvedic market is Rs 8000 crore. The Ayurvedic market in India is predicted to continue to grow at a rate of 12 to 15 per cent per year.

In Kerala, ayurveda continued to thrive over the centuries, because of the land's geographical isolation even as its fortunes declined across India. Kerala is the paradise of ayurveda. No country in the world can claim parity with Kerala in ayurveda. Kerala is blessed with a good climate, and an abundance of natural herbs that makes it the best place to enjoy a rejuvenating ayurvedic therapy session. For hundreds of years the Ayurveda Vaidyas (traditional practitioners of ayurveda) were almost the only access for people seeking healing from every kind of disease in Kerala. The Vaidyas especially the legendary Ashtavaidyas renowned for their magical healing touch played a key role in strengthening the tradition of Ayurveda in the State. The Ashtavaidyas and their successors treated the entire state for centuries.

However, no studies have been conducted on Ayurvedic drug/medicine on consumption behavior of consumers. In Thrissur, drug stores are available in sufficient numbers and are visited by the bulk of consumers. If these consumers have disproportionate drug purchasing

behavior or have an improper decision making process of purchasing drugs, they will obtain low quality Ayurvedic drug/ medicine which are unsafe, and the consumer's health may be at risk. Because of this, we were interested in studying the Ayurvedic product buying behavior of consumers in Thrissur district.

Statement of the Problem

The consumer or the buyer is the person or group of persons, who decide what to buy and what not to buy. The consumer satisfaction for a commodity depends upon a number of aspects like price and quality are of the prime importance. From the customer point of view the product with the lowest price and comparatively high quality is usually preferred. This study aims to find the customers preference and level of satisfaction on ayurvedic products and to identify the factors influencing their preference in Thrissur district.

Objectives of the Study

1. To study the consumer preference on ayurvedic products.
2. To analyze the consumer satisfaction on ayurvedic products compared to homeopathy and allopathy.
3. To ensure the reason to choose ayurvedic product by the consumer.

Research Methodology

The study is descriptive in nature and is confined to the city of Thrissur only. The sources of data use the primary method of collecting information from 540 consumers using questionnaires and the secondary data from books, journals, internet etc. Random sampling methods

are used to decide the sample from which the data is collected. The statistical tools of Simple Percentage Analysis, Chi-square test and Proportion test of Z-test are used for analysis.

Literature Review

Rajendra Kumar Jain [2011], the author in his document intends to analyse Ayurveda product export with the objective to critically appraise the potential for herbal ayurvedic products and identify the problems and prospects of these in select African Countries. It is paramount to understanding the regulatory requirements of different countries and for this Government help is needed.

Ramesh U Kurian Joseph [2011], with widely accepted Ayurveda across globe authors in his papers brings out the immense acceptance and scope to make India's Wellness industry to attract the foreign tourists. The study brings out the most favorable factor for Kerala with its authenticity and rich Ayurvedic heritage with multifaceted attractions.

Swati Kewlani, Sandeep Singh [2012], brings out the risk, challenges and rewards to Ayurvedic companies while establishing success in rural India where the behavior varies based on occupation, income, social and cultural grouping. Consumer's perception towards traditional therapy in villages is very positive and natural acceptance.

Yaquub Khan [2013], highlights the purchasing and use of OTC drugs in pursuit of a healthy lifestyle Indian have become more inclined to Ayurvedic or Herbal therapy as alternative healthcare for natural cure. He attempts to note the

reasons for the revolutionary success of Baba Ramdev’s brand Patanjali with the intelligent use of mass customization and content marketing mainly focused on product quality and low price messaging value for money.

Ramalakshmi.S, D Elangovan [2015], elaborated on the ancient Ayurvedic medicine system and its value but focuses on the barriers faced by the producers of Ayurvedic medicine which have dampened the global pickup. Author concludes the barrier encountered by producers vis a-vis their personal profile brings few categories like category of the organization, field experience, initial capital investment, monthly turnover and type of product manufactured had faced problems that are having significant relationship.

M.Banurekha, K.Gokila [2015], the study reveals that most of the respondents are aware of herbal cosmetics. The people now are not considering cosmetics as luxury, most of the consumers feel that there are more chemicals in cosmetics, which cause many side effects, and started switching over to herbal based cosmetics. This study enables the manufactures to know the need and preference of the customers which can be implemented by them to improve their products.

Gomathi D, Muruganatham S [2016] brings the success of Patanjali in less than a decade as compared to the major players with brands for several decades. Baba Ramdev came up with a unique package model of Ayurveda coupled with pranayama. His products were only available to start with in patanjali stores and now everywhere including

online. The USP of Patanjali products is superior quality with low price.

Results and Discussion

1. Satisfaction with Ayurvedic Products

Here,

$H_0 = 60$ per cent of people are satisfied with Ayurvedic Products

$H_1 =$ More than 60 per cent of people are satisfied with Ayurvedic Products

Proportion Test of Z-Test

	Frequency	Percentage
Highly Satisfied	45	8
Satisfied	288	53
Neutral	189	35
Dissatisfied	9	2
Highly Dissatisfied	9	2
Total	540	100

Sample Proportion = $(45+288)/540 = 0.62 = 62$ per cent

Population Proportion = 60 per cent

$H_0 = P=0.6$

$H_1 = P>0.6$

$Z = p - P / (\sqrt{PQ/n}) = 0.948$

Calculated Value	0.948
Degree Of Freedom	Infinite
Level of Significance	5%
Table Value	1.64
P value	.011604
Z Alpha	0.5

Inference:

At the 5 per cent level of significance the table value for infinite degrees of freedom is 1.64.The calculated value is 0.948.The P-value of the calculated value is 0.011604 and Z Alpha is 0.5.The P value is less than that of Z Alpha, Hence we reject the Null Hypothesis and it can be concluded that more than 60 per cent of people are satisfied with Ayurvedic products.

2. Significance between Satisfaction and Gender

Here,

H0 = There is No significant relationship between Gender and satisfaction of Ayurvedic products.

H1 = There is significant relationship between Gender and satisfaction of Ayurvedic products.

Chi-Square Test

	Highly	Satisfied	Neutral	Dissatisfied	Highly	Total
Male	21	119	80	5	7	232
Female	24	169	109	4	2	308
Total	45	288	189	9	9	540

*Expected Frequency = RT*CT/T* (RT: Row Total, CT: Column Total, T: Total)

232*45/540 =19.33	232*288/540 =123.73	232*189/540 =81.2	232*9/540 =3.87	232*9/540 =3.87
308*45/540 =25.67	308*288/540 =164.27	308*189/540 =107.8	308*9/540 =5.13	308*9/540 =5.13

$\chi^2 = \sum(O-E)^2/E$ (O: Observed Frequency , E: Expected Frequency)

O	E	(O-E)	(O-E) ² /E
21	19.33	1.67	.144
119	123.73	-4.73	.181
80	81.2	-1.2	.018
5	3.87	1.13	.33
7	3.87	3.13	2.531
24	25.67	-1.67	.109
169	164.27	4.73	.136
109	107.8	1.2	.013
4	5.13	-1.13	.249
2	5.13	-3.13	1.99
Calculated Value			5.701

Calculated Value	5.701
Degree Of Freedom	4
Level of Significance	5%
Table Value	9.486
P Value	.222618
Z Alpha	0.5

Inference:

At the 5 per cent level of significance the table value for 4 degrees of freedom is 9.486. The calculated value is 5.701. The P-value of the calculated value is 0 .0222618 and Z Alpha is 0.5. The P value is less than that of Z Alpha, Hence we reject the Null Hypothesis and it can be concluded that there is significant relationship between gender and satisfaction of Ayurvedic products.

3. Satisfaction level because of no side effect

Here,

H_0 = 70 per cent of people are satisfied with ayurvedic products because of their no side effects.

H_1 = More than 70 per cent of people are satisfied with ayurvedic products because of their no side effects.

Proportion Test of Z-Test

	Frequency	Percentage
Highly Satisfied	126	23%
Satisfied	270	50%
Neutral	108	20%
Dissatisfied	9	2%
Highly Dissatisfied	27	5%
Total	540	100%

$$\text{Sample Proportion} = (126+270)/540 = 0.73 = 73\%$$

$$\text{Population Proportion} = 70\%$$

$$H_0 = P=0.7$$

$$H_1 = P>0.7$$

$$Z = \frac{p - P}{\sqrt{PQ/n}} = 1.52$$

Calculated Value	1.52
Degree Of Freedom	Infinite
Level of Significance	5%
Table Value	1.64
P Value	0.64255
Z Alpha	0.5

Inference:

At the 5 per cent level of significance the table value for infinite degrees of freedom is 1.64. The calculated value is 1.52. The P-value of the calculated value is 0.64255 and Z Alpha is 0.5. The P value is Greater than that of Z Alpha. Hence we Accept the Null Hypothesis and it can be concluded that 70 per cent of people are satisfied with ayurvedic products because of their no side effects.

4. Satisfaction on Ayurvedic Products than Homeopathy and Allopathy

Here,

H_0 = 50 per cent of people are satisfied with ayurvedic products than Homeopathy and Allopathy.

H_1 = More than 50 per cent of people are satisfied with ayurvedic products than Homeopathy and Allopathy.

Proportion Test of Z-Test

	Frequency	Percentage
Highly Satisfied	81	15
Satisfied	216	40
Neutral	225	41
Dissatisfied	9	2
Highly Dissatisfied	9	2
Total	540	100

$$\text{Sample Proportion} = (81+216)/540 = 0.55$$

$$= 55\%$$

$$\text{Population Proportion} = 50\%$$

$$H_0 = P=0.5$$

$$H_1 = P>0.5$$

$$Z = \frac{p - P}{\sqrt{PQ/n}} = 2.27$$

Calculated Value	2.27
Degree Of Freedom	Infinite
Level of Significance	5%
Table Value	1.64
P value	.011604
Z Alpha	0.5

Inference:

At the 5 per cent level of significance the table value for infinite degrees of freedom is 1.64. The calculated value is 2.27. The P-value of the calculated value is .011604 and Z Alpha is 0.5. The P value is less than that of Z Alpha. Hence we reject the Null Hypothesis and it can be concluded that more than 50 per cent of people are satisfied with ayurvedic products than Homeopathy and Allopathy.

5. Significance between Education and Satisfaction

Here,

H_0 = There is No significant relationship between Education and satisfaction of Ayurvedic products.

H_1 = There is significant relationship between Education and satisfaction of Ayurvedic products.

Chi-Square Test

	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total
Graduated	28	53	158	5	7	251
Non Graduated	53	163	67	4	2	289
Total	81	216	225	9	9	540

*Expected Frequency = $RT*CT/T$* (RT: Row Total , CT: Column Total , T: Total)

$251*81/540$ =37.65	$251*216/540$ =100.4	$251*225/540$ =104.58	$251*9/540$ =4.18	$251*9/540$ =4.18
$289*81/540$ =43.35	$289*216/540$ =115.6	$289*225/540$ =120.42	$289*9/540$ =4.82	$289*9/540$ =4.82

$X^2 = \sum(O-E)^2/E$ (O: Observed Frequency , E: Expected Frequency)

O	E	(O-E)	(O-E) ² /E
28	37.65	-9.65	2.47
53	100.4	-47.4	22.38
158	104.58	53.42	27.29
5	4.18	.82	.161
7	4.18	2.82	1.902
53	43.35	9.65	2.148
163	115.6	47.4	19.436
67	120.42	-53.42	23.698
4	4.82	-.82	.139
2	4.82	-2.82	1.65
Calculated Value			101.274

Calculated Value	101.274
Degree Of Freedom	4
Level of Significance	5%
Table Value	9.488
P Value	<.00001
Z Alpha	0.5

Inference:

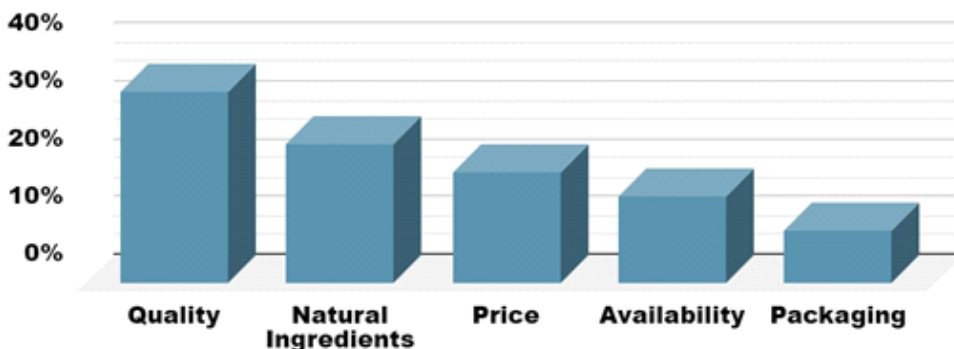
At the 5 per cent level of significance the table value for 4 degrees of freedom is 9.488. The calculated value is 101.274. The P-value of the calculated value is <.00001 and Z Alpha is 0.5. The P value is Less than that of Z Alpha. Hence we reject the Null Hypothesis and it can be concluded that there is significant relationship between education and satisfaction of Ayurvedic products.

