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THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

The manuscript should preferably be in ***2000 to 5000 WORDS***, But the limits can vary depending on the nature of the manuscript.

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12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR**, **centered**, **separately numbered** & self-explained, and the **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. *It should be ensured that the tables/figures are referred to from the main text*.

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- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.

- The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.

- For titles in a language other than English, provide an English translation in parenthesis.

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BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.

- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

REGISTRATION OF MSMEs UNDER TECHNOLOGY UPGRADATION SCHEMES AND SERVICES: THE NEED OF THE HOUR

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ABSTRACT
The Micro, Small and Medium enterprise (MSME) sector plays an important role in the development of the economy. It has a key role in employment opportunities, GDP, industrial output, and export of the country. In view of a massive potential of the sector, the government has initiated number of schemes and services. The objective of this article is to provide brief information about the schemes and services available to MSMEs in India and also to know the level of registration of MSMEs in Karnataka. Udyam registration, Champions portal, Samadhan portal, Sampark portal, GeM, Digital MSME, ZED certification, building awareness on Intellectual Property Rights (IPR) etc. are the schemes available to MSME sector. These schemes are facilitated to empower and strengthen the sector. Stratified sampling technique has been used and 900 MSMEs are selected for the study. The study used Chi-Square test to verify the level of registration of schemes. It is found from the analysis that the level of registration in Karnataka is low in the sector. The study suggests for an improvement in the awareness level about the schemes and its benefits to the MSME sector.

KEYWORDS
MSMEs, Karnataka, technology upgradation schemes.

JEL CODES
L10, L20.

INTRODUCTION
In India, MSMEs plays an important role in the development of the nation through its contribution in the manufacturing output, provision of employment opportunities, exports and also in promoting balanced economic development. They have helped in the industrialization with a low capital cost compared to the larger industries. The sector comprising 633.88 lakh units throughout the country, providing employment to over 11.10 crore of the Indian populace and contributes to over 30.27 percent of the Indian GDP (MSME Annual Report, 2020-21). According to RBI Expert Committee report 2019, it generates 45% of the total manufacturing output and has 40 percent share in the export of the country. In spite of its significance, the Indian MSME sector is facing different challenges to expose itself in the international market. As said by Vikram Golcha, Co-chairman, CII National MSME Council and Managing Director, the challenge of the 21st century for MSMEs is global competitiveness. Therefore, the MSMEs in India need to improve its competitiveness by using various measures.

In the competitive world, the use of digital technology is very essential for the success of an enterprise. According to Tayibnapis and et.al 2021, the recovery of MSMEs cannot be separated from the use of information technology, considering that digitalization is the key to the entrepreneurs' survival and development. The digital technology is fundamentally transforming business strategies, business processes, firm capabilities, products and services, and it is a key to inter firm relationships in extended business networks (Bharadwaj et.al, 2013). Digital India, Make in India, Skill India, Cashless India etc. are the steps taken by the Government to encourage the digitalization (Maheshwari and Soni, 2017). According to Ravi Shankar Prasad, Minister of Electronics and Information Technology Government of India, the Digital India Programme is designed to transform India into a knowledge-based economy and a digitally empowered society by ensuring digital services, digital access, digital inclusion, digital empowerment and by bridging the digital divide. Therefore, there is a need for Indian MSMEs to transform their businesses into digital business. The Government has an important role in building regulatory frameworks pertaining to the MSME sector with different initiatives and services.

Karnataka has the 5th largest distribution of MSMEs with 38.34 Lakhs (MSME Annual Report, 2018-19). Karnataka is one of the fastest growing IT hubs in the country and a home to the fourth largest technology cluster in the world (www.ibef.org). Karnataka is considered as one of the most desired industrial locations for industrial growth on the country. According to DIC office Bengaluru, MSME units have been registered with an investment of Rupees 18,59,727 by providing employment to 7,02,325 persons during the year 2019-20. According to the same, the registered MSMEs are primarily dominated by the Micro enterprises, then Small enterprises and the least by Medium enterprises. Under this, 80,379 micro units, 16,069 small and 784 medium units have been registered with an investment of Rs. 4,70,352 lakhs, Rs. 9,94,044 lakh and Rs. 3,95,331 lakhs respectively. With this figure, it can be concluded that the MSME sector constitutes an important part in the Indian economy in terms of its contribution to the production, employment and GDP. Therefore, it is regarded as the backbone of the modern Indian economy.

