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To pursue international Quality standards of excellence in Academics, Research and Consultancy, Administration, Extension Services through review processes of self-evaluation for suitability and improve quality objectives to remain accountable in core and support functions to provide quality education in Management, Mass Communication and Information Technology.

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To emerge as one of the world's leading institute through continuing to the highest academic standards, by developing strong industry-academia bond and playing a pioneering role in research and development, so as to serve society by way of shaping professionals to conquer the present and future challenges to the socio-economic fabric of our society by dissemination of relevant knowledge through structured learning system.

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As a temple of learning of professional & technical education, we subscribe to, in dealing with membership and the public include the following:- Integrity, honesty, openness, personal excellence, constructive self-criticism, continual self-improvement, mutual respect, professionalism, quality in service and standards, innovation, accountability, objectivity. We are committed to our students and corporate partners and have a passion for use of technology in education. We take on challenges, and pride ourselves on seeing them through. We hold ourselves accountable to our students, corporate collaborators, Board members, Statutory bodies, Alumni and employees by honoring our commitments, providing results, and striving for the highest quality excellence.

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From The Editor's Desk

I take this opportunity to thank all contributors and readers for making *Tecnia Journal of Management Studies* an astounding success. The interest of authors in sending their research-based articles for publication and overwhelming response received from the readers is duly acknowledged. I owe my heartfelt gratitude to all the management institutes for sending us their journals on mutual exchange basis, and their support to serve you better.

We are happy to launch the Twenty seven issue of our academic journal. The present issue incorporates the following articles:

❖ The McKinsey 7-S Framework: An Integrated Approach for Organizational Excellence and Sustainability

❖ The McKinsey 7S Model helps in Strategy implementation: A Theoretical Foundation

❖ Role of Young Entrepreneurship in Indian Economy

❖ Restoration of Environment as mandated by SEBI under Anuual Business Responsibiiy Report: With Special Reference to Power Sector

❖ Rural Marketing in Indian Corporate World in 21st Century: Issues, Challenges

❖ **Examining Digital Divide as One of The Barriers in Financial Inclusion and Government Initiatives: Indian Context**

❖ Teaching Excellence in Higher Education

❖ Transformation of Tourism Development and Tourism Education in India

❖ Socio Economic Profile of Jharkhand from Management Perspective

❖ Novel Coronavirus COVID-19: A Survey of Journals and Organisation All Over the World

My thanks to the authors, Dr. Amarendra Kumar Choudhary, Dr. Sandeep Kumar, Ms. Geetika, Gunjan Verma, Pavni Anand, Dr. Madahavendra Nath Jha, Ms. Harkiran Kaur, Dr. Pankaj Kumar Sharma, Dr Ajay Kumar, Murshad Ali1, Dr. Abdul Qadir, Mohd Wasil Asrar, Dr. G.P. Trivedi, Manoj Sinha, Shivani Griwan and Lalit kumar who have sent their manuscripts in time and extended their co-operation particularly in following the American Psychological Association (APA) Style Manual in the references.

I extend my sincere thanks to our Chairman Dr. R. K. Gupta, who has always been a guiding light and prime inspiration to publish this journal. I am grateful for his continuous support and encouragement to bring out the Journal in a proper form. I also appreciate Editorial Committee Members for their assistance, advice and suggestion in shaping up the Journal. My sincere thanks to our distinguished reviewers and all team members of Tecnia family for their untiring efforts and support in bringing out this bi-annual Journal.

I am sure the issue will generate immense interest among corporate members, policy-makers, academicians and students.

Editor

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General Information

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The McKinsey 7-S Framework: An Integrated Approach for Organizational Excellence and Sustainability

Amarendra Kumar Choudhary*

Abstract: *The McKinsey 7-S Framework was developed in 1980 by Tom Peters and Robert Waterman for understanding the importance of three hard elements named as Strategy, Structure and Systems as well as four soft elements named as Shared Values, Skills, Style and Staff for any organization and its integration for evaluating the strengths and weaknesses for sustaining in this global competitive business market.*

The application of The McKinsey 7-S Framework is being used in a wide variety of situations and has persisted as a best model of an organizational effectiveness as the model provides

- *What and where to change for future growth of a company*

- *How to face challenges to determine the best implementation of proposed strategy*

- *Why to identify and create a high potential performer/talent pool*

In this 21st century of competitiveness and consciousness of modernization of systems, adaptation of latest/new technology and improvement of organizational culture and environment, every organization is striving hard to have uniqueness in its business and to achieve the best performance in respect of Leadership, Strategy Planning, Customer and Market Focus, Information and Analysis, HR Focus & Development, Process Management and Business Result so that to get appreciation and award for discharging all the responsibilities for full satisfaction to all stakeholders.

The main purpose of this paper is to understand all seven elements in simple and descriptive manner and how they are to be aligned and mutually reinforced so that it will help to analyze the current situation and to propose the future improvement and development as strengths by identifying the gaps and inconsistencies as weaknesses between them and accordingly suggest new simple models for achieving organizational excellence.

Keywords: *Competitiveness and consciousness, organizational culture and environment, Shared values, Skills and Strategy.*

INTRODUCTION

In the year 1991, when India has been forced/compelled to adapt New Economic Policy of Liberalization, Privatization and Globalization (LPG) for availing the loan from IBRD and IMF to meet the financial crisis in the country, a competitiveness and consciousness of modernization of system, adaptation of latest and new technology, improvement of organizational culture and environment, creation of talented pool and beliefs on values and ethics in business have become essential ingredients of

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strategy along with others for each and every company. Therefore the work of practitioners, consultants and academic researchers has been dominated by concerns related to the strategic impact of downsizing, restructuring, re-engineering, out-sourcing, and empowerment on operational performance of both service and manufacturing firms.

Several academic authors in strategic management adopted McKinsey's 7S Framework as a useful way of visualizing the key components managers must consider when disseminating a strategy throughout their organizations.

The McKinsey 7-S Framework was developed in 1980 by Tom Peters and Robert Waterman for understanding the importance of Three hard elements named as Strategy, Structure and Systems as well as Four soft elements named as Shared Values, Skills, Style and Staff for any organization and its integration for evaluating the strengths and weaknesses for sustaining in this global competitive business market.

The hard elements are those that can physically be seen when in place, whereas the soft are more intangible and cannot readily be seen.

Hard Elements	Soft Elements
Strategy	Shared Values
Structure	Skills
Systems	Staff
	Style

The relationships among all of the variables in McKinsey 7S Framework are depicted in the Exhibit 1 as a tool of strategy formulation and implementation and several important ideas were generated. First is the idea of a multiplicity of factors that influence and organizations' ability to change and its proper mode of change. Second, it is intended to convey the notion of interconnectedness of the variables. Third, strategy alone is not sufficient. Fourth, the shape of the framework is significant in that there is no starting point or implied hierarchy.

Exhibit 1
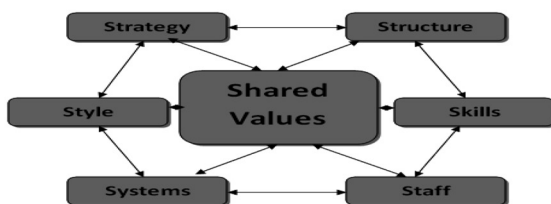
In this 21st century of competitiveness and consciousness of modernization of systems, adaptation of latest/new technology and improvement of organizational culture and environment, every organization is striving hard to have uniqueness in its business and to achieve the best performance in respect of Leadership, Strategy Planning, Customer and Market Focus, Information and Analysis, HR Focus & Development, Process Management and Business Result so that to get appreciation and award for discharging all the responsibilities for full satisfaction to all stakeholders.

Objective and Research Methodology

The main purpose of this paper is to understand all seven elements in simple and descriptive manner and how they are to be aligned and mutually reinforced so that it will help to analyze the current situation and to propose the future improvement and development as strengths by identifying the gaps and inconsistencies as weaknesses between them and accordingly suggest new simple models for achieving organizational excellence.

LITERATURE REVIEW

The McKinsey 7-S Framework was developed in 1980 by Tom Peters and Robert Waterman for understanding the importance of **Three hard elements** named as **Strategy, Structure and Systems** as well as **Four soft elements** named as **Shared Values, Skills, Style and Staff** for any organization and its integration for evaluating the strengths and weaknesses for sustaining in this global competitive business market.

To understand McKinsey 7S Model of organization change better let's take a brief look at each of its elements, beginning with Strategy. The basic theory underlying of each and every elements is as under:

Strategy is defined as those actions that an organization plans in response to or anticipation of changes in its external environment, its customers and competitors. Strategy is the way a firm aims to improve its position vis-à-vis competition, perhaps through low-cost production or delivery, perhaps by providing better value to the customer, perhaps by achieving sales and service dominance. Finally, as we will attempt to illustrate in this research, a strategy reflects an organization's awareness of how, when, and where it should compete; against whom it should compete; and for what purposes it should compete from.

In general, a sound strategy is one that's clearly articulated, is long-term, helps to achieve competitive

advantage and is reinforced by strong vision, mission and values.

Structure represents the way the organization is structured, the way business divisions and units are organized and who is accountable to whom or who reports to whom. In other words, structure is the organizational chart of the firm. It divides tasks and then provides coordination. It trades off specialization and integration. It decentralizes and then re-centralizes. The five basic primary structures are:

(1) Function organizations,

(2) Geographic organizations;

(3) Divisional organizations,

(4) Strategic business units, and

(5) Matrix organizations.

Each of these structures has advantages and disadvantages that strategists must consider when choosing an organization form.

Systems are defined as all the procedures, formal and informal, that make the organization go, day by day and year by year: compensation and reward systems, capital budgeting, systems, training systems, cost accounting procedures, ad budgeting systems to name a few. To many business managers the word "systems" has a dull, plodding, and middle-management sound. Yet, powerful systems changes can enhance organizational effectiveness without the disruptive side effects that so often ensue from tinkering with structure.

Staff is the demographic description of important personnel categories within the organization. Considering people as a pool of resources to be nurtured, developed, guarded, and allocated is one of the many ways to turn the "staff" dimension of the model into something not only amenable to, but is worthy of practical control by management (Pearce and Robinson, 1997; Waterman, Peters, and Phillips, 1980). In this paper, staff is defined as the critical human resources managed by the head coach in his efforts to maximize the team's overall effectiveness and efficiency.

Style is the characterization of how key managers behave in achieving the organization's goals within the cultural context of the firm. Style, a seemingly vague and esoteric concept, is an essential element of effective strategy implementation. There are two style issues that are of fundamental importance:

(1) The role of the chief executive officer (CEO) and

(2) The assignment of key managers form.

Skills represent dominating attributes, competencies, or capabilities that the organization as a whole does best. Possibly the most difficult problem in trying to organize effectively is that of weeding out old skills – and their supporting systems, structures, etc.-to ensure that important new skills can take root and grow.

Finally, the word **"superordinate"** literally means "higher order." Superordinate **(shared values)** goals, we mean guiding concepts – a set of values and aspirations, often unwritten that goes beyond the conventional formal statement of corporate objectives. Shared values are fundamental ideas around which a business is built. They are in main values. But they are more as well.

They are the broad notions of future direction that the top management team wants to infuse throughout the organization. Every organization has its own set of **shared values**. An organization's shared values are similar to an individual personality – an intangible yet ever-present theme that provides meaning, direction, and the basis for action form.

The notion that structure follows strategy (get the strategy right and the structure follows) was an important addition to the organizational tool kit; yet strategy rarely seemed to dictate unique structural solutions. As a result, productive change is not simply a matter of structure, although structure is important.

It is not as simple as the interaction between strategy and structure, although strategy is critical too. While, there are many other organizational models in existence, but McKinsey's 7S model is by far one of the most popular.

All the definitions we found in any research on 7S are almost identical to this one. My research has been conceptualized and contextualized by its own way. Once the strategy has been designed, McKinsey 7S Model suggests that managers may focus on six organizational variables to ensure effective execution: structure, systems, shared values, skills, style, and staff.

This research focuses on examining the impact on performance of the strategy, skills, and staff variables of the McKinsey 7S Model. The resulting strategy-staff-skills model intends us to focus shared values as a central to the development of all other six elements.

This research focuses on examining the impact on performance of a subset of these variables, due to experimental constraints. In addition, we believe that in service firms a significant portion of the performance can be explained by examining

the strategy, staff and systems. It is found that human resource practices are a crucial factor in creating unique capabilities, which can help the firm differentiate its products and services and thus build competitive advantage. These unique capabilities arise because managers create and implement a strategic plan designed to achieve these capabilities. Creating distinctive capabilities is not simply a matter of assembling a set of resources. Rather, managers must create complex patterns of coordination between structure, strategy, systems, style, skills, structure, staff, and share values.

As a result, it is difficult to measure how effectively managers are able to implement their strategic choices. There have been attempts to measure strategic implementation in manufacturing companies, but they have not been applied to services. The service industry is a difficult environment to actually quantify and measure the degree of success of a strategic implementation, since many of the key organizational dimensions that drive performance have traditionally been unanalyzed. Therefore, to improve our understanding of service strategy we need to utilize a more comprehensive definition of organization. A barrier to studying the relationships between the environment, organization and strategy in the service industries is that most service firms do not understand all the organizational variables well enough to develop meaningful measures.

The strengths of the McKinsey 7S Model are:

- Its description of organizational variables that convey obvious importance,

- Its recognition of the importance of the interrelationships among all of these seven variables, or dimensions and

- Its generic form makes its applicable to either manufacturing or service firms.

The limitations of this taxonomy are its lack of variables that deal with external environment and performance related issues. The principal reason for this lack of "completeness" of McKinsey 7S Model is its origin, which was from practice as opposed to theory. In other words, McKinsey 7S Model represents an attempt to explain McKinsey's beliefs about manufacturing and service firm's operations ex post facto.

Keeping in view the literature of the study and also the survey of various high performer companies' based on the application of The McKinsey 7-S Framework in a wide variety of situations it has been persisted as a best model of an organizational effectiveness as the model provides:

- What and where to change for future growth of a company

- How to face challenges to determine the best implementation of proposed strategy

- Why to identify and create a high potential performer/talent pool

Using the 7S model, the change agent's task is to start with the end in mind.

- That is to understand the change needed, working backwards, asking questions as to how the organisation can best be aligned across all the seven elements of the model, to achieve that objective.

- Remember, this model is based around the theory that for an organisation to perform well and achieve its objectives, all seven elements must be aligned, mutually enforcing progress towards the objectives of the firm.

- It comes as no surprise, therefore, that, if we understand the goal of the organisation, then the next step is to look at each element and work to realign them to create synergy.

- We can use the 7S model to help analyze the current situation, a proposed future goal and then identify gaps and inconsistencies between them. It's then a question of adjusting and tuning the elements to ensure that the organization works effectively and well towards achieving that end goal.

However, there are some criticism about the model due to its limitations **"the model tends to focus on internal aspects of the organization only, the organizational sustainability issues are not addressed"** and therefore sustainability development as activities that maximize the net benefits of economic development while maintaining the services and quality of products without exploiting the natural resources, efforts have been made by researchers to explore the interface between business excellence and sustainability. Edgeman and Hensler proposed a BEST business excellence model for sustainability which is built on four pillars:

- Biophysical/environmental sustainability;

- Economic sustainability;

- Social sustainability; and

- Technical sustainability.

Based upon the above, we define for this study as a balance of economic, social and environmental sustainability which is consistent with the notion of Triple Bottom Line Philosophy i.e. 3Ps: **People, Planet and Profit.**

FINDINGS AND CONCLUSION

The findings are based on the literature and the answers gathered by using the following 7S Checklist Questions as illustrated in Exhibit II of various successful companies, the following **STEPS** have been suggested to apply such tool to achieve excellence business performance:

Exhibit II

Strategy	Systems
• What is our strategy? • What are the objectives and how do we intend to achieve them? • What makes us competitive and how do you deal with compatition? • What environmental factors affect the business and how do you keep track on the factors?	• What are the main systams that support and drive the business? E.G. Resource planning, financial recording and reporting information management, HR systems, Communications, etc. • What controls are there in the organisation and how is status fedback?
Structure	**Shared Values**
• What hierarchical structure does the firm have? • What are the reporting mechanisms? • How is the organisation divided? E.G. Matrix or Bureaucratic? • How do the departments and functions coordinate activites? • Is decision making cantralised or decentralised?	• What are the corperate values of the organisation? • Do these values align with competitive pressure and strategy? • What is the 'internal culture' like in the work force? • In the culture conducive to progressive improvements
Style	**Skills**
• What is the general Leadership style of the organisation? • Is the Leadership participative or largely autocratic? • Are threee participative teams or just merely groups of people? • Are people empowered and ancouraged to proactively take risks, and challenge the norm?	• In line with the strategy and vision, are there any skills gaps? • In line with operations at a team level, are there any skills gaps? • How is training and skills monitored and evaluated? • What are the strongest skills? • What are the core compatencies of the organisation or team?

Staff
• What positions are vacant or need to be filled?   • What competency gaps are needed to be filled?   • What type of people and skills are needed to support the other? elements of the firm?

STEPS:

1. Identify the areas that are not effectively aligned.
2. Determine the Optimal organization design.
3. Decide where and what changes should be made.
4. Make the necessary changes.
5. Continuously review the 7S.

Moreover it is concluded that Shared Values of the McKinsey 7S, if taken into centre and focused for integration with other six elements by believing on Triple Bottom Line Philosophy i.e. 3Ps: PEOPLE. PLANET and PROFIT, it creates 3B Model i.e. BELIEFS-BEHAVE-BUSINESS and such integrated approach will give result in all together the Business Excellence and its Sustainability.

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The McKinsey 7S Model helps in Strategy implementation: A Theoretical Foundation

Sandeep Kumar*
Geetika**

Abstract: A strategy refers to a detailed plan to achieve success in situations like war, politics, business, industry, or sport, or the skill of planning for such situations. Successful strategy implementation depends on doing a well done job of working with and through others, building and strengthening competitive capabilities, motivating and rewarding people in a strategy supportive manner and instilling the discipline of getting things done. The McKinsey 7S Framework was designed by former employees like Tom Peters, Richard Pascale and Robert Waterman, formers consultants of McKinsey, the American consulting firm and is applied in organizations all over the world. The 7S in this model refers to the seven elements or factors that start with the letter 'S'. According to Tom Peters, Richard Pascale and Robert Waterman, the condition is that the relationships internally between these factors are well-organized and that the elements steer the organization in the same direction. The study views the how the McKinsey 7S model in the process of strategy implementation works, by making use of the internal resources to create a sustainable competitive environment to enable the organization to achieve its intended revenue and policy targets.

