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**AN EMPIRICAL STUDY ON REVERBERATIONS OF EMPLOYEE TURNOVER
CONSIDERING COVID-19 PANDEMIC CONCERNING BENGALURU INFORMATION
TECHNOLOGY CORPORATES**

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ABSTRACT

COVID-19 has caused an unprecedented crisis in all industries around the world. This study sought to verify that job insecurity, as perceived by IT company employees, significantly affects their job engagement and turnover intent and to determine the moderating effect of generational characteristics. The finding showed that perceptions of job insecurity had negative effects on the engagement of IT company employees. Also, employees' job engagement can decrease turnover intent. The engagement of employees fully mediated the relationship between perceptions of job insecurity and turnover intent, and job insecurity caused by COVID-19 had a greater influence on Both employees and the self-employed have been impacted by lower incomes, even if they have continued to work. Aid for the self-employed has not been well-targeted Ominously, the report concludes that the effects of coronavirus are likely to grow and spread, moving through the economy to impact more activities and more job roles.

MICROFINANCE AND SELF HELP GROUPS - A WAY TO REACH UNREACHED POOR: AN IMPACT STUDY OF KADUR TALUK OF CHICKMAGALUR DISTRICT IN KARNATAKA

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ABSTRACT

Nowadays poverty is a human condition that is more than mere material inadequacy. It is considered to be inadequacy of 'capability' and a condition of 'disadvantage'. As an inadequacy of capability it is a condition of deprivation that results in making people incapable to fend and obtain their material as well as social entitlements needed for both subsistence and progress. The approach to poverty as a condition of 'disadvantage', identifies five types of disadvantages namely: 'lack of assets' covering material possessions (including resources), 'physical weakness' resulting from malnutrition and inadequate health care, 'isolation' resulting from information asymmetry – inability to access knowledge, 'vulnerability' due to social de facto absence of rights orchestrated structurally by centers of wealth and power and ultimately, 'powerlessness'. In sum these modern approaches to the concept of poverty surely appear comprehensive consisting of "entitlements, empowerment, minority rights, protection of plural cultures and human development." Anti-poverty policy prescriptions must visualize the condition of poverty and the poor in all dimensions and the process chosen and eventually implemented must accommodate all the sets of challenges. Lack of access to income opportunities or skill-based training opportunities keep many people shackled to poverty. Until and unless rural people are not brought into the mainstream for economic and social change, we will fail to bring change in rural development. They need to be organized for the decision of their choices and voices. Prevalence of poverty is quite high among rural population. They need to be the main focus of any poverty alleviation program as they comprise a major section of the poor population. Among the poor, women are considered the most disadvantaged due to their limited access to economic opportunities and basic social services and the excessive burden of household chores on them. Self-help group approach is the key element in social mobilization. The micro finance project intervention in terms of formation and stabilization of SHGs for extending credit support and promotion of thrift to promote viable economic activities. Against this background the present study has been carried out in Kadur Taluk of Chickmagalur district in Karnataka state to assess the impact of SHGs a saving and income of the rural poor.

A STUDY ON DIGITAL FINANCIAL LITERACY WITH SPECIAL REFERENCE TO KOLKATA, INDIA

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ABSTRACT

Financial literacy is nothing but a set of skills and knowledge that allows an individual to make an informed and effective decisions with all of his/her existing financial resources. One of its important components is digital financial literacy. The current era is the witness of India's movement towards digitalization in every sector of its economy. The Digital India is a flagship programme of the Government of India with an aim to transform India into a digitally empowered society and knowledge economy. This paper focused on various aspects of digital financial literacy. The present study is empirical and exploratory in nature. Moreover, available information on this context published in different journals, books, magazines, dailies, and websites has also been taken into consideration for the study as a secondary source.

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