6. Factors Influencing Sale of Ayurvedic Products

Factors Influencing Sale of Ayurvedic Products

Factors	Frequency	Percentage	Rank
Quality	180	33%	1
Natural Ingredients	126	24%	2
Price	108	19%	3
Availability	81	15%	4
Packaging	45	9%	5

Factors Influencing Sale Of Ayurvedic Products



Conclusion

Advancement in Ayurveda through structured manufacturing system of medicine, institutionalization of education and professionalism in clinical practice, has made Ayurvedic system of medicine a trend now. It is clearly visible that people are gradually getting aware about the Ayurvedic medicine or products and also benefited. After an analysis of the response received, it has been concluded that more

than half of the people in Thrissur district are satisfied with the Ayurvedic Products. The factors mostly influencing ayurvedic products to customers are found to be its quality and the usage of Natural ingredients in the making. People are also finding ayurvedic products more satisfied than allopathy and homeopathy. Also it was evident from the study that educated people are keener in using ayurvedic products than others.

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A COMPARATIVE STUDY ON THE ALLOCATION AND UTILIZATION OF FUNDS BY LSGS FOR INFRASTRUCTURE DEVELOPMENT IN KERALA

*Dr. Simu Rajendran

Abstract

Kerala has a high status in infrastructure development in India and her experiences in social infrastructure development rank her one among many developed countries. A proposition of a 'chain interaction' between human development and economic growth is suggested whereby the human development Kerala had achieved by means of infrastructure development propelled economic growth (in terms of consumption expenditure) which in turn has led to further human development. Kerala is one among the states where the implementation of the Panchayati Raj Act has been successfully done and all 29 subjects, including health, mentioned in the Eleventh Schedule of the Constitution have been transferred to the PRIs and their functions are clearly demarcated among the three tiers.

Key words:- Local Self Government, Infrastructure Development, Allocation of Funds, Utilization of Funds

Local Self-government generally refers to a system whereby the local people have the wider authority in regulating their own socio-economic activities themselves. Infrastructure means it is the basic physical and organizational structures and facilities such as buildings, roads and power supplies are needed for the operation of

a society or organization. Local Self-government Institutions enhance the economic development and social justice in areas like infrastructure, production and service sectors or territory sectors.

Significance of the Study

Infrastructure clearly represents a strong public interest, and so merits the

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consideration of governments. The local self-government must ensure that the right infrastructure is in the right place at the right time. A proper research study under proper surveillance is essential in this direction, as the subject under consideration is the most important and significant for the economic development of the state.

Statement of the Problem

As has been observed by Mahatma Gandhi the real development of a country is reflected through the well-being of rural areas, the development of infrastructure is highly significant, Since LSG is the nodal agency of the government who is entrusted with the task of developing infrastructure, due credit has been given for these roles but certain research studies has shown that LSG has not given adequate importance to the basic development of infrastructure. A detailed investigation is necessary which covers the entire areas of infrastructure development and the present status of ERs towards LSG. Hence, being the nodal government agency, there is a need to assess the role

played by the local self-government for the infrastructure development in Kerala.

Objectives of the Study

1. To assess the allocation of funds for infrastructure development in Kerala.
2. To analyse the utilization of funds for infrastructure development in Kerala.

Methodology

Both primary and secondary data were used for the study. Primary data were collected from questionnaire. Secondary data were collected from the publication of government and other agencies, including different websites.

Out of three different sectors, the most important sector which demands funds from the Government agencies is the Infrastructure and ERs assigned a mean score of 42.09 per cent, S.D. 20.27. The respondents also opined that the subsequent important sector is the Productive Sector which stands 36.22 per cent and the share of contribution to the Service sector accounted for 21.66 per cent.

Table 1

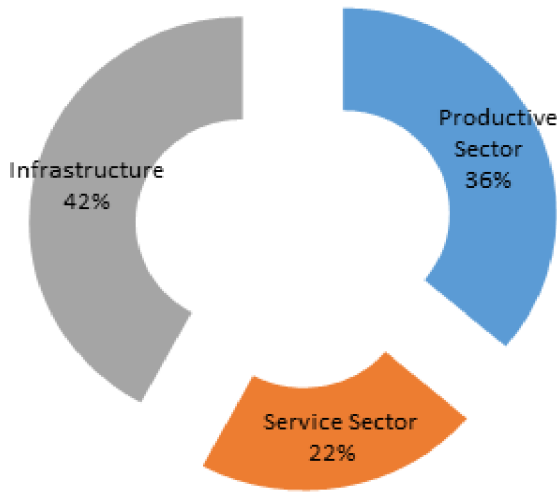
Percentage of Allocation of Fund to all Sectors –Descriptive Analysis

Category	N	Mean	Std. Deviation
Productive Sector	520	36.223	19.6775
Service Sector	520	21.665	12.0095
Infrastructure	520	42.092	20.2776

Source: Compiled from Secondary Data Source - IKM

Figure 1

Percentage of Allocation of Funds to Different Sectors



ERs in Kerala largely bestow toughness to the development of their locality. But the utilization of the funds by ERs on these infrastructures substantiates elevated incongruity. According to the opinion of the ERs in Kerala the funds allocated to Roads, Drinking water supply, Power, Culverts and Streets Roads will be utilized to the maximum extent possible. But it is dreadfully disgraceful to see that the ERs have made moderate utilization for the development of hospitals in Kerala, which is clearly substantiated by both 1st and 2nd term elected representatives and they have assigned a mean score of 3.696, S.D.1.24 and 3.843, S.D.1.16 respectively, whereas 3rd term elected representatives assigned a mean score of 3.526, S.D.0.95 with low

influence. with reference to the development of School/college building 2nd and 3rd term elected representatives assigned a mean score of 3.164, S.D.0.89 and 3.97, S.D.0.74 respectively with high influence, whereas 1st term elected representatives assigned a mean score of 3.60, S.D.1.18 with moderate effect.

Findings

1. The most important source of funds for three sectors namely productive, service, infrastructure comes from central government which is followed by the State Government and other local bodies.
2. Majority of the respondents opined that the most important sector which demands funds from the

Table 2
Utilization of the Fund to Sectors –Descriptive Analysis

Utilization of fund		N	Mean	Influence	Std. Deviation	Std. Error
Roads	1st	250	4.568	High	.8392	.0531
	2nd	173	4.630	High	.5823	.0443
	3rd	97	4.649	High	.5781	.0587
	Total	520	4.604	High	.7164	.0314
School/college building	1st	250	3.600	Moderate	1.1822	.0748
	2nd	173	3.1643	High	.8948	.0680
	3rd	97	3.979	High	.7497	.0761
	Total	520	3.775	Moderate	1.0338	.0453
Culverts	1st	250	3.996	High	1.1805	.0747
	2nd	173	4.353	High	.7373	.0561
	3rd	97	3.969	High	.9623	.0977
	Total	520	4.110	High	1.0245	.0449
Streets Roads	1st	250	4.300	High	1.0461	.0662
	2nd	173	4.520	High	.5866	.0446
	3rd	97	4.351	High	.5958	.0605
	Total	520	4.383	High	.8453	.0371
Power	1st	250	4.456	High	.8597	.0544
	2nd	173	4.480	High	.7360	.0560
	3rd	97	4.258	High	.8451	.0858
	Total	520	4.427	High	.8209	.0360
Drinking water supply	1st	250	3.944	High	1.0359	.0655
	2nd	173	4.173	High	.8586	.0653
	3rd	97	4.082	High	.90164	.0923
	Total	520	4.046	High	.9606	.0421
Hospitals	1st	250	3.696	Moderate	1.2465	.0788
	2nd	173	3.843	Moderate	1.1634	.0884
	3rd	97	3.526	Low	.9584	.0973
	Total	520	3.713	Moderate	1.1732	.0514

Source: Compiled from primary data

Table 3
Utilisation of the Fund to Sectors - Brown-Forsythe the Robust Tests of Equality of Means

Preference level		Statistic	df1	df2	Sig.
Roads	Brown-Forsythe	.743	2	465.023	.476
School/college building	Brown-Forsythe	8.745	2	495.399	<0.001*
Culverts	Brown-Forsythe	8.348	2	385.478	<0.001*
Streets Roads	Brown-Forsythe	4.677	2	477.650	.010*
Power	Brown-Forsythe	2.617	2	361.388	.074
Drinking water supply	Brown-Forsythe	3.217	2	402.521	.041*
Hospitals	Brown-Forsythe	2.620	2	458.348	.074
a. Asymptotically F distributed.					

Source: Compiled from primary data. * -Significant

Government agencies is the Infrastructure sector which is followed by service and productive sector.

3. It is found that majority of the funds were utilised for roads ,drinking water, power, culverts and street roads. But it is dreadfully disgraceful to see that the ERs have made moderate utilization for the development of hospitals in Kerala.
4. It is found that the utilization of funds received by ERs in Kerala on the development of infrastructure is found moderate/ high level.

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Conclusion

Infrastructure development at the grassroot level is not only a key component of rural development but also an important ingredient in ensuring economic development of a country as a whole. Infrastructure is important for the service it provides. It connects goods to the market, workers to the industry, people to services and poor in rural areas to urban growth centres. The development of infrastructure in grama panchayats improves rural economy and quality of life. It promotes better economy, better productivity, adequate employment etc

FOSTERING SUSTAINABLE TOURISM DEVELOPMENT

***Anu Varghese, **Dr. Vinod A S**

Abstract

Sustainable tourism is the form of tourism that meets the needs of tourists, the tourism industry, and host communities today without compromising the ability of future generations to meet their own needs. Sustainable tourism development meets the needs of present tourists and host regions while protecting and enhancing opportunities for the future. It is envisaged as leading to management of all resources in such a way that economic, social and aesthetic needs can be fulfilled while maintaining cultural integrity, essential ecological processes, biological diversity, and life support systems.

Key words:- Tourism, Sustainable Tourism, Social Media Promotion, COVID-19

India's tourism industry is essential to the country's economy and is quickly expanding. India is a big travel and tourist market. The entire tourism industry has come to a halt due to the emergence of COVID-19. Tourism has been hit the most because it is a labor-intensive business. According to the Ministry

engaged research undertaken by the National Council of Applied Economic Research in January, 2021 to conduct a study on 'India and the Coronavirus Pandemic' on the impact of the coronavirus on tourism, the pandemic resulted in "substantial" job losses in the tourism sector once the lockdown was enacted. According to government data,

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the devastating second wave of covid 19 in India caused a huge damage in the tourism business, with fewer lakh tourists arriving in the country up through May 2021 as compared to the same period last year, when the outbreak first began.

This industry has been severely harmed. Nearly 4.2 million jobs have been lost in this sector as a result of the second wave, with travel agencies and tour guides absorbing the brunt of the losses. While tourism is almost universally praised for the benefits and opportunities it provides, there is a growing awareness of the need to view tourism in its environmental context, to recognize that tourism and the environment are inextricably linked, and to work to strengthen the positive relationship between tourism, the environment, and sustainability.

Literature Review

(Boora, 2020) discussed that whereas India has enough ecotourism potential to meet the needs of tourists, businesspeople, and the government, does sustainability figure prominently on the agendas of these organizations? Environmental laws, which can be one of the most effective vehicles for implementing sustainability, lack necessary mechanisms to foster stakeholder collaboration, making the goal of ecotourism sustainability impossible.

(Butler, 1998) stated in the article that, ecotourism is mostly encouraged for marketing goals rather than resource conservation. Where a mass tourism sector already exists, what we truly need to achieve sustainability is to repair the damage caused by previous tourism

programmes, not to create small-scale tourism in undamaged regions.

(Tiwari & Abrol, 2015) highlighted that tourism is becoming one of the most important revenue and employment generators in the country. India is one of the most popular tourist destinations due to its rich past, culture, and natural beauty. However, this raises the issue of conserving and protecting our key landmarks.

Statement of the Problem

Tourism promotes a diverse range of jobs for people from all walks of life due to its significant multiplier effect. As a result, without tourism, the industry's numerous suppliers of goods and services would be unable to maintain their businesses and livelihoods. The COVID-19 pandemic has resulted in a 22% drop in foreign visitor visits in the first quarter of 2020, with an annual loss of 60 to 80 percent expected (UNWTO Report). The concept of sustainability has become a fundamental aspect of destination planning and development in recent years. The paper aims to study the need for revitalizing the sustainable tourism sector in India.