Introduction

A strategy refers to a method or plan chosen to bring about a desired future (Pearce and Robinson, 2007). Johnson, Scholes, and Whittington (2005) describe strategy as the direction and scope of an organization over the long term, which achieves advantages in an ever changing environment through its configuration of resources and competencies with the aim of fulfilling stakeholder expectations. Strategy which is a basic management tool in any organization is a multi-dimensional concept that various authors have defined in different ways. It is the link between an organization's resources and skills and the environmental opportunities as well as the risks which it has to face and the purposes which it wishes to accomplish.

Strategy Implementation

Karami (2005) defines strategy implementation as the manner in which an organization should develop, utilize, and amalgamate organizational structure, control systems, and culture to follow strategies that lead to competitive advantage and a better performance. On the other hand, strategy implementation is defined as the process that turns strategies and plans into actions in order to accomplish strategic objectives (John, 2005). According to Kaplan (2005) the concept of successful strategy implementation requires the input and cooperation of all players in the company. Pearce and Robinson (2007) describe five critical variables that are usually considered for the successful implementation of strategy. These are: tasks, people, structures, technologies, and reward systems. Successful strategy implementation calls for effective design and management in order for these factors to be integrated. To operationalize strategy, an organization needs to identify short term objectives, initiate specific functional tactics, and communicate policies that empower people in the organization and design effective rewards (Pearce and Robinson, 2007).

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Strategy implementation involves working with people and the structure of the organization to make the visionary ideas developed earlier come true (Manage, 2007). Pearce and Robinson (2007) observe that the objective of the strategic management process pertains to the formulation and implementation of strategies which result in the long term achievement of the company's mission. David (1997) defines strategy implementation as a stage of strategic management that involves the use of organizational tools as well as direct resources towards achieving strategic outcomes. Successful strategy implementation involves: clarifying the strategy by breaking it down into goals and objectives, communicating the strategy to people at all levels of the organization and cascading strategy to the practical and tactical components of people's jobs (John, 2005). Effective strategy implementation using the above process can be a source of competitive advantage.

The McKinsey 7S model can be explained using the resource-based view theory of the firm and strategy (Kraaijenbrink, Spencer and Groen, 2010). The central proposition of this theory is that if a firm is to achieve a state of sustained competitive advantage it must acquire and control valuable, rare, inimitable, and non-substitutable resources and capabilities (Barney, 1991). The principles of the resource-based view theory are:business processes are the building blocks of strategy; the transformation of processes into valuable strategic capabilities is a key to success; by strategic investments capabilities are created and the manager must be responsible, because competing on capabilities involves cross-functionality. The open system theory explains how the organization depends on its environment for input and transforms these inputs into an output (Barney, 1991). The elements in the organization are used to control the transformation process to ensure success.

The McKinsey 7S model is a holistic approach to company organization, which collectively determines how the company will operate (Karami, 2005). The McKinsey 7S Model Manage (2007) defines the McKinsey 7S model as a model of organizational effectiveness used in organizations to analyze the environment to investigate if it is achieving its intended objectives. The McKinsey 7S Model was created by Tom Peters and Robert Waterman while they were working for McKinsey & Company and by Richard Pascale and Anthony Athos at a meeting in 1978 (Peters and Waterman, 1982). They had been looking at how the Japanese industry had been so successful, at around the same time that Peters and Waterman were exploring what made a company

excellent. The Seven S model was born at a meeting of the four authors in 1978. It went on to appear in "In Search of Excellence" by Peters and Waterman, and was taken up as a basic tool by the management consultancy McKinsey (Manage, 2007).

According to the model, managers, need to take account of seven basic factors to be sure of successful implementation of a strategy. These include strategy, structure, systems, style, staff, shared values, and skills. These factors are all interdependent, thus failure to pay proper attention to one, marks the beginning of failure (Peters and Waterman, 1982). The 7-S model posits that organizations are successful when they achieve an integrated harmony of all these factors (Barney, 1991). The hard components are normally feasible and easy to identify in an organization as they are normally well documented and seen in the form of tangible objects or reports such as strategy statements, corporate plans, organizational charts and other documents. The remaining four Ss are more difficult to comprehend (Dunphy and Stace, 1988).

Strategy is the plan of action to the new position described by objectives, subject to constraints of the capabilities or the potential (Kaplan, 2005).

Structure refers to the way in which tasks and people are specialized and divided, and authority is distributed; how activities and reporting relationships are grouped; the mechanisms by which activities in the organization are coordinated (Kaplan, 2005). Organizations are structured in a variety of ways, dependent on their objectives and culture. The structure of the company often dictates the way it operates and performs (Peters and Waterman, 1982). Traditionally, businesses have been structured in a hierarchical way with several divisions and departments, each responsible for a specific task. Although this is still the most widely used organizational structure, the recent trend is increasingly towards a flat structure where the work is done in teams of specialists rather than fixed departments. The idea is to make the organization more flexible and devolve the power to employees by eliminating the middle management layers (Manage, 2007).

Systems refer to the formal and informal procedures used to manage the organization, including management control systems, performance measurement and reward systems, planning, budgeting and resource allocation systems, and management information systems (Kaplan, 2005). Every organization has some systems or internal processes to implement and support the strategy and run day-to-day affairs. These processes are normally strictly followed and are designed to achieve maximum effectiveness. Traditionally, organizations

have been following a bureaucratic-style process model where most decisions are taken at the higher management level. Increasingly, organizations are simplifying and modernizing their processes by innovation and use of new organizational structure to make the decision making process quicker. Special emphasis is on the customers with the intention to make the processes user friendly (Manage, 2007).

Staff refers to the people, their competencies; how the organization recruits, selects, trains, manages the careers, and promotes them (Kaplan, 2005). Organizations are made up of humans and it's the people who make the real difference to the success of the organization in the increasingly knowledge-based society. The importance of human resources has thus got the central position in the strategy of the organization. All leading organizations such as IBM, Microsoft and Cisco put extraordinary emphasis on hiring the best staff, providing them with rigorous training and mentoring support, and pushing them to achieve professional excellence (Karami, 2005). It is also important for the organization to instill confidence among the employees about their future career growth.

Skills refer to the distinctive competencies; what it does best along dimensions such as people, management practices, processes, systems and customer relationships (Kaplan, 2005).

Style refers to the leadership style of managers; how they spend their time; what they focus attention on; how they make decisions; also the organizational culture, that is, the dominant values and beliefs, the norms, the conscious and unconscious symbolic acts taken by leaders (Kaplan, 2005). All organizations have their own distinct culture and management style. It includes the dominant values, beliefs, and norms which develop over time and become relatively enduring features of the organizational life. It also entails the way managers interact with the employees and the way they spend their time. Businesses have traditionally been influenced by the military style of management with strict adherence to the upper management and procedure expected from the lower-rank employees. However, there have been extensive efforts to change the culture to a more open, innovative and friendly environment with fewer hierarchies and smaller chains of command (Dunphy and Stace, 1988).

Lastly, Kaplan (2005) defines shared values as the core or fundamental set of values that are widely shared in the organization and serve as guiding principles of what is important; vision, mission, and values statements that provide a broad sense of purpose for all employees. All members of the organization share some common fundamental ideas or guiding concepts around which the business is built. This may be to make money or to achieve excellence in a particular field. These values and common goals keep the employees working towards a common destination as a coherent team and are important to keep the team spirit alive. The organizations with weak values and common goals often find their employees following their own personal goals that may be different or even in conflict with those of the organization or their fellow colleagues (Peters and Waterman, 1982).

Theoretical Foundation

The application of the McKinsey 7S model in strategy implementation can be explained using the resource-based view theory of the firm and strategy. According to Rapert, Lynch and Suter (1996) the resource based view theory outlines that the competitive advantage of an organization lays primarily with the application of the organizations resources. RBV holds that sustained competitive advantage can be achieved more easily by exploiting internal rather than external factors.

Kraaijenbrink, Spencer and Groen (2010) describe the resource-based view theory as stemming from the principle that the source of firms' competitive advantage lies in their internal resources, as opposed to their positioning in the external environment. That is, rather than simply evaluating environmental opportunities and threats in conducting business, competitive advantage depends on the unique resources and capabilities that a firm possesses. The resource-based view of the firm predicts thatcertain types of resources owned and controlled by firms have the potential and promise to generate competitive advantage and eventually superior firm performance (Tesot, 2012). These resources must be identified with key potentials, that is, valuable, rare, inimitable, and non-substitutable without great effort.

Barney (1991) explains that resources are valuable if they help organizations to increase the value offered to the customers. This is done by increasing differentiation and decreasing the costs of the production (Rapert, Lynch and Suter, 1996). Resources that can only be acquired by one or few companies are considered rare. A company that has valuable and rare resource can achieve at least temporary competitive advantage (Porter, 1985). However, the resource must also be costly to imitate or to substitute for a rival. The resource itself does not confer any

advantage for a company if it's not organized to capture value (Barney, 1991).

Only the firm that is capable to exploit the valuable, rare and inimitable resources can achieve sustained competitive advantage. To transform a short-run competitive advantage into a sustained competitive advantage requires that these resources are heterogeneous in nature and not perfectly mobile. If these conditions hold, the firm's bundle of resources can assist the 1960s, theoretical psychologists applied the theory to organizational structures such as governments, universities and businesses. Any time an individual organization uses resources from its environment in its production; its system is open to outside forces. When a business regularly interacts with its environment, and exchanges and processes feedback, it is an open system organizational structure. Open systems have porous boundaries that allow feedback exchanges from inside and outside the business (Porter, 1985). The controllers of open systems pay attention to their external environment, internal environment and customer needs and reactions.

Open systems tend to devise more than one way to accomplish goals with different conditions and operations. This is what is referred to as equi-finality (David, 1997). This is in direct contrast to closed systems that function under the assumption that there is only one way to achieve a result. The open system organizational structure promotes effective strategy implementation through clarifying the big picture.

The elements of the McKinsey 7S model of style and shared values enable continuous feedback and response resulting in better understanding, by leadership and management, of the organization's structure within the environment and the interactive dynamics between them. That opens the door for better communication which will result in successful strategy implementation. Dynamic capabilities theory also provides a basis for the application of the McKinsey 7S model in strategy implementation. The basic assumption of the dynamic capabilities framework is that core competencies should be used to modify short-term competitive positions that can be used to build longer-term competitive advantage (David, 1997). In organizational theory, dynamic capability is the capability of an organization to adapt adequately to changes that can have an impact on its functioning (Barney, 1991).

The dynamic capabilities theory focuses on the issue of competitive survival (Kahihu, 2005).

This theory explains how senior managers of successful companies can change their existing mental models and paradigms to adapt to radical discontinuous change in their environment. This is made possible through the organization's ability to orchestrate and reconfigure externally sourced competencies (Ofunya, 2013). This therefore enables the organization to maintain threshold capability standards and hence ensure competitive survival. The McKinsey 7S model elements' can be exploited by the organization to create short-term competitive positions (Manage, 2007). Elements such as skills, staff, structure and systems can be used to respond quickly to changes in the environment. These changes will result in competitive survival and will be used to build on the longterm competitive advantage ensuring a successful strategy implementation process.

Application of the McKinsey 7S Model in Strategy Implementation

The strategy implementation process can be clearly outlined using five phases (Pearce and Robinson, 2007). The first phase is the alignment of initiatives. A new strategy in an organization must be supported by new priorities and activities to support its successful implementation. All initiatives must be therefore strategic value and impact to the organization. The next phase is the alignment of budgets and performance (David, 1997). All departments within the firm must allocate and manage their budgets to deliver the strategic initiative. Organizational performance should be closely aligned to strategy. The third phase of strategy implementation is harmonization of structure and strategy. A transformational strategy will require transformation to the firm's structure. The structure of the firm should allow strategy to cascade across and down the firm so as to efficiently deliver the strategy (Karami, 2005).

The next phase is the engagement of staff so that they can get behind it for successful strategy implementation. The final phase of strategy implementation is monitoring and adaptation. Since change is a constant in all businesses, strategies must be adaptable and flexible. Strategies must be reviewed regularly to assess priorities, actions and performance (Pearce and Robinson, 2007). McKinsey 7S model is a tool that can be used to understand the strategy implementation process (Simiyu, 2013).

Strategy refers to actions taken by an enterprise, in response to changes in the external environment,

intended to achieve competitive advantage (Karami, 2005). The alignment of the initiatives will be translated into strategies that will guide the organization towards its purpose. The strategies must also include performance and budget goals so that performance is delivered within the established budgets. Structure refers to distribution of authority and reporting relationships within the organization (Karami, 2005).

The organization must put in place proper structures that 22 will support the strategies that are developed. The second phase of implementation is the alignment of budgets and performance. Structures must exist to support how resources are allocated to each performance target. Structures are also necessary to enable monitoring of the implementation process. This last phase of the implementation process helps ensure the firm is working towards the right goals. Systems are the formal and informal procedures used to manage the organization (Karami, 2005).

This element supports the third phase of the strategy implementation process. Systems must exist in the firm so as to harmonize the strategies and structures. This harmonization enables faster adoption of the new changes in the environment and the building of milestones into the implementation process. John (2005) defines skills as distinctive competencies of the organization.

Elsewhere, Drucker (2007) suggests that skills are necessary for the fourth phase of the strategy implementation process. Engagement of staff in the implementation process is only possible if they possess the necessary skills to be able to understand the strategy and communicate to management what changes are necessary and how these changes can be adopted faster.

Style refers to the leadership style of managers, what they focus attention on, what questions they ask of employees, and how they make decisions (John, 2005). The strategy implementation phases of harmonization of structure and strategy and engagement of staff heavily rely on the leadership style in the organization. A participative leadership style is best suited to support alignment of strategies and the organization structure. The leadership must be also committed to fully inform the staff and get them behind the goals set so as to implement strategy successfully (Dunphy and Stace, 1988).

Staff refers to the people within the organization (Drucker, 2007). This element of the McKinsey model relates to the engagement of staff phase of the strategy implementation process. The staff must

be engaged in delivery of the intended strategy and must be empowered to act on the targets of the firm. They must also have a positive attitude so as to assist in the monitoring of the progress of the strategy implementation process and be trusted to make the necessary adjustments. Shared values refer to the fundamental set of values that are widely shared in the organization (Karami, 2005). They serve as guiding principles of what is important and provide a broad sense of purpose for all employees. This element encompasses the whole strategy implementation process from the alignment of initiatives so as to formulate strategies to the alignment of budgets with the expected performance.

Shared values enable a proper harmonization of strategies and structure so as to offer necessary support (Peters and Waterman, 1982). According to Peters and Waterman (1982), the model is operationalized by first identifying the areas that are not effectively aligned. The second step involves a determination of the most effective organizational design the organization wants to achieve. The third step is basically the action plan, which will detail the areas that need to be realigned and how it should be done. Dunphy and Stace (1988) observe that if the firm's structure and management style are not aligned with company's values, the firm should reorganize the reporting relationships and influence a change in management style. Finally, there should be a continuous review of the seven elements. A change in one element always has effects on the other elements and requires implementing new organizational design (Peters and Waterman, 1982).

Conclusion

To conclude we can say that the McKinsey 7S Model is a framework for organizational effectiveness that postulates that there are seven internal factors of an organization that need to be aligned and reinforced in order for it to be successful. The 7S Framework is mainly used to trace performance problems in an organization to subsequently change and/or improve these. With a blueprint or (photo) of these performance problems, several elements could be put to use in a targeted manner. It is important in this to compare the present situation (IST) with the desired and future situation (SOLL). The 7S Framework constitutes a good framework, in which possible gaps and inconsistencies between IST and SOLL can be traced and adjusted.

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Role of Young Entrepreneurship in Indian Economy

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Abstract: *Youth is the prospect of every nation of the earth tomorrow. This statement stands true in every sense. When a country has a healthy youth population, you will find the country making advancement in terms of overall development and progress. Recently, interest in youth entrepreneurship has been fuelled due to high levels of unemployment amongst young people and as a way to foster employment opportunities or to address social exclusion. Youth entrepreneurship has gained more importance in recent years in many countries including India, with increased interest in entrepreneurship as a way of boosting economic competitiveness and promoting regional development.*

Keywords: *Youth entrepreneurship, Economic development, Unemployment, Globalization*

Introduction

Revolution in technology and globalization has impacted the whole world. Developing countries like India and China are growing rapidly both in terms of economic development as well as population. Growing economies provide plenty of opportunities for services and provide opportunities for entrepreneurs to set up small enterprises in various different fields. There are huge opportunities for individual enterprise in IT Services, Financial services, Travel and Tourism, Food, Supply chain, Health care services and many more fields.

The world today has transited into a 'Technology Era'. Technology has enabled growth in all fields and all societies. Technological revolution has changed the face of lives of people bringing healthcare, information and connectivity to even the most remote areas that were hereto isolated. Globalization has brought countries together and created entire world market.

Government should focus on looking at framework and strategies to creating new jobs and increasing youth employment rates. However there is also a need for the policy makers to look specifically at the Youth unemployment and related issues. In some of the countries youth entrepreneurship is being recognised as a promising alternative and is being actively promoted by various agencies. If promoted actively, Youth entrepreneurship can help sustain growing economies; integrate youth into the workforce besides leading to overall development of society.

Entrepreneurship in any society is a sign of advancement. The IT business in US has been the bedrock for youth entrepreneurship and created stars and multi-millionaires in Bill Gates, Steve Jobs to Google's Sergy Brin and Larry Page and many more. There are similar such stories in other countries too. However, the need of the day is to create many more stars and make available the opportunities for every youth to dream big and try their hands at entrepreneurship.

Youth entrepreneurship has an impact on social as well as cultural and economic progress of the country. Building an environment that promotes creatively and provides opportunities for entrepreneurship calls for multi pronged strategies implementation and involvement at all levels including Government, industry, political, social as well as educational sectors.

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Reasons and Causes of Youth Unemployment & Entrepreneurship:

1.1 Socio-Cultural Factors as Inhibitors to Entrepreneurship:

In some of the countries the social and cultural outlook of the societies may not encourage initiatives and entrepreneurship. Many societies expect the youth to obtain education that enables them to get a job and earn salary to support the family. Economic compulsions too can push the families to encourage youth to look for jobs and not look at opportunities. In some cases certain caste or class of people are habituated to practicing certain occupations and thus entrepreneurship becomes a prerogative of certain sections of the society. Some other societies are risk averse and tend to play safe, while many communities believe in their children pursuing defence services opportunities or social service opportunities and so on.

In societies where the incidence youth rebellion, revolt and violence is very high due to economic situation as well as due to the cultural outlook, youth may be wasting their time neither pursuing education that helps them gain employment nor trying their hands at hands at entrepreneurship in the face of too many obstacles and hurdles in the society.

