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### MEASUREMENT MODEL FOR ONLINE GROCERY PURCHASE INTENTION

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### **ABSTRACT**

Online grocery shopping has been adopted by majority of people in metros however the consumers in tier I and II cities remain untapped by online grocery retailers. To remain competitive most of the online grocery retailers have started targeting tier I and II cities in India. The choice of consumers in selecting physical store or online store for grocery purchase lies based on the preference of the consumers. Hence, it becomes essential to identify and explore the factors influencing online grocery purchase intention of consumers. This study aims to identify the factors influencing online grocery purchase intention and development of a research instrument. Confirmatory Factor Analysis was carried out in AMOS and a measurement model was developed and validated in the study.

### **KEYWORDS**

online purchase, purchase intention, grocery, measurement model.

### **JEL CODES**

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### 1. INTRODUCTION

Indian grocery market has evolved continuously and the online grocery market is currently growing and is projected to grow at CAGR 55% between the years 2016 to 2021 (TechSci Research, 2016). Indian online grocery market is driven by various forces like increased smart phone users, larger population got busier with less time left for shopping, technological advancement, and rise in disposable income, product varieties, price advantage and fast delivery (TechSci Research, 2016). In terms of online grocery market growth, India is one among the top five countries in Asia pacific region (Das, 2016). Online grocery shopping has been adopted by majority of people in metros however the consumers in tier I and II cities remain untapped by online grocery retailers. To remain competitive most of the online grocery retailers have started targeting tier I and II cities in India (TechSci Research, 2016). Online grocery retailers currently use three different models namely inventory model, hyper local model and mixed model. In inventory model, the online retailer owns and manages the inventory based on everyday demand where as in hyper local model, the online retailers purchases products from store based retailers based on the order received which is collected in a common place and distributed to customers (Das, 2016). Mixed model is a combination of inventory and hyper local model where the online retailer owns inventory for few items and source other products from store based retailers depending upon the customer orders (Das, 2016).

### 2. NEED FOR THE STUDY

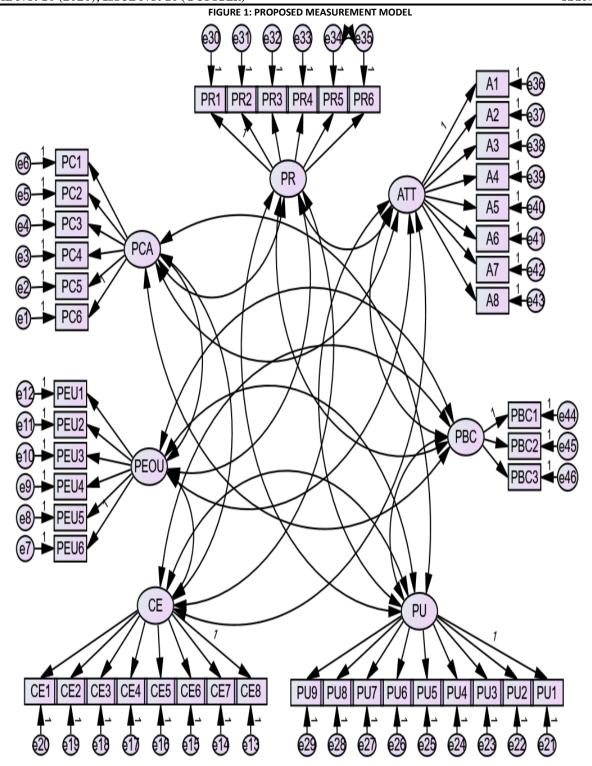
In India it is found the online grocery retailer using inventory model and mixed model were successful. However, online grocery retailers operating inventory model and mixed model face challenges in terms of huge investment associated with cold storage management and delivery system. The next biggest challenge for online grocery retailers is the existence of Kirana stores which offer benefits similar to online grocery retailers (Das, 2016). The choice of consumers in selecting physical store or online store for grocery purchase lies based on the preference of the consumers. Hence, it becomes essential to identify and explore the factors influencing online grocery purchase intention of consumers. This study aims to identify the factors influencing online grocery purchase intention and development of a research instrument.

### 3. OBJECTIVES

This study aims to identify the various factors influencing online grocery purchase intention. A measurement was proposed based on literature review and the same will be validated through Confirmatory Factor Analysis (CFA).

### 4. RESEARCH METHODOLOGY

Descriptive research was carried out and the population for the study constitutes online shoppers with grocery shopping experience in Tamilnadu. The sample size choosen for the study was 438 respondents who like online shopping. Primary data for the study was collected using structure questionnaire that was adopted from previous studies and modified. Secondary data was collected from various journals, magazines and online sources. Based on extensive literature review it was identified that various factors like perceived usefulness, perceived risk, perceived ease of use, attitude, perceived behavioural control, customer experience, product attributes and company attributes contributes to online purchase intention. Questions for the above factors were identified through literature review and modified as per studies requirement. A measurement model was also proposed as shown in figure 1. The modified questionnaire was tested for reliability and validity Confirmatory factor analysis in AMOS.



### ANALYSIS AND INTERPRETATION

Based on the literature review the variables were identified in each of the factors that influence online purchase intention and listed in table 1 as follows:

TABLE 1: FACTORS AND VARIABLES INFLUENCING ONLINE GROCERY PURCHASE INTENTION

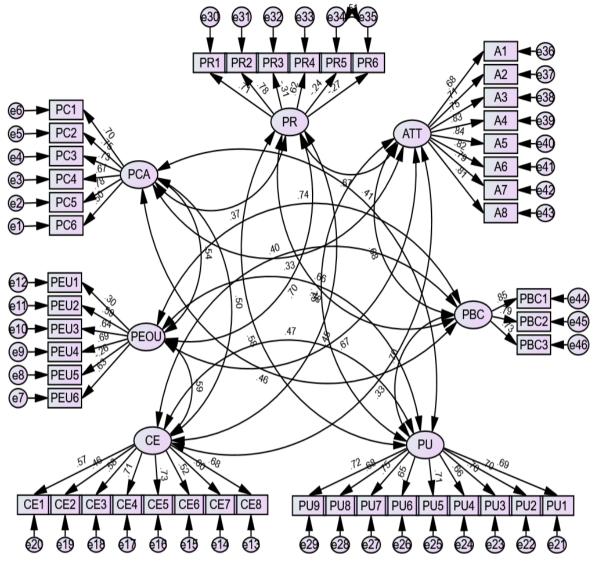
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Attributes of product and company    Contact easily   Better Sales service   PC2		More varieties	CE6
Better Sales service PC2 Brand value PC3 Large Product range PC4 Quality information PC5 Advertisement PC6 Perceived Ease of use Easy to buy PEU1 User friendliness PEU2 Product availability information PEU3 Multiple online store visits PEU4 Can handle by self PEU5 Skillful to make online purchase PEU6 Perceived Risk Timely delivery PR1 Product quality PR2 Delivery personnel PR3 Return policy PR4 Product Mismatch PR5 Online Payments PR6 Perceived Usefulness Time saving PU1 Cost saving PU2 Wide varieties PU3 Timing convenience PU4 Information quality PU5 Shopping experience PU6 Comparing products PU7 Sales personnel PU8 Delivery time PU9 Perceived behavioural control Capability PBC1 Ability and knowledge PBC2 Comfort PBC3 Attitude Prefer online A1 Good for society A2 Secure A3 Pleasant A4		Comfortable delivery time	CE6
Brand value PC3 Large Product range PC4 Quality information PC5 Advertisement PC6 Perceived Ease of use  Easy to buy PEU1 User friendliness PEU2 Product availability information PEU3 Multiple online store visits PEU4 Can handle by self PEU5 Skillful to make online purchase PEU6 Perceived Risk  Timely delivery PR1 Product quality PR2 Delivery personnel PR3 Return policy PR4 Product Mismatch PR5 Online Payments PR6 Perceived Usefulness  Time saving PU1 Cost saving PU2 Wide varieties PU3 Timing convenience PU4 Information quality PU5 Shopping experience PU6 Comparing products PU7 Sales personnel PU8 Delivery time PU9 Perceived behavioural control Capability PBC1 Ability and knowledge PBC2 Comfort PBC3 Attitude Prefer online A1 Good for society A2 Secure A3 Pleasant A4	Attributes of product and company	Contact easily	PC1
Large Product range   PC4		Better Sales service	PC2
Quality information     PC5       Advertisement     PC6       Perceived Ease of use     Easy to buy     PEU1       User friendliness     PEU2       Product availability information     PEU3       Multiple online store visits     PEU4       Can handle by self     PEU5       Skillful to make online purchase     PEU6       Timely delivery     PR1       Product quality     PR2       Delivery personnel     PR3       Return policy     PR4       Product Mismatch     PR5       Online Payments     PR6       Perceived Usefulness     Time saving     PU1       Cost saving     PU2       Wide varieties     PU3       Timing convenience     PU4       Information quality     PU5       Shopping experience     PU6       Comparing products     PU7       Sales personnel     PU8       Delivery time     PU9       Perceived behavioural control     Capability     PBC1       Ability and knowledge     PBC2       Comfort     PBC3       Attitude     Prefer online     A1       Good for society     A2       Secure     A3       Pleasant     A4		Brand value	PC3
Advertisement PC6 Perceived Ease of use Easy to buy PEU1 User friendliness PEU2 Product availability information PEU3 Multiple online store visits PEU4 Can handle by self PEU5 Skillful to make online purchase PEU6 Perceived Risk Timely delivery PR1 Product quality PR2 Delivery personnel PR3 Return policy PR4 Product Mismatch PR5 Online Payments PR6 Perceived Usefulness Time saving PU1 Cost saving PU2 Wide varieties PU3 Timing convenience PU4 Information quality PU5 Shopping experience PU6 Comparing products PU7 Sales personnel PU8 Delivery time PU9 Perceived behavioural control Capability PBC1 Ability and knowledge PBC2 Comfort PBC3 Attitude Prefer online A1 Good for society A2 Secure A3 Pleasant A44		Large Product range	PC4
Perceived Ease of use    Easy to buy		Quality information	PC5
User friendliness PEU2 Product availability information PEU3 Multiple online store visits PEU4 Can handle by self PEU5 Skillful to make online purchase PEU6 Perceived Risk Timely delivery PR1 Product quality PR2 Delivery personnel PR3 Return policy PR4 Product Mismatch PR5 Online Payments PR6 Perceived Usefulness Time saving PU1 Cost saving PU2 Wide varieties PU3 Timing convenience PU4 Information quality PU5 Shopping experience PU6 Comparing products PU7 Sales personnel PU8 Delivery time PU9 Perceived behavioural control Capability PBC1 Ability and knowledge PBC2 Comfort PBC3 Attitude Prefer online A1 Good for society A2 Secure A3 Pleasant A44		Advertisement	PC6
Product availability information Multiple online store visits PEU4 Can handle by self PEU5 Skillful to make online purchase PEU6 Perceived Risk Timely delivery PR1 Product quality PR2 Delivery personnel PR3 Return policy PR4 Product Mismatch PR5 Online Payments PR6 Perceived Usefulness Time saving PU1 Cost saving PU2 Wide varieties PU3 Timing convenience PU4 Information quality PU5 Shopping experience PU6 Comparing products PU7 Sales personnel PU8 Delivery time PU9 Perceived behavioural control Capability PBC1 Ability and knowledge PBC2 Comfort PBC3 Attitude Prefer online A1 Good for society A2 Secure A3 Pleasant A44	Perceived Ease of use	Easy to buy	PEU1
Multiple online store visits PEU4 Can handle by self PEU5 Skillful to make online purchase PEU6 Perceived Risk  Timely delivery PR1 Product quality PR2 Delivery personnel PR3 Return policy PR4 Product Mismatch PR5 Online Payments PR6  Perceived Usefulness  Time saving PU1 Cost saving PU2 Wide varieties PU3 Timing convenience PU4 Information quality PU5 Shopping experience PU6 Comparing products PU7 Sales personnel PU8 Delivery time PU9  Perceived behavioural control  Capability PBC1 Ability and knowledge PBC2 Comfort PBC3  Attitude  Prefer online A1 Good for society A2 Secure A3 Pleasant A44		User friendliness	PEU2
Can handle by self   PEU5		Product availability information	PEU3
Can handle by self   PEU5		Multiple online store visits	PEU4
Perceived Risk  Timely delivery Product quality PR2 Delivery personnel Return policy PR4 Product Mismatch PR5 Online Payments PR6  Perceived Usefulness  Time saving PU1 Cost saving PU2 Wide varieties PU3 Timing convenience PU4 Information quality PU5 Shopping experience Comparing products PU7 Sales personnel PU8 Delivery time PU9 Perceived behavioural control Capability Ability and knowledge PBC2 Comfort PBC3  Attitude Prefer online A1 Good for society A2 Secure A3 Pleasant A4			PEU5
Product quality		Skillful to make online purchase	PEU6
Delivery personnel   PR3	Perceived Risk	Timely delivery	PR1
Return policy         PR4           Product Mismatch         PR5           Online Payments         PR6           Perceived Usefulness         Time saving         PU1           Cost saving         PU2           Wide varieties         PU3           Timing convenience         PU4           Information quality         PU5           Shopping experience         PU6           Comparing products         PU7           Sales personnel         PU8           Delivery time         PU9           Perceived behavioural control         Capability         PBC1           Ability and knowledge         PBC2           Comfort         PBC3           Attitude         Prefer online         A1           Good for society         A2           Secure         A3           Pleasant         A4		Product quality	PR2
Product Mismatch		Delivery personnel	PR3
Product Mismatch			PR4
Perceived Usefulness			PR5
Cost saving		Online Payments	PR6
Wide varieties	Perceived Usefulness	Time saving	PU1
Timing convenience		Cost saving	PU2
Information quality		Wide varieties	PU3
Shopping experience		Timing convenience	PU4
Comparing products		Information quality	PU5
Comparing products		Shopping experience	PU6
Delivery time   PU9			PU7
Perceived behavioural control         Capability         PBC1           Ability and knowledge         PBC2           Comfort         PBC3           Attitude         Prefer online         A1           Good for society         A2           Secure         A3           Pleasant         A4			PU8
Ability and knowledge PBC2 Comfort PBC3  Attitude Prefer online A1 Good for society A2 Secure A3 Pleasant A4		Delivery time	PU9
Comfort   PBC3	Perceived behavioural control	Capability	PBC1
Attitude         Prefer online         A1           Good for society         A2           Secure         A3           Pleasant         A4		Ability and knowledge	PBC2
Good for society A2 Secure A3 Pleasant A4		Comfort	PBC3
Secure A3 Pleasant A4	Attitude	Prefer online	A1
Pleasant A4		Good for society	A2
		Secure	А3
Morth		Pleasant	A4
worth A5		Worth	A5
Interesting A6		Interesting	A6
Attractive A7		Attractive	A7
Convenient A8		Convenient	A8