Objectives of the Study

Following are the main objectives of the study:

1. To study the significance of sustainable tourism development in India.
2. To study the role of social media in promoting sustainable tourism development.

Methodology

This study is descriptive in nature purely based on secondary information collected from various government official websites, journals, books, research articles and reports from newspapers and magazines.

Indian Tourism Sector - An Overview

The Indian tourism and hospitality industry has emerged as one of the most important development engines in the country's services sector. Given the country's rich cultural and historical legacy, diversity in ecosystem, terrains, and natural beauty spots, tourism in India has a lot of promise. According to United Nations World Tourism Organization, UNWTO defined it as "Tourism comprises the activities of persons traveling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes." The migration of people to nations or places outside of their typical environment for personal or business/professional reasons is referred to as tourism. These individuals are referred to as tourists. Other than being employed by a resident entity in the country or place visited, the aim of their journey can be for business, leisure, or personal reasons.

Sustainable Tourism

The 1970s saw the rise of environmentalism, which gave birth to the concept of sustainability. The International Union for the Conservation of Nature and Natural Resources (IUCN) was the

first to express the concept of sustainable development explicitly. According to the United Nations; sustainability is defined as activities that "meet the needs of the present without compromising the ability of future generations to meet their own needs."

The word "sustainable tourism" comes from the concept of "sustainability," which refers to the need to conserve resources for future generations. For several years, the United Nations has set a goal of sustainable tourism. In line with this, sustainable tourism entails visiting a location and having a beneficial impact on its environment rather than degrading it by destroying its natural beauty. Though natural resource protection is an important aspect of Sustainable Tourism, it is not the only one. The effects of society and the economy are also formed, and in the case of sustainable tourism, they are for the improvement and progress of the vacation destination.

The World Tourism Organization defines sustainable tourism as "tourism that takes full account of its current and future economic, social and environmental impacts, addressing the needs of visitors, the industry, the environment and host communities".

Sustainable tourism is described as individual, operator, and legislative measures aimed at decreasing or eliminating the detrimental impact of commercial tourism activities on the ecosystems in which they occur.

Three Dimensions of Sustainable Tourism

Tourism has environmental, economic and social impacts. Sustainable tourism is about maximizing the impacts which are positive and minimizing the negative ones. It seems that the environmental impacts are negative, the economic effects positive, and the social impacts a combination of both. However, it is also important to recognize that there are clear links between the three aspects of tourism – the environmental, economic, and social dimensions.

Significance of Sustainable Tourism Development

“This pandemic sent a warning that we need to change the way we live, travel and see the world. We have an opportunity to build back greener and opt for low-carbon measures that protect nature and biodiversity while maintaining the economic benefits that the multi-million dollar tourism industry brings to local communities around the world,” said Mark Radka, Chief, Energy and Climate Branch of the UN Environment Programme (UNEP).

The tourism industry is one among the first and most seriously impacted by Covid-19. The first line of defense against a pandemic was to tighten borders and restrict human mobility. Furthermore, tourism demand is not based on a physical requirement and might be delayed. The recovery is projected to begin with domestic tourism and progress

to recovered destinations, which are typically the first to be impacted.

In recent years, the term “sustainable” has become increasingly gained prominence. Whether its tour firms or hotels, everyone wants to be sustainable. Apart from service providers, today’s tourists are more concerned about sustainability and investing only in environmentally friendly initiatives. They don’t want to stay in a hotel that doesn’t adhere to the ‘Go Green’ principle, and as a result, sustainable tourism is gaining attraction.

- Sustainable tourism improves our quality of life, maintains our ecology, and ensures that natural resources are preserved for future generations. Going green and sustainable is not only good for business; it also enhances the long-term benefits of an environmental focus.
- People will only care about sustainable tourism, if they are informed about it and its broader significance is well articulated. Furthermore, personal well-being and societal well-being are integral to what sustainability entails.
- Sustainable tourism ensures that their health is safeguarded, and that they have a good quality of relaxed life in a healthy environment.
- Practicing sustainable tourism isn’t something we “should” do for the sake of the earth. It’s something we must do in order to protect our own and everyone else’s quality of life on our planet.

<p>✓ What makes people wanting to become more sustainable?</p>	<ul style="list-style-type: none"> ➤ 40% wants to help to reduce environmental impact ➤ 34% said they travelled sustainably to have a relevant experience at the destination ➤ 33% wanted to feel good about their accommodation choices
<p>✓ How did eco-travellers feel inspired to choose a sustainable way?</p>	<ul style="list-style-type: none"> ➤ 60% found inspiration when visiting natural sights ➤ 54% chose to be more sustainable when realizing the visible impact of tourism on destinations ➤ 32% couldn't cope with the guilt of knowing the impact of their holiday on the environment ➤ 47% felt inspired when seeing the positive effects of sustainable tourism on locals

Role of Social Media in Promoting Sustainable Tourism

Through social media, the entire world feels linked and informed of what is going on across the world. Because there are billions of people on social media platforms, the platforms have grown at an exponential rate since their inception. Like the newspaper; Facebook, Twitter, and Instagram have become sources of information for many individuals.

In recent years, social media has become a more popular instrument for promoting tourism. We can learn about people's attitudes towards visiting places, travelling style through social media. Active use of social media can improve efforts aimed at resolving environmental issues while also increasing the amount of information available to citizens. This is especially crucial when it comes to support sustainable tourism practices. People may make a positive effect in the world by utilizing social media in terms of maintaining a healthy travelling style. The role of social media in sustainable tourism

development can be summarizing as follows:

- Social media has fast grown in popularity as a means of reaching large groups of people.
- As environmental challenges become more prominent and widely understood, social media plays an increasingly vital role in disseminating information about various environmental difficulties as well as potential remedies.
- We enjoy showing off our travel photos in social media. Along with posting photographs, one can add content having a powerful emotional message that motivates target audience to take sustainable travel practices.
- For promoting sustainable tourism, NGOs and responsible citizens can make use of social media platforms for encouraging the use of recycled products, prohibiting plastic bottles and following green protocols.

- Social media marketing efforts will be aided by forming an active social group of people who are engaged in informed and beneficial environmental and sustainable tourism.
- Collecting social shares, favorable user evaluations, customer pleasure and motivating to be a responsible traveller on social media is the key to tourism success.

Conclusion

Sustainable tourism is a novel concept in environmental conservation that, if

properly implemented, can make the globe a better place to live. Sustainable tourism is a type of tourism that has no harmful impact on the environment or the local culture of a destination, while also assisting in the creation of jobs for the local population. Sustainable tourism benefits both the environment and the communities, and it is mostly the tourist's duty. More fundamentally, our mission is to sustainably develop traditional mass tourism while supplementing it with a variety of alternative kinds of tourism as needed.

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ALARMING NON-PERFORMING ASSET (NPA) IN PRIORITY SECTOR AND NON PRIORITY SECTOR LENDING (NPSL)

*Hashim M,**Dr. S Sajeer

Abstract

The problem of increasing Non-performing assets (NPAs) in Indian banking industry is a serious issues faced by Indian economy. It creates thoughtful and charming courtesy of academia and policy planners. Thus, the purpose of this paper is to check the assumption whether NPAs in Indian commercial banking have reached at shocking stage. Though NPAs are cumulative in Indian banking industry and explicitly in Indian public sector banks, it is the main reason that of their obligatory lending to priority sector compared to Non priority sector. Banks have huge scope to extend credit to priority sector and Non Priority sector, as the NPAs have not touched at alarming stage where they flinch moving harmfully the efficiency performance of the Bank.

Key words:- Priority sector lending (PSL), Non Priority Sector Lending (NPSL), Non-Performing Asset (NPA)

R BI introduced new lending scheme for focusing special priority to weaker section, agriculture, small scale industries and others are called Priority Sector lending. It is a target based loan scheme for the upliftment and improvement of the living

standards of the backward class of the country. (Goyal et al., 2016). The loan scheme is mainly focused to Agriculture, Micro and Small Enterprises, Export credit, social infrastructure, Renewable Energy, Education Loans, Housing Loans and Others.

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PSL (Priority Sector Lending) target is 40 per cent of Adjusted Net Bank Credit (ANBC) or Credit Equivalent Amount of Off-Balance Sheet Exposure (CEOE), whichever is higher. (Master Directions – Priority Sector Lending (PSL) – Targets and Classification, 2021). Sector wise lending is mainly divided into two, one is Priority sector lending and the other is Non Priority Sector lending. (Desai, 2019). Non Priority Sector lending refers to loans that do not fall within the scope of the Priority Sector. The RBI does not specify a specific loan target for non-priority sector lending (Ranjan Mohapatra & Gaur, 2019). NPA refers to loan arrears due to non-repayment of loans made by banks and delays in payment after a certain period. (Boyd and De Nicolo, 2005). The NPA is the biggest problem facing banks. It has adversely affected both the Priority Sector and the Non priority Sector. (Rinaldi and Sanchis-Arellano, 2006). This study moreover examines the extent to which NPAs are concerning in priority sector lending and non-priority sector lending.

Review of Literature

Ahmed (2010) in an article on "Priority Sector Lending By Commercial Banks in India: A Case of Barak Valley" revealed that that significant aim of need area progresses was to have a legitimate and satisfactory help to denied area of the economy which was disregarded and didn't get legitimate help. This was further additionally benefited for the accomplishment of financial urgencies of government like the development of minuscule and limited scope enterprises, horticulture, and progress of in the reverse

region and so forth Little and Micro venture was in every case shy of credit and request and further banks couldn't accomplish the given objective of PSL.

Seema and Jyoti (2015) contributed an article on "A study on priority sector lending and its targets in India" with a goal to comprehend the method engaged with need area propels for borrowers for chose banks and to gain proficiency with the patterns of need area progresses by business banks for different classes and subclasses of recipients. Exploration work features different sorts of loaning under need area loaning and guidelines for the equivalent alongside sum dispensed for the area for the period 2007-2014.

Kesavan (2016) in their review named "A Study on the Non-Performing Assets of Banks in India" expressed Cautious strides by brokers like the choice of right borrowers, suitable financial action and checking precise end utilization of reserves, and ideal recuperation of credits are exceptionally fundamental and pre conditions for forestalling or dropping the event of new NPAs which will additionally help in upgrading the dependability of the banks and accomplish the reason for the sound monetary construction for its reality

Rana (2016) in study on "Analysis of Non-Performing Assets of Public Sector Banks in India" emphasized that Non-performing Asset has become an important parameter in the analysis of financial performance of a bank and the problem of raising NPAs is mounting day by day affecting the profitability. According to author it is necessary to prevent NPAs so that financial health in

the banking system can be improved. Paper is an attempt to understand the meaning, status and its trends of NPA in Indian public banks

Research Gap

A review of the previous study report has revealed that studies have shown that banks have been able to achieve the annual PSL target and sub-target. There are very few studies that analyze between NPA and PSL. NPAs based on PSL and NPSL could not be found. Therefore, this study is conducted on the basis of this area.

Statement of the Problem

The NPA is the biggest problem facing Indian banks. For the economic growth of India, the NPA of banks is changing adversely. It can be seen that the level of NPA in sectoral lending is increasing every year. The extents to which NPAs lend by banks are increasing and the fact that NPAs are a major problem in lending by private sector banks and public sector banks.

Objectives of the Study

1. Analyze how much NPA is alarming on loans by private sector banks and public sector banks.
2. Examine the NPA in the ground of Priority sector and Public sector lending.

Scope of the Study

The main focus of the study is on how much NPA is generated in sector wise lending. Through this study we will be able to understand the NPA of the lenders as well as whether the public sector bank or the private sector bank has the highest

NPA, by analyzing the banks and exploring solutions.

Methodology

This study is based on secondary data. Data were collected from the Banks Annual Report. A total of four banks have been selected. Two banks are from the public sector and two banks are from the private sector. SBI and Punjab National Bank are from Public Sector Bank and HDFC and ICICI are selected from private sector banks. The reason for selecting these banks is based on the criteria of selecting the banks which are ranked as one or two of the top most banks in the Revenue List 2021. In the private sector, HDFC came first and ICICI came second. In the public sector, SBI came first and Punjab National Bank came second.

Analysis and Interpretation

Table 1 indicates the priority sector loan statement of selected banks from annual financial year 2016 to 2021. In 2016 to 2021, priority sector and non-priority sector lending, the amount of ICICI Bank is more than other banks, in the case of private sector. In 2016 to 2021, in priority sector and non-priority sector lending the amount of Punjab National Bank is less than other banks, in the case of public sector.