LITERATURE REVIEW
Agarwal and Gupta (2013) explained the schemes of SIDBI for MSMEs. Accordingly, the schemes like Flexible Assistance for Capital Expenditure (FACE), NSE Trade Receivables engine for e-discounting in association with SIDBI (NTREES), Direct MSME credit, MSME Receivable Finance scheme, green loan scheme and so on engaged in the promotion and development of MSME sector.

Kumari (2014) attempted the study to measure the upgradation of technology is boon or bane for MSMEs in India since globalization. A detailed empirical analysis has been carried out for MSMEs in India. The analysis revealed that the technology upgradation through acquisition of advance technologies have been a boon for MSMEs in India.

Maheshwari and Soni (2017) said that the government is supporting to the growth of e-commerce and digitalization. Digital India, Make in India, Skill India, Cashless India etc. steps taken by the Government to encourage digitalization. The study concluded that challenges as well as risks in adopting e-commerce could be converted into the opportunities with the help of the government, regulated law and supportive infrastructural development.

Mittal (2021) explored various factors which influence on decision makers in the business world in adopting the digital platforms for their business purposes. It is highlighted that major barrier faced by MSMEs in implementing online marketing that lack of knowledge emerges as the top most barrier face by MSMEs followed by lack of training, lack of financial resources and lack of skills.

Kukur and Mehta (2022) explored new schemes and campaigns that have helped drastic achievement of the socio-economic development of a country. The Government of India has come up with several new schemes and programmes which include Prime Minister Employment Generation Programme, National Manufacturing Competitiveness Programme (NMCP), Credit Linked Capital Subsidy Scheme (CLCSS), Market Promotion and Development Assistance Scheme (MPDA) and so on that facilitate better mechanism of assistance for MSMEs. The aim of the study is to identify the primary challenges faced by the MSMEs in availing the benefits of schemes introduced by the government.

Rajagopal (2022) opined that the initiatives of the government help to develop and improve the quality and productivity of MSMEs. Due to lack of infrastructure, Quality, withdrawal of subsidy and unskilled workforce leads to a great competition from large industries. The study suggested that MSMEs should concentrate more on Technology for the advancement and promotional strategies to compete worldwide.

RESEARCH GAP

A review of past studies reveals that, though several studies have been conducted on MSMEs, most of the study focused barriers in adopting technology, role of e-commerce and social media adoption. No study has been undertaken in the context of digital practices, applications and technology upgraded schemes available to MSMEs. Hence the study has been undertaken with a hope to fill the existing gap.

STATEMENT OF THE PROBLEM

The MSME sector plays a key role in the growth of the Indian economy. In spite of its significance, the sector faces a variety of challenges like high competition, shortage of skilled manpower, lack of digital literacy, technological obsolescence, delayed settlement of dues, regulatory issues, marketing issues, lack of information etc. In this regard adopting technology upgraded schemes and services initiated by the government helps to overcome these challenges.

OBJECTIVES OF THE STUDY

1. To know the different technology upgraded schemes and services available to MSMEs.
2. To evaluate the status of registration of MSMEs with respect to digital upgraded schemes in Karnataka.

HYPOTHESIS

H_0: The registration of digital upgraded MSME schemes in Karnataka neither low nor high decisive.

H_1: The registration of digital upgraded MSME schemes in Karnataka is significantly high or low.

RESEARCH METHODOLOGY

The study uses Stratified Random Sampling method for the collection of data and Chi-Square test used for analysis and interpretations.

SOURCES OF DATA

The present study was based on both primary and secondary data. The primary data collected through the structured questionnaire and interview method by using Google forms and phone calls. The secondary data was collected through annual reports of MSMEs, Confederation of Indian Industry (CII) Reports, Economic Survey of Karnataka, RBI reports, research articles, working papers and e-newspapers.

POPULATION OF THE STUDY

The total population of the study includes 97,232 MSMEs which are registered under UAM in the year 2019-20 that are manufacturing and service category MSMEs in Karnataka (As per DIC, Bengaluru).

SAMPLE SIZE OF THE STUDY

In this study, a total sample of 900 responses are collected from the MSMEs registered under Udyog Aadhar Memorandum portal in the year 2019-20. The sample size is taken proportionately from the population in the selected districts. Accordingly, out of 900 respondents, 601 micro enterprises, 218 small enterprises and 81 medium enterprises are considered for the study.

RESULTS AND DISCUSSION

TECHNOLOGY UPGRADED SCHEMES AND SERVICES AVAILABLE TO MSME SECTOR

For the development of MSME sector, the following schemes and services have been initiated by the Government of India.