Source: Primary data

Data for the identified variables were collected using structured questionnaire and analysis was carried in AMOS. Confirmatory factor analysis was carried out to test the measurement model.

In confirmatory factor analysis uni-dimensionality was tested. The measurement model with factor loadings of all variables is depicted in figure 2.

### FIGURE 2: MEASUREMENT MODEL WITH FACTOR LOADINGS



Source: Primary data

The variables with less than 0.5 factor loadings were deleted. Then the composite reliability and Average variance extracted were calculated manually using the formula

Construct reliability / Composite reliability (CR):

- = (sum of the standardized loading)<sup>2</sup>/ (sum of the standardized loading)<sup>2</sup> + sum of indicator measurement error Average Variance Extracted (AVE):
- =(sum of squared standardized loading) / (sum of squared standardized loading + sum of indicator measurement error).

It was found the Construct Reliability values for all the constructs to be greater than 0.6 and Average Variance Extracted values were greater than or equal to 0.5 indicating the measurement model is reliable and valid. The square root of the Average Variance Extracted was calculated and found to be greater than 0.05 and all the values were greater than the correlation between the constructs indicating achievement of discriminant validity.

The Root Mean Squares of Approximate (RMSEA) value of the model was found to be 0.08 which is below 0.09 indicating that the proposed measurement model after deletion of variables with lesser factor loading to have an acceptable model fit. The Goodness of Fit Index value, Comparitive Fit Index value and Adjusted Goodness of fit Index value were 0.9 indicating the measurement model is fit and acceptable.

### 6. FINDINGS AND CONCLUSION

Measurement model enabled to identify the variables affecting online grocery purchase intention. The variables in each factor influencing online grocery purchase intention were identified and are as follows.

In Customers past experience construct, the variables are CE4, CE5, CE7 and CE8. In Attributes of product and company, the variables are PC1, PC2, PC3, PC4 and PC5. In Perceived Ease of use construct, the variables are PEU3, PEU4 and PEU6. In Perceived Risk, the variables are PR1, PR2 and PR4. In Perceived Usefulness and attitude, all the variables are included.

Thus this study enabled development of a measurement model on factors influencing online grocery purchase intention. Future studies can be conducted on identification of relationship between these variables and development of structural model. This study contributes to the existing literature and also will enables retailers and researchers to understand the factors influencing online grocery purchase intention.

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### A STUDY ON WORK LIFE BALANCE OF IT EMPLOYEES IN COIMBATORE NORTH ZONE

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### **ABSTRACT**

It a well known fact that work life balance is an important factor to be considered in the job life. Various organizations are implementing more number of work life balance methods and strategies in their organization to have a better employee force. It is clearly evident that work life balance has a direct impact on employee retention, job satisfaction and job stress. An attempt is made in this study to analyze and review the work life elements, influence towards employees work life balance as well as job satisfaction. For this a study had been undertaken and been explored in the IT employees of Coimbatore North Zone. For this a structured questionnaire was prepared based on the elements of work life balance and circulated to the IT employees. The study collected the data from 110 respondents and analyzed using statistical tools such as ANOVA, correlation, chi square and percentage analysis. The paper also tries to find out causes of work life balance and possible remedial measure.

### **KEYWORDS**

IT employees, work life balance, job satisfaction and job stress.

#### JEL CODES

J12, J13, J17, J19, J28.

### INTRODUCTION

ork-life balance is the term used to describe those practices at workplace that acknowledge and aim to support the needs of employees in achieving a balance between the demands of their family (life) and work lives. Its importance in organizations is found with respect of staff motivation, increase staff retention rates, reduce absenteeism, attracting a new talent and reducing of employee stress. In the world filled with conflicting responsibilities and commitments, work/life balance has become a predominant issue in the workplace. The major elements of work/life balance would be Self management, Time management, Stress management, Change management, Technology management, Leisure management. So mostly it covers the conventional notion of happy worker is a better worker. Related to this various information collected and recorded in the study through analysis and interpretations. The analysis is done among the IT employees of various organizations in and around Coimbatore

### **NEED OF THE STUDY**

India is said to be an important nodal point for IT solutions and strongly contribute the domestic economy. So obviously quite number employment possibilities are more in this sector and that contributed an amount of 884,000 digitally skilled talents in 2019. In this sector managing human resources are a critical point to be considered. Here the balancing the employees towards work and family becomes a greatest priority to employers to boost their image up and to retain talent pool. Human resources issues that are considerable in ITs are working conditions, organizational management, labor relations, work force empowerment and work-biological balance. Stability of the person's life complexity and balance of consciousness with environmental and personal resources such as work, life balance, person, life, society, employer, occupation, geography, information, economics, personality or values (Crocker et al, 2002). This study aims to find some important issues which plays a major role in work life balance and had tried attempt certain solutions towards it.

### **PROBLEM STATEMENT**

Coimbatore is said to be a potential hub for IT employment with the starting up IT technological Parks and skilled employee set up. It comes under the metropolitan city cadre where we have a good atmosphere to run the industry without affecting its serenity. It is even more become true through the identification of Prime Minister Modi's smart city scheme. Since the city is listed with so many capabilities and potentials towards IT industry the problems will also in the larger. So arriving a solution to this the study has conducted. The study is concentrated mostly in the north z one because there only we have high number of technological parks and companies. The study is done for the all employees irrespective of their area of expertise with the understanding that the work life balance is common for all

### LITERATURE REVIEW

In the study of (Amritha et al 2017), "Employee work-life balance in IT industry" discusses the investigation of factors affecting the work life balance particularly the family life, personal life, and employee relationship with the employer and other co-employees. From the study they have identified highest mean score for self-health regarding factors, followed by the migraine or headaches. With regard to impact it is identified as the employees were not able spend time with family and friends and no adequate time for the personal responsibilities followed with higher amount of targets. In the conclusion they have stated that the societal concepts of nuclear families which suffers more. The study also states if government and corporate think about and have to change it.

Marcello Russo and Gabriele Morandin 2019, in their study has analysed 400 working parents in Italy where in 58% are men and 48% are women. From the study it was identified that work life balance starts with the managers through the way of giving proper training to the supervisor. The study proves this could be done through the way of making the supervisors understand the sub-ordinate has got a personal life also to live. Based on this he should be taught how to prioritize or provide equal importance to work and family. They also claim that in most of the places the company culture is not supportive and employees are unhappy with it. Their conclusion to overcome this both employees and employers should change in their mindsets and need to redefine their policies and company offerings.

Neeti Sharma et al in 2016 in their study identified the relationship between different variables to male and female employees working in five IT industries in Noida. Quantitative method of research method has been undertaken for the study. The study found that work at home provisions help a lot in reducing the stress of work life balance. Working hours is the more impacting factor in balancing the work and life. It concluded that only a few companies are providing flexitime, work from home and other related policies.

### **OBJECTIVES OF THE STUDY**

- 1. To analyse the elements that impact the employees work life balance.
- To identify the practices followed by employees on managing their work life commitments. 2.
- 3. To know the relationship between employee's job and its impact on employee's personal life.

### RESEARCH METHODOLOGY

The descriptive design was adopted for the study with a sample size of 110 with simple random sampling technique. Data is collected through questionnaire comprising of the different elements of work life balance and it is analyzed with the analytical tools like chi-square test, Anova and Correlation.