1.2 Economic & Political Factors

Economies which are not growing are grappling with huge unemployment problems and this is affecting the youth too. When the economy is down and the business is not doing well, there will be no opportunities for small entrepreneurs to provide services to support the economy and business.Political will and focus to focus on youth in the country and to create a positive environment that encourages youth to dream and work towards realising their dream is very much necessary in any society. It is the political will that can spearhead the Youth revolution. Absence of stability in the political situation of the country and the political party's outlook towards this area can make or break the youth entrepreneurship's growth.

1.3 Policy framework

Government policy and framework in the country helps identify and build the base for youth entrepreneurship. The policies need to encourage and provide opportunities as well as assistance and environment to give impetus to youth entrepreneurship and have got to be implemented at national, regional and local levels. Policy directives will need to engage the business, banking, educational and other sectors to be able to deliver definitive steps to encouraging and aiding youth entrepreneurship. Lack of such policy framework can hinder the growth and initiative in the youth.

1.4 Industry Support & Patronage

In any industry, it is largely the business sector that provides opportunities for support services and creating new networks of business enterprises. Similar to their role in social responsibility, Industry can create a very strong platform to help develop the youth and give them the support and guidance as well as opportunities to the youth. In society where the industry enterprise is not very significant or not very active, there can be no encouragement for youth entrepreneurship.

1.5 Education System & Orientation

In most of the countries today the education system is geared to enabling the youth to pass out with their qualifications based on academic knowledge and prepare for seeking a job. There is little or no focus on building and equipping the students with leadership, building awareness and giving them training for entrepreneurship. Of late there is a trend to introduce specialised courses and training modules on entrepreneurship in many of the universities. In most cases the students do not attempt to think out of the box as they are not equipped with the necessary skills.

1.6 Finance & Business Support

One other biggest hurdle faced by each and every entrepreneur is the lack of financial backup and funding as well as guidance required to incubate new business. Most often those who attempt to start any enterprise do so borrowing from family and friends and dipping into their saving. After a while the business starts to suffer due to lack of funds and they end up in a debt trap. Banking and financial assistance should be made available easily and this can happen only with the active support and engagement by the Government. Nowadays venture capitalists are funding new enterprises. However this is available to very few and not to the larger sections of the society.

2 TYPES OF YOUTH ENTREPRENEURSHIP:

2.1 Innovative Entrepreneurship

The so called mavericks that are able to think out of the box, innovative new methods, processes

and create new business opportunities out of their innovative ideas are known as Innovative Entrepreneurs. Currently we can name dozens of Innovative Entrepreneurs in the world. If Bill Gates and Steve Jobs made history in the recent past, they are being fast replaced by youth entrepreneurs like Jack Dorsey - founder of twitter, Sergey Brin, Larry Page of Google, Mark Elliot Zuckerberg who founded Face book.

2.2 Imitative Entrepreneurship

Most of the entrepreneurs in the developing countries and under developed countries who bring home tried and tested technologies from the developed world and establish them in the home country come under this category.

2.3 Fabian Entrepreneurship

Youth entrepreneurs who take on the business from their previous generation and manage to grow the business without taking any major risk of deviating into new areas but improving efficiencies, processes and scale of operations etc are called Fabian Entrepreneurs.

2.4 Drone Entrepreneurs

Drone Entrepreneurs are the first generation Entrepreneurs who manage the business handed down to them and continue to look at running the enterprise smoothly without taking any risks. This kind of attitude may be said to be an individual train of the Entrepreneur that leads him to manage the inherited business in a steady mode.

Further Classifications of Youth Entrepreneurship

Entrepreneurship is an outcome of a lot of factors including values, beliefs, attitudes, innate spirit, inborn leadership, and influence of environment, family, skills and many more. Therefore categorization of Youth Entrepreneurs can also be classified into several types based on various factors. Some of the classifications have been arrived at based on the type of business, based on technology, based on geography [Rural & Urban], as per Gender, scale of operations etc. Business entrepreneurship which is one of the significant and dominant categories can be further sub divided into Business, Trading, Industrial, Corporate, Agriculture, Retail, Service and Social Entrepreneurs.

3. LITERATURE REVIEW:

Entrepreneurs are a different person. They dream a small idea into big screen. They are ready to accept challenges, dive into the ocean of risk. In this event they find pebbles, mud, shell and finally pearls. But it is not true always. But one thing is sure for them that they do not give up until their dream is materialized. Zoghlin (1991) attributed that 'Entrepreneurs have been a breed apart from the stereotypical business person. They were gutsy, innovative, iconoclastic risk takers who prized their independence. He further appreciated that, they didn't hesitate to bend or break the rules to get what they wanted. Schumpeter (1930) defined the term - 'an entrepreneur is a person who is willing and able to convert a new idea or invention into a successful innovation.' He further stated that entrepreneurship employs the gale of creative destruction to replace in whole or in part inferior innovations across markets and industries, simultaneously creating new products including new business models. Schumpeter (1939) argues that the entrepreneur is an innovator, one that introduces new technologies into the workplace or market, increasing efficiency, productivity or generating new products or services. Marshall (1936) exclaimed entrepreneurs seek opportunities for profit and, by doing so create new markets and fresh opportunities. By constantly disrupting the balance of competition, entrepreneurs prevent monopolies from forming and create a wide diversity of products that keep consumers consuming and producers producing.,' Knight (1921) and Drucker (1985) defined 'entrepreneurship in terms of taking risk. The behaviour of the entrepreneur reflects a kind of person willing to put his or her career and financial security at stake and takes risk for an idea, spending much time as well as capital on uncertain venture. Knight (1921) classified three types of uncertainty (i) Risk, which can be measured statistically,(ii) Ambiguity, which is difficult to measure 37 statistically, and (iii) True Uncertainty or Knightian Uncertainty, which is impossible to estimate or predict statistically. McClelland (1961) emphasized that entrepreneurs have a strong desire to achieve high goals in business. Vesper (1980) observed that, an entrepreneur appears as a threat to an aggressive competitor, whereas to another businessman the same entrepreneur may be an ally, a source of supply, a customer, or someone good to invest in. Thus, the same person is seen as one who creates wealth for others as well, who finds better ways to utilize resources and reduce waste, and who produces jobs so that others are glad to get them. Kuratko (1997) elaborates that an entrepreneur is an individual who bears risk of operating a business in the face of uncertainty about the future conditions.

4. IMPORTANCE OF YOUNG ENTRERENEURS IN THE ECONOMY:

4.1 Entrepreneurs Create New Businesses:

Trailblazing offerings by entrepreneurs, in the form of new goods and services, can produce a cascading effect by stimulating related businesses or sectors supporting the new venture, furthering economic development. For example, a few IT companies founded the Indian IT industry in the 1990s as a backend programmers' hub. Soon the industry gathered pace in its own programmers' domain. But more importantly, millions from other sectors benefited from it. Businesses in related industries, like call center operations, network maintenance companies and hardware providers, flourished. Education and training institutes nurtured a new class of IT workers who were offered better, high-paying jobs. Infrastructure development organizations and even real estate companies capitalized on this growth as workers migrated to employment hubs seeking better lives.Similarly, future development efforts in underdeveloped countries will require robust logistics support, capital investment from buildings to paper clips, and a qualified workforce. From the highly qualified programmer to the construction worker, the entrepreneur benefits a large part of the economy.

4.2 Entrepreneurs Create Social Change:

Through their unique offerings of new goods and services, entrepreneurs break away from tradition and indirectly support freedom by reducing dependence on obsolete systems and technologies. This results in an improved quality of life, improved morale and greater economic freedom. For example, the water supply in a water-scarce region will, at times, force people to stop working to collect water. This will impact their business, productivity and income. Imagine an innovative, automatic, low-cost, flow-based pump that can fill people's water containers automatically. This type of innovation ensures people are able to focus on their jobs without worrying about a basic necessity like water. More time to devote to work translates to economic growth.

For a more contemporary example, smart phones and apps have revolutionized work and play across the globe. Smart phones are not exclusive to wealthy countries or people either. As the growth of China's smart phone market and its smart phone industry shows, technological entrepreneurship will have profound, long-lasting impacts on the entire human race.

Moreover, the globalization of technology means entrepreneurs in lesser-developed countries have access to the same tools as their counterparts in richer countries. They also have the advantage of a lower cost of living, so a young entrepreneur from an underdeveloped country can take on the might of a multi-million-dollar existing product from a developed country.

4.3 Community Development:

Entrepreneurs regularly nurture ventures by other like-minded individuals. They also invest in community projects and provide financial support to local charities. This enables further development beyond their own ventures. Some famous entrepreneurs, like Sunder Pichoi and Bill Gates, have used their money to finance good causes, from education to public health. The qualities that make one an entrepreneur are the same qualities that motivates entrepreneurs to pay it forward.

4.4 The Role of Government:

Regulation plays a crucial role in nurturing entrepreneurship and requires a fine balancing act on the part of the regulating authority. Unregulated entrepreneurship may lead to unwanted social outcomes including unfair market practices, pervasive corruption, financial crisis and even criminal activity. Paradoxically, a significantly high number of entrepreneurs may lead to fierce competition and loss of career choices for individuals. With too many entrepreneurs, levels of aspirations usually rise. Owning to the variability of success in entrepreneurial ventures, the scenario of having too many entrepreneurs may also lead to income inequality, making citizens more, not less, unhappy.

The Government of India has undertaken several initiatives and instituted policy measures to foster a culture of innovation and entrepreneurship in the country. Job creation is a foremost challenge facing India. With a significant and unique demographic advantage, India, however, has immense potential to innovate, raise entrepreneurs and create jobs for the benefit of the nation and the world. A few of India's efforts at promoting entrepreneurship and innovation are:

4.4.1 Startup India: Through the Startup India initiative, Government of India promotes entrepreneurship by mentoring, nurturing and facilitating startups throughout their life cycle. Since its launch in January 2016, the initiative has successfully given a head start to numerous aspiring entrepreneurs.

4.4.2 Make in India: Designed to transform India

into a global design and manufacturing hub, the Make in India initiative was launched in September 2014. The plan behind Make in India was one of the largest undertaken in recent history.

4.4.3 Atal Innovation Mission (AIM): AIM is the Government of India's endeavour to promote a culture of innovation and entrepreneurship, and it serves as a platform for promotion of world-class Innovation Hubs, Grand Challenges, start-up businesses and other self-employment activities, particularly in technology driven areas. In order to foster curiosity, creativity and imagination right at the school, AIM recently launched Atal Tinkering Labs (ATL) across India.

4.5 The Bottom Line:

The interesting interaction of entrepreneurship and economic development holds important inferences for policy makers, development institutes, business owners, change agents and charitable donors. If we understand the benefits and drawbacks, a balanced approach to nurturing entrepreneurship can result in a positive impact on economy and society.

4.6 Entrepreneurs Add to National Income:

Entrepreneurial ventures generate new wealth. Existing businesses may remain confined to the scope of existing markets and may hit the glass ceiling in terms of income. New and improved products, services or technology from entrepreneurs enable new markets to be developed and new wealth to be created. Additionally, increased employment and higher earnings contribute to better national income in the form of higher tax revenue and higher government spending. This revenue can be used by the government to invest in other, struggling sectors and human capital. Although it may make a few existing players redundant, the government can soften the blow by redirecting surplus wealth to retrain workers.

CHALLENGES FOR YOUTH ENTREPRENEURSHIP

The youth population is a heterogeneous one and there are some significant differences across groups in their potential for entrepreneurship and the barriers they face. Some groups that face particularly strong labour market chal-lenges include: ethnic minorities, those living in deprived areas, those from low income families, and those with low education levels.

The group that is often identified as facing the greatest barriers is those who are not in employ-ment, education or training (NEET). The NEET population has grown between 2008 and 2010 (OECD, 2010) and accounted for 12.8% of the youth population (aged 15–24) in the EU in 2010. It is a key target group for policymakers because of the danger of this group withdrawing from the labour force. While the barriers faced may be similar for NEETs as for other young people, their scale and consequences may be much greater.

One might think that youth in ethnic mi-norities also face more barriers to entrepreneur-ship but the evidence is mixed as to whether this is actually true. Some ethnic groups (e.g., Chinese, Pakistani) are more likely to have higher self-employment rates than the 'native' population, but the rates of self-employment amongst second-generation immigrants are lower than those of first-generation immigrants (Clark & Drinkwater, 2007). In contrast, Dutch data indicates a reverse pattern (CBS, 2005).

All this suggests that care needs to be taken in assessing the particular barriers affecting different groups of young people. While there are some barriers and policy measures that are broadly the same for all groups, there can also be a need to vary the scales and natures of support for different youth target groups.

In particular, a distinction can be made be-tween disadvantaged youth – those who may be unemployed or inactive, live in a difficult environment or have major gaps in financial, human and network capital – and other young people who face less substantial obstacles but

81 at the same time also represent an opportunity to increase entrepreneurship participation with appropriate policy intervention students have learned about entrepreneur-ship and helps fill the gaps that have been left unaddressed. There is evidence from the Shell 'liveWIRE' programme that shows that mentoring increases the likelihood that young people enter self-employment, but the services did not have a major impact on those already in self-employment (Greene & Storey, 2004).

- **Provide financial support:** The lack of initial capital and difficulty in obtaining finance from private lenders is often identi-fied as the most significant barrier to busi-ness start-up for entrepreneurs, and one that is especially severe for youth (EC, 2009b).

- **Equipping with life skills:** Life skills such as confidence, goal setting, creative problem solving, and critical thinking, is essential to achieving the youth entrepre-neurship program overall goals. There is a need to bridge this skills gap through a process of social inclusion carried out through intensive training and also maintained in subsequent phases. Daily trainings in life skills and entrepreneurship need to be made available.

- **Competitions and festivals (youth me-las):** There is a need to organize competi-tions and gatherings to stimulate young people's creativity and spotlight youth groups with innovative business ideas.

- **Business Counseling:** Providing aspiring and established entrepreneurs with skills training, proposal development assistance, and troubleshooting.

- **Knowledge Management:** Conducting research to assess the feasibility of products, carrying out pilot studies, and developing ICT solutions to address business owners' needs.

- **Institutional Development:** Helping small-scale producers combine their ef-forts to increase negotiating power, pool resources, scale up production, and increase profitability. Institutional support is offered in creating Self Help Groups, Joint Liveli-hood Groups, cooperatives, federations, and producer companies.

- **Investment Services:** Providing financial linkages, a guarantee fund, and developing products in-house.

Conclusion:

India provides a flourishing platform for entrepreneurship culture. India is the fifth largest country in the world on the basis of growing number of start-ups counting over 4200. The entrepreneurs work as change-agents in the economy of a country. They help in stimulating the growth process by influencing macroeconomic variables through micro ventures. An entrepreneur respects himself and defends his own interest and needs. An entrepreneur believes that failure is part of the entrepreneurial process, and often without it, success would not be possible. Further he is able to make mistakes, learn from them, and quickly recovers and changes his direction and moves into the future. A successful entrepreneur perceives that his performance is different from others. He believes that it is his high performance which ultimately differentiates him from low performers. Entrepreneurs tend to believe in their own ability to control the outcomes to their efforts by influencing the existing environment, rather than leave everything to luck. They strongly believe that they can form their own destiny.

The entrepreneurs also have the capability of creating a spark to transform the economy which is required for an emerging economy like India. The research aims to bring out the thoughts of present youth towards entrepreneurship and their preferences at the entry level in to entrepreneurship. The overall study shows us that Indian youth hasn't completely reached to the expectations of their involvement in entrepreneurship which is ought to be required in this present scenario. Research findings suggest more and more new entrepreneurs to be evolved from Indian youth by improving their notions about the entrepreneurship and thus abolish the problem of unemployment in India.

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Restoration of Environment as mandated by SEBI under Anuual Business Responsibiiy Report: With Special Reference to Power Sector

Madahavendra Nath Jha*

Abstract: *After witnessing an increase in environmental disaster contributed by the unethical business interest and human careless attitude (Banyte, et al., 2010), corporate world is turning to CSR as its payback tool by actively seeking to integrate environmental consideration into their operation and activities.*

These include promoting the advantages of eco-friendly products (Jansson, 2010; Pickett-Baker, 2008; Ramayah, Lee, & Mohamad, 2010), encouraging eco-tourism; (Chiutsi, Mukoroverwa, Karigambe, & Mudzengi, 2011; Stronza & Gordillo, 2008; Weaver & Lawton, 2007),

My study has been focused to analyze, comprehensively, the performance of power sector towards environmental restoration as per the parameters given under principle 6 of the Annual Business Responsibility Report mandated by SEBI.

Keywords: *Annual Business Responsibility Report, Environment, Inegrated Management System, Environmental Impact Assessment, Clean Development Management*

Introduction:

At a time and age when enterprises are increasingly seen as critical components of the social system, they are accountable not merely to their shareholders from a revenue and profitability perspective but also to the larger society which is also its stakeholder. Hence, adoption of responsible business practices in the interest of the social set –up and the environment are as vital as their financial and operational performance. This is all the more relevant for listed entities which, considering the fact that they have accessed funds from the public, have an element of public interest involved, and are obligated to make exhaustive continuous disclosures on a regular basis.

As, in this existing LPG & highly competitive era, the power has been shifted from Government to the business world under the adopting principle of laissez-faire, role of corporate sector is emerging day by day to return the due back to the society, which is founding pillar of market economy. As it has become so important that Ministry of Company Affairs, Government of India has issued guidelines in the form of "National Volutry Guidelines on Social Environment and Social Responsibility of Business" in July-2011 that offer businesses (listed companies) an Indian understanding and approach to inculcating responsible business conduct. In 2012, subsequent to the release of the NVGs the SEBI a market regulator, mandated the Annual Business Responsibility Reporting (ABRR), a reporting framework based on the NVGs vide circular No. CIR/CFD/DIL/8/2012 dated August 13, 2012.

Problem Statement:

Whether Corporate Sector of India, with special reference to Power Sector, adhering to the Principle-Six of the 'Annual Business Responsibiity Reports' (ABRR) released by SEBI the listed companies to respect, protect, and make efforts to restore the Environment ?

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Literature Review:

So, the practice of CSR extends corporate obligations to include multiple stakeholders—such as stockholders, workers, the community, and the natural environment—and the outcomes of policies and programs directed toward those relationships. (Clarkson, 1995; Donaldson & Preston, 1995)

In this regard Jeremy Moon (2004) has pointed out, CSR is a difficult concept to pin down. It overlaps with other such concepts as corporate citizenship, sustainable business, environmental responsibility, the triple bottom line; social and environmental accountability; business ethics and corporate accountability.

"Business is the only Institution in the world that can provide value to the society and environment" Professor Michail E Porter of Harvard University, during his key note address at Institute for Competitiveness Porter Prize Strategy Awards, took place in Gurgaon on 11th October, 2013.