Table 1.1 indicates Priority Sector lending with compound Annual Growth Rate (CAGR). In this table implies that the Punjab National Bank growth rate of lending (18.23 per cent) is higher than State Bank of India growth rate (14.23 per cent) in which Public Sector Bank. On the basis of private sector bank in priority sector

Table 1
Sector wise Lending Statement, (Amount in Millions)

Sector	Bank	2016-17		2017-18		2018-19		2019-2020		2020-2021	
		PSL	NPSL	PSL	NPSL	PSL	NPSL	PSL	NPSL	PSL	NPSL
Public Sector	SBI	3519	12754	4668	15816	5556	17379	5559	18669	5994	19400
	PNB	1381	3036	1652	3061	1759	3303	1591	5169	2699	7394
Private Sector	HDFC	1641	3945	1754	4888	2207	6067	2583	7444	2614	8819
	ICICI	10801	37445	9429	44365	17149	44749	19324	48305	20734	55819

Source: Data collected from Annual Report from 2016 to 2021.

Table 1.1
Priority Sector Lending -CAGR

Sector	Bank	Priority Sector Lending (2017-21)	Sector Wise - CAGR
		CAGR	
Public Sector	SBI	14.24%	align="center">16.23%
	PNB	18.23%	
Private Sector	HDFC	12.35%	align="center">15.03%
	ICICI	17.71%	
			31.26%

Source: Data collected from Annual Report from 2016 to 2021

lending draw up in ICICI bank lending growth rate (17.71 per cent) is higher than HDFC bank growth rate of lending (12.35 per cent). Sector wise compound Annual Growth Rate denotes that 16.23 per cent of public sector bank is more than private sector bank (15.03 per cent).

Table 1.2 indicates Non-Priority Sector lending with compound Annual

Growth Rate (CAGR). In this table entails that the Punjab National Bank growth rate of lending (24.92 per cent) is higher than State Bank of India growth rate (11.05 per cent) in which public sector bank. On the basis of private sector bank in priority sector lending indicates HDFC bank lending growth rate (22.28 per cent) is higher than ICICI bank growth rate of

lending (10.50 per cent). Sector wise compound Annual Growth Rate denotes that 17.98 per cent of public sector bank is more than private sector bank (16.39 per cent).

Figure 1 indicates priority sector lending with compound Annual Growth Rate (CAGR). In this table implies that the Punjab National Bank growth rate of lending (18.23 per cent) is higher than State Bank of India growth rate (14.23 per cent) in which Public Sector Bank. On the basis of Private sector bank in priority sector lending draw up in ICICI bank lending growth rate (17.71 per cent) is higher than

HDFC bank growth rate of lending (12.35 per cent).

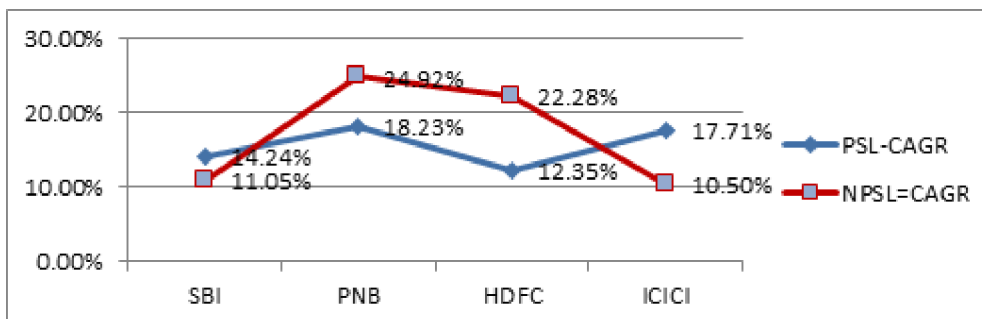
Sector wise compound Annual Growth Rate denotes that 16.23 per cent of Public Sector Bank is more than Private Sector Bank (15.03 per cent). Table 1.2 indicates Non-Priority Sector lending with compound Annual Growth Rate (CAGR). In this table entails that the Punjab National Bank growth rate of lending (24.92 per cent) is higher than State Bank of India growth rate (11.05 per cent) in which Public Sector Bank. On the basis of Private sector bank in priority sector lending indicates HDFC bank

Table 1.2
Non Priority Sector Lending -CAGR

Sector	Bank	Non Priority Sector Lending (2017-21)	Sector Wise - CAGR
		CAGR	
PUBLIC SECTOR	SBI	11.05%	17.98%
	PNB	24.92%	
PRIVATE SECTOR	HDFC	22.28%	16.39%
	ICICI	10.50%	
			34.37%

Source: Data collected from Annual Report from 2016 to 2021

Figure 1
Priority and Non Priority Sector Lending - CAGR



lending growth rate (22.28 per cent) is higher than ICICI bank growth rate of lending (10.50 per cent). Sector wise compound Annual Growth Rate denotes that 17.98 per cent of Public Sector Bank is more than Private Sector Bank (16.39 per cent).

Table 2 indicates sector wise Percentage of Non-Performing Asset (NPA) annual financial year from 2016 to 2021. Punjab National Bank (PNB) Percentage of NPA is greater than other bank. HDFC Bank percentage of NPA is lower than other bank.

Table 2.1 indicates Priority Sector lending Non Performing Asset with compound Annual Growth Rate

(CAGR). In this table implies that the Punjab National Bank growth rate of lending (17.39 per cent) is higher than State Bank of India growth rate (10.35 per cent) in which Public Sector Bank. On the basis of Private sector bank in priority sector lending NPA draw up in ICICI bank lending NPA growth rate (12.17 per cent) is higher than HDFC bank growth rate of NPA is (8.78 per cent). Sector wise compound Annual Growth Rate of NPA denotes that 13.87 per cent of Public Sector Bank is more than private sector bank (10.44 per cent).

Table 2.2 indicates Non-Priority Sector lending Non Performing Asset (NPA) with compound Annual Growth Rate (CAGR). In this table implies that the

Table 2
Sector wise Percentage of NPA

Sector	BANK	2016-17		2017-18		2018-19		2019-2020		2020-2021	
		PSL	NPSL	PSL	NPSL	PSL	NPSL	PSL	NPSL	PSL	NPSL
Public Sector	SBI	6.32	7.06	10.21	11.11	8.72	7.15	10.74	4.79	9.37	3.62
	PNB	9.88	13.74	12.71	21.44	13.96	16.32	16.96	14.21	18.76	14.12
Private Sector	HDFC	1.50	0.85	2.28	0.92	2.13	1.06	2.22	0.92	2.10	1.08
	ICICI	2.16	10.64	2.21	11.53	1.94	9.46	2.28	7.54	3.42	6.05

Source: Data collected from Annual Report from 2016 to 2021

Table 2.1
Priority Sector Lending NPA -CAGR

Sector	Bank	Priority Sector Lending - NPA (2017-21)	Sector Wise - CAGR
		CAGR	
Public Sector	SBI	10.35%	13.87%
	PNB	17.39%	
Private Sector	HDFC	8.78%	10.44%
	ICICI	12.17%	
Total			24.31%

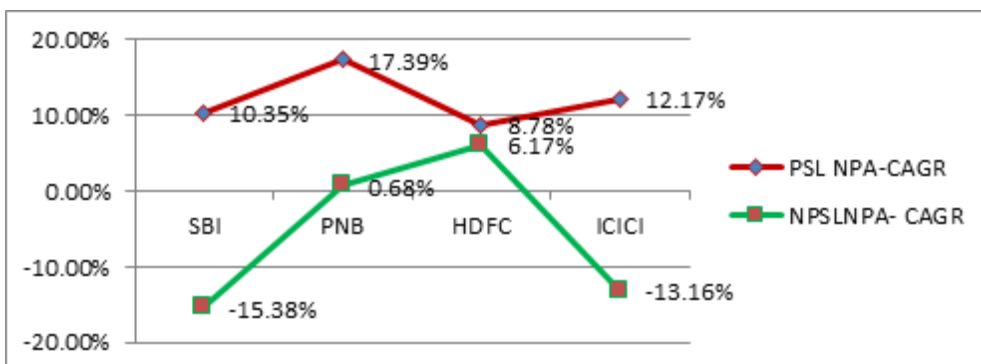
Source: Data collected from Annual Report from 2016 to 2021

Table 2.2
Non Priority Sector Lending NPA- CAGR

Sector	Bank	Non Priority Sector Lending- NPA (2017-21)	Sector Wise -CAGR
		CAGR	
Public Sector	SBI	-15.38%	7.35%
	PNB	0.68%	
Private Sector	HDFC	6.17%	3.50%
	ICICI	-13.16%	
Total			10.85%

Source: Data collected from Annual Report from 2016 to 2021

Figure 2
Priority and Non Priority Sector Lending NPA- CAGR



Punjab National Bank NPA growth rate of lending (0.68 per cent) is higher than State Bank of India growth rate (-15.38 per cent) in which Public Sector Bank. On the basis of Private sector bank in priority sector lending NPA draw up in ICICI bank lending NPA growth rate (-13.16 per cent) is less than HDFC bank growth rate of NPA is (6.17 per cent). Sector wise compound Annual Growth Rate of NPA denotes that 7.35 per cent of Public Sector Bank is more than Private Sector Bank (3.50 per cent).

Table 1 shows the amount of loans disbursed by selected banks in the Priority Sector and Non Priority Sector from 2016

to 2021. Table 1.1 describes the compound Annual Growth Rate calculated on the basis of Priority Sector Loans issued by banks from 2016 to 2021. Table 1.2 describes the loans given by banks on the basis of Non Priority Sector. Table 2 describes the percentage of NPA generated by banks as sector wise loans. Table 2.1 describes the CAGR of NPAs issued on Priority Sector Loans. Table 2.2 indicates the CAGR of the NPA based on the loan disbursed by the Non Priority Sector.

Punjab National Bank has the highest growth rate of bank loans from 2016 to 2021 on the basis of Priority Sector loans

(18.23 per cent). The growth rate of public sector lending (16.23 per cent) is higher than that of private sector lending (15.03 per cent). In terms of non-priority sector, Punjab National Bank has the highest growth rate (24.92 per cent) but ICICI Bank has the lowest growth rate (10.50 per cent). The growth rate (16.39 per cent) of Non-Priority Lending by Public Sector Banks growth rate (17.98 per cent) is higher than that of the Private Sector Banks (17.98 per cent). Analyzing NPAs, HDFC Bank has the lowest (8.78 per cent) but Punjab NBA has the highest NPA (16.39 per cent). On the basis NPA in Priority sector lending, there is lowest growth rate NPA in HDFC Banks (8.78 per cent) than highest NPA in ICICI Banks (12.17 per cent). On the basis of sectoral lending of Bank, NPA of public sector (13.87 per cent) is higher than private sector (10.44 per cent). In terms of non-priority sector, SBI has the lowest NPA (-15.38 per cent), HDFC Bank is the largest NPA (6.17 per cent). Sector wise, the NPA of the public sector (7.35 per cent) is higher than that of the private sector (3.50 per cent).

Major Findings

1. Growth rate of Priority Sector Lending, Public Sector bank is higher than private sector banks.
2. Growth rate of Non Priority Sector Lending, Public Sector bank is higher than private sector banks.
3. NPA in Priority Sector Lending, private sector banks lower than Public Sector Banks

4. NPA in Non-Priority Sector Lending, private sector banks lower than Public Sector Banks.
5. Growth rate of Priority Sector Lending, Punjab National Bank (PNB) is higher than that of other Banks
6. Growth rate of Non Priority Sector Lending, Punjab National Bank (PNB) is higher than that of other Banks.
7. NPA in Priority Sector Lending, HDFC banks NPA is Lower than that of other banks
8. NPA in Non-Priority Sector Lending, SBI banks NPA is Lower than that of other banks.

Suggestions

1. Implement effective monitoring mechanism in Non-Performing Asset of Bank Level.
2. RBI should introduce special cell for controlling priority sector lending
3. Reserve Bank of India Consider special preference to priority sector lending certificate.
4. RBI, Special Preference to empowering to promote sector wise lending.

Conclusion

Banks provide loans to meet the target set by the RBI, but the NPA is a major problem. From this study it can be seen that even though banks provide loans to a certain extent, the rate of NPA is increasing uncontrollably. If this situation

continues, the baking sector will have very bad consequences in the days to come. If the RBI sets up a special cell to monitor the implementation of the schemes required for its regulation and its proper implementation in the banks and the

committees required to regulate it are set up at the bank level to control this, the consequences of the NPA can be controlled to a degree. RBI will set up a special cell to monitor this properly.