### **ANALYSIS AND INTERPRETATION**

TABLE 1: SHOWING DEMOGRAPHIC PROFILES

Age		
20-30	89	80.9
31-40	18	16.4
41 and above	3	2.7
Gender		
Male	44	40.0
Female	66	60.0
Education		
Under graduate	61	55.5
Post graduate	43	39.1
M Phil	3	2.7
PhD	3	2.7
Marital status		
Single	83	75.5
married	27	24.5
Type of family		
nuclear	77	70.0
joint	33	30.0
Annual income		
Below 3 LPA	45	40.9
3,00,001-5,00,000	43	39.1
5,00,001-10,00,000	17	15.5
10,00,001 and above	5	4.5

Source: Primary data

The demographic variables of employees working IT industries show majority of 80.9% in 20-30 age category, 16.4 in the 31-40 category. In gender majority 60.0% falls in the category of female followed by male with 40 %. In Education under graduates constitute the majority with 55.5 and post graduate with 39.1%. In marital status majority falls in single with 75.5% followed by married of 24.5. In the type of family higher amount constitutes to the nuclear family with 70.00 % and joint with 30%. In Annual Income the majority into below 3LPA followed with 3 lakhs to 5 lakhs around 39%.

### One-way ANOVA

ANOVA is carried out between two variables, pressure of work in the organization and hours of work of the respondents

**TABLE 2** 

Hours of work	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		95% Confidence Interval for Mean Minimum		Minimum	Maximum
					Lower Bound Upper Bound					
Less than 8 hours	20	2.90	.788	.176	2.53	3.27	1	4		
8-12 hours	87	3.28	1.064	.114	3.05	3.50	1	5		
More than 12 hours	3	4.00	1.000	.577	1.52	6.48	3	5		
Total	110	3.23	1.029	.098	3.03	3.42	1	5		

Source: Primary data

Interpretation: From the above table, the samples N value for Less than 8 hours is 20 and their mean value is 2.90, the N value for 8-12 hours is 87 and their mean value is 3.28, the N value for more than 12 hours is 3 and their mean value is 4.

### **Test of Homogeneity of Variances**

Do you have more pressure of work in organization?

### TABLE 3

Levene Statistic	df1	df2	Sig.
3.800	2	107	.025

### Interpretation:

H₀ = There is no significant difference between group mean

 $H_1$  = There is a significant difference between group mean

The significant P value is 0.025 which is less than 0.05 Therefore Hois rejected, Variances are different. Hence there is a significant difference in the group means. **ANOVA** 

### TABLE 4

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	4.139	2	2.069	1.992	.141
Within Groups	111.179	107	1.039		
Total	115.318	109			

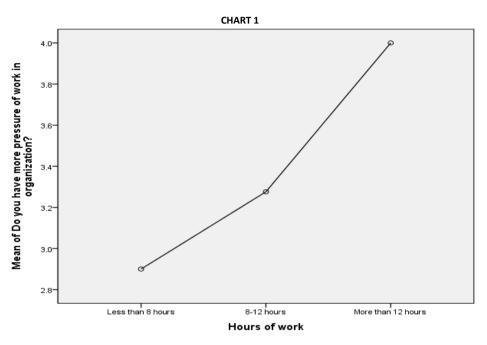
### **Robust Tests of Equality of Means**

	TABLE 5								
Statistic df1 df2 Sig									
١	Welch	2.329	2	5.318	.188				
	Brown-Forsythe	2.410	2	6.054	.170				

H₀ = There is no significant difference between group mean

Interpretation: Since variances are different, we interpret the significance value from the Robust table. The significant P value is 0.188 which is greater than 0.05 Therefore, H<sub>0</sub> is accepted. Hence it is proved than there is no significance difference between pressure of work in the organization and hours of work. Hence it is seen that the hours of work do not cause pressure in work.

#### Means plots



### Chi square

Chi square test is carried out between two variables, age group and the satisfactory level of the respondents in their ability to meet the job requirements and personal life.

**Case Processing Summary** 

### TABLE 6

				Cases		
	,	Valid	1	Missing	-	Total
	N	Percent	N	Percent	N	Percent
I'm satisfied with my ability to meet the needs of my job with those of my personal life * Age group	110	100.0%	0	0.0%	110	100.0%

Hypothesis

H<sub>0</sub> = There is no significant relationship between variables

**H**<sub>1</sub> = There is a significant relationship between variables

I'm satisfied with my ability to meet the needs of my job with those of my personal life \* Age group Cross tabulation

TABLE 7

			Age group					
			20-30	31-40	41 & above	Total		
I'm satisfied with my ability to meet the	strongly disagree	Count	2	1	0	3		
needs of my job with those of my per-		% within Age group	2.2%	5.6%	0.0%	2.7%		
sonal life	disagree	Count	8	2	0	10		
		% within Age group	9.0%	11.1%	0.0%	9.1%		
	neither agree nor disagree	Count	25	5	1	31		
		% within Age group	28.1%	27.8%	33.3%	28.2%		
	Agree	Count	30	7	0	37		
		% within Age group	33.7%	38.9%	0.0%	33.6%		
	Ctrongly ograc	Count	24	3	2	29		
	Strongly agree	% within Age group	27.0%	16.7%	66.7%	26.4%		
			89	18	3	110		
Total		% within Age group	100.0%	100.0%	100.0%	100.0%		

Source: Primary data

Interpretation: From the above table, majority of the respondents, 89 belong to the age group 20-30, followed by 18 respondents belong to the age group 31-40. 3 respondents belong to the age group 40 and above. Most of the respondents 33.6% state that they agree to the statement that they are satisfied with their ability to meet the needs of the job with those of their personal life. Followed by 28.2% of the respondents state that they neither agree nor disagree to the statement. Followed by 26.4% of the respondents state that they strongly agree to the statement. 9.1% of the respondents state that they disagree to the statement. And 2.7% of the respondents state that they strongly disagree to the statement.

### Chi-Square Tests

TABLE 8						
	Value	df	Asymp. Sig. (2-sided)			
Pearson Chi-Square	4.729	8	.786			
Likelihood Ratio	5.502	8	.703			
Linear-by-Linear Association	.002	1	.964			
N of Valid Cases	110					

Source: Primary data

### Interpretation

 $H_0$  = There is no significant relationship between variables

Significant value P = 0.786 which is greater than 0.05. Therefore, **H**<sub>0</sub> is accepted. Hence there is no significant relationship between the age group and the satisfactory level of the respondents in their ability to meet the job requirements and personal life.

#### Correlations

Correlation test is carried out between two variables, working extra hours to complete their task and the work related stress makes them irritable at home. Descriptive Statistics

TABLE 9

	Mean	Std. Deviation	N
Do you work extra hours to complete your task?	2.96	1.219	110
Work related stress often make me irritable at home	2.85	1.074	110

### Interpretation:

Hypothesis:

 $H_0$  = There is no significant correlation between variables

 $H_1$  = There is a significant correlation between variables

From the above table, the mean value for working extra hours to complete the task is 2.96 and the mean value for work related stress often make them irritable at home is 2.85.

### Correlations

### TABLE 10

		Do you work extra hours to complete your task?	Work related stress often make me irritable at home
Do you work extra hours to	Pearson Correlation	1	.339
complete your task?	Sig. (2-tailed)		.000
	N	110	110
Work related stress often	Pearson Correlation	.339	1
make me irritable at home	Sig. (2-tailed)	.000	
	N	110	110

#### Interpretation:

The significance value is 0.00 < 0.05. Therefore,  $H_0$  is rejected.

Hence there is a significant correlation between working extra hours of time and work related stress, which makes them irritable. Since the Pearson correlation value is 0.339 which shows a moderate positive correlation between the two variables, working extra hours to complete their task and the work related stress makes them irritable at home.

### **FINDINGS AND SUGGESTIONS**

- Majority of the respondents (80.9%) belong to the age group 20 to 30.
- Majority of the respondents, 79.1% work for a period of 8-12 hours a day.
- > Majority of the respondents 80% travel less than 1 hour to reach their work place.
- Most of the respondents 38, (34.5%) state they are rarely unable to spend time with family.
- Most of the respondents 36 (32.7%) agree to the statement that they have more pressure of work in organization
   Most of the respondents 36 (32.7%) neither agree nor disagree to the statement that work related stress often makes them irritable at home

### THE MAJOR SUGGESTIONS

- > Wellness programs can be introduced as it will act as an unconventional and productive approach in the organisation.
- > There must be a proper and a flexible time that has to be adopted so that employees doesn't feel stressed about the overtime working and they can spend a quality time with their family and they can even make time to finish their family duties and commitments.

### CONCLUSION

IT sector is an emerging field which has extended its wings in various fields. Such an important industry should look after the employees in a better manner. More than this is an industry where the human brains are given work more and there is a need of different skill set. It is advisable if the organization help in maintain right balance with work and personal life. From the study it's concluded the stress level of the employees, extra hours of work, time to spend with family, personal responsibilities are the factors which affects the work life balance. So these factors have to be take care by all IT employers in a better and caring manner. For that they should develop and deploy better strategies to reduce the imbalance. Thus by realizing the importance of work life balance, companies should take suitable measures like flexi working hours, leave arrangement etc. to improve the level of work life balance of their employees and to improve their work related performance.

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### ANALYTICAL SURVEY OF FOREIGN DIRECT INVESTMENT IN INDIA SINCE 1991: ISSUES AND CONCERNS

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### **ABSTRACT**

Foreign Direct Investment is an investment made by a foreign individual or company in productive capacity of another country. It is the movement of capital across national frontiers in a way that grants the investor control over the acquired asset. It has gained importance globally as an instrument of international integration. Capital is the heart of the body of national economy. As heart plays an important role in human body, similarly capital plays an important role in the economy. Foreign Direct Investment has helped India to attain a financial stability and economic growth with the help of investments in different sectors. Foreign Direct Investment has boosted the economic life of India and on the other hand there are critics who have blamed the government for ousting the domestic inflows. Nowa-days Foreign Direct Investment is considered to be a major source of funds which may contribute to increase the economic growth rate of the developing countries. Saving capital and investment along with human resources are essential for economic development. But due to shortage of domestic capital prevents the growth of developing countries. Foreign Direct Investment and foreign capital can overcome these constraints for growth of emerging countries. Foreign Direct Investment has the potential to play a major direct role for a country's development. In this paper, an attempt has been made to show the global view on Foreign Direct Investment flows into India and measures to improve its environment in India.

### **KEYWORDS**

FDI, economic growth, foreign direct investment, globalization, inflows.

### JEL CODE

P45

### 1.0 INTRODUCTION

conomic development is a complex process. It is influenced by natural resources and both economic and non-economic factors. Among the economic factors which determine the development process in any country and the rate of accumulation, capital output ratio in various sectors, condition of foreign trade and economic system. The classical theory of trade has been used by economists for a long time to argue that trade between nations is always beneficial to them. Unlike neo-classical economists, Prebish looks at the relation between trade and development from the stand point of balance of payment rather than real resources. He declares that leaving aside some exceptional cases, unrestricted trade results in deficit in the balance of payments of developing countries. In addition, their terms of trade also deteriorate vis-à-vis developed countries. These disadvantages of free trade generally for outweigh any advantage with respect to more efficient allocation of resources. Foreign trade has proved to be beneficial to countries which have been able to set up industries in a relatively short period. These countries sooner or later captured international markets for their industrial products. Therefore, a developing countries should not only try to become self reliant in capital equipment as well as other industrial product as early as possible, but it should not attempt to push the development of its industries to such a high level that in course of time manufactured goods replace the primary products as the country's principal exports.