"Under Principle 6, the majority reported having strategies or initiatives in place to address global environmental issues as well as issues related to clean energy and energy efficiency. Major initiatives include power generation from renewable energy, residual lifecycle assessment of boilers, adoption of super critical technology and energy efficient lighting. Most reported having identified and assessed potential environmental risks to their operations."---- Business Responsibility Disclosures: Sustainability in practice in India An analysis of the top 100 listed companies (https://www.bseindia.com/downloads1/FinalBRR.pdf)

Objectives of the Study:

i. To examine the Policy related to Integrated Management System covering the company or extending to the Group/Joint Ventures/ Suppliers/ Contractors/NGOs/others

ii. To examine the Strategies/ initiatives of the company to address global environmental issues such as climate change, global warming etc.

iii. To Identify & assess the potential environmental risks by the Company

iv. To examine the project related to 'Clean Development Mechanism' and environmental compliance report thereof

v. To examine whether there are other initiatives on – clean technology, energy efficiency, renewable energy, etc.

vi. To examine whether whether Emissions/ Waste generated by the Company within the permissible limits given by CPCB/SPCB for the financial year and reporting thereof

vii. To examine the number of show cause/legal notices received from CPCB/SPCB and remained pending (i.e. not resolved to satisfaction) as on end of Financial Year

Research Methodology:

Research Design: The Research Design is descriptive in nature. For this purpose four companies (two from public sector and two from private sector) are selected from the Power Sector in India. Data have been collected from websites, Annual Reports, Annual Business Responsibility Repost, CSR reports, CSR policy, Sustainability Reports & Case Studies.

Data Type: Secondary data from various sources.

Analysis of Data: Seven parameters on environment restoration, taken from the Principle-Six of the ABRR released by Security Exchange Board of India, have been analysed and interpreted.

Data Analysis, Interpretation and Findings:

During the course of data analysis, interpretations and findings in respect of all the Four Case Studies, as I have collected the secondary data from 4 leading Power Sector Companies (Two Public Sector Companies & Two Private Sector like NHPC, NTPC, Reliance Power & Tata Power) on the basis of their Annual Reports, Annual Business Responsibility Reports, CSR Policies & Web-sites in the form of Seven parameters to extend respect, protect and make efforts to restore Environment in light of Natural Resources, Emission of Green House Gases & Natural Calamities Integrated Management System, Climate change, Global warming, Identifying & assessing potential environmental risks, Clean Development Mechanism & environmental compliance and solid steps towards clean technology, energy efficiency, renewable energy segregating the same in the TABLE below.

Table:

Comparative Statement of the Seven Parameters under Principle-Six, Section-E, ABRR OF NHPC Ltd, Reliance Power Ltd. And TATA Power Ltd. Respect, protect, and make efforts to restore the Environment

	Variables	NHPC	NTPC	RELIANCE	TATA
1	Policy related to Integrated Management System covering the company or extending to the Group/ Joint Ventures/Suppliers/ Contra ctors/NGOs/ others	Integrated Management System Certificate, which covers quality, environment and occupational health & safety management system for its Corporate Office and Projects/Power Stations.	The environment policy of NTPC and implementation thereof covers the core business activity of producing thermal power through its power stations. However, the Joint Ventures/ Suppliers/Contractors/ Other stake holders are free to adopt the same voluntarily	-Projects use best of the class technology with minimum environmental impact. -Encourages the key members in its value chain to have a similar approach towards the environment	-Governed by the Corporate Environment Policy. -However, division/ joint ventures/suppliers/ contractors have their own policies. -The environment policy reaffirms the Company's commitment to clean, safe and healthy environment and to minimize the adverse impacts of its operations on the environment. -The policy encourages the Company to conserve resources, reduce environmental impact and seeks to enhance the awareness among employees and make business decision aiding sustainability. -The Company also has a Responsible Supply Chain Management (RSCM) which has environment protection as one of its criteria applicable to all its vendors, contractors and service providers.

	Variables	NHPC	NTPC	RELIANCE	TATA
2	Strategies/ initiatives of the company to address the global environmental issues such as climate change, global warming, etc.	Is an Integrated –-Business of Hydropower generation, which is clean power and reduces GHG compared to other conventional mode of power generation -Integrated Management System (IMS) certified Company addresses which the requirements of International Standards ISO 9001:2008 (Quality Management System), SA:8000, ISO 14001:2004 (Environment Management System) and OHSAS 1800:2007 (Occupational Health and Safety Assessment Series) as per P A S 99:2006 for NHPC Corporate office -The environment policy adopted by NHPC aims to address the environmental concerns in the Hydropower sector, optimum utilization of natural resources and to maintain and continually improve Environment Management system to conform to International standards	YES, Established a Centre for Energy Efficiency and Environmental Protection (CenPEEP) to work on GHG emission reduction through efficiency & reliability improvement. Integrated Management System (IMS) certified Company addresses which the requirements of International Standards ISO:9001-2008 (Quality System), SA-8000-2001, ISO: 14001-2004 (Environment Management System) and OHSAS:18001-2007 (Occupational Health and Safety Assessment Series)	YES, Successfully registered all its three Ultra Mega Power Projects (UMPPs) with the CDM Executive Board. The three UMPPs would together generate approximately 55 million CERs in the first ten years of their respective operation. Certified with International Standards I S O - 9 0 0 1 - 2 0 0 8 (Quality Management System), ISO: 14001-2004 (Environment Management System) and OHSAS:18001-2007 (Occupational Health and Safety Assessment Series) but not certified with SA:8000	-The intent to generate power through Non-Carbon Emitting Sources (NCES) like hydros, solar, wind, waste heat recovery etc. -As on 31st March 2016,- 14% of power is being generated from NCES Integrated Management System (IMS) certified Company addresses which the requirements of International Standards ISO:9001-2008 (Quality Management System), SA:8000-2001, ISO:14001-2004 (Environment Management System) and OHSAS:18001-2007 (Occupational Health and Safety Assessment Series)

	Variables	NHPC	NTPC	RELIANCE	TATA
3	Indentifying & assessing potential environmental risks by the Company	-Environmental Impact Assessment (EIA) is undertaken during Detailed Project Report (DPR) preparation stage to identify probable impacts (positive as well as negative) on environment. -Based on the findings of the EIA, Environmental Management Plans (EMP) are proposed and implemented during Project construction to minimize adverse impact.	-Has an elaborate and structured methodology for identifying and assessing potential environmental risks through an institutionalized "Enterprise Risk Management (ERM)" framework. ERM comprises of an Executive Director level committee, which meets every quarter to review and mitigate risks. -Risk portfolio includes "Compliance of emission, ash utilization and regulatory norms" risk, under which environmental risks are regularly identified, assessed & reviewed and steps for mitigation are evolved.	A dedicated Committee of the Board comprising of majority of independent Directors has been set up to address, inter alia, environmental aspects, in relation to its projects.	The generating stations are certified for environmental management standard. As compliance to this, aspect-impact registers are in place which identifies potential environmental risks along with appropriate mitigation plans. Further, environment risks are identified in the risk matrix and discussed in the annual review meeting of the Audit Committees of Directors.

	Variables	NHPC	NTPC	RELIANCE	TATA
4	Project related to Clean Development Mechanism and environmental compliance report thereof	Two Hydroelectric Projects namely Nimmo Bazgo and Chutak located in J&K State have been registered by CDM Executive Board of UN Framework Convention on Climate Change (UNFCCC) during March, 2009 under the methodology ACM0002: -No Enviromental compliance report has been filed till 31.3.16	CDM initiatives are as under : i.Two of its Solar Power Projects viz. Solar PV Power Project at NTPC-Dadri (5 MW) and Solar PV Power Project at Port Blair (5 MW) had already been registered with UNFCCC CDM executive board. Verification/ Issuance of CERs for solar PV Power Project at NTPC-Dadri (5 MW) and Solar PV Power Project at Port Blair (5 MW) are in process.. -Two projects viz. Solar PV Power Project at NTPC-Faridabad (5 MW) and Small Hydro Power Project at NTPC-Singrauli (8 MW) are in advanced stage of Validation and are likely to be submitted to UNFCCC for registration. -Eight more CDM Projects viz. North-Karanpura STPP. Tapovan Vishnugad HEPP, Energy Efficiency Projects at NTPC Singrauli, Energy Efficiency Project at NTPC-Dadri,	Successfully registered all its three Ultra Mega Power Projects (UMPPs) with the CDM Executive Board. The three UMPPs would together generate approximately 55 million CERs in the first ten years of their respective operations. As required Environmental compliance report are being filed for the projects.	The Company has Clean Development Mechanism (CDM) projects registered with UN Framework Convention on Climate Change (UNFCCC). -This year (2016-17), 20,975 Volume of Carbon Credits (VCUs) were traded in 25 MW solar power generating station at Mithapur, Gujarat. -Also, a 50.4 MW wind power project at Gadag, Karnataka is registered with UNFCCC.

	Variables	NHPC	NTPC	RELIANCE	TATA
5	Other initiatives on-clean technology, energy efficiency, renewable energy, etc., if any	-Hydroelectric power generation it itself a renewable energy initiative -However, the Company has taken up additional initiatives on solar power.	YES Clean Technology : #NAME? -Integrated Gasification Combined Cycle (IGCC) Technology Demonstration Plant (TDP) suited for high ash containing Indian coal -Advance Ultra Super Critical technology : Under National Mission on Clean Coal (Carbon) Technologies, NTPC, BHEL, and Indira Gandhi Centre for Advanced Research (IGCAR) have entered into MOU for small hydro power at NTPC-Singrauli, 5MW Solar PV power project at NTPC-Dadri, 5MW Solar PV power Project at NTPC-Faridabad and 5MW Solar PV power project at Port Blair (A&N) have got Host Country Approval (HCA) from National CDM Authority (NCDMA)	YES The company has developed/ is in the process of implementing the following Projects: a)40MW PV (Photovoltic) Solar Power Project at Dhursar village in Rajasthan. The Project is already operational. b) 100 MW Concentrated Solar Power Project at Dhursar Village which in Rajasthan is an advanced stage of completion and is expected to be commissioned in the current financial year.	-Undertakes various initiatives on cleaner production technologies and energy efficiency. -10 KW micro hydro Turbine project at Bhira, to generate supplementary clean energy to manage its auxiliary loads. -12 KW Floating Solar has been designed. -The uniqueness of this design is that it will have the capability to float as well as rest on the bed of water bodies.

Variables	NHPC	NTPC	RELIANCE	TATA
		indigenous development of advance ultra super critical technology which will have enhanced efficiency of around 46% and about 20% less CO_2 emission as compared to conventional 500 MW sub-critical thermal power plants 2. Energy Efficiency Improvement: -The Centre for Energy Efficiency and Environmental Protection (CenPEEP) works on GHG emission reduction through efficiency & reliability improvement	c) 45MW wind farm at Vashpet Sangli dist in Maharashtra which is likely to be commissioned in the current year. The Company also has plan to extend its portfolio in the area of renewable energy	-The modular design could meet the distributed generation Space in rural community ponds and can also be expanded into large scale MW projects. -The Corporate Sustainability Protocol Index (CSPI) and Green Manufacturing Index (GMI) are 2 prominent monitoring tools under which various initiatives are implemented on energy efficiency-resources conservation etc. -In-house initiatives such as Greenolution, Conserver at Work, and Club Enerji are in place as a motivational initiative in personal lives, place of work and in schools. -These are majority on the principles of 3R (Reduce-Reuse-Recycle).

	Variables	NHPC	NTPC	RELIANCE	TATA
6	Emissions/Waste generated by the Company within the permissible limits given by financial year and reporting thereof	-No solid waste, liquid effluent or gaseous emissions are generated. -No contamination of water during the process of Hydro Power generation. -Found to be within the permissible limits given by CPCB/SPCB.	All the legal parameters including emission norms and effluent (wastes) norms are being adhered to	Yes. The emissions/ waste generated by the Company are within the prescribed limits.	In compliance with the prescribed permissible limits as per CPCB/SPCB for air emissions, effluent quality and discharge, hazardous waste generation and disposal. -Reports are being submitted to SPCB as well as Regioanl office, MoEF regularly, as applicable. -The Air Pollution Control Equipment (APCE), as well as emissions monitoring systems are in place at all generating stations to monitor, prevent and mitigate pollution as a part of the environmental management. -Emissions from stacks and ambient air quality including noise levels are also monitored. -Monitoring is also carried by 3nd party on monthly basis and submitted to respective SPCBs.
7	Number of show cause/ legal notices received from CPCB/SPCB and remained pending (i.e. not resolved to satisfaction) as on end of Financial Year.	No such notices were pending as on the end of the FY 2013-14 to 2016-17	During FY 2013714, aberrations were observed in 17 instances and remarks were received from regulators. Mitigative actions in all instances have been taken	NIL – During FY2013-14 to 2016-17	NIL – During FY2013-14 to 2016-17

Data Interpretation:

i.   **Policy related to Integrated Management System covering the company or extending to the Group/Joint Ventures/Suppliers/ Contractors/ NGOs/others has, more or less, been adopted and practiced by the power companies.**

a). NHPC is an Integrated Management System Certified Company, which covers quality, environment and occupational health & safety management system for its Corporate Office and Projects/Power Stations. It has not been extended to Supplies/Contractor/NGO.

b). NTPC has adopted Environment policy, which covers the core business activity of producing thermal power through its power stations. Joint Ventures / Suppliers / Contractors / Other stake holders are free to adopt the same voluntarily.

c). Reliance Power use best of the class technology for its projects with minimum environmental impact and encourages the key members in its value chain to have a similar approach towards the environment.

d). Tata Power is governed by the Corporate Environment Policy, which reaffirms the Company's commitment to clean, safe and healthy environment and to minimise the adverse impacts of its operations on the environment. It has also adopted Responsible Supply Chain Management (RSCM), which has environment protection as one of its criteria applicable to all its vendors, contractors and service providers to have their own policies in similar line.

ii.   **Strategies/ initiatives of the company to address global environmental issues such as climate change, global warming, etc.**

a). NHPC is an Integrated Business of Hydropower generation, which is clean power and reduces GHG compared to other conventional mode of power generation It is an Integrated Management System (IMS) certified Company which addresses the requirements of International Standards ISO 9001:2000 (Quality Management System), ISO 14001:2004 (Environment Management System) and OHSAS 18001:2007 (Occupational Health and Safety Assessment Series) as per PAS 99:2006 for NHPC Corporate office. The environment policy adopted by NHPC aims to address the environmental concerns in the Hydropower sector, optimum utilization of natural resources and to maintain and continually improve Environment Management system to conform to International standards

b). NTPC established a Centre for Energy Efficiency and Environmental Protection (CenPEEP) to work on GHG emission reduction through efficiency & reliability improvement.

c). R Power has successfully registered all its 3 Ultra Mega Power Projects (UMPPs) with the CDM Executive Board. The 3 UMPPs would together generate approximately 55 million CERs in the first ten years of their respective operation

d). Tata Power has intent to generate power through Non-Carbon Emitting Sources (NCES) like hydros, solar, wind, waste heat recovery etc.

iii.   **Identifying & assessing potential environmental risks by the Company:**

a). Environmental Impact Assessment (EIA) is undertaken by NHPC during Detailed Project Report (DPR) preparation stage to identify probable impacts (positive as well as negative) on environment. Based on the findings of the EIA, Environmental Management Plans (EMP) are proposed and implemented during Project construction to minimize adverse impact.

b). NTPC has an elaborate and structured methodology for identifying and assessing potential environmental risks through an institutionalized "Enterprise Risk Management (ERM)" framework. Risk portfolio includes "Compliance of emission, ash utilization and regulatory norms" risk, under which environmental risks are regularly identified, assessed & reviewed and steps for mitigation are evolved.

c). A dedicated Committee of the Board comprising of majority of Independent Directors has been set up to address, inter alia, environmental aspects, in relation to its projects.

d). The generating stations are certified for environmental management standard. As compliance to this, aspect-impact registers are in place which identifies potential environmental risks along with appropriate mitigation plans. Further, environment risks are identified in the risk matrix and discussed in the annual review meeting of the Audit Committees of Directors.

e). Reliance Power does not seem to have any robust system to identify & assess potential environmental risks but other three companies NHPC, NTPC & Tata Power have established their own ways through Environmental Management Plans (EMP), Enterprise Risk Management (ERM) & Environmental Management Standard (EMS) respectively.

iv. Project related to Clean Development Mechanism and environmental compliance report thereof

a). NHPC has two Hydroelectric Projects namely Nimmo Bazgo and Chutak located in J&K State have been registered by CDM Executive Board of UN Framework Convention on Climate Change (UNFCCC) during March, 2009 under the methodology ACM0002. No Environmental compliance report has been filed till 31.3.16.

b). NTPC has two of its Solar Power Projects viz. Solar PV Power Project at NTPC-Dadri (5 MW) and Solar PV Power Project at Port Blair (5 MW) had already been registered with UNFCCC CDM executive board. Verification/ Issuance of CERs for solar PV Power Project at NTPC-Dadri (5 MW) and Solar PV Power Project at Port Blair (5 MW) are in process. Two projects viz. Solar PV Power Project at NTPC-Faridabad (5 MW) and Small Hydro Power Project at NTPC-Singrauli (8 MW) are in advanced stage of Validation and are likely to be submitted to UNFCCC for registration.

c). Reliance Power successfully registered all its three Ultra Mega Power Projects (UMPPs) with the CDM Executive Board. The three UMPPs would together generate approximately 55 million CERs in the first ten years of their respective operations. As required Environmental compliance reports are being filed for the projects.

d). Tata Power has Clean Development Mechanism (CDM) projects registered with UN Framework Convention on Climate Change (UNFCCC). This year (2016-17), 20,975 Volume of Carbon Credits (VCUs) were traded in 25 MW solar power generating station at Mithapur, Gujarat. Also, a 50.4 MW wind power project at Gadag, Karnataka is registered with UNFCCC.

e). Projects of all the four companies have been registered by CDM Executive Board of UN Framework Convention on Climate Change (UNFCCC). Except NHPC all other three companies have been found in trading of CERs.

v. Other Initiatives like Clean technology, Energy efficiency, Renewable energy etc., if any

a). In NHPC, Hydroelectric power generation is itself a renewable energy initiative. However, the Company has taken up additional initiatives on solar power.

b). In NTPC, YES. 1. Clean Technology: Coal Fired Units with Ultra Supercritical Parameters targeting efficiency, Integrated Gasification Combined Cycle Technology Demonstration Plant (IGCC-TDP) suited for high ash containing Indian coal, Advance Ultra Super Critical technology Under National Mission on Clean Coal (Carbon) Technologies; 2. Energy Efficiency Improvement: The Centre for Energy Efficiency and Environmental Protection (CenPEEP) works on GHG emission reduction through efficiency & reliability improvement, Perform, Achieve and Trade (PAT) Scheme under National Mission on Enhanced Energy Efficiency (NMEEE) in 22 Power Stations of the company as notified by BEE; 3.Renewable Energy: "Going Higher on Generation, lowering GHG intensity", Broad-base generation mix and various initiatives to implement the Renewable Energy.