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Dr. K. Sasikumar & Dr. Sanoop Gopi Krishna

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AN ANALYTICAL STUDY ON STRESS AMONG NURSES IN KERALA (COMPARISON BETWEEN GOVERNMENT AND PRIVATE HOSPITALS)

***Dr. Preetha S Pillai, **Dr. Ambily C R**

Abstract

The need to have the safest working environment and the most outstanding feature of health care delivery to patients by nurse cannot be over emphasized. It is therefore important to identify factors that would help to attain the goals and to avoid other negative factors from impeding their accomplishment. Work stress has been recognized as a key factor in every organization and almost all field of work. So it is very necessary to identify the factors affecting stress, the impact and the strategies that are to be followed to reduce the stress. Occupational stress is a serious and unending problem in the work place. The last few decades have brought about significant changes in the nature of work in organization. The introduction of new technology, in particular the use of computers in the work place, along with huge shift towards globalization and privatization with its innate features of mergers, acquisition, strategic alliances, and downsizing, has completely re-structured the functioning of industries. In order to be competitive and successful in the global market many organizations have started to depend on sub-contracting and outsourcing which challenge the need for permanent employees

Key words:- Stress, Downsizing, Occupational Stress, Privatization, Globalization



Stress refers to an individual's reaction to a distressing factor in the environment. It is an adaptive response to an external situation that results in physical, psychological and behavioral deviation for employees. Stress is the result of a mismatch between the

demands of the work and the employee's belief in his or her capacity to meet this demand.

Stress implies some form of demand on the individual and it can be professed as a warning which may create mental imbalance and can influence the

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individual's performance. When an individual feels that the demand from the job is beyond his or her capacity, he or she is said to be in stress. Stress could be a stimulating experience as long as it is within the controllable limit, when it goes beyond this limit stress becomes distress which is not easy to manage. At this stage employees feel powerless and hope less and their work will become dull and everything will go wrong. This situation leads to reducing his or her efficiency and effectiveness in performing the role assigned to him or her in the work place, society and family.

Significance of the Study

Generally, stress at the work place provide energy to the employees psychologically and physically as it motivates them to learn new skills and master their jobs, but after to a certain extend it will adversely affect the employees. Actually, nurses provide assistance to the doctors and paramedical staff and provide due care and respect to the suffered group. While thinking of the satisfaction and convenience on job role of nurses, there will be many questions raised about their stress, service timing, shifts, routine, personal life satisfaction and so on. Hence, the study is undertaken to measure the stress encountered by nurses in government and private hospitals in Kerala and to compare the stress affected to these groups

Statement of the Problem

In all field of work employees are to work for eight hours. But in health sector nurses works for 24 hours. While considering the struggle and effort they

provided in their work they treated very badly especially in private hospitals. Various committee report is now in its infant stage. All report as only in paper not in reality. Hence the present study concentrates on work environment among nurses and their economic status.

Objectives of the Study

1. To identify the work load among nurses working in Government and Private hospitals.
2. To analyse the economic status among nurses in Kerala.

Data Analysis and Interpretation

The following variables were analysed in detail to get a clear view of present status of the respondents in government and private hospitals and is mentioned below.

- Classification on the basis of type of hospital and the different occupying designation of the respondents.
- Classification on the basis of length of service of service of the respondent and type of hospitals.
- Classification of the respondents according to different departments they are working.
- Classification of type of hospitals and the work load of the respondents.

Table 1 depicts the classification of the respondents according to the type of hospital and the different occupying designation of the respondents, it is found out that out of the 166 respondents of medical colleges, 46.4 per cent of the respondents work as staff nurses, 18.1 per cent work as head nurses, 19.3 per cent

work as nursing assistants, 12 per cent work as nursing supervisors and 4.2 per cent of the respondents works as nursing superintendent. Out of the 72 respondents in district and taluk hospitals, 50 per cent of the respondents work as staff nurses, 16.7 per cent work as head nurses, 19.4 per cent work as nursing assistants, 9.7 per cent work as nursing supervisors and 4.2 per cent of work as nursing superintendent. In private hospitals, out of the 182 respondents, 57.1 per cent of the respondents work as staff nurse, 16.5 per cent work as head nurse, 13.7 per cent work as nursing assistants, 11.5 per cent work as nursing supervisors and 1.1 per cent of the respondents work as nursing superintendent.

From the study it is clear that out of the 420 respondents, 217 respondents work as staff nurse, 72 respondents work as head nurse, 71 respondents work as nursing assistants, 48 respondents work as nursing supervisors, 12 respondents work as nursing superintendent. Majority of the respondents are to work as staff nurse.

Table 2 depicts the different departments in which the respondents are working according to the type of hospitals. Out of the 166 respondents, working in medical colleges, 1.8 per cent of them works in psychiatry department, 22.9 per cent work in gynecology department, 28.3 per cent of them working in intensive care unit (ICU), 10.8 per cent in inpatient (IP) wards, 13.9 per cent of the respondent's works in casualty

Table 1
Classification of Designation of the Respondents on the basis of Types of Hospital

			Current Designation					Total
			Staff Nurse	Head Nurse	Nursing Assistant	Nursing Supervisor	Nursing Superintendent	
Types of Hospitals	Medical Colleges	Number	77	30	32	20	7	166
		Percentage within Type of Hospital	46.4%	18.1%	19.3%	12.0%	4.2%	100.0%
	District Hospitals & Taluk Hospitals	Number	36	12	14	7	3	72
		Percentage within Type of Hospital	50.0%	16.7%	19.4%	9.7%	4.2%	100.0%
	Private Hospitals	Number	104	30	25	21	2	182
		Percentage within Type of Hospital	57.1%	16.5%	13.7%	11.5%	1.1%	100.0%
Total		Number	217	72	71	48	12	420
		Percentage within Type of Hospital	51.7%	17.1%	16.9%	11.4%	2.9%	100.0%

Source: Survey Data

Table 2
Respondents Working in Different Departments on the basis of Types of Hospital

			Department working						Total
			Psychiatry	Gynecology	I.C.U	I.P. Wards	Causality	Others	
Types of Hospitals	Medical Colleges	Number	3	38	47	18	23	37	166
		Percentage within Type of Hospital	1.80 %	23%	28.3%	11%	14%	22.3%	100.0%
	District Hospitals & Taluk Hospitals	Number	1	10	27	6	13	15	72
		Percentage within Type of Hospital	1.4%	13.9%	37.5%	8.3%	18.1%	20.8%	100.0%
	Private Hospitals	Number	9	34	42	28	42	27	182
		Percentage within Type of Hospital	4.9%	18.7%	23.1%	15.4%	23.1%	14.8%	100.0%
Total		Number	13	82	116	52	78	79	420
		Percentage within Type of Hospital	3.1%	19.5%	27.6%	12.4%	18.6%	18.8%	100.0%

Source: Survey Data

section and 22.3 per cent of the respondents in other departments. Out of the 72 respondents working in district and taluk hospitals 1.4 per cent of the respondents, works in psychiatry department, 13.9 per cent works in gynecology department, 37.5 per cent works in intensive care unit (ICU), 8.3 per cent works in IP wards, 18.1 per cent works in causality section and 20.8 per cent works in other departments. Out of the 182 respondents in private hospitals, 3.1 per cent of the respondents works in psychiatry department, 19.5 per cent of the respondents works in gynecology department, 23.1 per cent in intensive care unit (ICU), and 15.4 per cent of the respondents, in inpatient (IP) wards 23.1 per cent works in causality and 14.8 per cent works in other departments. Out of the 420 respondents, 3.1 per cent of the respondents works in psychiatry, 19.5 per

cent of the respondents in gynecology department, 27.6 per cent of the respondents in ICU, 12.4 per cent of the respondents in inpatient (IP) wards, 18.6 per cent in causality and 18.8 per cent of the respondents works in other departments. Majority of the respondents are working in ICU.

The result of Friedman chi -square test shows that there is significant difference in the respondents' reason towards leaving the organization ($\chi^2 = 263.99$, $P < 0.05$). Mean ranks indicate that lack of training (8.53) followed by lack of recognition, (7.07), monotony in work (5.98), hectic work (5.66), overtime work (5.23), inappropriate pay scale (5.22), lack of support from management (4.85), frequent changes (4.82), indifferent behavior of colleagues (4.71) and indifferent behavior of patients (2.93)

Table 3
Ranking of Dissatisfaction of the Respondents in Hospital.

Variables used	Mean Rank
Overtime work	5.23
No support from management	4.85
In different behavior of colleagues	4.71
In different behavior of patients	2.93
Frequent changes	4.82
Hectic work	5.66
Monotony in work	5.98
Inappropriate pay scale	5.22
Lack of recognition	7.07
Lack of training	8.53

Source: Survey data

leads to dissatisfaction of respondents in work place. From this analysis, it is identified that lack of training is the least affecting reason for leaving the organization. Indifferent behavior of patients and indifferent behavior of colleagues, frequent changes in work, absence of support from management and inappropriate pay scale are the most affecting factors for leaving the organization.

From table 4 it is identified that nurses working in Government sector have comparatively good salary. The new pay scale is very attractive to them. The economical aspect they were satisfied. But the work load is not reduced, especially in the case of medical college in Government sector. The reason is that there is no sufficient number of nurses, because of that the hospital is not maintaining the adequate nurse patient ratio. However, compared to nurses working in private hospitals, nurses working in Government sector are safer.

From table 5, it is clear that salary revision is favorable to the nurses compared to the previous years' salary. Weightage is given to qualification and years of experience. However, the work load is not reducing because hospital is not maintaining adequate nurse patient ratio. In addition to that attitude of doctors, patients and by standers also creates stress to them.

Some of the hospital managements are still reluctant to the final pay package which has been announced by the government. In nutshell it is identified that work and mental stress is continuing. However, the financial status is improved compared to previous years.

Key Findings

The present study found out that the current economic status of nurses in Kerala in terms of salary is better compared to the previous years. The new salary package is more beneficial to them. But the salary revision implementation is

Table 4
Present Economic Status of Nurses in Government Hospital

Sl No	Category	Qualification	Years of Experience	Previous Pay	Present Pay
1.	Nurse Manager Nurse director/Nurse officer	MSc BSc	5 Years 10 Years	22360-37940	42500-87000
2.	Nursing Superintendent Grade-1 Matron	BSc BSc or GNM	3 Years 10 Years	20740-36140	39500-83000
3.	Nursing Superintendent, Grade-2	BSc	3 Years	18740-33680	35700-75600
4	Head Nurse			16180-29180	32300-68700
5	Staff Nurse – Grade-1			14620-25280	29200-62400
6	Staff Nurse – Grade-2			13900-24040	27800-59400
7	Nursing Assistants			8960-14260	17500-39500

Source: Kerala Gazette, Department Of Finance. 2011/2016.

not properly done by the private hospital management. However, the work stress of nurses is continuing, because lack of qualified nurses in hospitals, patients and by-standers attitude, doctors' harassment, work culture, working environment and lack of training in modern equipment all these create stress to them.

1. Majority, 72.92 per cent of the nurses included in the study work on permanent basis.
2. Majority, 76.7 per cent of the nurses have the opinion that hospitals do not follow the ratio.
3. Out of the total respondents, majority, 51.7 per cent work as staff nurses.
4. In medical college, most of the respondents, 46.4 per cent, work as

staff nurse and only 18.1 per cent work as head nurse and 19.3 per cent as nursing assistants.

5. In district and taluk hospitals, majority, 50.0 per cent work as staff nurses, 16.7 per cent as head nurses, and 19.4 per cent as nursing assistants.
6. Majority, 57.1 per cent of the respondents in private hospitals work as staff nurse.
7. The study also found out that out of the 420 nurses, only 13.1 per cent works in psychiatry section, 19.5 per cent in gynecology department.
8. In the classification of government and private hospitals, it is inferred that out of the 166 nurses in medical colleges, only 1.8 per cent works in psychiatry departments.

Table 5
Present Status of Nurses Salary in Private Hospital as per the Government Notification

Sl No	Category	Qualification	Years of Experience	Previous Pay (2013)	New Scale of Pay (2018)
1.	Nurse Manager Nurse director/ Nurse officer	M Sc B Sc	5 YEARS 10 years	9700-195- 10675-715- 11750	22650-460-24950- 500-27450
2.	Nursing Superintendent Matron	B Sc B Sc or GNM	3 years 10 YEARS	9600-195- 10575-215- 11650	22090-450-24340- 490-26790
3	Assistant Nursing Superintendent	B Sc + 5 years General Nursing +10 years	5 years 10 years	9400-190- 10350-210- 11400	21550-440-23750- 480-26150
4	Head nurse/Clinical supervisor/sister in charge/group canteen leader			9350-190- 10350-210- 11350	21020-430-23170- 470-25520
5	Staff nurse	B SC/EMT/ Ambulance tutor nurse/ clinical instructor		8975-180- 9875-200- 10375	20550-420-22650- 460-24950
6	Staff nurse(GNM), Special Grade / Ambulance nurse		10 YEARS	8775-175- 9600-195- 10575	20000-400-22000- 440-24200
7	ANM Grade-1		5 years	8300-170- 9150-185- 10075	18570-380-20470- 410-22520
8	ANM Grade -2			8175-165- 8950-180- 9850	17680-360-19480- 390-21430

Source: Kerala Gazette. Department Of Labor, 2013/2018

9. In taking district and taluk hospitals, minority, 1.4 per cent of staffs are working in psychiatry department.
10. The study proved that inadequate support from the management, inappropriate pay scale, and indifferent behavior of the patients and bystanders are the major reasons for the nurses to leave the organization.