Investment provides the base and pre- requisite for economic growth and development. Apart from a nation's foreign exchange reserves, exports, government's revenue, financial position, available supply of domestic saving magnitude and quality of foreign investment are necessary for the well being of a country. Developing nations in particular, consider FDI as the safest type of international capital flows out of all the available recourses of external finance available to them. In the modern world there is mutual interdependence of the various national economies. Today, it is hard to find the example of a closed economy. All the economies of the world have become open but the degree of openness varies from one country to another. Thus in the modern world no country is completely self sufficiency, in the sense used here, means the proposition of the goods and services consumed to their total output produced in a country. But the degree of self sufficiency varies from one country to another.

Equally important are the roles the regional and international specialization. Regional specialization means the various regions or areas in the country specialize themselves in the production of different products. International specialization means that different countries of the world specialize in producing different goods. Factors which determine regional specialization are more or less the same as those which determine international specialization. A country which produces surplus of a good, i.e. produces more than its requirements, will export it to other countries in exchange for the surplus produces in those countries.

Trade is essentially an international transformation of commodities, inputs and technology which promotes welfare in two ways. It extents the market of country's output beyond national frontier's and may ensure better prices through exports. Thus imports, it makes available commodities, input and technology which are either not available only at higher prices, thus taking consumers to a higher level of satisfaction. The foremost principle of foreign trade, viz the law of comparative costs, signifies that what country exports and imports is determined not by its character in isolation but only in relation to those of its trading partners.

Foreign Direct Investment (FDI) is a type of investment into an enterprises in a country by another enterprises located in another country by buying a company in the target country or by expanding operations of an existing business in that country. In the era of globalization, FDI takes place a vital part in the development of both developing and developed countries. FDI has been associated with improved economic growth and development in the host countries which has led to the emergence of global competition to attract FDI.

### 1.1 REVIEW OF LITERATURE

Dhar and Roy (1996) studied Foreign Direct Investment and domestic saving investment behavior in the developing countries. Most of the countries experience net flows on FDI; there are weak association between FDI and domestic saving investment behavior. The co-relation co-efficient is found to be positive and significance for six of the sixteen countries. Most of the remaining countries show a low co-efficient with a negative relation between FDI and domestic investment. Charkraborty and Basu (2002) investigated the co-integration relationship between net inflows of FDI, real GDP, unit cost of labour and proportion of import duties in tax revenue for India with the method formulated by Johansen (1990). They found two long run equilibrium relationships. The first relationship is between net inflow of FDI, real GDP and the proportion of import duties in tax revenue and the second is between real GDP and unit cost labour. They find unidirectional granger causality from real GDP to net inflow of FDI.

Pradhan Jaya Prakash (2003) empirically verified the role of FDI in the growth process of developing countries found that the growth effect of domestic investment is relatively more sensitive than FDI to the level of human development. The study found that the international linkages have a major role in the growth process, if the country has a lower human development than a country with a higher human development.

Nadita Dasgupta (2007) studied the effect of international trade and investment related macro economic variables, named exports imports and FDI inflows and the outflows of FDI from India over 1970 through 2005. Unidirectional Granger causality was found from export and import to FDI outflows, but no such causality exists from FDI inflows to be corresponding outflows from India.

**Gudaro, etal (2012)** studied an impact of Foreign Direct Investment on economic growth- a case study of Pakistan concluded that Foreign Direct Investment in any developing country plays a positive role to pull up the investment with increase in the GDP and economic growth of the country.

Barbar and Khandare (2012) studied the structure of FDI in India during Globalised period. This study is mainly focus on changing structure and direction of India's FDI during globalised period. This study is done through analysis of benefits of FDI for economic growth. The study has been done through sectoral analysis of FDI participation as well as through study of country wise flow of foreign inflow in India till 2010.

Mora and Singh (2013) studied the role of FDI empirically in manufacturing and its contribution to trade productivity and decentralization in ten Asian countries. Their conclusion shows a positive correlation between exports and imports with FDI. A greater trade dissolution was observed in imported intermediate goods. Never the less both exports and intermediate imports have a positive correlation with per capita GDP.

Pravakar Sahoo (2014) in his topic "Making India an attractive investment destination" argues that FDI helps to fill the gap between domestic saving and investment and to boost productivity and investment growth of Indian economy. He also discussed about the policy reforms which attract FDI in India. Liberalization policy of 1991 provided structural reforms to the economy as well as some other steps like de-licensing industries, easing competition controls opening of capital markets; trade reforms etc. are responsible for attracting FDI in India.

Roy and Ghosh (2014) made the comparison between two time period pre reforms and post reforms. At the time of pre reforms (before 1991) the score of FDI was quite restricted. But on the other hand post reforms (after 1991) period were the period in which several policy changes were made by the Indian Government for attracting FDI. FDI was an important source of the economic development for the country. But some people have seen the threat of FDI in the sovereignty of host and domestic business houses. So policy makers need to ensure transparency and consistency in policy making along with comprehensive long term development strategy

Parvathi (2015) examine empirically the factors that determine FDI inflow into the country (India). According to her Foreign Direct Investment not only acts as an instrument of international capital flow but also serves as an important source of technology and productivity of a country. Her results show that the inflow of FDI into the home countries is determined by various socio-economic and political factors in the recipient countries. The economic determinants (like foreign exchange reserve and exports) having a great influence on FDI inflows into the country.

Maravi (2016) examines that Foreign Direct Investment have positive impact in the development of the nation. It helps in innovation and technology up gradation, improved management techniques accompanied by raising productivity and transferring of financial resources. It plays an important role in the development of infrastructure, service and banking finance sector. Recently Modi Government has introduced number of initiatives which attract FDI and liberalize FDI policy.

Alka, etal (2017) study the trends and patterns of Foreign Direct Investment in India. They analysed the status of FDI inflows in to India and identify the problems and issues that have made India less attractive destination as compared to other nation. They again explained India has followed an extremely alert approach after economic reforms in 1991, India has liberalized its foreign policy took several measures to attract FDI. It has large potential market, educated and skilled workforce, relatively low labour costs, liberal democratic political structure, the FDI flows in to India have remained low in comparison to other emerging market.

### 1.2 OBJECTIVES OF THE STUDY

- 1. To make an appraisal of global view on FDI trends.
- 2. To suggest effective and suitable policy measures for attracting more FDI inflows in India.

### 1.3 SCOPE OF THE STUDY

On the basis of review of literature, it is revealed that FDI is more beneficial especially for the developing countries like India. There are very few researchers studying the impact of FDI on industrial development in India. The existing studies are also limited only to study the micro impact of FDI on various sectors. Most of the literature is available in the form of research papers. Therefore, the particular study needs more attention especially at macro level, so that results may be generalized in the national context.

Therefore, a comprehensive and detailed analysis has been done and evaluated on the basis of information collected through the secondary sources of data and literature. It has been further attempted to draw some fruitful findings and logical conclusions on the basis of these evaluations and effective suggestions and policy measures has been made for an ideal destination of FDI for India.

### 1.4 RESEARCH METHODOLOGY

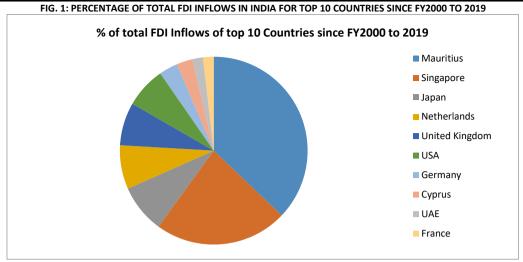
The present study is concerned with trends and determinants of FDI and foreign capital in India since 1991. However, the researcher also manipulates the casualty and consequences which is a sign of qualitative research. The present study is based on secondary data. The secondary data have been collected from different secondary sources like Reserve Bank of India Bulletins, World Investment Reports, World Development Reports, Human Development Reports, Federation of Indian Chambers of Commerce and Industry (FICCI) Survey Reports, CII Survey Reports, DIPP, GDI, UNCTAD, Publications of International Institutions like WTO, IMF, World Bank, EU, ADB, Department of Industrial Policy and Promotion and Government of India Bulletins.

### 1.5 ANALYSIS OF THE STUDY

TABLE 1.5: TOTAL FDI INFLOWS OF TOP 10 COUNTRIES FROM APRIL 2000 TO MARCH 2019

Sl. No.	Country	Amount of FDI Inflows (US\$ Millions)	% of total FDI Inflows
1	Mauritius	134469.19	32.93
2	Singapore	82998.40	20.33
3	Japan	30273.50	7.41
4	Netherlands	27352.32	6.70
5	United Kingdom	26789.09	6.56
6	USA	25555.99	6.26
7	Germany	11707.82	2.87
8	Cyprus	9868.99	2.42
9	UAE	6652.03	1.63
10	France	6643.09	1.63

Source: Government of India, Ministry of Commerce and Industry, Department of Industrial Policy and Promotion, Fact Sheet on FDI March 2019.



The above Table 1.5 shows that ten countries (Mauritius, Singapore, Japan, U.K., Netherland, USA, Germany, Cyprus, France, UAE accounted for 88.74 percent of the total FDI flows in India. Mauritius was at the top during the period 2000-19 in FDI inflows. Its share in actual inflows was 32.93 percent followed by Singapore 20.33 percent, Japan (7.41%), Netherland (6.70%), U.K. (6.56%), USA (6.26%), Germany (2.87%), Cyprus (2.42%), UAE (1.63%), France (1.63%), Switzerland, Caymen Islands, Hong Kong, South Korea and Spain, which had only a symbolic presence in this period. Mauritius was the top due to the fact that Mauritius is used as a tax shelter and investors belonging to several countries use it as a conduit to avoid payment of taxes.

### 1.6 GLOBAL VIEW ON FDI TRENDS

Recent years have witnessed a dramatic world—wide increase in foreign investment, accompanied by a marked change in the attitude of most developing countries towards inward Foreign Direct Investment. As against a highly suspicious attitude of these countries towards FDI in the past, most countries now regard FDI as beneficial for their development efforts and compete with each other to attract it. The explanation for this shift in attitude lies in the changes in political and economic systems that have occurred during the closing years of the 20th century. Many countries, particularly in Eastern Europe, have abandoned socialism in its various forms and embraced the market economy. In many of these countries, mass privatization has taken place mainly with funds from abroad. The success of East Asian economies is attributable chiefly to a high level of Foreign Investment and export promotion.

1.6.1 FDI Inflows in Selected Developed and Developing Economies during the Year 1990-2019

TABLE 1.6.1: FDI INFLOWS (Million US\$) IN SELECTED DEVELOPED AND DEVELOPING ECONOMIES DURING THE YEAR 1990-1997 (Continued.....)