c). Reliance Power has taken up its projects as Photovoltaic/Concentrated Solar Power Project, Wind farm and extending its portfolio in the area of renewable energy.

d). Tata Power undertakes various initiatives on cleaner production technologies and energy efficiency e.g. Floating Solar Power, Micro Hydro Turbine project to generate supplementary clean energy to manage its auxiliary loads. In-house initiatives such as Greenolution, Conserver at Work, and Club Enerji are in place as a motivational initiative in personal lives, place of work and in schools. These are majorly based on the principles of 3R (Reduce-Reuse-Recycle).

e). Initiatives of NTPC on clean technology, energy efficiency, renewal energy is much wide spread and better than other three companies NHPC, Reliance Power & Tata Power.

vi. Emissions/Waste generated by the Company within the permissible limits given by Central Pollution Control Board (CPCB)/ State Pollution Control Board (SPCB)

a). No solid waste, liquid effluent or gaseous emissions are generated by NHPC. No contamination of water during the process of Hydro Power generation. River water quality is regularly analyzed to assess any change in quality of river water after power generation. Found to be within the permissible limits given by CPCB/SPCB.

b). All the legal parameters including emission norms and effluent (wastes) norms are being adhered to by Reliance Power.

c). The emissions/waste generated by Tata Power is within the prescribed limits.

d). In compliance with the prescribed permissible limits as per CPCB/SPCB for air emissions, effluent quality and discharge, hazardous waste generation and disposal. Reports are being submitted to SPCB as well as Regional office, MoEF regularly, as applicable. The Air Pollution Control Equipment (APCE), as well as emissions monitoring systems are in place at all generating stations to monitor, prevent and mitigate pollution as a part of the environmental management. Emissions from stacks and ambient air quality including noise levels are also monitored. Monitoring is also carried by 3rd party on monthly basis and submitted to respective SPCBs. Wastewater treatment plants are in place to treat the effluent generated before it is discharged

e). Because of the Hydro Power, NHPC easily keeps the waste generated by it within the permissible limits given by CPCB/SPCB.

f). NTPC & Reliance Power have also kept emissions/waste generated by them within the permissible limits given by CPCB/SPCB. But Tata Power has adopted a robust procedures to check & control the emission/waste generation during production at various levels and by adopting various measures supported by 3rd party monitoring on monthly basis.

vii. Number of show cause/legal notices received from Central Pollution Control Board (CPCB)/ State Pollution Control Board (SPCB) and remained pending (i.e. not resolved to satisfaction) as on end of Financial Year:

a). No such notices were pending with NHPC as on the end of the FY 2016-17.

b). In NTPC, During FY 2016-17, aberrations were observed in 17 instances and remarks were received from regulators. Mitigative actions in all instances have been taken.

c). NIL – During FY2016-17.

d). NIL – During FY2016-17

e). In comparison to the three companies NHPC, Reliance Power & Tata Power, NTPC has received show cause and legal notices from CPCB/SPCB and still remained few cases pending to be resolved. NHPC, Reliance Power & Tata Power have NIL receiving of complaints and/or NIL pending of cases.

Conclusions:

After doing case studies of all the four reputed/listed power companies, data analysis & interpretation thereupon followed by findings, I conclude my entire research works as below:

- Corporate sector has shown its ability to control/ reduce the exploitation of Natural Resources, Emission of Green House Gases and reducing the repetitive occurrence of natural calamities, Innovative and green products/services, proper disposal of hazardous wastes and robust policy towards sustainability.

- Albeit the performances of all the four power companies under study like NTPC Ltd. NHPC Ltd, NTPC Ltd, Reliance Power Ltd. and TATA Power Ltd. have been satisfactory but Public Sector companies, especially NTPC Ltd, are showing complete adhereance to towards complying Seven Parameters under Principle-Six, Section- E, of the 'Annual Business Responsibility' Report which was made mandatory by SEBI vide circular dated 13th August, 2012 as a part of the Annual Report for top 100 listed entities.

- However, NTPC Ltd has to improve its performance towards complying show cause and legal notices from CPCB/SPCB under seventh parameter of the Principle-Six of ABRR.

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Rural Marketing in Indian Corporate World in 21ˢᵗ Century: Issues, Challenges

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Abstract: Indian Rural Marketing has always been complex to forecast and consist of special uniqueness. However many companies were successful in entering the rural markets. They proved with proper understanding of the market an innovative marketing idea, it is possible to bag the rural markets. It is very difficult for the companies to overlook the opportunities they could from rural markets. As Two – Thirds of Indian population lives in rural areas, the market is much unexpected for the companies to be successful in rural markets. They have to overcome certain challenges such as Pricing and Distribution.

The present paper has been covered to know the rural market challenges in India. The study on different Rural Marketing Strategies, to analyze Rural Marketing Strategies Adopted by stated business houses, to highlight the significance and challenges of rural marketing in India, to evaluate SWOT analysis of rural marketing.

Keywords: Indian Rural Marketing, SWOT Analysis of Rural Marketing, Rural Marketing Strategies.

Introduction:

Marketing may aptly be described as the process of defining, anticipating and knowing customer needs and the organizing all the resources of the company to satisfy them. Rural marketing involves delivering, manufactured or processed inputs or services to rural producers or consumers so as to soak up the huge size of the untapped rural market. In today's congested and difficult markets, both local and global, all FMCG as well as other companies search for new opportunities, consumers and markets. In rural market of India started showing its potential in the 1960s. The 70s & 80s witnessed its steady development. And there are clear indications that the 21st century is going to see its full blossoming. In rural India there are 800 million potential customers presented both an opportunity and a problem, as this market has been characterized by unbalanced growth and infrastructural problems. Thus looking at the opportunities which rural markets offer to the marketers it seems that the future is very promising for those who can understand the dynamics of rural markets and exploit them to their best advantage.

The Concept:

The term "rural marketing' used to be an umbrella term for the people who deal with rural people in one way or the other. This term got a separate meaning and importance after economic revaluation in India after 1990.

Part I before 1960:

Rural marketing referred to selling of rural products in rural and urban areas and agricultural inputs in rural markets. It was treated as synonymous to agricultural marketing.

Part II (1960-1990):

In this Era green revolution resulted from scientific farming and transferred many of the poor villages

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into prosperous business centers. As a result the demand for agricultural inputs went up especially in terms of wheat and paddies. During this period two separate areas of activities took place. "Marketing of agricultural inputs" and "the conventional agricultural marketing". During this period the marketing of rural products received considerable attention in the general marketing frame work.

Part III (After Mid 1990s)

Rural markets were seen an adjunct to urban market and conveniently ignored. However since 1990s India's industrial sector has gained in strength and maturity. Its contribution to GNP increased substantially. A new service sector had emerged signifying the metamorphosis of agricultural society into industrial society. The economic reforms further accelerated the process by introducing competition in the markets, steadily. The rural market has grown for house hold consumables and durables. "Rural marketing can be seen as a function which manages all those activities involved in assessing, stimulating & converting the purchasing power into an effective demand for specific products & service & moving them to the people in rural areas to create satisfaction & a standard of living for them & there by achieves the goals of the organization.

Significance of Rural Marketing in India:

If you meet a sales executive today and ask which market he would prefer to serve. The immediate answer would be "rural markets" as they are still unexploited. In recent years rural markets have acquired significance in countries like china and India as the overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities on the account of green revolution in India the rural areas are consuming a large quantity of industrial and urban manufactured products in this context a special marketing strategy namely rural marketing has taken shape. A number of factors have been recognized as responsible for the rural market boom, Increase in population and hence increase in demand. Large inflow of investment for rural development programs from government and other sources. A marked increase in the rural income due to agrarian prosperity. Inflow of foreign remittances and foreign made goods in rural areas. Increase in literacy & educational level among rural folks & the resultant inclination to lead sophisticated lives. Increased contact of rural people with urban people through a wide communication network.

Objectives of the Study:

The main objectives of the paper are:

- To know the rural market in India.
- The study on different Rural Marketing Strategies
- To analyze Rural Marketing Strategies Adopted by stated business houses.
- To highlight the Significance and Challenges of Rural Marketing in India.
- To evaluate SWOT ANALYSIS of Rural Marketing.

Rural market in India:

Marketing today has changed the dynamics of the business. As the consumers are getting informative, the business is becoming competitive day-by-day. Marketers are seeking fresher challenges everyday and are looking to increase their realm. The urban consumer has been coddled till now but this market is shrinking, prompting the marketer to now explore the rural consumers, which promises a huge potential. The marketers have enough scale to offer and enough desire to consume.

What constitutes the rural market?

The census of India defines rural as any habitation where the population density is less than 400 per sq. km, and where at least 75 per cent of the male working population is engaged in agriculture, and where there isn't any municipality or board. Having said that, there are about 600,000-odd villages in India.

Rural market potential:

The rural market has been growing steadily over the past few years and is now even bigger than the urban market. At present 53 per cent of all FMCGs and 59 per cent of all consumer durables are being sold in rural India. The biggest FMCG Company in India HLL derives more than half of its Revenues from the rural markets.

- About 285 million reside in urban India as compared to 742 million in rural India.
- The number of middle income and high-income household in rural India is expected to grow from 80 million to 111 million by 2007 while urban India is expected to grow from 46 million to 59 million.
- 53 per cent of all FMCGs and 59 per cent of all consumer durables are sold in rural India.
- Number of poor household is expected to shrink

by half to 28 million in 2006-07 from 61 million in 1997-98, taking rural people from poverty to prosperity.

- Rural marketing involves addressing around 700 million potential consumers, over 40 per cent of the Indian middle-class, and about half the country's disposable income.

- The Indian rural market is almost twice as large as the entire market of USA or Russia.

- The rural market for FMCG is Rs. 65,000 crore, for durables Rs. 5,000 crore, for tractors and agri-inputs Rs. 45,000 crore and two- and four-wheelers, Rs. 8,000 crore. In total, a whopping Rs. 1, 23,000 crore.

Rural Marketing Strategies:

Dynamics of rural markets differ from other market types, and similarly rural marketing strategies are also significantly different from the marketing strategies aimed at an urban or industrial consumer. This, along with several other related issues, have been subject matter of intense discussions and debate in countries like India and China and focus of even international symposia organized in these countries. Rural markets and rural marketing involve a number of strategies which includes following:

- Client & location specific promotion
- Joint or cooperative promotion
- Bundling of inputs
- Management of demand
- Developmental marketing
- Unique selling proposition
- Extension services
- Business ethics
- Partnership for sustainability.

Rural Marketing Strategies Adopted by stated business houses.

1) Hindustan Uni-Lever LTD (HUL) :

Hindustan Unilever Limited (HUL) is India's largest fast-moving consumer goods company based in Mumbai, Maharashtra. It is owned by the British-Dutch company Unilever which controls 52% majority stake in HUL. HUL was formed in 1933 as Lever Brothers India Limited and came into being in 1956 as Hindustan Lever Limited through a merger of Lever Brothers, Hindustan Vanaspati Mfg. Co. Ltd. and United Traders Ltd. It is headquartered in Mumbai, India and has an employee strength of over 16,500 employees and contributes to indirect employment of over 65,000 people. The company was renamed in June 2007 as "Hindustan Unilever Limited". Lever Brothers started its actual operations in India in the summer of 1888, when crates full of Sunlight soap bars, embossed with the words "Made in England by Lever Brothers" were shipped to the Kolkata harbour and it began an era of marketing branded Fast Moving Consumer Goods (FMCG). Hindustan Unilever's distribution covers over 2 million retail outlets across India directly and its products are available in over 6.4 million outlets in the country. As per Nielsen market research data, two out of three Indians use HUL products.

- For long term benefits, HUL started the project stream line in 1997

- Appointed 6000 sub stockiest that directly covers about 50000 villages and 250 million customers

- Integrate economic, environment & social objectives with business agenda

- Project Shakti, partnership with self help groups of rural women and covers 5000 villages in 52 districts in different states.

Project Shakti: started in 2001, Shakti is HUL's rural initiative which targets small village with population of less than 2000 people or less.

Micro enterprises opportunities for rural women. Providing health and hygiene education through shaktivani program Ishakti portal: Shakti has already been extended to about 15 states, 80000 villages in with 45000 women entrepreneurs and generating Rs 700 – 1000 per Month to each women.

2) Hero Motocorp Ltd:

Hero Motocorp Ltd formerly Hero Honda is an Indian motorcycle and scooter manufacturer based in New Delhi, India. Hero Honda started in 1984 as a joint venture between Hero Cycles of India and Honda of Japan. The company is the largest two wheeler manufacturer in India. The 2006 Forbes 200 Most Respected companies list has Hero Honda Motors ranked at 108.

- There are 500 sales representatives to meet potential customers.

- Average of 16000 bikes per month.

- This representative has been given working tasks and not sales targets. They need to meet potential customers & opinion leaders in villages.

- To strengthen their network in rural areas the company started sales, servicing & spare parts outlets in small towns & villages across India.

- The most successful product is Splendor in rural market and the company kept on focusing on upgrading and models so then they later came up with splendor Plus & Splendor NXG which provided extra features and the customers are satisfied.

Collection of Data:

Under the rural vertical they started collecting a lot of data at rural touch points:

Many of the dealers are now meeting Sarpanches, Headmasters, Aanganwadi Workers, Etc & other opinion makers to understand the rural consumer better.

The company conducts SKITS, DRAMAS to give some special message and attract the crowd & advertise its products.

3) Maruti Suzuki India Limited:

Maruti Suzuki India Limited commonly referred to as Maruti, is a subsidiary company of Japanese automaker Suzuki Motor Corporation. It has a market share of 44.9% of the Indian passenger car market as of March 2011. Maruti Suzuki offers a complete range of cars from entry level Maruti 800 and Alto, to hatchback Ritz, A-Star, Swift, Wagon-R, Estillo and sedans DZire, SX4, in the 'C' segment Maruti Eeco and Sports Utility vehicle Grand Vitara. It was the first company in India to mass-produce and sell more than a million cars. It is largely credited for having brought in an automobile revolution to India. It is the market leader in India, and on 17 September 2007, Maruti Udyog Limited was renamed as Maruti Suzuki India Limited. The company's headquarters are located in New Delhi. In February 2012, the company sold its 10th million vehicle in India. Maruti Suzuki has introduced various innovative schemes.

- Through its Wheels of India scheme, the company targeted India's State government employees. This scheme led to the sales of more than 5000 automobiles.

- One more scheme called "Ghar Ghar Me Maruti: Mera Sapna Meri Maruti" is targeted at the customer segment consisting of village panchayat members who are highly influential and respected in rural areas and nearby towns. This scheme increased Maruti sales by 16600 units.

- Other schemes Maruti are steel wheels for steel industry employees, First class officer for Indian Railways employees and Teacher Plus schemes for teachers.

- All these schemes have yielded good results.

Challenges of Rural Marketing in India:

There are many challenges are to be tackled in rural marketing despite rapid studies in the development of the common challenges are as follows:

1) **Lack of Right Competence:** While the top management commitment to understand the rural market exists, the competence necessary for interacting & comprehending rural attitudes & behavior is lacking at the lower field staff level. The lower levels that look after implementation have exposure mostly to urban life & consumers. A deeper understanding of the rural market is needed for which people with proper exposure are required.

2) **Partial Approach:** the research findings of marketing research and advertising agencies present different pictures of rural markets.

3) **Limited knowledge & Bias:** Even after almost two decades from the time when first came into vogue understanding on rural marketing remains superficial at best. The argument which through not always articulated is after all rural people are also like urban and world have the same needs, desires and aspirations.

4) **Transportation:** Transportation is an important aspect in the process of movement of products from urban production centers to remote villages. The transportation infrastructure is extremely poor in rural India due to this reason most of the villages are not accessible to the marketing man. In our country there are 6 lakh villages nearly 50% of them are not connected by road at all. Many parts of India have only kachha roads.

5) **Communication:** Marketing communications in rural markets suffer from a variety of constraints. The literacy rate among the rural consumers is very low. In India, there are 18 recognized languages all these languages and many dialects are spoken into rural areas, English & Hindi are not understood by many people due to these problems rural consumers do not have exposure to new products.

6) **Warehousing:** A storage function is necessary because production & Consumption cycles rarely match many agricultural commodities are produced seasonally were as demand for them is continuous. The storage function over comes discrepancies in desired quantities & timings in warehousing too there are special problems in the rural context. It is almost impossible to distribute effectively in the interior outlets in the absence of adequate storage facilities. It is

estimated that 60% of the villages are in the population group.

7) **Literacy:** In rural areas the literacy percentage is still low compared to urban areas SWOT ANALYSIS of Rural Marketing:

Strength:

- Rural consumers normally do not make brand discrimination but once induced to buy and use a product, he becomes loyal to the brand provided he is satisfied about its functional utility, such a loyal user may even make efforts to get the whole village use it.

- A survey by NCAER shows that the rural market is growing faster than the urban market in several products. These include packaged tea, detergent powder, washing soap & detergent cake. Growth in motorcycles too has been more in rural market than in urban market.

- The literacy level in rural India according to 1991 census was 41.2%, it has gone upto 59.4%in 2001.

- According to IMRB survey the rural market share is above 50% in respect of washing cakes, bathing soaps, batteries, razor blades, radios & Bicycles. While for glucose powder, tea, torch lights, premium soaps its share is 25% to50% and it is 10% to 25% in respect of milk powder, antiseptic liquids, toothpaste, hairoils, tooth powder & talcum powder, etc.

WEAKNESS

About 62% of villages have a population below 1000 and only 3% of the villages above 5000, most villages with less than 500 people do not have any shops. These characteristics point toward the complexities of distribution & logistics management.

- In rural areas banking and credit facilities are not extensive. It is estimated that for every 16 villages there is one bank. Due to lack of credit facilities retailers in rural areas cannot carry adequate stocks and which will in turn, affect consumer credit.

- There are communication problems with regard to the marketing information to the rural consumers the level of literacy among rural people is low. The low literacy and different languages pose problems in promotion and advertising of goods in rural areas.

- Adequate roads have not been developed in rural areas. Further, road conditions in rural areas are worst during rainy seasons.

- Usually rural consumers are price conscious and they purchase simple and low priced goods. Further the brand loyalty is very low in rural areas.

Opportunites

- In rural areas almost 100% of villages Consists of Radio Transmission is while Television transmission is 87% covers the territory of the country.

- In FMCG category, half of the revenue of HUL and Colgate comes from rural market.

- It can also seen that about one-fifth of pharma sales occurs in rural india.

- In respect of high priced durables, about one fourth of the television sales happens in rural areas.