➢ **Udyam Registration:** The Government of India initiated a new system on July 1st 2020 to facilitate the registration of MSMEs. Any person who intends to establish a micro, small and medium enterprise may file online registration in the portal. It is fully digitalized, paperless system and free of cost. As per Udyam registration data there were a total of 1,20,96,306 registrations received till the end of November, 2022 (Ministry of MSMEs).

➢ **CHAMPIONS Portal (Creation and Harmonious Application of Modern Processes for Increasing the Output and National Strength):** The Ministry of MSME has launched the Champion portal on June 1st 2020 with an aim to help and promote the Micro, Small and Medium Enterprises (MSMEs) in the country. This is one stop solution for MSMEs and it aims at helping and handholding by solving their problems and grievances.

➢ **MSME Samadhan Portal:** The ministry has started online grievances monitoring system to track and monitor grievances in the ministry by using this portal. It is a portal that gives the information about pending payments with the Central Ministries, State Governments etc., with respect to Micro and Small Enterprises (MSEs). It will be applicable in case the buyer does not make payment to the supplier for the supply of goods or services within 45 days. The portal will facilitate timely payments to MSEs for ensuring better cash flow and financial stability.

➢ **MSME Sampark Portal:** It is a digital platform where jobseekers can search for jobs by using this platform and recruiters get connected. It was launched on 27th June 2018 to identify the right employment opportunity for skilled youth. To maintain the gap between the recruiters and job searchers, the ministry has launched this portal.

➢ **Government E-Market Place (GeM):** It is a platform where common user goods and services can be procured. It is a dynamic, self-sustaining and user-friendly portal and its aims to transform the way in which the procurement of goods and services is done by the Government Ministries and Departments, Public Sector Undertakings, and other apex autonomous bodies of the Central Government. It is a completely paperless, cashless and system driven e-market place that enables procurement of common use goods and services with minimal human interface. Its main objective is to enhance transparency, efficiency and speed in public procurement.

➢ **Digital MSME Scheme:** The ministry of MSME has implemented this scheme with an aim to make the enterprises digitally empowered and motivate them to adopt ICT tools and applications in the production and business process. The scheme is also aimed at creating awareness, development of e-platforms, creating literacy, training and promoting digital marketing in MSME sectors.

➢ **MSME Data Bank:** As per MSME Development Rules 2009, all kind of MSMEs in India (those having Udyam registration number) are necessary to furnish information through online relating to their business. It contains all the information and requirements related to joint venture, technology transfer and import and export of machinery in the business. It is an online process to update the information about their products and services, which can be accessed by government departments to do procurement under public procurement policy of Government of India (MSME Annual Report, 2020-21). According to MSME Annual Report 2019-20, till 31-01-2020, more than 1.6 lakh units have been registered under this data bank.

➤ **MyMSME:** This is a web-based application module and it helps to track online applications under various schemes of the ministry. Entrepreneurs can track their applications through mobile also. The main objective of this portal is to use digital platform to avail the benefits under the scheme. All MSMEs having Udyam registration are eligible to get this service.

➤ **ZED Certification Scheme:** The Ministry of MSME has introduced Zero Defect and Zero Effect (ZED) certification scheme to provide financial support to MSMEs. Its aims to encourage and enable MSMEs to deliver top quality products by using latest technology. It is given for producing high quality manufacturing products with a minimal negative impact on environment. After ZED assessment, MSMEs can reduce wastages substantially, increase productivity, expand their market and develop new products and processes etc.

➤ **Design Expertise to Manufacturing MSME Sector:** The scheme is for rising competitiveness of MSMEs and to spread awareness on the importance of design and its learning. The scheme is related to design awareness and design project and it can be done through seminars and workshops which cover design related topics for participating MSMEs. Design project is helpful to develop new design strategies and design related products through design interventions and consultancy. Financial assistance will be provided to the MSMEs for engagement of design consultants for design intervention (GoI contribution @ 75% for micro, 60% for SMEs for the project range Rs. 15 lakhs to Rs. 40 lakh). All MSMEs having Udyam registration are eligible to participate in this scheme (Ministry of MSME).

➤ **Lean Manufacturing Competitiveness Scheme:** Under the scheme, MSMEs will be assisted in reducing manufacturing costs through proper management system, proper personnel management, better space utilization, scientific inventory management, improve process flows and so on. It will bring the improvement in the quality of products with lowers costs, which is important to compete in national and international markets. This scheme is helpful to reduce waste in the manufacturing process and improve global competitiveness in the MSME sector. The objective of the scheme is to enhance the manufacturing competitiveness of MSMEs through the application of various Lean Manufacturing techniques (Ministry of MSME).