Region/ Economy	1990	1991	1992	1993	1994	1995	1996	1997
World	204 886.3	153 957.3	164 680.7	222 236.7	255 892.8	345 142.7	392 837.8	480 675.9
Developed Economies	170 166.9	114 508.8	109 573.0	143 522.5	151 572.2	223 381.1	240 360.6	285 477.4
United States	48 422.0	22 799.0	19 222.0	50 663.0	45 095.0	58 772.0	84 455.0	103 398.0
United Kingdom	30 461.1	14 846.2	17 236.7	16 956.7	10 235.3	23 589.6	28 448.0	33 128.4
Germany	2 962.4	4 727.2	- 2 089.4	368.2	7 134.5	12 024.5	6 572.6	12 244.6
Japan	1 806.0	1 284.3	2 755.6	210.4	888.4	41.5	228.1	3 224.6
Developing Economies	34 648.6	39 309.9	53 456.6	75 689.5	102 386.0	117 763.2	147 139.0	185 391.8
Mauritius	41.0	19.0	14.8	15.4	20.0	18.7	36.7	55.3
China	3 487.1	4 366.3	11 007.5	27 515.0	33 766.5	37 520.5	41 725.5	45 257.0
Hong Kong, China	3 275.1	1 020.9	3 887.5	6 929.6	7 827.9	6 213.4	10 460.2	11 368.1
Korea, Republic of	1 045.6	1 455.2	1 001.6	832.3	1 136.6	2 487.1	2 782.6	3 301.1
Taiwan Province of China	1 330.0	1 271.0	879.0	917.0	1 375.0	1 559.0	1 864.0	2 248.0
Malaysia	2 611.0	4 043.0	5 138.0	5 741.0	4 581.0	5 815.0	7 297.0	6 323.0
Singapore	5 574.7	4 887.1	2 204.3	4 686.3	8 550.2	11 942.8	11 432.4	15 701.7
Thailand	2 575.0	2 049.0	2 151.0	1 807.0	1 369.0	2 070.0	2 338.0	3 882.0
India	236.7	75.0	252.0	532.0	974.0	2 151.0	2 525.0	3 619.0
Argentina	1 836.0	2 439.0	4 431.0	2 793.1	3 634.9	5 609.4	6 948.5	9 160.3
Brazil	988.8	1 102.2	2 061.0	1 290.9	2 149.9	4 405.1	10 791.7	18 992.9
Chile	661.2	822.1	935.3	1 034.2	2 583.0	2 956.1	4 814.6	5 271.4
Colombia	500.0	456.9	728.7	959.1	1 446.5	968.4	3 111.7	5 562.2
Mexico	2 633.2	4 761.5	4 392.8	4 388.8	10 972.5	9 526.3	9 185.5	12 829.6

12 756.8

13 935.8

Mexico

YEAR 1998-2005 (Continued)										
Region/ Economy	1998	1999	2000	2001	2002	2003	2004	2005		
World	681 601.7	1 078 275.3	1 356 610.6	772 729.7	589 913.9	550 615.1	692 538.0	947 705.9		
Developed Economies	499 437.9	854 901.4	1 119 099.9	548 463.3	413 629.8	337 930.6	401 643.8	585 742.2		
United States	174 434.0	283 376.0	314 007.0	159 461.0	74 457.0	53 146.0	135 826.0	104 773.0		
United Kingdom	65 062.0	90 033.8	115 304.0	35 948.8	19 683.1	16 590.1	61 219.7	182 927.9		
Germany	24 593.2	56 075.7	198 279.3	26 402.0	53 522.3	32 376.8	- 10 192.2	47 449.8		
Japan	3 192.6	12 741.3	8 322.7	6 241.6	9 239.3	6 324.0	7 815.4	2 775.8		
<b>Developing Economies</b>	174 995.2	216 242.2	231 586.3	216 008.5	166 238.6	194 852.0	261 897.3	331 297.8		
Mauritius	12.2	49.4	276.8	- 25.6	32.1	62.1	11.2	41.6		
China	45 462.8	40 318.7	40 714.8	46 877.6	52 742.9	53 504.7	60 630.0	72 406.0		
Hong Kong, China	13 939.4	25 355.3	54 581.9	29 060.7	3 662.2	17 830.8	29 153.8	34 057.8		
Korea, Republic of	5 989.2	10 726.3	11 509.4	6 522.3	5 475.1	7 010.0	13 294.4	13 643.2		
Taiwan Province of China	222.0	2 926.0	4 928.0	4 109.0	1 445.0	453.0	1 898.0	1 625.0		
Malaysia	2 714.0	3 895.3	3 787.6	553.9	3 203.4	2 473.2	4 624.2	4 065.4		
Singapore	5 958.7	18 853.0	14 751.8	17 301.6	5 338.4	16 353.2	22 324.9	17 747.8		
Thailand	7 492.0	6 106.4	3 410.1	5 073.2	3 355.4	5 222.3	5 858.6	7 975.1		
India	2 633.0	2 168.0	3 588.0	5 477.6	5 629.7	4 321.1	5 777.8	7 621.8		
Argentina	7 290.7	23 987.7	10 418.3	2 166.1	2 148.9	1 652.0	4 124.7	5 265.3		
Brazil	28 855.6	28 578.4	32 779.2	22 457.4	16 590.2	10 143.5	18 145.9	15 066.3		
Chile	4 627.8	8 761.0	4 860.0	4 199.8	2 550.0	4 333.7	7 241.0	7 096.9		
Colombia	2 828.8	1 507.9	2 436.5	2 541.9	2 133.7	1 720.5	3 115.6	10 235.0		

2006-2012	(Continued)
2000-2012	(Continueu)

30 056.2

18 246.8

24 098.0

18 269.3

25 031.9

26 034.5

Region/ Economy	2006	2007	2008	2009	2010	2011	2012
World	1 403 562.3	1 891 708.3	1 490 066.2	1 236 120.5	1 396 203.3	1 615 080.7	1 493 828.3
Developed Economies	941 067.2	1 282 083.3	794 312.6	714 028.4	710 394.4	870 823.0	762 694.7
United States	237 136.0	215 952.0	306 366.0	143 604.0	198 049.0	229 862.0	199 034.0
United Kingdom	147 372.4	176 838.6	92 158.3	89 709.1	58 200.3	42 200.4	55 446.1
Germany	55 654.6	80 212.5	8 127.0	23 805.6	65 643.0	67 513.7	28 181.1
Japan	- 6 505.8	22 548.9	24 425.1	11 938.3	- 1 251.8	- 1 758.3	1 731.5
<b>Developing Economies</b>	403 666.4	522 391.7	578 020.4	460 251.7	622 010.6	664 817.1	666 167.4
Mauritius	105.3	339.1	382.9	247.8	429.9	433.3	589.0
China	72 715.0	83 521.0	108 312.0	94 065.0	114 734.0	123 985.0	121 073.0
Hong Kong, China	41 810.6	58 403.5	58 315.4	55 535.2	70 540.7	96 580.8	70 179.8
Korea, Republic of	9 161.9	8 826.9	11 187.5	9 021.9	9 497.4	9 773.0	9 495.9
Taiwan Province of China	7 424.0	7 769.0	5 432.0	2 805.0	2 492.0	- 1 957.0	3 207.0
Malaysia	6 060.2	8 594.7	7 172.1	1 453.0	9 060.0	12 197.7	9 238.9
Singapore	37 480.4	42 608.9	11 810.1	18 531.9	57 460.1	39 890.4	60 103.0
Thailand	8 181.6	9 194.8	8 054.4	5 361.8	14 555.0	1 370.4	9 135.2
India	20 327.8	25 349.9	47 102.4	35 633.9	27 417.1	36 190.5	24 195.8
Argentina	5 537.3	6 473.2	9 725.6	4 017.2	11 332.7	10 839.9	15 323.9
Brazil	18 822.2	34 584.9	45 058.2	25 948.6	77 686.8	97 421.8	82 059.8
Chile	7 426.3	12 571.6	15 518.2	14 166.4	15 033.2	22 633.6	30 544.8
Colombia	6 751.0	8 886.0	10 564.0	8 035.0	6 430.0	14 647.0	15 040.0
Mexico	21 244.3	32 479.4	29 526.5	17 852.8	27 130.8	25 558.1	21 739.4

### YEAR 2013-2019

1 LAN 2013-2013								
Region/ Economy	2013	2014	2015	2016	2017	2018	2019	
World	1 456 323.2	1 403 864.6	2 041 769.7	1 983 477.9	1 700 467.6	1 495 222.6	1 539 879.7	
Developed Economies	716 491.1	669 561.2	1 274 405.3	1 265 245.0	950 149.8	761 391.4	800 239.1	
United States	201 393.0	201 733.0	467 625.0	471 792.0	277 258.0	253 561.0	246 215.0	
United Kingdom	51 675.9	24 690.2	39 185.7	258 698.7	101 240.7	65 299.6	59 137.1	
Germany	12 776.8	- 3 204.1	30 540.9	15 633.1	60 353.7	73 569.6	36 358.6	
Japan	2 303.7	12 029.8	2 975.5	19 358.8	10 977.3	9 857.6	14 552.4	
<b>Developing Economies</b>	655 954.4	677 340.3	729 888.9	651 978.5	700 636.4	699 305.6	684 723.3	
Mauritius	293.4	455.6	216.5	378.8	480.0	371.5	472.3	
China	123 911.0	128 502.0	135 577.0	133 711.0	136 315.0	138 305.0	141 225.0	
Hong Kong, China	74 294.2	113 037.8	174 352.9	117 387.0	110 684.5	104 245.7	68 379.0	
Korea, Republic of	12 766.6	9 273.6	4 104.1	12 104.3	17 912.9	12 182.6	10 565.6	
Taiwan Province of China	3 598.0	2 828.0	2 391.0	9 261.0	3 291.0	6 998.0	8 213.0	
Malaysia	12 115.5	10 877.3	10 082.4	11 336.0	9 398.8	7 618.3	7 650.5	
Singapore	56 671.6	73 286.6	59 700.1	68 817.9	83 603.9	79 738.4	92 080.5	
Thailand	15 493.0	4 809.1	5 623.8	1 815.3	6 661.2	10 399.0	4 145.7	
India	28 199.4	34 582.1	44 064.1	44 480.6	39 903.8	42 156.2	50 553.0	
Argentina	9 821.7	5 065.3	11 759.0	3 260.2	11 516.9	11 872.9	6 244.4	
Brazil	59 089.3	63 845.9	49 961.4	53 700.4	66 584.9	59 802.4	71 989.3	
Chile	21 683.5	22 848.6	20 490.6	12 103.9	6 519.0	7 020.7	11 437.4	
Colombia	16 210.0	16 169.0	11 724.0	13 848.0	13 836.7	11 535.1	14 493.1	
Mexico	48 207.4	30 434.0	35 351.6	30 989.4	34 165.0	34 745.7	32 921.2	
Course was and are little to the								

Source: www.unctad.org/fdistatistics

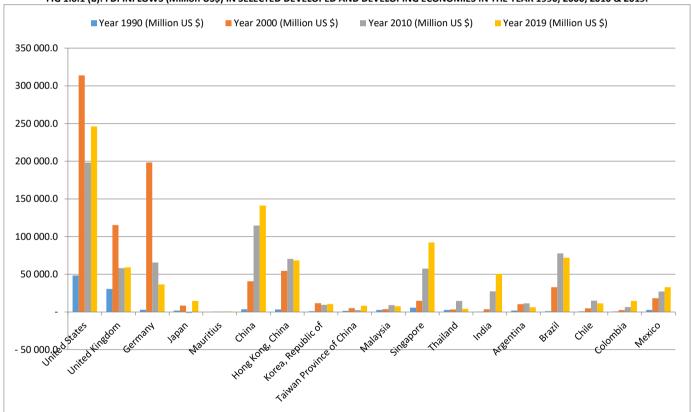
The above table 1.6.1 show FDI inflows in selected developed and developing countries from the year 1990-2019. The above tables indicate the trend of FDI inflows to selected countries of developed and developing regions of the world, clearly showing that there was an upward trend from 1993-2000 throughout the world. The trend become downward in 2001 and continued up to 2003 almost each of the selected developed and developing economy. But after 2003, FDI inflows have an increasing trend from 2004 to 2007 and little fluctuation during 2008-2018. The share of India in the world FDI inflows increased continuously after the year 1992 till 1997, but after this, it has witnessed a little decrease for three years till 2000 and then rise up to 2012. However, both India and China are expected to the global trend as they saw increase of FDI inflows during this period.