- The increased income/ purchasing power of the rural consumer and the improved income distribution have enhanced rural demand for several products. Better assess to many modern products have added to this growth.

- The rural population is three times the urban population.

- The heat of competition in the urban market actually serves as the strong driver behind the growing interest of corporate in the rural market.

Threats

- The share of unbranded products is higher in necessity items, mainly food items.

- Rural demand is more seasonal compared to urban demand.

- The pre dominance of agriculture in the income pattern is one main reason for this.

- Besides being seasonal, rural demand is somewhat irregular as well.

Conclusion:

There is no doubt that the rural India offers tremendous opportunity for any company to tap. However, companies face many challenges in tackling the rural markets. Some of the important factors being an understanding of the rural customers' needs, a reliable distribution channel, and an effective marketing communication strategy to put their message across to the rural consumer. This calls for a paradigm shift in the thinking of the top management of the companies, which have been reluctant to realize the potential of rural markets. The mantra

for success can be further augmented by the Four A Framework (Affordability, Acceptability, Accessibility & Awareness). These factors will go a long way in providing the company with market valuecoverage along with a steady source of revenues.

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Examining Digital Divide as One of The Barriers in Financial Inclusion and Government Initiatives: Indian Context

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Abstract: Way to promote local development to low income population is by providing access to financial resources. Such access is accompanied by other inclusive mechanism like financial education in order to be effective. Information and communication technology (ICT) is playing vital role in success of financial inclusion in developing countries. The financial stability determines the demand of the product. The policy makers face challenges in developing ways of financial inclusion. Digital divide refers to the disproportionate access of digital infrastructure and services. From last couple of decades India has made several attempts to overcome digital divide in the form of e-governance projects. The National e-governance plan (NeGP) is an initiative of the Government of India to make all government services available to all the citizens of India via electronic media. It has helped in reducing digital divide but because of the low literacy level in India it is important to impart financial education to all citizens of India. This paper examines several initiatives taken by Government of India to bridge the digital divide leading to financial literacy and will result in financial inclusion.

Keywords: Digital divide, financial inclusion, development, government

INTRODUCTION

The reason of migration of rural poor to urban areas is they are bereft of advantages of growth resulting in urban poorness. Report of the Committee on monetary Inclusion in India (Government of India 2008: 33) defines financial inclusion "as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost". Financial inclusion aims at delivering applicable financial services at a reasonable price, to groups like as low income groups and weaker section who lack access to even the most basic banking services. World Bank (2008) provides a composite measure of access to financial services, supported proportion of adult population, having account is provided for 51 countries. Levine (1997) examined through empirically the neo-classical view and finds that countries with larger banks and a lot of active stock markets grow quicker over resultant decades even when dominant for several alternative factors underlying economic process. Financial inclusion may be viewed from two views i.e. offer of economic services means that adequate offer of finance choices options like loan facilities, credit cards, debit cards, bank account, demands of economical services can embrace acceptableness that depends on awareness and level of economic accomplishment. In developing countries lack of access to financial services may be a hurdle in economic process of the country, for progress participation of all sections of society is vital. The recent developments have reworked banking to use multichannel cash dispenser machine like automated teller machine (ATM), credit/debit cards, online cash dealing web banking etc. Analysis reveals that some population is excluded from access to such

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technology that is named as "financial exclusion".

In developing countries government struggles to satisfy the fundamental wants of food, water, health, electricity, sanitation, transportation etc. There is some inequality among developed and developing countries regarding accessibility and use of ICT.

Rural development is method of up life economic well-being of individuals living in comparatively remote areas. A sound governance system is needed for rural development that relates call that defines expectations, grant power or verify performance. Governance is the act of governing that relates to choices that outline expectations, grant power, or verify performance (Moseley, Malcolm J., 2003). Governance is about how the policies and roles in an enterprise are used to guide, direct, and control which is in alignment with the business objectives (Singh & Koradia, 2013). Choice of implementing e-governance is influenced by economic, social or geographical factors. (Saugata & Masud, 2007)

This paper outlines how government initiatives in India has resulted in removing digital divide and using e-governance how financial literacy is given to the citizens which helps in financial inclusion. Financial literacy is the critical component in financial inclusion. Paper focuses on how literacy rate can be increased by e-governance initiatives by providing appropriate digital infrastructure in rural India. To realize excellence in each field of development there is a lot of which might be provided through e-governance. Low-cost access to information infrastructure is a necessary necessity for roaring use of ICT by the poor, however it is not ample. The implementation of ICT projects needs to be performed by organizations and individuals who have the suitable incentives to figure with marginalized groups. Furthermore, grassroots intermediaries and the involvement of the community are known as the key factors that foster native possession and also the availableness

of content and services that answer the foremost pressing desires of the poor.

2. RURAL DEVELOPMENT AND COMMON SERVICE CENTRE (CSC)

CSCs are the world's largest government approved ICT enabled network. These are the front end delivery points for delivery of government services regarding government, financial, social services at the village level. CSCs are established by Service centre agencies (SCAs) who are appointed by State designated Agencies (SDAs).Village level entrepreneurs are appointed by SDAs to look after CSCs. Government of India has taken initiatives for providing CSC services within the areas of agriculture, health, education, amusement, FMCG products, banking, insurance, pension, utility payments, etc. by implementing CSC underneath National e-Governance Plan (NeGP). CSCs are managed by village Level Entrepreneurs (VLE) and every CSC is cluster of 6 to 7 villages in India which covers 6.50 lakh villages. This government approved network has improved India's banking network resulting in business correspondent network [csc. gov.in].

Each CSC is a cluster of 6-7 villages and it covers 6.50 lakh villages in India. It is the most important government approved ICT enabled network rising India's banking network, by extending the business correspondent network [csc.gov.in] under the companies Act, 1956 by the Ministry of Electronics and Information Technology (MeitY), Government of India. CSC e- Governance Service India Limited (CSC SPV) is a special Purpose Vehicle with a vision to develop CSCs as a dependable, reliable and ubiquitous IT enabled network .They are the foundation of digital India programme. Besides ensuring sustainability of CSC system they also monitor the implementation of CSCs.

The key services provided by CSC network are summarized in Table 1:

Table 1 - Key Services through CSC Network (Digital Seva Platform)

G2C Services	Central government services (Passport, PAN card, PMAY, Vendor registration under FSSAI, Pradhan Mantri Fasal Bima Yojana, Soil Health card, etc.	E-District/SSDG Services (Caste, Domicile, Income, etc Certificates, land records, etc.)	Aadhaar services (Enrolment, updation, Aadhaar card printing)	Election Commission Services
B2C Services	E-recharge	Bill collection	E-Commerce	IRCTC Berth Reservation

Financial Services	Banking Services (deposit, withdrawal, remittance)	Insurance services (premium collection, policy)	Aadhaar Enabled Payment System (AEPS)	
Educational Services	National Digital Literacy Mission (NDLM) - Digital Saksharata Abhiyan (DISHA)/Pradhan Mantri Gramin Digital Saksharata Abhiyan (PMGDISHA)	Cyber Gram Yojana, National Institute of Open Schooling (NIOS)	National Institute of Electronics and Information Technology (NEILIT) Courses, Animation Courses	Accounting, Legal Literacy, Investor's Awareness Programme
Skill Development	Data-Entry Operator	Electric	Auto Mechanic	Scheme for Differently-abled Persons (PWD)
Utility Services	Bharat Bill Payment	Electricity Bill Payment	Water Bill Payment	
Health Services	Tele Consultation	Jan Aushudhi		
Connectivity Services	Wi-Fi Choupal			

(Source: digitalindia.gov.in)

3. INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) AND E-GOVERNANCE

A major change was observed in public by incorporation of ICT during mid-1990s regarding improvement in government processes and building interactions within the society (Bellamy and Taylor, 1998). The examples are within the class of public information grievance redressal mechanisms, utility payments and billing services (Mitra and Gupta, 2003). Information and Communications Technology (ICT) can alleviate poverty by enhancing poor's individual reach to education, health, government and financial services. ICT may facilitate small farmers and artisans by connecting them to markets.

ICT is extremely vital in development of country and brings the specified social transformations by enhancing access to individuals, services information and other technologies (Dutton et al., 2004). Poor people will enhance opportunities by access to markets, health and education. (Cecchini and Scott, 2003). Any economic development, job creation, rural development and poverty alleviation needs use of ICT. Voters and communities are engaged and expedited by e-governance (Taylor and Williams, 1994; Rogers and Shukla, 2001).

4. FINANCIAL INCLUSION IN INDIA

Account penetration in India is simply below remainder of the developing world and there's largest population of unbanked with solely 35 percent adults having an account in financial institution. As per report of World Bank, in India solely 35.2 percent adults on top of 15 years aged associate account at formal establishments. Report reveals there's just one branch per 14,000 persons. There is only one bank branch over 12.5 villages .Majority of unbanked adults have reportable lack of money and a family member already having an account, distance, cost and necessary documentation as being the explanation of not having checking account. (Mehrotra et al., 2009) developed an index for financial inclusion using indicators like number of rural offices, number of rural deposit accounts, volume of rural deposit and credit from banking data for sixteen major states of India.

Total number of functioning branches of Public sector banks to financially include rural people is much higher than compared to semi-urban, urban and metropolitan. This is summarized in Table 2 below:

Table 2: Number of functioning branches of Public Sector Banks Population Group Wise:

As on	Rural	Semi Urban	Urban	Metropolitan	Total
31.03.2011	20,658	16,217	13,450	12,612	62,937
31.03.2012	22,379	17,905	14,322	13,244	67,850
31.03.2013	24,243	19,642	15,055	13,797	72,737
31.03.2014	27,547	21,952	16,319	14,644	80,462
31.03.2015	29,634	23,549	17,387	15,325	85,895

(Source: IBEF Report, 2016-17)

Besides other initiatives rural branches and financial literacy centres organizes camps monthly. Table 3 and Table 4 describe the financially excluded section of the communities.

Table 3: Activities of Financial literacy centres

Particulars	2013-14 (April-March)	2014-15 (April-March)
No of operational FLCs	942	1,181
No of activities conducted	56,985	84,089
No of participants	3,826,068	5,238,358
No of participants opened accounts after attending the camps	NA	1,442,546
No of participants already having accounts while attending	NA	2,890,204

Table 3: Activities of Rural Branches

Particulars	2014-15
No of Rural branches	52,934
No of rural branches conducted camps	32,509
No. of camps conducted	306,188
Total no. of participants	14,826,647
No. of participants opened accounts after attending the camps	5,657,092
No. of participants already having accounts attending camps	6,686,518

5. Adoption of Financial Inclusion:

Various approaches undertaken by GOI and RBI are depicted in Table 5.

Table 5: Measures adopted for Financial Inclusion

1. Product based	No Frills Account, Kisan Credit cards, general Purpose credit cards
2. Bank led	Self Help Group, Basic Facilitators /Business Correspondents
3. Regulatory Approach	Simplified KYC , Simplified bank savings
4.Technology based	Mobile banking, KIOSKS, Branchless banking, Aadhar Enabled payment Services
5. Financial Literacy	Financial Stability Development Council(FSDC), Financial Literacy Centres
6. Government Initiatives	Mahatma Gandhi National Rural Employment Guarantee Scheme

5.1 Product Based Approach:

Reserve bank of India has benefitted common man by creating policies and adjuvant innovative products.

- No Frills Account (NFA): This scheme has enabled access to basic banking to financially excluded individuals. Services been proactive, liberal and certificatory. Under this plan banks open accounts with zero balance for below privileged. In 2012, under the guidelines of RBI, banks expedited all individuals to open accounts with debit cards,cheque book, internet banking,overdraft limits at minimal charges with restriction on number of transactions.

- Kisan Credit cards (KCCs):- In this scheme banks issues smart card to the farmers for fulfilling their farming needs and provides timely and adequate credit support from single window banking additionally.

- General Purpose Credit Cards (GCC): Under this scheme banks issue credit up to Rs. 25000/- based on assessment of house money flows. As per the revised guidelines in Dec. "2013 bank also fulfil Non- farm entrepreneurial credit requirement of individuals (e.g. Artisan Credit card, Laghu Udyami Card, Swarojgar Credit Card, Weaver's Card etc.)

5.2 Bank Led approach:

- Self Help Group - Bank Led Initiative (SLBP):-

The Self-help group–bank linkage program enabled the access to financially excluded population of the country since few decades .In this approach bank involve themselves in cluster of native folks to create a pool of savings and is deposited within the bank and against that amount some credit is given by the bank. Then the cluster decides to whom the cash are going to be landed within the cluster in terms of framework and accounting services. The bank supports the group in terms of framework and accounting services. This model suffers from issues like delays in opening SHG accounts, non-approval of repeat loans by banks even once the primary loan was repaid, membership problems and observance of SHG.

• Business Facilitators (BFs)/Business Correspondents (BCs): Under this model banks employ two categories of intermediaries– Business correspondents and Business facilitators to expand their business. In line with the rules scheduled, industrial banks are facilitated by intermediaries in providing banking and financial services throughout the country together with remote areas. The BCs and BFs possess a functional and behavioural skill which helps them to counsel villagers. This model relies on ICT. Financial Inclusion Network and Operations Ltd. is India's largest Business Correspondents Company (FINO). Banks has pledged with FINO. Major activities of BFs embrace identification, monitoring, processing, verification of primary information and creating awareness concerning savings. Table 6 describes the eligibility to become BFs and BCs.

Table 6: Participants of BCs and BFs

BCs	BFs
NGOs	Farmers club
Section 25 companies	Community based organizations
Post Offices	IT enabled rural outlets of corporate entities
Retired Bank employees	Well functioning panchayats
Ex Service men	Village knowledge centres
Retired Govt. Employees	Agri-business centres
Individual Public call office (PCO)operators	Krishivigyankendras
Agents of Insurance companies	Cooperatives

Retired teachers	Agri-clinics
Individuals in Common Service Centres(CSC)	NGOs/SHG
Functionaries of Self Help Group	Post offices
Individual member of farmer's club	

5.3 Regulatory Approach:

• Simplified KYC Norms: Within the simplified KYC norms RBI has relaxed a number of norms for accounts opened by people whose account balance won't exceed 50,000 and total credit in all the accounts together won't exceed 100,000 in an exceedingly year. Under current KYC norms, a customer has got to offer range of documents for opening an account as per RBI guidelines. Accounts will be opened once introduced by another account holder who has satisfied all KYC norms.

• Simplified bank saving account opening: Since the account opening form is simplified, street hawkers and migratory labours of the society may become account holder.

• Bank branch authorization: To reach non bankable population of the country, RBI has authorized banks open branches, thus deviating from its traditional norms, in tier 3 to 6 city, towns, or villages. In this way government can increase the financial inclusion and financial services in remote areas.

5.4 Technology Based approach:

• Mobile Banking: Banks have collaborated with mobile operators to provide financial services and digital products like utility payment, fund transfer, ticket booking, shopping etc. Some of the model share m-Pesa by Vodafone and Airtel Money.

• Kiosk / ATM based banking:- State government in some states have established KIOSKS based model for access to financial services. ATMs are also enabled that acts like 24x7 branches.

• Branchless Banking: - Int5his concept there would be an online system with chat facility assistingthe person to make use of electronic machines for transaction. The limitation in this scheme is the initial cost for banks and literacy level. This model is limited to urban and semi urban areas.

• Aadhaar Enabled payment services:- In this scheme Aadhaar number is used to update

the account. Government departments make payment to people working under MGNREGA initiatives or other subsidiary and the information is used to credit the money to the beneficiary account. A pilot scheme is being conducted in Jharkhand state in which MGNREGA wages to the labourers are credited to the Aadhaar enabled bank account.

5.5 Financial Literacy:

The basic elements to make financial services network effective is financial education,financial inclusion and financial stability to empower citizens. Financial inclusion is in supply side and financial education feeds the demand side by educating the people about benefits of financial services and promotes financial stability. Financial Stability Development Council (FSDC) focuses on financial inclusion and financial literacy simultaneously. Financial literacy is the critical component in financial inclusion. Financial literacy can be defined as, "the ability to use knowledge and skills to manage one's financial resources effectively for lifetime financial security" (Krechovska, 2015). RBI had issued guidelines on the financial literacy Centres (FLC) regarding efforts required by the rural banks to conduct outdoor Financial Literacy camps once in a month. FLCs are used to educate people through camps, seminars, choupals and lectures.

5.6 Governments Initiatives:

Through regulators, government and promoted schemes and several ministries government has taken initiatives as listed below:

- SHG-2: NABARD has initialized SHG which promotes strategy to enhance SHG movement leading to SHG-2 model.

- Women SHGs Development Fund: The Union Budget proposed a "Women SHGs Development Fund". This fund is used to empower women and promote SHGs. NABARD is responsible for managing the fund.

- Swarnjayanti Gram Swarozgar Yojana (SGSY): It forms the SHGs of rural poor households and helps in capacity building, training and linking groups to banks. It is like self-employment oriented income generating activities for the below poverty level.

- SGSY is primarily designed to promote self-employment oriented income generating activities for the Below Poverty Level (BPL) households in rural areas.

- National Rural Livelihood Mission (NRLM):- Established in June 2010 by the Ministry of Rural Development (MoRD, GoI). It is a poverty alleviation program of   Indira Kranti Patham (IKP), a being implemented in Andhra Pradesh. A strategy of NRLM encourages states to provide action plan for removing poverty, introducing interest subsidy for repayment of loans and provide credits.It also emphasizes on capacity building by setting up skill training institutes in each district and also improving and monitoring evaluation process.

- The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS):- This scheme ensures to improve the livelihood of the rural people by providing one hundred days of wage employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work. Since the payments are made through banks/post office there is an increase in bank Aadhar number will enable people to have access to banking services, mobile phone connections and government services.

6. DIGITAL DIVIDE: INDIAN PERSPECTIVE

PC's and the Internet have impact on economic, political, social and cultural lives (Castells 2001; Bell 1973). It is important to understand that technology will bring change and attention should be towards finding the means of diffusion of the same (OECD 2000, 2001; NTIA 1999, 2000, 2002). The research reveals the difference in access across population. The term "digital divide" also to refers to the inequality of access of digital resource and services (Paul 2002). Digital divide is also interpreted as gap between those who have physical access to technology and also the skills and resources required to use it.

Barriers to digital divide as regards India are low literacy rates, Education system and language. Population census of India 2011 shows improvement in literacy rate by 9.2 per cent (India Online 2011). Literacy rate in 2001 was 65.38% and increased to 74.04% in 2011. However there is increase in literacy rate but when literacy rate is compared to urban and rural areas. The difference between literacy rate in urban and rural areas becomes a stumbling block in digital divide.