➤ **Support For Entrepreneurial and Managerial Development of MSMEs Through Incubators:** The scheme provides funding facility for encouragement of innovative business ideas related to new technology, processes, products, procedure etc. The main objective is to encourage the development of knowledge-based innovative ventures and promote the adoption of latest technologies in manufacturing of the MSMEs through incubators. Incubators' sole purpose is to help entrepreneurs grow their businesses. The funding may vary from Rs. 4 to 8 lakhs for each incubator/idea, subject to overall ceiling of Rs. 62.5 lakh for each business incubators (Ministry of MSME e-book). Udyam registered MSMEs can apply to the registered host institute for developing and nurturing the ideas.

➤ **Building Awareness on Intellectual Property Rights (IPR):** The main objective of the scheme is to enhance the awareness of Intellectual Property Rights (IPRs) among MSMEs and to take suitable measures for the protection of ideas and strategies developed by the MSME sector. All MSMEs having Udyam registration are eligible to apply.

TABLE 1: LIST OF BENEFICIARIES UNDER DIFFERENT SCHEMES

Sl. No	Technology Upgraded Schemes for MSMEs	In India (No. of beneficiaries)	In Karnataka (No. of beneficiaries)
1	ZED Certification Scheme	Registered MSMEs: **23,275** ZED Certified: **437**	Registered MSMEs: **1085** ZED Certified: **44**
2	Design Expertise to Manufacturing MSME Sector	No. of MSMEs benefitted: **557**	No. of MSMEs benefitted: **98**
3	Lean Manufacturing Competitiveness Scheme	No. of Clusters formed: **482** No. of MSMEs benefitted: **3363**	No. of Clusters formed: **8** No. of MSMEs benefitted: **60**
4	Support for Entrepreneurial and Managerial Development of MSMEs Through Incubators	No. of Host Institutions: **583** No. of Ideas: **1646**	No. of Host Institutions: **42** No. of Ideas: **82**
5	Building Awareness on Intellectual property Rights	Total No. of patent: **65** Total No. of Trademark: **163** Total No. of Intellectual Property Facilitation Centres: **88**	Total No. of patent: **4** Total No. of Trademark: **19** Total No. of Intellectual Property Facilitation Centres: **6**

Source: Ministry of MSMEs, GOI as on September, 2021

DEMOGRAPHIC PROFILE OF RESPONDENTS

It presents the demographic profile of the respondents. The major dimension considered for the presentation of demographic profile is the place of MSME, i.e., Bengaluru, Mysuru, Belagavi and Kalburgi.

GENDER OF THE RESPONDENTS

The following table and figure show the details of gender and place of respondents:

TABLE 2: PLACE AND GENDER OF RESPONDENTS (In Numbers & Percentage)

Description			Place				Total
			Bengaluru	Mysuru	Belagavi	Kalburgi	
Gender	Male	Count	614	68	108	54	844
		%	93.6	93.2	93.1	98.2	93.8
	Female	Count	42	5	8	1	56
		%	6.4	6.8	6.9	1.8	6.2
Total		Count	656	73	116	55	900
		%	100.0	100.0	100.0	100.0	100.0

Source: Primary data, results are computed by researcher.

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FIGURE 1: GENDER OF RESPONDENTS
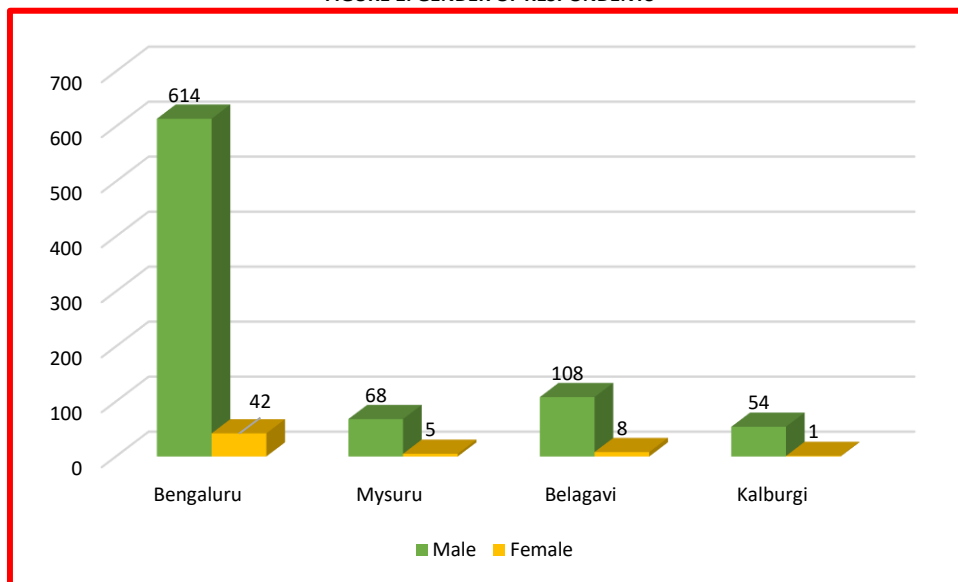
The place of MSME and the gender of respondents are presented in the above table 2. Accordingly, there are different numbers of respondents from different places. A total of 656 samples are taken from Bengaluru district, 73 from Mysuru district, 116 from Belagavi district and 55 from Kalburgi district. Majority of the MSMEs are situated in Bengaluru followed by Belagavi, Mysuru and Kalburgi district respectively.