TABLE 1.6.1 (b): FDI INFLOWS (Million US\$) IN SELECTED DEVELOPED AND DEVELOPING ECONOMIES IN THE YEAR 1990, 2000, 2010 & 2019

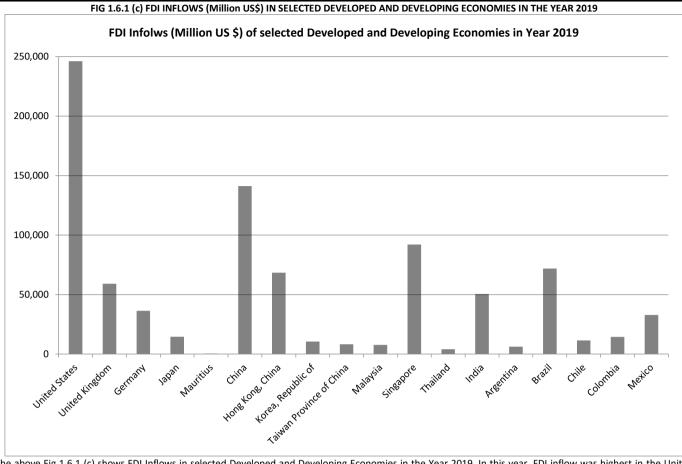
Sl. No.	Region/ Economy	Year 1990 (Million US \$)	Year 2000 (Million US \$)	Year 2010 (Million US \$)	Year 2019 (Million US \$)
1	United States	48 422.0	314 007.0	198 049.0	246 215.0
2	United Kingdom	30 461.1	115 304.0	58 200.3	59 137.1
3	Germany	2 962.4	198 279.3	65 643.0	36 358.6
4	Japan	1 806.0	8 322.7	- 1 251.8	14 552.4
5	Mauritius	41.0	276.8	429.9	472.3
6	China	3 487.1	40 714.8	114 734.0	141 225.0
7	Hong Kong, China	3 275.1	54 581.9	70 540.7	68 379.0
8	Korea, Republic of	1 045.6	11 509.4	9 497.4	10 565.6
9	Taiwan Province of China	1 330.0	4 928.0	2 492.0	8 213.0
10	Malaysia	2 611.0	3 787.6	9 060.0	7 650.5
11	Singapore	5 574.7	14 751.8	57 460.1	92 080.5
12	Thailand	2 575.0	3 410.1	14 555.0	4 145.7
13	India	236.7	3 588.0	27 417.1	50 553.0
14	Argentina	1 836.0	10 418.3	11 332.7	6 244.4
15	Brazil	988.8	32 779.2	77 686.8	71 989.3
16	Chile	661.2	4 860.0	15 033.2	11 437.4
17	Colombia	500.0	2 436.5	6 430.0	14 493.1
18	Mexico	2 633.2	18 246.8	27 130.8	32 921.2

Source: www.unctad.org/fdistatistics

FIG 1.6.1 (b): FDI INFLOWS (Million US\$) IN SELECTED DEVELOPED AND DEVELOPING ECONOMIES IN THE YEAR 1990, 2000, 2010 & 2019.



The above Fig 1.6.1 (b) shows the FDI inflows in the year 1990, 2000, 2010 and 2019. In the year 1990, USA was the highest attractive destination followed by United Kingdom. In the year 2000 the highest FDI destination was USA, Germany and United Kingdom were second and third respectively. This scenario had been changed in the year 2010 and 2019 and the highest destination was United States followed by China. But in case of India it has significant inflow of FDI in the year 2010 and 2019.



The above Fig 1.6.1 (c) shows FDI Inflows in selected Developed and Developing Economies in the Year 2019. In this year, FDI inflow was highest in the United States followed by China and then Singapore. India has its own importance to attract FDI towards it. It is also observed from the table 1.6.1 (b) that USA receives the largest share (15.98%) of FDI inflows followed by China (9.17%) but India receives only 3.28% of FDI inflows as compared to world.

### 1.7 DETERRENTS TO FDI FLOW INTO INDIA

Though India has one of the most transparent and liberal FDI regime among the developing countries with strong macroeconomic fundamentals, its share in FDI inflows is dismally low. The country still suffers from weaknesses and constraints, in terms of policy and regulatory framework, which restrict the inflow of FDI. In spite of the fact that India is the second largest populous country in the world with a high potential for bigger market, its share in global FDI inflows is low. The main factors which have acted as deterrent to FDI inflows are as follows:

- 1. Bureaucratic Controls and Procedures
- 2. Infrastructural Bottlenecks
- 3. Outmoded Labour Laws
- 4. Domestic Policy Constraints
- 5. State Obstacle
- 6. Reservation of Items for Exclusive Production by Small Scale Industries
- 7. Legal Delays

### 1.8 MEASURES TO IMPROVE FDI ENVIRONMENT IN INDIA:

If India has to achieve its desired goals, it must press ahead to complete economic reforms programme in the shortest possible time. Infrastructure and export sectors face serious investment constraints. These two sectors can be key drivers of productivity change and economic growth. More open and liberal policies for investment in these sectors can attract foreign investors who have easier access to capital resources and global expertise. The general policy implications towards FDI are described as under the following subheads:

- 1. Attitude to FDI
- 2. Need for Privatization
- 3. Revamping Publicity
- 4. Need for Policy Transparency
- 5. Need for Tax Incentives in the Form of Tax Rate Reduction
- 6. Need for Improved Labour Laws
- 7. Need for Reduction in Import Tariff
- 8. Maintain Conducive Policy Conditions
- 9. Get the Better of Procedural Bottlenecks of Custom and Trade
- 11. Encourage Strong Corporate Strategy
- 12. Need Infrastructural Development
- 13. Need for Improve in Agricultural Sector
- 14. Need for Technological Up gradation

### 1.9 CONCLUSION

The study concludes that government must target at attracting specific types of FDI that will be able to generate spill over's effects in the overall economy like investing in human capital, R & D activities, environmental issues, productive capacity, sectors with high income elasticity of demand. The policy makers should

focus more on attracting diverse types of FDI and should design policies where foreign investment can be utilized as means of enhancing domestic production, saving and exports and also as medium of technological learning and diffusion and also in providing access to the external market.

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### KNOWLEDGE AND ATTITUDE REGARDING BLOOD DONATION DURING PANDEMIC - COVID 19

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### **ABSTRACT**

In this Covid-19 situation which is globally spread, accessibility of blood is a significant worry to the general public. Various challenges have been hampering unshakable blood blessing in this period. The aim of this paper is to examine the awareness as well as attitude of people regarding blood donation during crisis of covid-19 for this purpose descriptive study was conducted through structured questionnaire of hundred samples of Navsari Region (Gujarat) and through analysis it is found that major reason for not donating blood in this pandemic is the fear of getting corona. Major respondents have no idea about the facts and services provided for safe blood donation. In fact, the study reveals that there is no relation between education qualification and awareness about blood donation.

### **KEYWORDS**

Covid -19, blood donation, impact on attitude, awareness.

### **JEL CODES**

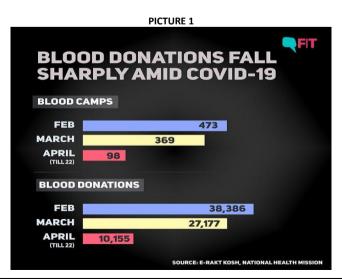
110, 119.

### **INTRODUCTION**

ore blood, more life," this was the topic for World Blood Donor Day 2011 on the 14 of June to accentuate the basic requirement for additional individuals everywhere throughout the world to become lifelines by giving blood normally. In view of reports from 173 nations to WHO, around 93 million blood givers are giving yearly. Given blood can be lifesaving for people who have lost a lot of blood in view of genuine mishaps, new clinical and surgeries, common clashes, and military wars just as for patients who have become seriously iron deficient as a result of genuine haematological ailments or medicines, for example, disease treatment. Along these lines, accessibility of blood is a significant worry to the general public. In this Covid-19 situation which is globally spread, increased in the degree of mindfulness and uplifting demeanour (a way of looking and behaving) towards blood gift is the most noteworthy need of all Red Cross institution. The underlying advance for accomplishing this objective is to perform far reaching contemplates estimating the current circumstance of mindfulness, information, convictions, and both positive and negative perspectives of the populace towards blood gift.

Examining people awareness, attitude towards blood donation has a significant effect on the community related to this matter either authentically or in indirect manner and their available information about donation of blood which cannot be produced except human body in this pandemic.

The WHO appraises that blood gift by 1% of the populace is commonly the base to meet a country's most fundamental requirement for blood. For India's situation, according to the information of 2016-17, there was a deficiency of 1.9 million units (or 15%) versus the WHO standard. According to **Dr Zarine S Bharucha**, Chairperson of the Federation of Bombay Blood Banks & **Suryaprabha Sadasivan**, Vice-President and Healthcare Policy Practice Lead, Chase India, at no other time, in the only remaining century has the world needed to manage a pandemic like Corona virus (COVID-19) which has just guaranteed near 115,000 lives, tormenting near 19 lakh individuals all around and has pushed the whole world near the very edge of a social and financial vulnerability. Other than its effect on general wellbeing, social government assistance and economy, such pandemics cause gigantic inadvertent blow-back to wellbeing frameworks; unfriendly wellbeing impacts because of blood-lack being a critical one. Vital contribution in flare-ups of such diseases suggest that there will be adverse impact on blood availability due to diminished blood blessing. Blood blessings have definitely reduced in light of the execution of social isolating, withdrawal of blood drives and low supplier turnout inferable from fears including corona virus. Nevertheless, various challenges have been hampering unshakable blood blessing in this period. Directly off the bat, givers are not proactively going to blood gift focuses or crisis centres due to the fear of contracting Corona virus from such places which could be introduced to sullied patients. Also, lockdown has restricted advancement of staff at blood variety centres and of givers which has declined the situation. Considering, beginning in the moderately late past, there was restricted consideration among many blood blessing focuses and revolves around essential success and social confining shows to facilitate blood blend without making any security risks for work force and supporters.



### **OBJECTIVES**

- 1. The basic purpose of the study is to know the knowledge as well as attitude of people regarding blood donation during crisis of covid-19.
- 2. To identify the major factors affecting attitude and awareness of blood donation.
- 3. To find out the major reason for not donating blood during pandemic.

### RESEARCH METHODOLOGY

The basic purpose of the study was to know the knowledge as well as attitude of people regarding blood donation during crisis of covid-19 for this purpose descriptive study was conducted through structured questionnaire question as consisting of 14 questions ranging from Awareness to attitude was prepared in Google doc form and forwarded among the respondents from different age group. Convenience sampling technique was used for selection of respondents from the Navsari Region (Gujarat). Data obtained from hundred respondents were analysed and conclusion was drawn from it.