Conclusion

1. Hospitals must ensure the availability of sufficient experienced nurses' service. Through experience nurses can manage the difficult situations without problem.
2. Most of the nurses are not aware of the various provisions in the health sector. Hence, awareness programs should be organized regularly for nurses.

3. The prevailing salary package is not satisfactory especially for the nurses in private hospitals. This will result in the creation of unsatisfied nurses. Hence urgent steps must be taken by the authorities for implementing the revision of pay package of nurses according to existing cost of living index.
 4. For bringing nurses closer to the hospital and to enhance their morale, health protection schemes and similar facilities are to be provided. Efforts should be taken for compulsory enrolment of ESI and similar sickness relief benefit scheme for the nurses in private sector.
- A monitoring committee should be constituted for ensuring the proper execution of the Act at the district level. Each unit should come under the jurisdiction of the committee and the periodic report from this units should be published through the website created.
 - In the website created, there should be provision for interacting with nurses and revealing their problems without revealing the identity.
 - Government should take more care for providing services to the nurses. Balraman committee report should be implemented.
 - Hospitals must ensure the availability of sufficient experienced nurses services, as they can manage difficult situations more effectively.
 - Management and Doctors should provide more support to nurses.
 - Due care must be given to provide amenities and facilities for nurses.
 - Sufficient number of nurses to be appointed, then only the work load can be adjusted.
 - Government should provide more importance for supporting nurses especially nurses working in private hospital.

Suggestions

Based on the above findings and conclusion, the following suggestions are put forward for improving the condition of nurses:

- The existing situation in the health sector should immediately be restructured and the authorities should pay due attention for the proper development of the sector along with due care and protection to nurses and nursing staffs.

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LABOUR PROBLEMS IN HANDICRAFTS INDUSTRY OF KERALA

*Lekshmi J

Abstract

With the least interference of machines, handicrafts industry expresses the true traditional labour of India. Our Father of the Nation, Mahatma Gandhi recognised the importance of Handicrafts industry and Handicraft Labour decades ago. Handicrafts in Kerala are either hereditary occupation or practiced by amateurs who have great interest in the art. Rather than an art, the handicrafts have evolved into a small scale industry in Kerala. Handicrafts industry falls under village and small scale Industries sector with labour intensiveness as a key feature. This sector is important for the economy due to its employment generation, foreign exchange earnings and vast untapped export potential. This paper examines the role of labour in handicrafts sector and analyses the various labour problems in handicrafts sector.

Key words:- Handicrafts, Foreign Exchange, Labour Intensity, Labour Problems

Handicraft is rightly described as the craft of the people. Along with serving the need of daily life handicrafts also acts as a medium of self expression of inner desire. Handicraft is a labour intensive industry included in the Village and Small scale Industries sector of Indian economy. In a labour surplus state like

Kerala, handicrafts industry has a significant role to play as it generates employment to skilled labour, especially in rural areas (Stephenson K.A, 2004). The industry uses the traditional skill of artisans handed down from one generation to the other widely dispersed throughout the country. Co-existence of traditional hand crafted and modern mechanized

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production is one of the fascinating features of Indian industrialization process.

When the country is moving on the fast track of modern industrial growth, millions of people who possess traditional skill continue to produce a variety of handicrafts. Although industrial capitalization connotes mass production that renders the inherited skills of labour redundant and also the separation of hand and mind, the tradition is so deep rooted that the Indian handicrafts sector has not lost its moorings; it has survived along with the modern industrial sector.

Literature Review

Kamaladevi Chattopadhyay (1976), in her article *The Glory of Indian Handicrafts* states that even though handicrafts are the key part of our rich cultural heritage, the general attitude towards the crafts is changing. It has been treated as a commodity for sale irrespective of its artistic value. Mohapatra (2011) in his study says that the main problems faced by artisans in Orissa are late payment of wages, irregular orders, difficulty in getting raw materials and financial constraints. Abirami, Velavan, Arunkumar, Anand, Sivasubramanian and Abirami (2017) studied the challenges that the artisans face and to suggest steps for their enhancement. To attract youngsters to the handicrafts industry, government should arrange awareness and training programme with the help of existing artisans in the region. E- Commerce sites can be used for selling the crafts. Dhingra , Manish &Dhingra (2017) points out that safety of workers should be taken care of and this will reduce the injuries of workers. The cost of medical care, sick

leave and disability benefit cost can be reduced through a safe working environment. Bhat and Rather (2009) through their study pointed out that children from artisan background have started to take up jobs in different areas rather than taking up their parental occupation. The location of the handicrafts centres near their locality is the main reason that attracts child labour to the field.

Statement of the Problem

As handicrafts industry is a traditional industry, it has a great potential to generate employment with low capital investment. Being labour intensive in character, these industries are capable of absorbing more labour per unit of output as well as investment. As per the studies of P.C. Mahalanobis on rural development, with any given investments, the employment possibilities would be ten or fifteen or even twenty five times greater in small industries in comparison with corresponding large industries. Since these industries are mainly concentrated at rural areas, they could also play a predominant role in the poverty alleviation programmes of the country.

Handicrafts industry faces numerous problems and among them labour problem is one of the prominent one. Artisans leaving the handicraft sector are increasing and new generation is reluctant to enter the field. Poor social and economic conditions, low earning and entrance restrictions in certain crafts due to caste prominence are resulting in the declining labour participation in the handicrafts industry (Stephanson K.A, 2004). Many crafts are fading out. This

adverse situation can be minimised to a great extent by identifying and tackling the labour related problems in the sector.

Objectives of the Study

1. To examine the role of labour in handicrafts industry.
2. To analyse and identify the labour problems in selected handicrafts industries like Wood crafts, Pottery and Cane & Bamboo works.

Methodology of the Study

The study is being conducted by using primary data. The crafts for the study is selected from the list of commercially significant and labour intensive crafts mentioned by Directorate of Industries and Commerce, Government of Kerala. The sample size of the study consists of one hundred and fifty artisans who run units (mostly household units) which produce crafts of wood, cane and bamboo and pottery, from Trivandrum, Thrissur and Palakkad districts (registered with the Office of Development Commissioner Handicrafts (DCH). The data were collected by using an interview schedule to identify the major labour problems in the sector. Both simple random sampling and purposive sampling techniques were adopted for selecting the sample.

Handicrafts and its Labour Intensity

Definition:

Definition of handicrafts provided by the Development Commissioner: Items made by hand, often with the use of simple tools, and generally artistic and / or traditional in nature. They include objects of utility and objects of

decoration'(1989). Admittedly, some handicrafts under the administrative domains of other government departments/ agencies get excluded from DCH's definition. The refined DCH definition of handicrafts is, to mean products produced with:

1. Manual labour with minimal or no input from machines
2. A substantial level of skill or expertise
3. A significant element of tradition...The word handicraft, as used in the present volume stresses, the potential of its heritage and economics for facilitating the socio-economic development of the country or region where it is located.

From the above definition itself labour intensity in handicrafts sector is evident. A fascinating feature of the Indian industrialization process is the coexistence of traditional hand crafted and modern mechanized production. When the country is moving on the fast track of modern industrial growth, millions of people who possess traditional skill continue to produce a variety of handicrafts. Although industrial capitalization connotes mass production that renders the inherited skills of labour redundant and also the separation of hand and mind, the tradition is so deep rooted that the Indian handicrafts sector has not lost its moorings; it has survived along with the modern industrial sector.

As rural industry, the traditional industries of India could generate employment with low capital investment. The performance of these industries is measured in terms of their potential to

create large employment opportunities. Being labour intensive in character, these industries are capable of absorbing more labour per unit of output as well as investment. This was also observed by P.C. Mahalanobis in his studies on rural development. He found that when compared to similar large industries, employment possibilities in rural small scale industries would increase by be ten or fifteen or even twenty five times with any given investments. Since these industries are mainly concentrated in rural areas, they could also play a dominant role in the poverty alleviation programmes of the country.

In Handicrafts industry, production function has got a prominent role as it is labour intensive. Aesthetic and artistic values give uniqueness to handicrafts labour and differs that from other types of labour. Special skill, talent and taste are the primary requirement of handicrafts labour. Handicrafts labour deserves special consideration as it generates foreign exchange and employment opportunities to a lot of people. The basic requisites of production of handicrafts are labour and appropriate natural raw material. With indigenous materials like clay, wood, bamboo etc, the artisans create a variety of crafts which possess utilitarian or decorative purpose. From time immemorial, the craftsmen of our country create attractive arts work and crafts that has got a wide popularity domestically and internationally.

Artisans from Kerala connected with traditional crafts have a wide global

reputation. The handicrafts industry labour in India and particularly that of Kerala, can be divided into the six categories, namely House hold handicrafts labour, curio labour, making of musical instruments, labour crafting the goods of veneration, labour involved in the making of articles used in festivals, and Handicraft Labour involved in the making of goods for classical arts.

Analysis and Interpretation

The data were collected from artisans by using a structured interview schedule. The handicrafts industries with high incidence of labour related problems were chosen. They were mostly scattered in the three districts of the state. Almost all the handicraft units taken for study have common labour problems that include high labour cost, lack of skilled labour, involvement of family members, high labour turnover, seasonal fluctuation of availability of labour etc.

Table 1
Profile of Sample Units

District	No of Artisans
Trivandrum	50
Thrissur	50
Palakkad	50
Total	150

Source: Primary Data

The sample units were the artisans who have units that deal with the production of the selected crafts in districts of the state i.e. Trivandrum, Thrissur and Palakkad where a considerable number of artisans are concentrated.

Table 2
District-wise Distribution of Sample Based on Type of Industry

Type of Industry	Trivandrum	Thrissur	Palakkad	Total
Pottery	10	15	20	45
Cane and Bamboo work	20	15	15	50
Wood	20	20	15	55
Total	50	50	50	150

Source: Primary data

The industries like Pottery, Cane and Bamboo work and Wood ware are facing major labour problems in the selected districts. Out of fifty artisans selected from Trivandrum district, ten were from Pottery industry and twenty each from Cane and Bamboo work and Wood ware. From Thrissur district, fifteen artisans each from Pottery industry and Cane and Bamboo work were selected along with twenty artisans from Wood ware. Twenty artisans from Pottery industry along with fifteen artisans each from Cane and Bamboo work and Wood ware were selected from Palakkad.

To make the problem more clear, Friedman test was used to test the difference in the preference of labour problems given by the artisans. The hypotheses are:

H0: There is no difference in the preferences of artisans given for the five problems of labour.

H1: There is difference in the preferences of artisans given for the five problems of labour.

Table 3
Mean Ranks Obtained for the Factors Determining the Labour Problems

Variables	Mean Rank
High Labour Cost	2.52
Lack of Skilled Labour	3.62
Involvement of Family members	4.60
High Labour Turnover	3.80
Seasonal fluctuation in the availability of labour	4.20

Source: Primary Data

The lower the mean score, the higher will be the preference. The mean ranks obtained indicate that high labour cost is the major labour related artisans face in the selected handicrafts industries. It is followed by lack of skilled labour, high labour turnover and seasonal fluctuation in the availability of labour. The involvement of family members is considered least as a labour problem.

The result of the statistic test is given below.

Table 4
Test Result

N	150
Chi-Square	17.865
Df	4
Asymp. Sig	0.000

Source: Primary Data

The Chi-square statistic (17.865) is found to be significant at 1 per cent level of significance. Here the difference in the preferences of artisans over the five problems is proved to be statistically significant. Hence it may be inferred that among the labour problems under study, the respondents give higher preference to

labour cost, followed by lack of skilled workers and high labour turnover. The least preference is given to involvement of family members and seasonal fluctuations in the availability of labour.

Conclusion

Handicraft is a labour intensive industry included in the Village and Small scale Industries sector of Indian economy. The industry widely dispersed throughout the country utilises the traditional skill of artisans handed down from one generation to the other. The importance of this traditional industry can be traced from its employment potential with low investment. Labour problems pose a real

threat against the growth of the sector. Government can initiate and extend the support to the sector to tackle this problem by providing training to the young generation, giving opportunities to market the crafts and ensuring reasonable return for the effort they have made. From this study among the sample artisans, it is clear that high cost of labour, lack of skilled artisans and high labour turnover are the major problems faced by handicraft units in Kerala. The government and the artisans should hold hands for tapping the opportunities by envisaging effective plans and policies to promote handicrafts in Kerala.