EDUCATIONAL QUALIFICATION OF RESPONDENTS

The following table and figure show the details of educational qualification of the owners of MSMEs:

TABLE 3: EDUCATIONAL QUALIFICATION OF RESPONDENTS

Description			Place				Total
			Bengaluru	Mysuru	Belagavi	Kalburgi	
Education Qualification	Post Graduate	Count	307	16	47	21	391
		%	46.80	21.90	40.50	38.20	43.40
	Under Graduate	Count	146	18	28	16	208
		%	22.30	24.70	24.10	29.10	23.10
	Technical Qualification	Count	136	29	25	14	204
		%	20.70	39.70	21.60	25.50	22.70
	PUC	Count	20	8	3	1	32
		%	3.00	11.00	2.60	1.80	3.60
	Primary and high school	Count	47	2	13	3	65
		%	7.20	2.70	11.20	5.50	7.20
Total		Count	656	73	116	55	900
		%	100.00	100.00	100.00	100.00	100.00

Source: Primary data, results are computed by researcher.

FIGURE 2: EDUCATIONAL QUALIFICATION OF RESPONDENTS
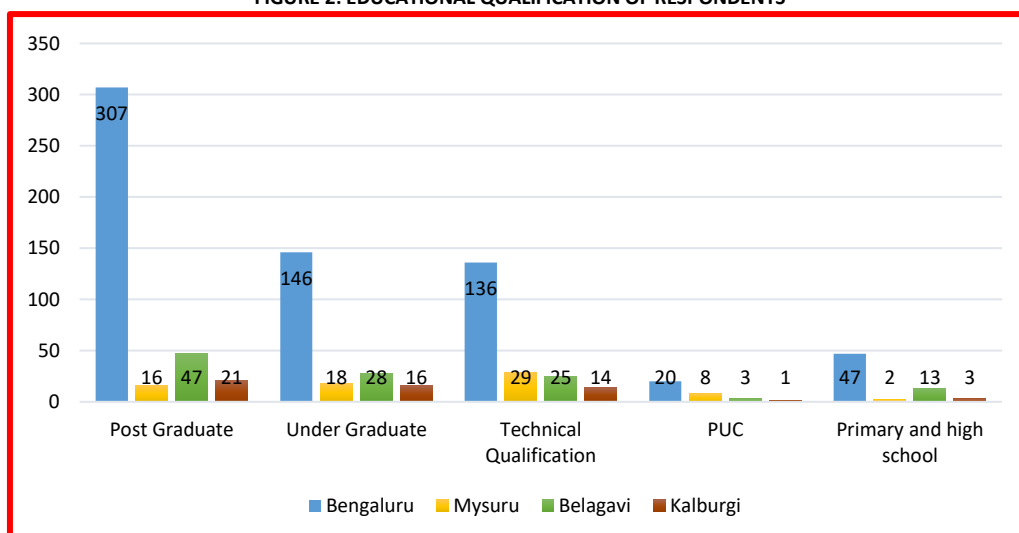
Educational qualification of respondents is presented in the above table 3. It is found that 43.4 percent of the respondents have completed post graduate degree, 23.1 percent of the respondents are having undergraduate degree, 22.7 percent of the respondents are having technical qualification, 3.6 and 7.2 percent of respondents have PUC and school education respectively.

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ENTERPRISE CATEGORY OF RESPONDENTS

The following table and figure show the category of enterprises with respective of place of respondents:

TABLE 4: ENTERPRISE CATEGORY OF RESPONDENTS

| Description			Place				Total
			Bengaluru	Mysuru	Belagavi	Kalburgi	
Enterprise Category	Micro	Count	417	51	92	41	601
		%	63.60	69.90	79.30	74.50	66.80
	Small	Count	169	18	20	11	218
		%	25.80	24.70	17.20	20.00	24.20
	Medium	Count	70	4	4	3	81
		%	10.70	5.50	3.40	5.50	9.00
Total		Count	656	73	116	55	900
		%	100.00	100.00	100.00	100.00	100.00

Source: Primary data, results are computed by researcher.