In India 216 mother tongues are grouped into 114 languages (Mallikarjun, B 2004). For Indians not speaking English is inseparable barrier to Information Technology. Unless Indians knows English, using Information technology is difficult because some basic

knowledge of English is necessary to understand widely accepted operating system (Keniston 2002). In order to diminish the digital divide ,introduction of technological aspect is regarded as important content right from school level but in India no children pursuing secondary education gets reduced to who take up undergraduate course (Yajnik 2005). Information technology is in the syllabus right from 1st standard.

6.1 Initiative of e-governance and bridging the digital divide:

Government of India has taken initiatives in order to harness IT in agriculture like Kisan Call Centre set up by ministry of Agriculture, on January 21, 2004, delivers extension services to the farming community across the country. Farmers can reach the agriculture graduate expert just by a phone call in holidays calls are recorded and queries are responded by post. This initiative is to bridge the gap between the actual information resource and the user. Life line India is a telephone based information services where farmers retrieve a recorded reply.Lifelines India has proved to be a way if digital inclusion educating the rural users to use technology to seek advice and learn for progress of their communities. Gyandoot is first project in India in the Dhar District of Madhya Pradesh which has highest percentage of tribes and forest. This is a rural Information network which caters everyday needs of the masses.

7. CONCLUSION

There are various initiatives taken from government, private sectors and through the libraries. Government of India has taken several measures to increase the literacy rate in rural areas. Digital and institutional repositories are accessible to the users. There has been a good improvement in literacy rate in India. India will achieve universal literate target not before 2060 as on the basis of previous growth rate. Financial literacy can be spread through the government initiatives to decrease financial exclusion. State literacy campaigns launched at several times investigates literacy scenario. Committees are also formed to ensure the proper utilization of funds on improving literacy revising the syllabus in schools and colleges

Findings suggest that self-sustaining ICT KIOSKS can achieve the integration of social goals and financial sustainability. State should address the problems of the masses. KIOSKS as an information centre regards creating awareness as an important assignment and to inform the low income poor people about several benefits of holding bank accounts,how to use financial services and realizing the benefits of these activities in the economic growth of the country.

On the basis of our analysis we arrive that two questions important which future research much address. One is how the awareness for using financial services will be used through the e-governance projects and second how people are forced to become digital literate because large population is using mobile and rural people should use mobile products to get updated. Research that can explain the technique e-literacy and e-governance can be diffused to meaningful development indicator is important for improvement of ICTs for development.

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Teaching Excellence in Higher Education

Ajay Kumar*

Absract: Excellent teaching is determined by factors such as the inspirational nature of individual lecturers, the organisation of presentations, the interaction with students as participants and how well the information provided meets the learning objectives of the course. There is a striking lack of consensus in the literature on how to define teaching excellence in higher education, with varied competing interpretations and terminology , and it is also regarded by some as being potentially divisive. There are few empirical studies on academics' views about teaching excellence and what they regard as good indicators of excellent teaching (Cardoso et al 2015; De Courcy 2015), perhaps because of the difficulties associated with defining the term precisely (Harvey and Green 1993). Concept of Excellence in Higher Education reports that Quality Assurance systems for Higher Education across the world are not particularly geared to identifying or promoting excellence, but are more about setting thresholds for quality and encouraging improvement.

Introduction

Excellent teaching is determined by factors such as the inspirational nature of individual lecturers, the organisation of presentations, the interaction with students as participants and how well the information provided meets the learning objectives of the course. Excellence can be identified both in terms of student satisfaction and also in terms of the performance of students in assessment. There are differences between deep and surface learning. Excellent teaching may be seen as the efficient presentation of information which maximises the students' opportunities to gain the highest marks from the course. Alternatively, excellence could be recognised as the stimulus for students to engage with the subject and to enhance their understanding and knowledge.

Defining Excellence

There is a striking lack of consensus in the literature on how to define teaching excellence in higher education, with varied competing interpretations and terminology, and it is also regarded by some as being potentially divisive. The definitions of excellence in higher education may well depend on the person using the term and their motivation for doing so. In a study of the changing role and marketing practices of universities in a global and knowledge driven economy it was found that the concept of excellence is widely used on university websites without definition to promote institutions or aspects of their offer The excellent teaching is not only down to the individual teachers and the learners they work with, but also the supporting resources and systems, which facilitate the learning process. Individual teaching excellence is a necessary, but not a sufficient condition for an excellent student learning experience. In addition there must be excellences at departmental and institutional levels. They can however be developed on the foundation of individual excellence. There is differentiation between

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conceptions of excellence related to individual teachers' philosophies and practices and conceptions of excellence related to sector, institutions, and disciplines. The distinction between individual and system-based conceptions of excellence is defined as follws: Individual teacher excellence is defined as the conceptions of excellence related to the practices of individual teachers, which focuses on lecturing and in some cases other activities such as the provision of feedback to students. System-wide conceptions of excellence is defined as the conceptions of excellence related to the systems and resources which facilitate the activities of individual teachers, which may be focused at departmental, institutional, disciplinary and sector levels.

Excellence can also be interpreted in either 'competitive' and 'elitist' or 'egalitarian' and 'inclusive' terms. There is difference between norm-referenced and criterion- referenced conceptions of excellence. Norm-referenced conceptions of excellence define excellence relative to the performance of others and imply competition and elitism because " people will be in competition for excellence and, as a matter of logic, not everyone can attain it". In contrast, criterion-referenced definitions of excellence "define excellence in relation to a standard such that people are not in competition for it and, in principle, if not necessarily in fact, everyone can attain it".

Perceptions of Excellence

There are few empirical studies on academics' views about teaching excellence and what they regard as good indicators of excellent teaching (Cardoso et al 2015; De Courcy 2015), perhaps because of the difficulties associated with defining the term precisely (Harvey and Green 1993). Moreover, although there has been a growth in student- nominated teaching excellence awards, there is relatively little research on student perceptions of teaching excellence (Bradley et al 2015; see also: Carusetta 2001; Hill, Lomas, & Mac Gregor 2003). Recently, however, a handful of studies have emerged which look systematically at teaching excellence as perceived by students. These concentrate on individual teacher excellence and, in so doing, largely focus on lecturing and give little or no consideration to other elements of teaching, such as feedback. In addressing the gap in evidence in relation to students' perceptions of teaching excellence (whilst at the same time presenting some of the challenges in managing a student nominated teaching awards scheme), Bradley et al (2015) offer some rich insights into this issue. Their study

involves an analysis of student comments derived from an internal survey for a student-nominated inspirational teaching awards scheme at a large university. Figure 3 below shows the qualities that students identified as associated with inspirational teaching. These reveal that students want to be taught by staff who are enthusiastic about their subject area, academically stimulating with up-todate knowledge of their field, but who are also empathetic and wish their students to develop their full potential. (Bradeley et al (2015) .
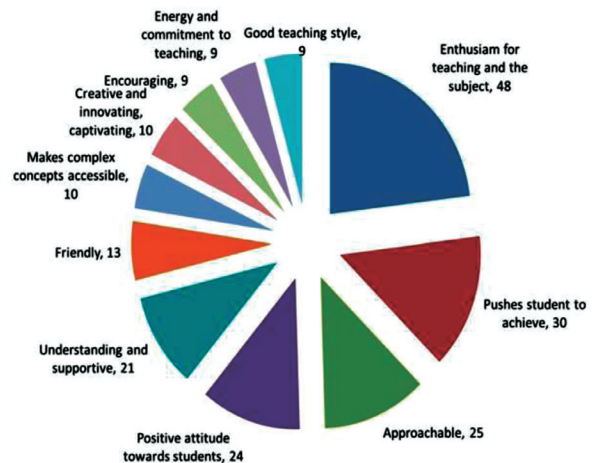
Figure : Student perceptions of teaching excellence

Bradley et al (2015) note that the qualities identified by the students in their study map on to many of the qualities of good teaching expressed by Ramsden, Margetson, Martin and Clarke (1995 and cited by Trigwell (2001):

- Enthusiasm for subject and desire to share with students;
- Modifying teaching to suit the students, subject matter and environment;
- Encourage learning for understanding and concern about the development of students' critical thinking;
- Ability to transform and extend knowledge;
- Show respect for their students, interest in professional and personal growth with sustained high expectations. (Bradeley et al 2015: 238}

The qualities identified by the students in Bradely et al's (2014) study are also consistent with earlier studies by Brown & Atkins (1993), Hill et al. (2003) and Lowman & Mathie (1993). Interestingly, they are also consistent with the findings of Sherman et al

(1987)'s review of the literature on teaching excellence in the late 1980s which identifies five characteristics that were regularly and consistently attributed to teachers classified as excellent: enthusiasm, clarity, preparation and organisation, stimulating, and love of knowledge (cited in Brusoni et al 2014). However, while there are considerable overlaps between the qualities associated with individual teacher excellence, these qualities are generally ill-defined, difficult to describe and difficult to assess (Brusoni 2014:25-26). Other research into student -led teaching awards suggests that student perceptions of teaching excellence are divided into two main areas: the personal attributes and style of the lecturer or tutor, and the content, structure and delivery of sessions (Davies, Hope & Robertson 2012). Gunn and Fiske (2013:36) note that alumni also provide a useful retrospective reflection on what constituted excellent teaching (Hammer et al 2010). For example, a qualitative analysis of feedback from one group of alumni at the University of Limerick, illustrated that approachability, interest in students, helpfulness and patience were the most recollected traits of academics considered as excellent teachers (Moore &Kuol 2007). Although a command over disciplinary areas was considered important by this group, it was viewed more as an outcome of an effective teacher-learner relationship than as the central ingredient in excellence (Moore & Kuol 2007: 140).

Conclusion

Concept of Excellence in Higher Education reports that Quality Assurance systems for Higher Education across the world are not particularly geared to identifying or promoting excellence, but are more about setting thresholds for quality and encouraging improvement. Defining excellence is considered to be a challenge and the literature provides a plethora of definitions of excellence. It is a contested concept, with varied competing interpretations. The situation is complicated by the fact that excellent teaching is not only down to the individual teachers and the learners they work with, but also the supporting resources and systems, which facilitate the learning process. Excellence can also be interpreted using either norm-referenced definitions of excellence, which define excellence relative to the performance of others and imply competition and elitism, or criterion- referenced definitions of excellence, which define excellence in relation to a standard such that people are not in competition for it. There are few empirical studies on academics' views about teaching excellence and what they regard as good indicators of excellent teaching, perhaps because of

the difficulties associated with defining the term precisely. However, studies of teaching excellence as perceived by students indicate that students want to be taught by staff who are enthusiastic and knowledgeable about their subject, empathetic, approachable, helpful and patient, and encourage students to develop their full potential.

Simon (2002), Walker(2001), Poulou (2002) and Mayers (2005) that day by day faculty does not take the teaching seriously. While the best teachers are purposeful peoples who value the teaching and they find their real fulfillment in teaching. While considering the institutional efforts for enhancing the professional development of teachers it may be concluded that institutions are not playing effective role to enhance the pedagogical skills along with the use of latest instructional technology to make the teaching interesting, effective, interactive, communicative and attractive for raising the quality of higher education. In respect of this conclusion the World Teachers Day (2006) statements says; We, teachers of the World insists that quality education can only be achieved with qualified teachers who have received high-level initial training and have at their disposal pedagogical means to enable them to act as professionals in education.

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Transformation of Tourism Development and Tourism Education in India

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Abstract: Tourism is growing at a very fast pace throughout the globe and becoming one of the key segments of economic development. Nowadays Travel & Tourism contributed 10.4% GDP as a percentage of global GDP and supporting 319 million jobs globally. this is 10% of total global employment. In the last five years, 1/5 of all global net jobs created by the Travel & Tourism industry according to the World Travel and Tourism Council (WTTC) report of 2019. It is predictable that India is going to establish itself as the third-largest travel and tourism economy by 2028 in relations of direct and total GDP, a report by World Travel & Tourism Council (WTTC) on economic impact has said in 2018. All these outstanding figures show immense potential in the travel and tourism sector. To cash all these, we required tourism planning and this planning leads to tourism development, and in India, various committees are formed to get recommendations for tourism planning since the post-independence era. Various tourism initiatives were taken by the government of India e.g. first tourism policy was announced, separate Ministry of Tourism and Civil Aviation was established, National Action Plan for tourism was created and much other marketing and promotional campaign was launched by the Ministry of Tourism from time to time like Incredible India campaign, Atithi Devo Bhava, Incredible India 2.0 and recently Dekho Apna Desh campaign are some examples. All these initiatives are transforming tourism development in India and this paper covers these transformations in detail since independence time later on also giving current tourism education scenario in India.

Keywords: Tourism Development, Tourism Transformation, Panning, Education

Introduction

Every industry that emerges, goes to many transformational changes. When these changes are positive, we sometimes called it development. Nowadays tourism is one of the important key segments in economic development of any country whether it is developed, underdeveloped or developing. It becomes more important when the deal is with a developing country. Each industry requires planning and that planning leads to development and planning is the process of development that solves the problem and arrives at decisions and from this planning the transformation of the industry takes place. In the tourism industry, there is a huge transformation in its development since the post-independence era from nil budget in the first five-year plan to approximately 5000 crores in eleven five-year plan. The government of India formed many committees to get recommendations on tourism from time to time and also launched many marketing and promotional campaigns to attracts international

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as well as domestic tourists. This paper covers in detail all the committees on tourism, marketing and promotional campaign launched by the union ministry and in the end the paper also highlights the current tourism education scenario in India.

Early Development in Tourism Sector:

The first significance and systematized efforts to promote tourism in India were made in 1945. When a committee was formed by the Government under the Sir John Sergeant than Education Advisor to the British government of India. Thereafter the tourism development was taken up in a strategic way in 1956 coinciding with the second five-year plan. The method has evolved from separation planning of single unit facilities in the second, the third five years plans. The sixth plan makes the commencement of a new era when the tourism sector began to be considered a key instrument for social incorporation and economic growth.

But it was only 80s that tourism activities gain thrust. The government of India took several noteworthy steps, the first national policy on tourism was publicized in 1982. Later in 1988, a national committee on tourism set up for achieving sustainable growth in tourism. In 1992 a National Action Plan was ready and in 1996, the national strategies for marking of tourism were drafted. In 1997 new tourism policy documented the role of central and state government, public sector undertakings and the private sector in the development of tourism. A detailed discussion is covered in this paper further.

Table 1: Total Tourism expenditure and its share in various Five-Year Plans

Sectoral Expenditure	First plan	Second plan	Third plan	Fourth plan	Fifth plan	Sixth plan	Seventh plan	Eighth plan	Ninth plan	Tenth plan	Eleven plan
Total	3,760	7,772	12,677	24,759	66,474	1,85,531	3,48,148	7,98,100	12,33,200	23,77,262	36,44,718
Public Sector	1,960	4,673	8,577	15,779	39,426	1,09,292	2,18,730	5,27,012	7,05,818	12,49,322	28,62,029
Tourism	Nil	2.21	5.10	12.79	56.88	187.46	326.16	773.62	793.75	2,900	3,112.71 5,156 (Revised)
% of tourism in PS Exp	00	0.04	0.05	0.08	0.14	0.17	0.15	0.15	0.11	0.23	0.11 0.18 (Revised)
% of tourism in total plan Exp	00	.02	.04	.05	.08	0.10	0.09	0.10	0.06	0.12	0.09 0.14 (Revised)

(Rs. In crores)

Note: Exp =Expenditure, PS =Public Sector,

Source: Five Year Plans, Government of India; Planning Commission, Government of India; Annual Report of Department of Tourism, Ministry of Tourism, Government of India, Economic Times, www.microeconomics.com, https://data.gov.in/, www.academia.edu etc.

Committees and Policies on Tourism

3.1   Sir John Sargeant committee (1945)

The government of British India set up a committee in 1945 under the chairmanship of Sir John Sargeant then a secretary of the education department. The keen purpose of the committee was to advise the government for the development and promotion of tourism. The committee was unable to complete its task but it submitted an interim report in May 1947. The committee suggested the scope for increasing the tourist's movement from domestic as well as international markets. It was strongly suggested that tourism promotional activities must be done like providing more and more information for increasing the impulse for traveling and advised to build more suited tourist infrastructure. In the pursuance of these recommendations, the government of India establish tourist branch under the ministry of transport in 1949 and opened the three field tourist offices in Bombay, Calcutta, and Delhi in 1955 for the reach out.

3.2 L K Jha Committee (1963)

There was a decline in tourist traffics in 1963 to know the reason behind this declination the ad-hoc committee was commissioned by the Government of India under the leadership of Shri LK Jha in March 1963. The committee came forward with these recommendations, visa on arrival facility to holidaymaker, without visa for more than 72 hours, Shopping mall and entertainment amusement facilities have to be developed, setting additional tourists offices tourer role abroad to cater international market, grocery, establish three separate government corporations to develop, Setting up additional tourism, hotel, transport, and entertainment facilities and Build additional 5500 hotel rooms in next five years.

As of the result of the LK Jha committee, three corporations were set up namely India Tourism Corporation Limited (ITC), Hotel Corporation of India Limited (HCI) and India Tourism Transport Undertakings Limited (ITTU). After a year these three corporations were merged and formed a single corporation, India Tourism Development Corporation Limited (ITDC) due to unsatisfactory pieces of work and a lack of coordination among them.

3.3   Report on Cultural Tourism (1968)

To check out the potentialities of cultural and heritage tourism development in the Republic of India, The Department of tourism obtained the hint of a tourism expert named Dr. ER Allchin, through the United Nation Educational, Scientific and Cultural Organization (UNESCO) in 1968. The committee recommended, to provide standardized facilities at all significant monument, all the monuments other than those control by roofing tile Archaeological Survey of India (ASI) should be maintained and preserved, areas surrounding the monuments should be protected by creating 'National Parks' around them, department should publish popular folder and mailing-card for tourist, popular city guide Good Book and regional handbooks, even the Archaeological Survey of India may bring out more scholarly guide books on monuments, co-ordination between the Department of Tourism and Archaeological Survey of India must be established, root word or aspect of India's culture, facilities at selected wildlife and 'photo-hunting expedition ', and number of projects for protection, preservation of monuments were suggested.

3.4 Estimates Committee of the Parliament (1969)

This parliament committee on touristy was circle up in 1969 because the organization setup of the department of Tourism was not operational satisfactorily. It stated that "an effective and efficient union organization must be set up to create a strong tourism cognizance at all levels of administration and tourism department has to formulate policies for the development of tourism in the land. The committee again urged the Indian political science to ensure that hoi polloi of the right caliber is selected to run the Department of Tourism, which has to perform routine efficiency, an organization depends largely on its faculty and structural soundness.