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SERVICE QUALITY OF BANKING SERVICES OF FEDERAL BANK: AN ENQUIRY USING SERVQUAL APPROACH

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Abstract

Banking sector is a huge and complex network, in this modern world a person without a bank account is rare and almost every transaction carried out through banks. Customers of banks are from all walks of life from uneducated peasants to global companies and they are free to choose their banker, for which they first consider, analyse and compare the service quality of different banks. So being a service provider, there is a crucial role for banks in creating a positive perception in the minds of people, which can be only achieved through providing good quality adequate services. Parasuraman et al. (1985) recommended the SERVQUAL framework to evaluate the level of customer satisfaction based on five dimensions called as tangibility, reliability, responsiveness, assurance and empathy- each item reflecting both expected and perceived performance. Parasuraman (2000) voiced that excellent customer service and excellent marketing are the two sides of the same coin. This paper aims to study the service quality and customer satisfaction of Federal Bank, being the pioneer of banking sector in India. The proposed study is empirical in nature. Suitable descriptive and inferential statistics are used to draw inferences.

Key words:- Banking Services, Customer Satisfaction, Service Quality, SERVQUAL Model, RATER Model

Banks are paramount in this day and age. The banking system plays a very important role in the modern economic world. In short, banks are life blood of commerce, business and economic development of nations.

The major functions performed by banks are accepting deposits and lending money. Banks collect the savings of individuals and lend them out to those who are in a position to use it for productive purposes. The capital formation by banks thus helps the growth

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process of nation. Being a service provider, the role of banks is very crucial in creating a good perception in the customers mind. Since, the quality of services can bring or estrange a customer, more stress is put on the service delivery. Thus, the relation between customer satisfaction and service quality of banks are always contemporary relevant in nature. This paper aims to study service quality of banking services offered by Federal Bank using SERVQUAL approach. This approach is also referred to as RATER model, which stands for the five service factors considered to measure service quality mainly – Reliability, Assurance, Tangibility, Empathy and Responsiveness.

Review of Literature

Amiri Aghdaie S.F., Faghani F (2012) studied “Mobile banking service quality and customer satisfaction-application of SERVQUAL model”. This article is a study to determine the relationship between mobile banking service and customer satisfaction. In this study, customer satisfaction is the dependent variable and five concepts of service quality are independent variables. The study concludes that there was significant correlation.

Mukesh kumar, Fong Tat Kee, amat Taap Manshor (2009) studied “Determining the relative importance of critical factors in delivering service quality of banks: an application of dominance analysis in SERVQUAL model”. The sample for the study is collected from 308 bank customers in Malaysia. The study concluded that the tangibility has the smallest gap whereas convenience has the

largest gap. It states that the banking sector needs to become more competent by being responsive.

Statement of the Problem

The emergence of banks in both private and public sectors boots competition in banking sector. So, in order to withstand with this increasing competition and to take competitive advantage, banks are forced to provide adequate quality services to their customers. People prefer those banks that provide transparency and safety. So, it is essential to have complete knowledge regarding the level of quality of services provided by banks. This paper attempts to study the service quality of banks using SERVQUAL approach.

Objectives of the Study

- To measure quality of services provide by Federal bank by analysing customer feedbacks.
- To critically evaluate the service quality of Federal Bank by using five dimensions of SERVQUAL.

Methodology

The present study is empirical in nature assessing the service quality dimensions primary data has been collected using Google forms from customers of Federal Bank using the SERVQUAL (Parasuraman, Zeithaml, and Berry 1986, 1988)

The constructs of Tangibility (4 items), Reliability (5 items), Responsiveness (4 items), Assurance (4 items) and Empathy (5 items) showed reliability as the Cronbach's Alpha for each were above 0.7 (Nunally, 1978)

The data collected were not found to be normally distributed as the KS test produced a p value less than 0.05

Nonparametric procedure of Wilcoxon's Signed Rank Test is applied to draw the inferences along with mean scores and percentages.

Results

Table 1
Profile of the Sample

Variable / Category	Frequency	Percentage	
Gender	Female	19	38
	Male	31	62
	Total	50	100
Education	10 th	2	4
	12 th	12	24
	Under-Graduates	27	54
	Post-Graduation	7	14
	Diploma	2	4
	Total	50	100
Region of Residence	Rural	18	36
	Urban	32	64
	Total	50	100

Source: Computed from Survey Data

The sample covers the basic demographics of gender, education and region of residence.

Table 2
Experience of Using Federal Bank Account

Experience	Frequency	Percentage
5 to 10 years	9	18
Less than 5 years	32	64
More than 10 years	9	18
Total	50	100

Source: Computed from Survey Data

Most of the customers, being youth have an experience of using Federal Bank account for a period of less than 5 years.

Table 3
Service Quality of Federal Bank

Expected	Mean	SD	Perceived	Mean	SD	Z	P Value
Expected Tangibility	3.8944	0.58506	Perceived Tangibility	3.7222	0.65545	-2.308	0.021*
Expected Reliability	3.9467	0.82616	Perceived Reliability	3.4267	0.70143	-3.986	< 0.001**
Expected Responsiveness	2.8500	0.75076	Perceived Responsiveness	2.8778	0.73396	-0.292	0.770
Expected Assurance	4.0111	0.79764	Perceived Assurance	3.5389	0.59581	-3.757	< 0.001**
Expected Empathy	2.6844	0.73173	Perceived Empathy	2.6622	0.78488	-0.038	0.970

Source: Computed from Survey Data

#Wilcoxon's Signed Rank Test

**Highly Significant

*Significant

Interpretation

The short fall in perceived service quality is visible in all the dimensions. It is found statistically significant regarding tangibility, reliability and assurance. The shortfall in responsiveness and empathy is not found to be statistically significant. Customer's preference in the quality banking services varying time to time. More improved and customer utility based services are available from different new generations banks. The present trend reveals that, there is a shortfall in a service quality dimensions from the expectation of Federal Bank account holders. Federal Bank also expecting some quality in their services but the customers is not much

feel such extraordinary qualities from the bank. So, effective measures shall be made by Federal Bank to improve the perceived service quality and to satisfy its customers.

Major Findings

- The outcome analysed evidently shows that customers feel satisfied with the responsiveness of Federal Bank. But also finds space for improvement.
- There is a major shortfall found with reliability and assurance dimensions.
- Considering the dimension of tangibility, it is found to be significantly different.
- Federal Bank's individualised attention towards their customers is

satisfactory and not found any significant difference in the analysis.

Suggestions

- Employees of the bank should have necessary knowledge and skill to answer customer queries.
- Customer grievances should be redressed promptly.
- The bank should give due importance to maintain error free records.
- Relationship banking strategy should be adopted to improve customer loyalty and to generate revenue.

Conclusion

Banks play a significant role in developing a nation, absence of banks will stagnant almost all monetary dealings of a country. Customers choose their banks only after critically analysing the quality of services offered by them. So banks are forced to deliver good quality services. This paper attempted to study the quality

of services offered by Federal Bank using the renowned SERVQUAL model, and found that customers are satisfied with the Responsiveness, (Attitude and Readiness of employees in grievance redressal) Empathy (convenient operating hours, employees understandability) and Tangibility (physical facilities, technology) dimensions of SERVQUAL model. But there is major shortcoming while analysing the Reliability (Error free maintenance of records, prompt and timely services) and Assurance (knowledge of employees to clarify customer queries). So, Federal bank should give due importance to make their customers happy.

Banks should try to make a match with the expectation and perception level of customers regarding service quality. With proper delivery of good services, banks can win depositors as well as investor's confidence, which will pave way to prosperous upliftment of the economy.

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E-GOVERNANCE INITIATIVES OF MUNICIPALITIES IN KERALA

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Abstract

E-governance or Electronic governance is essential for sharing information to the back office and contacts within the whole government framework. E-governance is the latest trend in the governance process all over the world. E-governance can make municipal governance more efficient and more effective. New information and communication technologies can make a significant contribution to the success of good governance goals of municipalities in Kerala. In this paper an attempt is made to examine the e-governance initiatives of municipalities in Kerala.

Key words:- e-governance, councilors, municipal governance.

 -governance is the latest trend in the governance process all over the world. Electronic governance or e-governance is the appliance of information and communication technology (ICT) for providing services of government, information sharing, the flow of communication, the network of assorted standalone systems and services between

Government-to-Citizen (G2C), Government-to-Business (G2B), Government-to-Government (G2G), Government-to-Employees (G2E). Electronic governance or e-governance is also helpful for sharing information to the back office and contacts within the whole government framework. From beginning to end, e-governance helps government services will be made accessible to citizens

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in a suitable, wellorganized, and translucent method. There are three target groups in governance concepts and they are Government, Citizens, and Businesses/ Interest Groups. Therefore extreme concern and genuine approach must be given for the assessment. Similarly, the vital sensory approach is expected for the appraisal of the e-governance initiatives of the municipality which is the core of the municipal governance.

Objective of the Study

To ascertain the e-governance initiatives perceived by the Employees and Councilors from the municipal governance in Kerala.

Hypothesis

The e-governance initiatives perceived by the Employees and Councilors from the municipal governance in Kerala are related.

Methodology of the Study

The study is descriptive as well as analytical in nature based on the survey method. Both primary and secondary data have been used for the present study. Primary data were collected from the councilors who were the elected representatives and from the employees of the municipalities through a structured questionnaire. Secondary data were collected from various articles, working papers, published and unpublished research theses, publications of KILA, and from various websites.

To examine the reliability Crombach's test was applied during the pilot study by considering 70 respondents. The Cronbach's Alpha in 0.905 showing that

the questionnaire designed is very highly reliable. The sample constitutes employees and councilors of municipalities in Kerala. There are 3038 councilors and 4250 employees in municipalities in Kerala which constitute the population (N) or Universe in the present study. Out of the total population of 251 employees and 248 Councilors are selected as sample by using input, thereby arrived a total sample size of 499. To find out the sample size for the total population (N) of 3038 elected representatives, the inputs used are for a confidence level of 95 per cent, the confidence interval is 6 per cent, level of significance is 5 per cent, Z value (Two-tailed test) 1.96; the sample size (n) determined is 248. To find out the sample size for the total population of 4250 employees the inputs used are, for a confidence level of 95 per cent, the confidence interval is 6 per cent, level of significance is 5 per cent, Z value (Two-tailed test) 1.96; the sample size (n) determined is 251. The sampling technique adopted was a systematic sampling method.

Analysis and Interpretation

Some e-governance initiatives perceived by the Employees and Councilors from the municipal governance of the municipalities in Kerala are identified for the present research work. The mean value assigned by the employees and councilors on the e-governance initiatives perceived namely 'Provides accuracy' 1.984 ± 0.81 and 2.060 ± 0.854 ; 'Timely availability of information' 2.817 ± 2.08 and 3.044 ± 1.95 and 'Provides reliability' 3.135 ± 1.67 and 3.335 ± 1.58 are having low influence on the society.

Table 1
E-Governance initiatives

E-governance Initiatives	Employees		Councilors	
	Mean	Std. Deviation	Mean	Std. Deviation
Provides accuracy	1.984*	0.8196	2.060	0.8539
Provides reliability	3.135*	1.6774	3.335*	1.5833
Timely availability of information	2.817*	2.0819	3.044*	1.9555
Provision to compare the financial data with the different period	4.127***	1.0157	4.149***	0.9253
Provides information to accelerate tax collection	3.721***	1.1322	3.742***	1.0522
Facilitate better asset management	3.873***	0.9293	3.831***	0.9542
Provides a strong database for municipal governance	3.781***	1.2049	3.770***	1.0982
Enables budget monitoring	3.888***	0.9610	3.891***	0.9353
Helps to prepare development project report	3.916***	0.8700	3.931***	0.8243
Timely reporting	3.980***	0.9485	3.940***	0.9482
Enables speedy collection of taxes	3.900***	.9808	3.746***	1.0121
Faster recovery of revenue arrears	3.753***	1.1779	3.756***	1.2160
Fund estimation	4.084***	1.0531	4.069***	1.0335
Timely reporting on ward committees	3.849***	1.1666	3.895***	1.1405
Improvement in the evaluation of plan project	3.896***	0.9619	3.891***	0.9735
Reduces misappropriations	3.841***	0.9667	3.782***	0.9780
Provides transparency in mobilization and allocation of resources	3.817***	1.1056	3.815***	1.0637
Provides transparency in the preparation of financial statements and budgets	3.880***	1.2238	3.911***	1.1276

*Source: Primary data — *Low; **Moderate; ***High*

The mean value assigned by the employees and councilors on the e-governance initiatives perceived namely 'Provision to compare financial date with different period' 4.127 ± 1.01 and 4.149 ± 0.925 , 'Provides information to accelerate tax collection' 3.873 ± 0.92 and 3.831 ± 0.95 ; 'Facilitate better asset management' 3.873 ± 0.92 and 3.831 ± 0.95 ; 'Provides strong database for municipal governance' 3.781 ± 0.99 and 3.673 ± 1.05 ; 'Enables budget monitoring' 3.888 ± 0.96 and 3.891 ± 0.93 ; 'Helps to prepare development project report'

3.916 ± 0.87 and 3.931 ± 0.82 ; 'Timely reporting' 3.980 ± 0.94 and 3.940 ± 0.94 ; 'Faster recovery of revenue arrears' 3.753 ± 1.17 and 3.756 ± 1.21 , 'Fund estimation' 4.084 ± 1.05 and 4.069 ± 1.03 ; 'Timely reporting on ward committees' 3.849 ± 1.16 and 3.895 ± 1.14 ; 'Improvement in the evaluation of plan project' 3.896 ± 1.16 and 3.895 ± 1.14 ; 'Provides transparency in mobilization and allocation of resources' 3.817 ± 1.10 and 3.815 ± 1.06 ; 'Reduces misappropriations' 3.841 ± 0.96 and 3.782 ± 0.97 ; and 'Provides transparency in the preparation

of financial statements and budgets' 3.880 \pm 1.12 and 3.911 \pm 1.12 are having high influence on the society.