FIGURE 3: ENTERPRISE CATEGORY OF RESPONDENTS
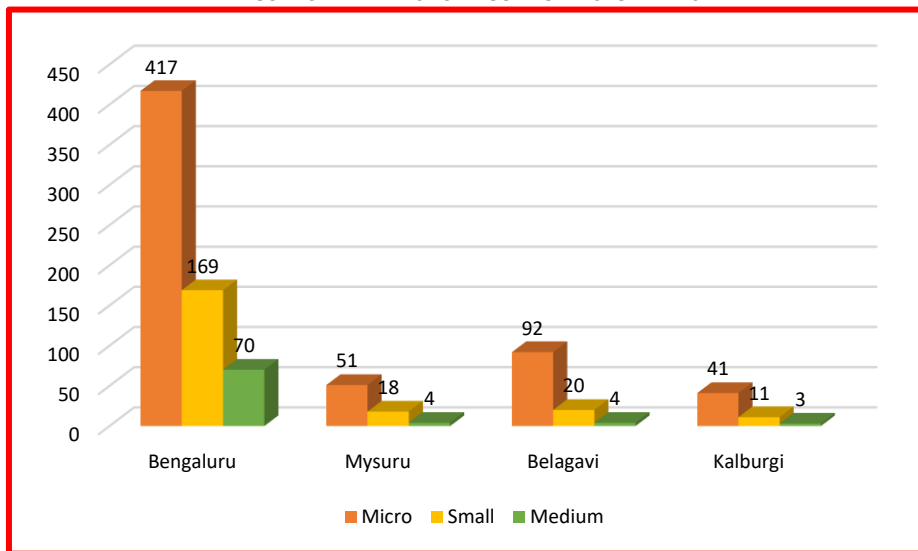
The above table 4 and figure 3 shows the category of enterprises of respondents. According to this, 66.80 percent are under micro enterprise category, Similarly, 24.20 percent of enterprises are small category. The medium enterprises constitute 9 percent. It can be inferred that most of the respondents comes under micro enterprise category.

REGISTRATION OF MSME SCHEMES

TABLE 5

Sl No.	Registration of Schemes	Yes (%)	No (%)	χ^2 Value	P Value
1.	Samadhan Portal	21.9	78.1	284.484	0.000
2.	Sampark Portal	32.9	67.1	105.404	0.000
3.	GeM portal	30.4	69.6	137.671	0.000
4.	Digital MSME scheme	17.2	82.8	386.778	0.000
5.	MSME Data Bank	17.6	82.4	378.951	0.000
6.	MyMSME Scheme	22.0	78.0	282.240	0.000
7.	ZED Certification Scheme	8.0	92.0	635.040	0.000
8.	Design Experience to Manufacturing MSME Sector Scheme	8.4	91.6	621.671	0.000
9.	Support for Entrepreneurial and Managerial Development of MSMEs through Incubators scheme	7.9	92.1	638.404	0.000
10.	Building Awareness on Intellectual Property Rights scheme	15.4	84.6	429.871	0.000

The goodness of fit chi-square test has conducted to test the opinions of respondents towards having registered to MSME schemes. It is found from the tests that the chi-square values are high and significant at one percent level. Therefore, the opinions are significantly skewed towards 'No'. Hence the null hypothesis is rejected and alternative hypothesis is accepted. Accordingly, the registration to MSME schemes is very low in Karnataka.

FINDINGS OF THE STUDY

The following are the summary of the findings:

- 93.8 percent of the respondents are male and only 6.2 percent of the respondents are female. Hence, it can be inferred that majority of the respondents are male.
- It is found that 43.4 percent of the respondents have completed post graduate degree, 23.1 percent of the respondents are having undergraduate degree and 22.7 percent of the respondents are having technical qualification and there is a gap between education qualification of respondents and registration under technological schemes and services.
- It is found that 66.80 percent are micro enterprise category, 24.20 percent of enterprises are small category, and only 9 percent are the medium enterprises.
- Only 21.9 percent and 32.9 percent of MSMEs are registered under Samadhan and Sampark portal.
- It is found that 30.4 percent of the enterprises are registered under GeM portal and total registration under Digital MSME scheme is 17.2 percent.
- The total registration under MSME Data Bank, My MSME Scheme and ZED Certification Scheme is only 17.6, 22 and 8 percent respectively.
- The total registration under Design Experience to Manufacturing MSME Sector Scheme is 8.4 percent.
- The total registration under Support for Entrepreneurial and Managerial Development of MSMEs through Incubators scheme is 7.9 percent.
- The total registration under the Building Awareness on Intellectual Property Rights Scheme is only 15.4 percent.