### **DISCUSSION**

Blood contributors in India, as over the globe, incorporate three general classes voluntary donors, replacement donors and professional donors. Most gifts are an after effect of substitution gifts, which are no remunerated gifts, gave by the family members of patients who need blood either on earnest premise or for foreseen transfusion during arranged medical procedures. Proficient benefactors or professional donors are the individuals who give blood in return for cash. Such gifts, dishonest and unlawful, flourish because of lack of intentional givers and absence of education and obliviousness of the individuals who need blood yet abstain from giving it away. Likewise, in specific situations, substitution and expert contributors might be constrained to give blood, regardless of having wellbeing conditions precluding them from such gift. In addition, they don't assist us with maintaining a supply of blood for emergency circumstances and don't accommodate blood of generally uncommon blood gatherings, along these lines, demonstrating the need and significance of intentional blood gifts. Deliberate contributors are non-remunerated benefactors and give blood intentionally, with no affectations, for example, cash or some other substitute of cash. Such gifts are helpful to society by not just giving sufficient nonstop accessibility during eminent circumstances, yet additionally in light of the fact that they are a wellspring of safe blood. Major factors affecting attitude and awareness of blood donation:

- Inhibitions: Inhibitions means an inclination that makes one hesitant and incapable to act in a loose and natural, common manner. There was a critical distinction in information and furthermore a few misguided judgments that repress to give blood, especially in the non-clinical gathering.
- Fear of fainting: Fear is a vital limit to blood blessing, particularly among new providers and young donors, some people with a fear of blood or needles experience a hidden addition and a short time later a sudden drop in their heartbeat, which can result in fainting.
- Inadequate information: Most significant components which caused the possibility of not having the option to give blood were identified with the absence of data about state of being or physical fitness. Giving blood will not affect the immune system. But people feel that they will lose weight, leads to fever, sexual failure, increased blood pressure, generating spasm etc.
- Fear of infection: The most pervasive misguided judgment among the respondents was that the blood donation has hazard for contracting contamination like HIV or Hepatitis B&C disease.

Shobhini Rajan, the head of National Blood Transfusion Council, said that a correspondence was gotten from a couple of accomplices busy with administering blood centres and blood transfusion organizations concerning difficulties in keeping up acceptable blood spares during the hour of lockdown. According to the administration information accessible on the National Blood Transfusion Council site, the complete gave blood has dropped from 38,189 units in February to 26,741 units in March.

Further, just 3,037 units have been gotten in the initial 10 days of April. The quantity of blood gift camps has additionally descended from 473 in February to 46 in April up until this point. The corona virus outbreak has made exceptional difficulties the blood donation canter flexibly. As indicated by Indian Red Cross Society's week by week update as of June 4, blood units gathered were 99 while joined issues were 216.

As showed by World Health Organization standards, a country requires blood units comparable to one percent of its masses. Authorities acknowledge that as indicated by these measures India is presently far behind, anyway the lockdown has bothered it even. Specialists accept that basic COVID-19 patients may require blood too, and diminishing stocks may add to the hazard. The main plan of action left is to take blood straightforwardly from the giver and move it to the patient. The technique is called Unbanked Directed Blood Transfusion (UDBT), which is an illicit practice in India under the Drug and Cosmetics Rules ordered in 1945. The principles approve the assortment of blood just from authorized blood donation centres.

### **RULES FOR BLOOD GIFT DURING CORONA VIRUS PANDEMIC**

The Ministry of Health and Family Welfare has discharged a warning for wilful blood gifts during the novel corona virus pandemic. Covid-19 don't spread through blood, anyway fast approaching promoters must keep up hand tidiness. The Ministry of Health and Family Welfare has orbited a standard for blood variety.

Based on those rules, here are a couple of realities about blood transfusion during COVID-19 that you should know:

- 1. Clinical affiliations and the WHO have encouraged strong people to continue giving blood during the COVID-19 pandemic.
- 2. There has been no reported occurrence of any one contracting corona virus during the blood blessing or blood transfusion process.
- 3. Donor won't be pursued for COVID-19 going before giving blood. In any case, your temperature will be checked and all the standard system will be followed.
- 4. Donor will be drawn closer to protect up detachment and use sanitizer. You should hold quickly to the gauges of social expelling.
- 5. If donor have tried positive for COVID-19 or have interacted with a positive case, you should cease from giving blood.
- 6. Donor can utilize e-Rakt Kosh to get passes that will permit you to step out of the house during lockdown to give the blood.
- 7. If donor test positive for COVID-19 inside 14 days of giving the blood, you should educate the blood camp specialists.
- 8. 24\*7 helpline administration by Indian Red Cross is accessible and the numbers are 011-23359379, 93199 82104, 93199 82105. Donor can approach these numbers to give the blood or in the event that you know somebody who is in the need.
- o That being stated, on the off chance that you are going for blood gift, follow these means:
  - Practice hand sanitisation.
  - Avoid contacting your face with unsanitised hands.
  - Always wear a cover.
  - After getting back, put on something else and, if conceivable, wash up as well.
  - Steam your face and nasal section, just to maintain a strategic distance from contamination.
  - Try drinking home grown decoctions consistently, regardless of whether you are remaining at home.

### **FINDINGS**

- 1. The study reveals that out of the total respondents, 62 have donated the blood till date and among them 48 are males and only 14 are females. So it seems that the majority of the blood donation is done by male that are also from age group 26-39.
- 2. From the total number of people who have donated, 57 are having educational qualification post-graduation.
- 3. 55 respondents have not donated in the past 1 year, whereas 18 have donated twice in the last 1 year. Almost those who have donated have donated voluntarily, and 8 people have donated for replacement, only 1 person has donated against money.
- 4. 88 respondents have not donated in the past 6 months. Study also reveals that there is no relationship between education qualification and blood donation during this pandemic.

- 5. From the total respondents, 53 respondents are aware that recovered patients can donate blood for plasma therapy, whereas 21 respondents are not sure.
- 6. Major reason found for not donating blood in this pandemic is the fear of getting corona and rest have no idea.
- 7. 56 respondents have no idea about the facts and services provided for safe blood donation. In fact, the study reveals that there is no relation between education qualification and awareness about blood donation.

### **CONCLUSION**

The study concludes that respondent attitudes have changed unfavourably towards blood donation because of lack of awareness regarding blood donation facts and facilities provided by the Ministry of Health. Though some have knowledge regarding safety measures taken by the Ministry of Health and Family Welfare, most of the people fear of getting infected by corona during the blood donation process. Also the paper concludes that the proportion of female in blood donation is very low compared to male, even the education qualification is not relevant anyway with knowledge and awareness regarding blood donation. Looking at the current severe crises of blood, we as a citizenship argument, we need to understand the state problem and need to cooperate either by donating or by promoting awareness through our social networking channels.

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### IMPACT OF COVID-19 ON EDUCATION SECTOR IN INDIA

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### **ABSTRACT**

The spread of pandemic due to Covid-19 has drastically disrupted every aspects of human life including education. It has created an unprecedented test on education. In many educational institutions around the world, campuses are closed and teaching-learning has moved online. In India, about 32 crore learners stopped to move educational institutions and physical classroom teaching brought to an end and government, so far, has declared so many conscious and preventive precautionary measures like total lockdown of entire economy, partial lockdown of containment zones, unlocking phase-1 and phase-2 and so on to maintain safe distances among people to minimize its vast spread as India is one of the high population density countries in the world. Despite of all these challenges, the educational institutions have reacted positively and managed to ensure the continuity of teaching-learning, research and service to the society with some tools and techniques during this pandemic lead to announce 250 billion dollar stimulus package by the government of India to revive this sector. The present study, therefore, is to design and understand the student's perspective, attitudes and readiness about online classes being conducted at the educational institutions and also focuses on the central and state governments' initiatives that have already been taken and have to be taken in future to boost online learning in India.

### **KEYWORDS**

Covid-19, MHRD, education sector, online teaching-learning process, students' response.

### **JEL CODES**

120, 129.

### **INTRODUCTION**

ormal education in India can be broadly classified into school education (elementary, secondary and higher secondary) and higher education including vocational education. The Ministry of Human Resource Development (MHRD) is the nodal ministry responsible for development of school education and literacy in the country, for bringing world class opportunities of higher education and research to the country and for formulating and implementing associated policy framework. Following the constitutional amendment by Article 21-A in the Constitution of India to provide free and compulsory education of all children in the age group of 6 to 14 years as a Fundamental Right, the Right of Children to Free and Compulsory Education Act, 2009 (RTE Act) was enacted to ensure that every child has a right to full time elementary education of satisfactory and equitable quality and prescribes certain essential norms and standards to be followed by schools. Higher educational institutions in India can be classified into central universities, state universities, deemed universities and private universities, depending on the manner in which they are set up. Higher education is regulated and governed by the University Grants Commission (UGC) Act, 1956, which inter alia determines and maintains the standards of teaching, examination and research in universities and their affiliated colleges in India. Additionally, the National Board of Accreditation (NBA) initially established by the All India Council for Technical Education (AICTE) and now an independent autonomous body provides accreditation of technical programs and courses and the National Assessment and Accreditation Council (NAAC) provides accreditation to higher educational institutions. The Government of India (GOI) established the National Vocational Education Qualification Framework (NVEQF) that would consist of nationally recognized qualification systems including schools and vocational education institutes. Further, each professional course is regulated by a separate body- such as the Medical Council of India for medical studies, AICTE for technical courses and the Bar Council of India for legal studies. MHRD has announced that they are formulating separate sets of regulations for governing online education at the different educational levels which are closed during last six-seven months of pandemic caused by vast spread of novel corona virus. Many government and private institutions, including IITs and IIMs, have taken a leap from conventional classroom teaching to online digital teaching to cope up with the pandemic prevailing almost throughout the world. Many institutes have started teaching their students through online classes so that the global covid-19 pandemic does not affect the students' education for long period of time.

The campuses have been shut down, but teachers are busy working from home, preparing effective study material for their students so that there isn't any halt in the teaching-learning process. In this paradigm shift, teachers are available online through the use of technical devices to reduce the hardship and disruption being caused to the students across the country due to the spread of pandemic. This shift in education from traditional classroom learning to ICT based digital learning might be one of the largest educational experiments right now. Very shortly, learning digitally will be the new face of Indian education. It will be a very useful and constructive means for both teachers and students in the coming years. The government is working with various agencies to build up new platforms where students, teachers and parents can closely connect.

### **OBJECTIVES OF THE STUDY**

- 1. To Study the impact of COVID-19 on education sector in India.
- 2. To understand the threats and challenges faced by the education sector in India.
- 3. To suggest the appropriate measures to overcome the challenges and threats of Indian education sector.

### **DATA BASE OF THE STUDY**

In this paper survey reports and study reports by various central agencies like UGC, NCERT, MHRD, Government of India and various state government agencies, etc. have been taken into consideration for procuring data relevant to education sector in India. Also, I have studied few research papers, news articles and daily e-newspapers which have published in the last six-seven months to understand the severe impact of covid-19 on education sector almost throughout the entire world. Internet surfing has also been used for procuring data relevant to the present study.