E-Governance initiatives perceived by the Employees and Councilors from the municipal governance of the

municipalities in Kerala are evaluated with help of ANOVA test. All the p values are not significant. This means the opinion of the E-governance initiatives perceived remains the same between employees and councilors. Thus H_0 is accepted.

Table 2
E-Governance initiatives - Tests of Equality of Group Means

E-Governance	Wilks' Lambda	F	df1	df2	Sig.
Provides accuracy	0.998	1.040	1	497	0.308
Provides reliability	0.996	1.860	1	497	0.173
Timely availability of information	0.997	1.584	1	497	0.209
Provision to compare the financial data with the different period	1.000	0.062	1	497	0.803
Provides information to accelerate tax collection	1.000	0.045	1	497	0.832
Facilitate better asset management	1.000	0.247	1	497	0.620
Provides a strong database for municipal governance	1.000	0.011	1	497	0.917
Enables budget monitoring	1.000	0.001	1	497	0.975
Helps to prepare development project report	1.000	0.040	1	497	0.842
Timely reporting	1.000	0.228	1	497	0.633
Enables speedy collection of taxes	0.994	2.996	1	497	0.084
Faster recovery of revenue arrears	0.998	0.818	1	497	0.366
Fund estimation	1.000	0.026	1	497	0.872
Timely reporting on ward committees	1.000	0.203	1	497	0.652
Improvement in the evaluation of plan project	1.000	0.004	1	497	0.951
Reduces misappropriations	0.999	0.450	1	497	0.503
Provides transparency in mobilization and allocation of resources	1.000	0.001	1	497	0.982
Provides transparency in the preparation of financial statements and budgets	1.000	0.085	1	497	0.770

Source: Primary data

Table 3
E-Governance initiatives - Test Results

Box's M		124.21
F	Approx.	1.456
	df1	78
	df2	899653.937
	Sig.	0.033

Source: Primary data

The box test was also done. It is clear from the table that the p-value is less than

0.05; the null hypothesis of equal population covariance matrices is rejected.

Table 4
E-Governance initiatives - Functions at Group Centroids

Category	Function
	1
Employees	-0.141
Councillors	0.143

Source: Primary data

Table 5
E- Governance initiatives -Standardized Canonical Discriminant Function Coefficients

	Employees	Rank	Councilors	Rank
Provides accuracy	--	--	0.353	2
Provides reliability	--	--	0.976	1
Timely availability of information	-0.302	2	--	--
Provision to compare the financial date with the different period	-0.072	7	--	--
Provides information to accelerate tax collection	--	--	0.322	4
Facilitate better asset management	-0.215	3	--	--
Provides a strong database for municipal governance	--	--	0.095	6
Enables budget monitoring	-.055	8	-	--
Helps to prepare development project report	--	--	0.343	3
Timely reporting	--	--	0.096	5
Enables speedy collection of taxes	-0.830	1	--	--
Faster recovery of revenue arrears	-0.161	5	--	--
Fund estimation	--	--	0.057	9
Timely reporting on ward committees	--	--	0.065	8
Improvement in the evaluation of plan project	--	--	0.085	7
Reduces misappropriations	-0.204	4	--	--
Provides transparency in mobilization and allocation of resources	-0.001	9	--	--
Provides transparency in the preparation of financial statements and budgets	-0.132	6	--	--

Source: Primary data

Unstandardized canonical discriminant functions are evaluated at group means. Accordingly, Employees accounted to - sign and Councilors are accounted to the + sign. The details are discussed below.

Discriminant analysis was done to examine the E-Governance initiatives perceived by the employees and councilors. The result showed that employees are preferring the E-Governance initiatives of municipal governance namely 'Enables speedy collection of taxes' (CV -0.830); 'Timely availability of information' (CV -0.302); 'Facilitate better asset management' (CV -0.215); 'Reduces misappropriations' (CV -0.204), 'Faster recovery of revenue arrears' (CV -0.161), 'Provides transparency in the preparation of financial statements and budgets' (CV -0.132), 'Provision to compare financial date with different period' (CV -0.072), 'Enables budget monitoring' (CV -0.055) and 'Provides transparency in mobilization and allocation of resources' (CV -0.001).

Councilors are preferring the E-Governance initiatives of municipal governance namely 'Provides reliability' (CV 0.976); 'Provides accuracy' (CV 0.353); 'Helps to prepare development project report' (CV 0.343); 'Provides information to accelerate tax collection' (CV 0.322), 'Timely reporting' (CV 0.096), 'Provides strong database for municipal governance' (CV 0.095), 'Improvement in the evaluation of plan project' (CV 0.085), 'Timely reporting on ward committees' (CV 0.065) and 'Fund estimation' (CV 0.057).

Findings of the Study

Electronic governance facilitates the sharing of information to the back office and helps to keep contacts within the institutional framework of municipalities. E-Governance initiatives perceived by the Employees and Councilors from the municipal governance of the municipalities in Kerala have been evaluated and checked the statistical significance is verified with help of Anova test. All the p values are not significant. This means the opinion of the E-governance initiatives perceived remains the same between employees and councilors.

Conclusion

E-governance makes easy access of municipal services to urban citizens in a systematic way. The study pointed out that the e-governance initiatives of municipalities showed a outstanding position in Kerala. E-governance helps in comparing financial data of different periods, budget monitoring, providing timely reporting of information, speedy collection of revenues, evaluating the plan projects, reducing misappropriations and in ensuring transparency in operation. The study concluded that employees have preferred e-governance initiatives of municipalities namely speedy collection of taxes, timely availability of information, which facilitates proper asset management, reduces misappropriations and provides transparency in operation. On the other hand, the councilors prefer e-governance initiatives namely 'providing reliability and accuracy', 'helps in the preparation of development projects', 'timely reporting of information' and 'fund estimation'.

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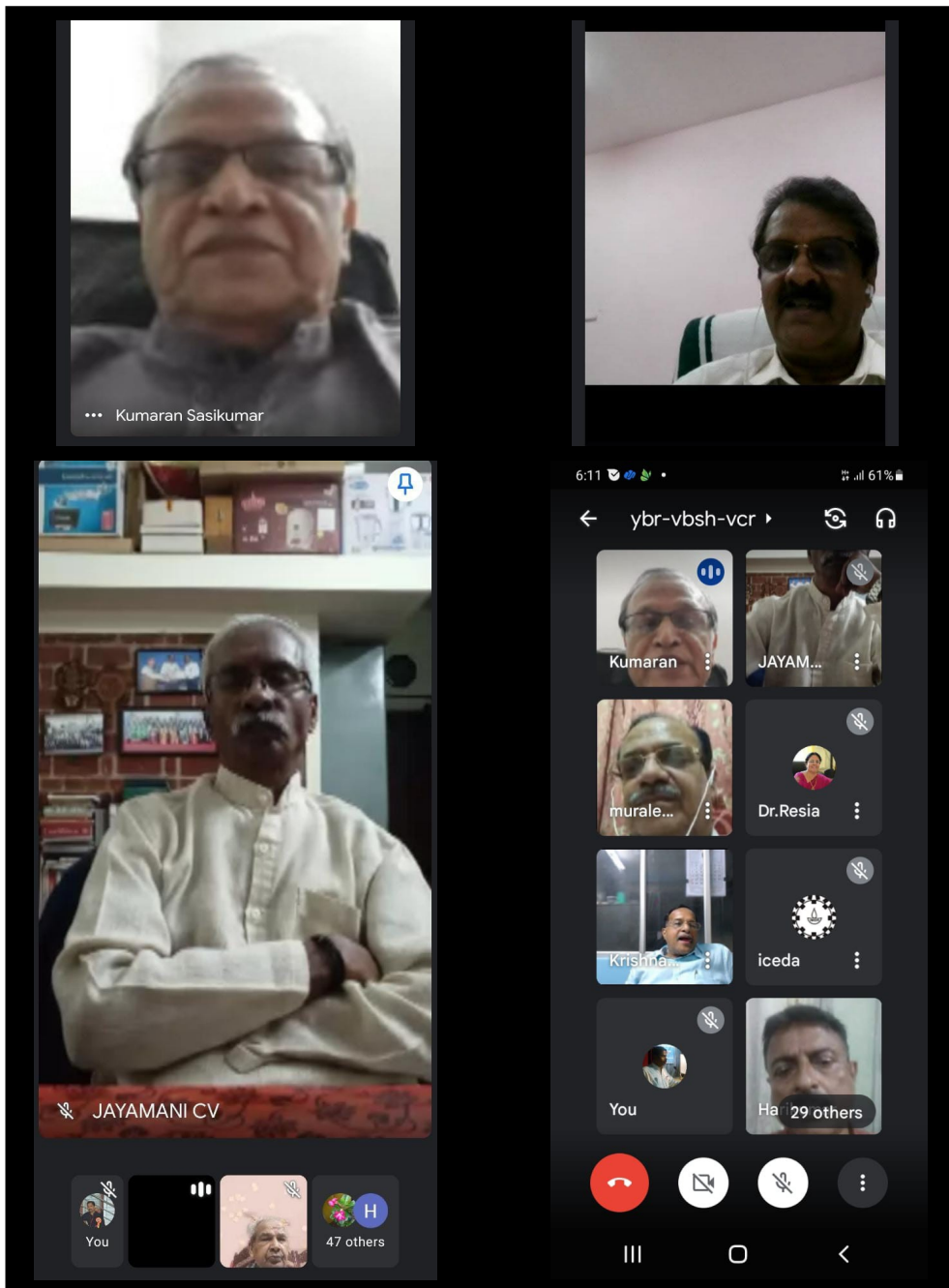
ELEVENTH DR. C. N. PURUSHOTHAMAN NAIR COMMEMORATIVE LECTURE



Eleventh Dr. C. N. Purushothaman Nair commemorative lecture was held online on 5th November 2021 in the presence of his well wishers, students, wife, children, brothers and other family members. The IMDR members and I CAS faculty, Staff and students were present in the meeting. Dr. S. V. Sudheer, who took Ph D under Dr. C.N.P's supervision and presently the Pro Vice Chancellor of Sree Narayana Open University inaugurated the programme. Carrying the blessings of his guru Dr. Sudheer's academic journey from SN College to SN Open University through University of Kerala was eventful. Professor K. Kalyanaraman, the close associate of Dr. Purushothaman Nair and the former Professor and Head of the Department of Statistics, University of Kerala was the guest of honour. Both spoke about their long professional and personal experience with Dr. C. N. P as an academic and a great human being. Citing Dr. C. N. P. as an example to be emulated Dr. Sudheer reminded the learners to consider the universe as a university, learning a lifetime experience and good character as a certificate. For the students and research scholars of Universities Dr. Nair was a source of inspiration and a role model. It is the respect and reverence of his students that paved the way for realizing his dream of starting a college in Purushothamagiri, Mylem, Trivandrum. This year the first batch of B. Com and BBA students will pass out from the IMDR College of Advanced Studies (I CAS).

Both Dr. C. V. Jayamani who welcomed the audience and Dr. K. Sasikumar who presided over the function explained the experience of starting the college in the Mylem campus and stressed the need for having a memorial building in the name Dr. C. N. P Nair and Professor Krishnan Nair, respectively the founder Chairman and founder

member of IMDR. Dr. V. Harikumar, Secretary IMDR and other senior members of IMDR were participated the meeting. The meeting ended with great hope that IMDR and I CAS would continue to get the support of the family and friends of Dr. Purushothaman Nair and the entire commerce fraternity for its future developmental activities.



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