RECOMMENDATIONS/SUGGESTIONS

Based on the findings of the research, the following are the suggestions proposed:

- It is found from the analysis that the registration to technology upgraded MSME schemes are very less. Therefore, the awareness about the portals need to be improved by conducting awareness programmes or campaigns or e-awareness programmes.
- Trust on digital technologies must be built among the entrepreneurs.
- MSMEs need to come forward to understand the importance of technology upgraded schemes to improve the efficiency in their business operations.

CONCLUSION

Today's business world influenced by different digital tools and applications. Technological upgradation schemes and services are rapidly changing the business environment. It is found from the study that there is a need to enhance the awareness level about the schemes and its benefits to the MSME sector. It can also be observed that, in Karnataka the registration of various schemes is very less. So, the government and other stake holders should concentrate on creating the awareness to improve the level of registration in Karnataka.

LIMITATIONS OF THE STUDY

The present study considers only the MSMEs having Udyog Aadhar Number in Bengaluru, Mysuru, Belagavi and Kalburgi districts of Karnataka.

SCOPE FOR FURTHER RESEARCH

An attempt can be made by considering other schemes such as infrastructure support schemes, skill development support scheme, digital procurement and marketing support further study.

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IT SECTOR CONCERNS ABOUT MOONLIGHTING

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ABSTRACT
The Covid -19 pandemic has caused many unprecedented changes in every industrial sector. One of the prominent sectors, IT sector has also been impacted positively and negatively. One such change is work from home given to employees by almost all the companies. During the lockdown period all the companies asked its employees to work from home. This continued for about two years. But now some of the companies are asking its employees to come to work place at least for few days in a week. While others like Swiggy, Twitter, SAP, TATA Steel and others are allowing its employees 100 per cent work from home. This work from home or hybrid working has raised a concern on some IT companies like WIPRO, Infosys and others where employees are moonlighting without bringing it to the knowledge of their employer. The remote access has posed a risk of danger of data breaches to competitive firms. This paper aims at exploring the concerns of IT sector on moonlighting employees.

KEYWORDS
IT sector, employees, employer, moonlighting.

JEL CODES
M12, M15.

INTRODUCTION
Moonlighting is the practice of working a second job outside normal business hours. An employee may work a normal eight to nine hours job as a primary source of income under primary employer and may work at different job during night to earn additional money from the secondary job. The Covid-19 pandemic which hit the country in 2020 making the nation to go for a complete lockdown has impacted on the working practices of IT sector. During the period the IT sector embraced for work from home to its employees. The work from home made many tech professionals with full time jobs to work on side projects. Today it has become a great challenge for IT sector to deal with moonlighting employees. Some IT companies like Wipro, Infosys, IBM, etc. consider moonlighting as unethical, cheating …. While Swiggy, a food delivery firm has allowed its employees to moonlighting for pro bono. Employees are moonlighting due to the disruptive ideas, low job satisfaction levels, low salary, transition between jobs and inflation. Is moonlighting ethical or unethical is a matter of concern. Even if the companies consider it as ethical, it may have a great impact on the physical and mental health of an employee leading to burnout.

LITERATURE REVIEW
Steven D Culler and Gloria Bazzoli (1985) have identified the moonlighting determinants of doctors in their training period. The study reveals that demographic factors such as age, gender, marital status and time spent with the family acts as the determinants in decision making whether to take a secondary job or not.
Jamall (1986) has analysed the organisational commitment of moonlighting. The study inferred that non moonlighters showed much higher organisational commitment than moonlighters.
James Green (2013) stated that an employer's weapon of choice in case an employee is using company equipment or resources or sharing company details with the competitor is to have expressed terms in the contract. A well drafted contract will contain an express term requiring the employee to devote their whole time and attention to the primary employee during normal working hours.
Patricia Lotich (2014) has identified employer concerns about moonlighting. The concerns are trade secrets, exhausted employees, use of company resources and impact on health. He has suggested that employers should focus on managing employee performance and ensure that moonlighting employees are meeting job requirements and business goals. The organisations should adopt win to win approach wherein the moonlighting employees meet job requirements of their primary employer as well as earn extra money from moonlighting with secondary job.
Akbar et al., (2016) have examined the impact on moonlighting practices on job satisfaction of the university teachers. The study finds that lack of pay and blocked promotion have led to the reduced level of job satisfaction.
Hardeep Kaur and Kavita Saini (2020) opined that the organisations should have a clear moonlighting policy. The policy must specify the organisations rules and regulations regarding moonlighting to overcome the effects of moonlighting and maintaining harmonious relationship between employer and employees in an organisation. It is also stated that HR managers should make more efforts towards improving the performance of the employee engaged in moonlighting.