### A COMPREHENSIVE ANALYSIS OF THE THREATS, CHALLENGES AND FUTURE PROSPECTS OF ONLINE TEACHING-LEARNING PROCESS IN INDIA

For implementation of ICT digital learning much amount of fund is required for investment in purchase of modern technological equipments, which is a precondition of digital learning. For a developed country with much high rate of GDP and per capita income, the practice of online teaching-learning in education sector will be a much easier option to switch it from physical classroom teaching to ICT digital learning. Whereas in a developing country like India, there are many students from low income family who do not have proper access to internet facility through the use of broadband, Wi-Fi, computer or laptops or any other technical devices, digital learning might not be the ideal solution in that case. When classes actually commence online, many students will suffer because of their inability to bear the cost of technical devices and other equipments. Unless government of India makes internet available to all, there are chances that the gap in

education quality may widen between the students' from rich income families and low income families, which is the most alarming and undesirable event of Indian economy. It is believed that a mix of online and offline education is what will work in the coming months, which can hopefully be converted to a permanent module.

The conventional Indian education system follows face-to-face or physical teaching, even though the trend of audio-visual aids in classrooms was introduced a decade ago. Renowned universities in India are already offering online classes to its students. But many higher educational institutes in India are not equipped with such facilities. Higher Education survey in 2018 focuses that the leaders of well-known global universities were of the opinion that online teaching could never match with physical classroom teaching. In the event of covid-19, online teaching has become a necessity, for not only educational institutions in India but world-wide to look for innovative solutions in a short period of time and to always have a Plan-B in place.

On the national level, widely used online learning platforms are Skype, Team Link, Google Meet, Google Classroom, Zoom, Webex Meet, Microsoft Teams, etc. Besides, interactive tools like webinars, WhatsApp, virtual labs and peer-tutoring learning are also being used to provide e-learning materials to students. These platforms are presently connecting students and teachers over the video-enabled virtual classroom. Using electronic media and ICT-based technology, students' are easily accessing study-materials in the forms of e-content, reading materials, video lectures, graphic contents and preparing their assignments and can do virtual collaborations, discussions, debates and so on. It is ensuring physical distancing, staying safely at home and learning through online 'anytime'. The government of India is also propelling its e-platform named Swayam Prabha to expatriate free telecasting e-contents to students of class I to XII through 32 DTH channels. The HRD Ministry and the Ministry of Information and Broadcasting are working together to telecast Swayam Prabha channels on DTH for wide access of e-learning materials to those who do not have proper internet access in remote areas. The channels can circulate e-contents for 4 hours a day and also repeat the same five times in a day so that students' of remote areas can also be able to grab the opportunities to acquire knowledge and expertise themselves to get the appropriate jobs causing employment opportunity. Recently, on May 17, a new dedicated education channel named PM e-Vidya was launched to multi-modes access to digital education under Swayam Prabha DTH channels. It is a one-nation, one-digital platform set to facilitate online lectures for school students. The HRD Ministry is also exploring other options like All India Radio (AIR), Doordarshan, and 2G networks to outreach e-learning materials in rural areas. The Ministry has boosted the Diksha portal (e-pathshala) which has over 80,000 e-books available for all teachers, students of class I to XII. The e-pat

Moreover, in pursuit of promoting online classes, the government of India has launched the 'Bharat Padhe Online' campaign on April 11 where over 3700 suggestions have been received. Another program, VidyaDaan 2.0, was launched on April 23 inviting contributors to develop e-contents due to an unusual increase in the demands of e-contents. Besides these initiatives, various other e-services are there like SCERT's YouTube channel, NIOS's courses, MOOC learning, National Academic Depository (NAD), National Digital Library of India, National Project on Technology Enhanced Learning (NP-TEL), free educational TV channel, Virtual labs, Spoken Tutorial, E-Yantra, Free and Open Source Software for Education (FOSSEE), which are among the other noteworthy initiatives taken by the government to connect institutions to easily access learning resources.

### RESPONSE OF STATE GOVERNMENTS TOWARDS SHIFTING FROM PHYSICAL CLASSROOMS TO ONLINE DIGITAL LEARNING:

As the lockdown continues and physical classroom education postpones, several state governments have also prompted digitally-packed management systems to facilitate e-learning through different virtual platforms. For instance, the state of Andhra Pradesh has stepped up by providing online access to educational institutions. The state has created its self-learning app named 'Abhiasa' to provide e-contents and video lectures. Doordarshan and radio broadcasts are also being used to telecast lessons for school students daily for two hours in the morning and evening. Moreover, the state has also projected the development of online curriculum, instructional design and e-learning content for school students.

Similarly, the state like Kerala has also taken several initiatives to provide ICT-enabled education in government schools. The Kerala Infrastructure and Technology for Education (KITE) started the KOOL e-learning platform that provides training for teachers. It is India's first massive government-sponsored online program (MOOC), and so far, over 12,000 teachers have benefited. KITE has also digitized all school textbooks and placed 57,843 laptops and 25,011 projectors at different schools in the state. The platforms like 'Avadikaala Santhoshangal' and 'Akshara Vrikshams' are boosting e-learning through creative writing, stories, poems and mathematical experiments.

The online classes have also received an 'overwhelming response' from the state board students of West Bengal. The state has planned for virtual classes on TV channels for students of class IX to XII. The online classes have been telecast by ABP Ananda from 3 pm to 4 pm six days a week and by DD Bangla from 4 pm to 5 pm. The students will have the opportunity to ask questions to teachers through WhatsApp and phone calls during the interaction session on the TV channel's studio. Besides, the government also prompts schools of state-aided, state-run and privately-owned to connect over virtual classes and use WhatsApp for sharing e-learning materials among students. Most of the higher educational institutions in the state have already been started the online education and the state government has already taken initiatives to shift the traditional classroom teaching to digital learning so that students can acquire knowledge, groom and expertise themselves to get the employment opportunity in future.

Further, several massive government-sponsored initiatives and campaigns have been undertaken in different states to boost online learning. The e-learning project named SMILE (Social Media Interface for Learning Engagement) was launched by the government of Rajasthan to provide online classes through various social media. The state has created over 20,000 WhatsApp groups to share study-materials with students and teachers. Similarly, the Haryana government with its state education department and SCERT have also launched a full-throated e-learning campaign under the banner of 'Ghar Se Padhao Abhiyan' (Teach from Home Campaign) to connect students and parents with over 50,000 teachers using WhatsApp, SMS and phone.

The state of Bihar has also pushed its educational institutions to advance online classes to students of different levels. In the state, around 10,000 education institutions including both government and private are rendering online classes to students. The Bihar Education Project Council (BEPC) has launched an innovative mobile app named 'Unnayan –Mera Mobile Mera Vidyalaya' for students of Class VI to XII of over 70,000 government-run schools. Also, the state like Uttar Pradesh has developed over 65,943 e-contents with the help of teachers from various state universities and colleges to impart online education. Besides, several states like Karnataka, Tamil Nadu, Gujarat, Maharashtra, Chhattisgarh, Odisha, Meghalaya and Manipur, etc have also ordered their respective educational regulators to push institutions to embrace e-learning platforms amidst the crisis.

### INEQUITIES AND CHALLENGES SURROUNDING ACCESS TO EDUCATION AMIDST COVID-19

Online learning is something new to both teachers as well as students. The execution of lockdown had no pre-preparation in terms of both availing ICT-enabling technology and providing training intervention for developing digital skills to adapt to online classes. Many teachers have trouble in operating electronic devices, referring to different academic links, information processing and even establishing a connection over virtual classrooms. Many of the teachers have also expressed awful experiences while conducting online classes. Some teachers have also raised doubt about the effective curriculum transaction at online classes as such. Generally, Kids don't understand half of subject matter taught even in the real classroom. A teacher on a computer screen would hardly make sense to them. Further, as the students' mental health is at risk due to the work-load and long-time screening, institutions must hear parents' concerns and provide the necessary support and counseling. At home, parents have to maintain learning-engaged healthy practices for students such as creative writing, drawing, story-telling, and theme-based open-discussions, etc.

### THE DIGITAL DIVIDE

A country with the world's largest youth population has now been thrust into an e-learning experiment of unprecedented scale and scope. While it may be feasible for students in metropolitan cities to adapt quickly, there is little hope for those in rural areas. Mobile connectivity in rural areas though, is not so bad. As per the

data collected from the Telecom Service Providers in 2019, it is estimated that out of 5, 97,618 inhabited villages, including gram panchayats, about 5, 69,897 are covered by mobile services.

However, one must consider that having mobile connectivity does not imply that every such person would also have access to the internet or that all such mobiles would be smart phones that can support e-learning technology. Even if it is assumed that most people having mobile phones have access, one cannot ignore the issue of lack of digital literacy. Rural India's poor internet penetration is further exacerbated due to low household incomes, frequent cable cuts, unreliable electricity and insufficient diesel supplies for generators in towers.

Data published by the Telecom Regulatory Authority of India (TRAI) in February, 2020 reveals that India has around 115 crore wireless subscribers, of which only approximately 66 crores have access to broadband-quality internet. Therefore, merely half of the country's population has access to decent quality of internet. The 75<sup>th</sup> National Sample Survey report indicates that there is a stark digital divide between rural and urban India. According to the report, the proportion of households in the country having computers was found to be around 10.7% (only 4.4% of rural households and 23.4% of urban households possessed a computer). 14.9% of rural households, 42% of urban households and 23.8% of households all over India were found to have internet facilities.

In rural areas, only 9.9% of persons above the age of 5 were found able to operate a computer and 13% were found able to use the internet. In urban areas, 32.4% were found able to operate a computer and only 37.1% were found able to use internet.

Overall, only 16.5% were found to have the ability to operate a computer and only 20.1% were found able to use internet in India. Even if it is assumed that these numbers have doubled or tripled over the past 1-2 years, it would be fair to say that India largely remains digitally illiterate.

### **CONCLUSION AND SUGGESTION**

In light of rising concern about the novel corona virus pandemic, a growing number of educational institutes across the world have either canceled or postponed all their activities such as workshops, conferences, sports and other activities. They have moved quickly towards transition of various courses and programs from class room learning to online delivery mode. The health and safety of students and staff should be the very best priority. The present study reveals that maximum students are in favor of studying through online classes, but they feel that there is a lack of co-curricular activities in the online mode of conducting classes. The educational institutes should design a plan so that along with studying their regular course, students also get to participate in some fun-loving activities so that they wholeheartedly continue to have an interest in the online mode of education.

Institutions should encourage students to remain connected through the web or any social media platform and move forward together during this extremely difficult time. It is safe to say that the present pandemic will not only affect the Indian economy adversely, but it will also affect the education sector adversely. Already, six-seven months is lost. Moreover, education system is especially vulnerable since mass gathering cannot be avoided in our traditional classrooms teaching. Online classes are not substitutes for classroom lectures for a variety of reasons. The digital divide will only lead to discrimination and practical classes based on laboratories cannot be held online. Giving instructions for mathematical courses is also difficult online. The interaction between the teachers and the students is a crucial component of teaching-learning process and cannot be replicated only by online digital mode of education. Research has been severely hampered due to the lockdown although digital research has been started and hence the sooner normalcy returns, the better will be for the education sector, for the entire economy, for the human civilization and for the society as a whole.

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