OBJECTIVES OF THE STUDY
1. To identify the issues in moonlighting.
2. To find out the drivers of moonlighting.
3. To suggest do's and don'ts for moonlighting employees.

RESEARCH METHODOLOGY
This is a descriptive research paper based on secondary data. The secondary data is collected from research articles, newspapers and related web sources.

IS MOONLIGHTING ETHICAL OR UNETHICAL?
Is moonlighting ethical or unethical in India has become hot topic since Swiggy, the food delivery firm allowed moonlighting for its employees. Some consider moonlighting an open secret in IT sector. While many companies call it unethical. Employee's moonlighting has triggered a fresh debate, conflicting opinions and has raised legal questions. Doing two remote jobs at once was already happening in teaching and medical field. But the IT sector is divided when it comes to moonlighting. Some call it ethical while others believe it is the need of the hour. It is ethical when the company's employee hand book and policies does not restrict employees to do secondary jobs, employees do not use company resources and equipment and does not disclose the company secrets with others. It is unethical when the employee does not disclose his second job to his primary employer and the primary employer can level action against such employees.

WHAT INDUSTRY SAYS ON MOONLIGHTING?
Wipro Chairman Rishad Premji says 'there is a lot of chatter about people moonlighting in the tech industry. This is cheating – plain and simple.
Mohandas Pai, Former Director of Infosys, does not consider moonlighting cheating. According to him, employment is a contract between an employer who pays me for working for them for n number of hours a day. Now what I do after that time this is my freedom, I can do what I want.

C.P. Gurnani, MD of Tech Mahindra stated that his organisation would make a policy to allow workers to openly pursue multiple jobs at once. If you want to do it, sure. But be open about it and share with us.

Ganapathy Subramaniam, CEO, TCS described it as an ethical issue. You lose out in the long run when decisions like this are made for short term gains. Swiggy announced an industry first policy that allowed moonlighting for its employees. Any project or activity that is taken up outside office hours or on the weekend, without affecting productivity and does not have a conflict of interest can be picked up by its employees.

ISSUES IN MOONLIGHTING

1. Employees are reluctant to come back to office.
2. A majority of employees are considering to either change or quit the job if they are not allowed to work from home.
3. Possibility of revealing their secrets or confidential matter to rival firms.
4. Possibility of working for a competitor.
5. Employee may become fatigue.
6. Possibility of having their own start up.
7. Reduced productivity.
8. Risk of using company's resources and equipment.
9. Risk of breach of data.

DRIVERS OF MOONLIGHTING

1. Due to disruptive ideas.
2. Gap between supply and demand.
3. Due to transition between jobs.
4. Due to poor job satisfaction levels.
5. Remote work.
6. Inflation.
7. Blocking of promotion.
8. Low pay and compensation policy.

DO'S AND DON'TS OF MOONLIGHTING

DO's
1. Read all agreements such as offer letter, employment agreement, confidentiality agreement, intellectual property agreement and prohibition on working on any venture related to the employment.
2. Read an employee handbook which contains additional policies that may impose more requirements and restrictions.
3. Read every document of the company before you start moonlighting.
4. Ensure your obligations to your employer because violating the terms of employment agreement can lead to the termination.
5. Get the approval from your employer to work on any outside venture.
6. Be loyal to your employer.
7. Prioritise your obligations to your employer.

DON'Ts
1. Don't use the employers time, resources and equipment.
2. Create a separation between your primary job and secondary job by focusing on your secondary job on nights and weekends only.
3. Don't use employer's confidential information to benefit your secondary job.
4. Don't do anything that would harm your employer.

CONCLUSION

No doubt, today HR function is challenging. Retention of work force is a great challenge. Firing moonlighting workers may have a great impact on the company. IT sector should clearly come out with a detail policy document whether to allow or disallow its employees from moonlighting. Companies should spell clearly in its employee hand book the requirements and restrictions on moonlighting employees and ensure that they read every document before they report for job. The employees who are moonlighting secretly without telling their primary employers should reconsider to talk about moonlighting without using the company re-sources and equipment. Appropriate policies must be framed to overcome the effects of moonlighting and maintaining harmonious relationship between employer and employees. Employer may provide job security, job rotation and monetary and non monetary benefits to employees to avoid moonlighting.

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