3.5   Indian Institute of Public Administration (IIPA) Report on Tourism (1970)

Indian Institute of Public Administration (IIPA) did research upon the type of institution and its employment pattern required in the tourism offices on its request. The report was submitted to the department of tourism in July 1970. Reports key points were:

- its bureaucratic rules, procedures and financial constraints potentially do not sanction initiative in undertaking the dynamic promotional activities in the department. Department has to focus on promotional strategies.

- Ensure the coordination among the other central government departments, state departments, and local bodies

- The report came with two different model suggestions for a reorganized tourism organization first one on a public sector model and second was a model for reorganization for better performance.

- The report advocated to set up a national tourist authority primarily responsible for marketing and sales strategies

- Department has to form an advisory committee, called India tourism council who advise on matters in connection with tourism

Although the government of India did not consider any recommendation from the Indian Institute of Public Administration (IIPA) Report. Beside this, a national tourism board (NTB) was created under the chairmanship of union minster of tourism and aviation to advise him on all tourism-related matters.

3.6   UNDP Study on Tourist Organization (1970)

The government of India called a UNDP team in 1970 to make tourism organization more effective and strategic wing of the union government. The team head was Dr. Timothy O'Driscoll, a former head of NTO of Ireland. The work of making detailed recommendations was allocated to the Indian Institute of Public Administration (IIPA) in 1972.

The key recommendations were:

- To set up a National Tourist Authority (NTA) for a marketing and sales approach to market Indian tourist products in the abroad market.

- To Provide encouragement through various incentives to travel trade and travel agencies.

- A national plan has to develop on tourism is required and it must be based on a market structure.

- The accommodation capacity must be increased.

- Good facilities must be provided for tourists like immigration, health, travel agency, customs, currency controls, etc.

- Has to create good impressions and it can be a very positive or very negative element in determining later tourism traffic.

- There is a serious requirement for rendering training facilities to create skilled manpower required for the tourism industry in the future.

3.7 Tourism Policy of 1982

The tourism policy of 1982 was the first tourism policy announced by the government of India on 3rd November 1982. This policy also promoted sustainable tourism as a means of socio-economic growth and to promote India in the international market as a country with an illustrious past, vigorous present and luminous future.

The main purpose of the first tourism policy was on these six wide areas, known as 6s of tourism policy:

1. Swagat (Welcome)
2. Suchana (Information)
3. Suvidha (Facilitation)
4. Suraksha (Safety)
5. Sahyog (Cooperation)
6. Samrachana (Infrastructure Development)

The prime objectives of the tourism policy of 1982 were to stimulate a better understanding between the people of India, to generate employment opportunities and usher the economic benefits and social integration to the community especially to local people in the interior and remote areas. It also focused on the cultural heritage and natural resources of India to promote and conserve it in a sustainable manner for future benefits. The new tourism policy also seeks for international tourist arrivals to India and wanted to make the pleasant and memorable stay of foreign tourists with reliable services predictable to make them repeated tourists and wanted to showcase India's great traditional philosophy to the guest to be considered Devo Bhava.

Key points of tourism policy of 1982 were:

- To preserve, retain and enrich the county's cultural heritage, natural resources, and lifestyle.

- To bring socio-economic benefits to the community.

- To emphasize that tourism development has to be connected to the central, state and district level.

- Public-Private Partnership (PPP) promoted for the development of tourism through this policy.

- The policy ensured governmental linkage and coordination because tourism is a multi-sectoral industry.

- The policy suggested the safety and security of tourists.

- The policy advocated for the larger fund to the tourism infrastructure.

- The policy encouraged to participate in the tourism development that will generate interest in youth.

- The policy focused on tourism circuits, economic zones for tourism.

- The policy suggested that focus on technological advancement through information and communication technology should be given on a priority basis.

- To recognize that hight quality services in hotels and tourism-related industries are required for foreign investment.

3.8   National Committee on Tourism (1986)

In order to achieve long-term goals in the tourism sector, a National Committee on Tourism was set up in 1986 by the planning commission under the chairmanship of Mr. Mohammad Yunus. The

committee submitted its report in November 1987 and recommended that the existing tourism department would we replaced by a national tourism board (NTB) and to establish a separate cadre on Indian tourism services which will run the national tourism board (NTB). This committee also recommended the partial privatization of the two airlines owned and managed by the government of India.

For the concessional finance at the rate of 1 to 5 %, the tourism development finance corporation (ITFC) was created in 1989 with a corpus capital of Rs. 100 crores. Until that time the tourism industry was financed by IDBI, ICICI and other commercial banks.

3.9   National Action Plan 1992

The targets fixed in the national actional plan by 2000 AD were : (i) To increase foreign exchange earnings up to Rs.10,000 crores; and (ii) Employment generation up to to 28 million.

In order to achieve them, the seven objectives were sketched. They were:

1. Socio-economic development of areas.
2. Generate more and more employment opportunities.
3. Developing tourism facilities for economic category tourist.
4. Preservation of national heritage and natural resources.
5. Expansion of the international tourism market and the optimization of foreign exchange.
6. Diverse tourism products to be offered
7. To increase India's stake in world tourism from the 0.4 percent level to 1 percent within the next 5 years.

3.10 National Tourism Policy of 1997

The policy's main objectives were:

- To identify domestic tourism, inbound tourism and outbound tourism besides seeking to indulge in domestic tourism along with inbound tourism.
- Poverty alleviation and employment generation through tourism.
- The policy advocate diversification of the tourism product in the form of going for new destinations means all-inclusive tourism.
- The preservation and conservation of cultural, natural, environmental resources.
- To support sustainable tourism development within the carrying capacity of the destinations.

- To promote Foreign collaboration and investment in the tourism sector.
- To educate the people to down the adverse impacts of tourism.

3.11   National Tourism Policy 2002

The national tourism policy of 2002 announced by the government of India is the milestone in the history of the evolution of tourism policy in India. The tourism policy of 2002 is based on a multi-facet strategic approach, which includes quicker execution of tourism projects, development of tourism circuits, capacity building in the hospitality industry and new marketing strategies for the campaign. The major aim of the tourism policy of 2002 is to position tourism as a great driver for economic growth in India. Government of try stresses to achieve this aim by focusing domestic and inbound tourism, developing new tourist infrastructure, opening and creating new destinations, promoting rural tourism, developing new tourist circuits and encouraging public-private partnerships.

- Diversification of existing tourism products and new destinations development.
- New marketing approach for the promotion of tourism in the international market.
- Emphasized on public-private partnerships (PPP).
- Development of new tourist circuits.
- Stress is also given to domestic tourism as well.

4.   Tourism market and promotional campaign in 21st century

Ministry of Tourism, Government of India initiated various marketing and promotional initiatives to promote tourism in India and abroad. Some of the important tourism marketing campaigns are:

4.1 Incredible India Campaign

Incredible India campaign was the international tourism marketing campaign launched by the ministry of tourism, the government of India in 2002 to promote the ultimate tourist destination on the face of the earth. The campaign depicted India as an attractive destination by showcasing diverse aspects of Indian culture, architecture, geography, and history like yoga, spirituality, Ayush, etc. The campaign was directed internationally and acknowledged appreciation from tourism industry spectators and travelers alike. Mr. Amitabh Kant is the man behind this successful promotional

campaign then Joint Secretary, Ministry of Tourism, Government of India. Curranty he is the Chief Executive Officer (CEO) NITI Ayog.

4.2 Atithi Devo Bhavah

Atithi Devo Bhavah was launched by the Ministry of Tourism, Government of India in 2008 to educate the local population regarding their good behavior and etiquette when dealing with foreign tourists. Bollywood actor Amir Khan was named to endorse this campaign. "Atithi Devo Bhava" is a Sanskrit phrase which means "Guests are like God". The entire campaign was intended at creating awareness about the possessions of tourism and sensitizing the local people about the preservation of India's heritage, culture, hospitality, and cleanliness.

Components of Atithi Devo Bhavah are:

1. Sensitization (Samvedan sheelth)
2. Training induction (Prashikshan)
3. Motivation (Preran)
4. Certification (Pramani karan)
5. Feedback (Pratipushti)
6. General awareness (Samanya Bodh)
7. Ownership (Swamitwa)

4.3 Visit India

Ministry of Tourism, Government of India has launched its flagship "Visit India" campaign in 2009 to boost the inbound tourism and inflow of visitors after the Mumbai terrorist attack in 2008 as well as economic crises. The campaign was cooperated by World Travel and Tourism Council (WTTC) and it was extended till March 2010 as the recent swine flu scare and global economic meltdown remains to distress foreign tourist arrivals (FTAs) in India.

4.4 Incredible India 2.0

To take Incredible India to the next level, the Incredible India 2.0 Campaign was launched in September 2017 by the Ministry of Tourism Government of India. it was launched internationally with the tagline "Find the Incredible You" during 2018-19. The new edition focuses on digital and social media and the promotion of Niche Tourism products of India.

In the Campaign, 5 new TV advertisement was produced by union ministry, which was aired worldwide in TV, digital and social media. These were:

1. Yoga: The Yogi of the Racetrack

4	Wellness:	The Reincarnation of Mr. and Mrs. Jones
5	Luxury:	The Maharani of Manhattan
6	Cuisine:	The Masala MasterChef
7	Wildlife:	The Sanctuary in Paris

4.5 Dekho Apna Desh Pledge Campaign

The Union Ministry of Tourism has launched a very innovative plan to promote travel and tourism within India. The ministry came with a campaign called "Dekho Apna Desh" in which the Ministry of Tourism, Government of India will reward those who travel to 15 destinations across India by 2022. There is a pledge which a traveler can take at the official web portal of MyGoverment to participate in the 'Dekho Apna Desh' campaign. Pledge certificate (enclosed) is being issued during Apna Desh Campaign by Government of India at https://pledge.mygov.in/my-country/.

Glimpse of major Tourism Committees, Policies, Promotional campaign and Initiatives by the Government of India

Year	Particular Proposition
1945	Formation of Sir John Sargeant Committee
1947	Report of Sir John Sargeant Committee
1949	Sir John Committee Suggestions, Govt. started set up branch offices of Tourism in Mumbai, Kolkata and Chennai
1951-55	No allotment for tourism development in First Five Year Plan

1956-60	Transportation division was allotted fund in the Second Five Year plan for the tourism develeopment
1958	Department of Tourism was Established
1958	Tourism Department Council was Established
1963	Formation of L.K. Jha Committee
1995	Three corporations were established, namely India Tourism Corporation Limited (ITC), Hotel Corporation of India Limited (HCI) and India tourism transport undertakings Limited (ITTU)
1966	Establishment of Indian Tourism Development Corporation (ITDC) Merger of ITC, HCI, and ITTU.
1966	Department of Aviation was Established
1966	Department of Aviation and Tourism was Established
1967	Ministry of Tourism and civil Aviation was Established
1968	Cultural Tourism report was submitted
1969	Establishment of estimate committed of the Parliament
1970	Indian Institute of Public Administration (IIPA) submitted a report on tourism
1970	UNDP Study on Tourist Organization
1982	First Tourism policy was declared
1982	Tourism as an industry declared by Government
1986	Establishment of National Committee on Tourism
1986	Separate department with cabinet minister
1988	Establishment of Ministry of civil Aviation Tourism
1989	Tourism Finance Corporation of India was established
1991	Tourism provides Foreign Investment
1992	Tourism Nation Action Plan
1992	Tourism Year
1995	Tourism cell was Established
1988-99	Export businesses boosts the Tourism
1999-2000	Visit India Year
2002	The idea of rural Tourism, Agro tourism, and highway tourism
2002	Incredible India was launched
2009	Athithi Devo Bhava campaign launched
2009	Visit India campaign was launched
2009	Hunar Se Rozgar Tak scheme launched
2010	International TV Campaign was launched by the Government of India
2013	"Clean India" campaign launched
2014	Launch of Tourist e-Visa for citizens of 44 countries
2015	Swadesh Darshan scheme was launched by the Ministry of Tourism
2015	Pilgrimage Rejuvenation and Spiritual Augmentation Drive (PRASAD) scheme was launched by ministry
2016	Web-based Public Delivery System for travel services providers and hotel categorisation
2016	Swachh Paryatan mobile application was launched by Ministry of Tourism
2016	Multilingual Tourist Helpline in 12 languages
2017	Adopt a Heritage scheme
2017	Incredible India 2.0 was launched
2019	Development of 17 iconic tourist spots announced by the government
2020	Dekho Apna Desh pledge Campaign was launched

5. Tourism Education Scenario in India

The United Nations World Tourism Organization (UNWTO) has understood the fact that the lack of a number of professionals or quality deficiency in the tourism industry in developing countries is a major obstruction to the growth of the tourism sector. Thus, it has accorded the urgency for developing human resources in the tourism sector. A report on 'Economic Impact of Tourism in India' showed by the Economic and Social Commission for Asia and Pacific (ESCAP) which reveals that 1.2 international tourist visit provides employment to one person for a year and in the domestic tourism market, one person gets a job form the visit of 17 domestic tourists. Therefore, Increasement in International & Domestic tourist traffic day by day is demanding more and more tourism professionals and trained

manpower to cater to the needs of today's highly augmented and urbane tourism sector. University Grants Commission (UGC) recognized Travel &Tourism courses in under graduation level in different nomenclatures like Bachelors of Travel & Tourism Management (BTTM), Bachelors of Tourism Studies (BTS), B.B.A in (Tourism & Hospitality Management), etc. On the Postgraduation level, the universities are running MBA in Tourism, Master of Tourism Administration (MTA) and Masters of Tourism and Travel Management (MTTM), etc. Some private universities and institutions are also running the course at certificate level, Diploma level & Degree course in numerous different nomenclatures. There are many courses which are running in integrated from to combine all the essential components of Travel, Tourism & Hospitality sectors. Now Travel and Tourism have also come in higher education as many universities and institutions are offering research programs like Master of Philosophy (MPhil) and Doctor of Philosophy (Ph.D.) etc.

To fulfill the needs of skilled and professional manpower in tourism and hospitality industry the Government of India set up the following institutions and bodies:

- The Indian Institute of Tourism and Travel Management (IITTM) (1983)

- Institute of Hotel Management (IHMs) and Food Craft Institutes (FCIS) (1962)

- National Council of Hotel Management and Catering Technology (NCHMCT) (1982).

- National Institute of Water Sports (NIWS), Panaji, Goa

- Institutions and Centres from Corporate world e.g. Kuoni Academy, The Oberoi Centre of Learning and Development (OCLD) and Thomas Cook - Centre of Learning, etc.

- Rajiv Gandhi Aviation University, New Delhi.

- Many other Central/State/Private/Deemed Universities having a tourism department/center.

Conclusion

The government acts as a catalyst in any industrial development. Tourism itself a full-fledged service industry and it also depends on the governmental run initiative. Tourism is one of the important segments of the economy and nowadays economic development, whether it is developed, underdeveloped or developing nation is significantly influenced by the tourism industry. The government of India has

also taken many initiatives from time to time. it formed numerous committees on tourism to get their recommendation on which basis the blueprint of tourism formed. As the development of tourism and tourism policy are closely interconnected. Tourism development is highly dependable on tourism polices that come time to time so taking this in care, the Government of India also formed many tourism policies started with India's first tourism in 1982 and after that many policies came time to time to meet the requirement of tourism industry e.g. development of infrastructure, creation of new tourist destination, evolution and diversification of existing and new tourism products, preservation and conservation cultural, natural and manmade heritage and emphasize of Public-Private Partnership (PPP). As tourism came in concurrent lists in 1982 and recognized as an industry through the legislature the needs of skilled manpower were also in demand to fulfill this need government set up many Tourism, Hotel, and allied institutions. nowadays tourism education itself emerged as a specific discipline in academia and providing professionals to the industry, researchers, and academicians to society and academia.

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Socio Economic Profile of Jharkhand from Management Perspective

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Abstract: This paper has been written with a view to present the essence of the Jharkhand state which is important for the current and future research. I have tried to project the features of this state from different parlance for Jharkhand being a truly diversified state as far as its socio-economic and cultural profiles are concerned. The dynamics of resources and the politics of development still influence the socio-economic structures in the state. According to 1991 census, the state has a population of over 20 million out of which 28% is tribal while 12 % of the people belong to scheduled caste. Jharkhand is a leading producer of mineral wealth in the country and it has a vast variety of minerals like iron ore, coal, copper ore, mica, bauxite, graphite, lime stone and uranium. Jharkhand is also known for its vast forest resources.

Introduction

The word "Jhar" means 'bush" and khand means 'land' in various Indo- Aryan languages. Thus Jharkhand means "land of bush or forest". The region has been inhibited since the Mesolithic-Chalcothic period as shown by several cave paintings. The region was under the rule of many sovereign and autonomous ruling dynasties including Maurya, Gupta, Pala, Ganda, Nagvanshi, Kharagdiha, Zamindari estates of Koderma, Ledo gadi, Gandey Gadi and Gadi Palganj. During the age of mahajanpadas around 500BC, this state was a part of Magadha and Anga. In the Mauryan period, this region was ruled by number of states which were collectively known as Atavika (forest) states. These states accepted the suzerainty of the Maurya empire during Ashoka's reign (232 BC). Samudragupta while passing through the present day Chotanagpur region, directed the first attack against the kingdom of Dakshin Kosala in the Mahanadi valley. In the 7th century Chinese traveller Xuanzang passed through the region. He described the kingdom as Karnsuvama and Shashank as its ruler.

The santhal rebellion started in 1855 under the leadership of two brothers Sidhu and Kanhu.

The brothers Nilambar and pitambar were chiefs of Bhogta clan of the Karwar tribe, who held ancestral jagirs with many Chero jagirdars led revolt against British East India Company.

Thakur Vishwanath Sahdeo, Pandey Ganpat Rai rebelled against British East India Company in 1857 rebellion.

After the independence of India, The region became part of Bihar state. There was a call for a separate state in the region and the Bihar Reorganization Act, 2000 was passed in parliament after realizing the need of a new state of Jharkhand.

In 1912, a student of st. Columba's college in Hazaribagh, first proposed the state of Jharkhand. Unnati samaj, political wing of Christian Tribal Association, which submitted a memorandum to Simon Commission to constitute a tribal state in eastern India. Prominent leaders like Jaipal Singh Munda and Ram Narayan Singh demanded separate state. Binod Bihari Mahto, Shibu Soren and A.K. Roy

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founded Jharkhand Mukti Morcha. Nirmal Mahto founded All Jharkhand Students Union. They led the movement from the front for separate state of Jharkhand.There was a provision for limited internal autonomy in the hill area of Assam. Other tribal ares were covered by the fifth schedule of the constitution.

Chotanagpur and Santhal Paragna Development Board constituted under the chairmanship of then Chief Minister of Bihar under the provision of fifth schedule in 1972. Jharkhand Coordination Committee (JCC) led by Ram Dayal Munda, Dr. B.P. Keshri, Binod Bihari Mahto, Santosh Singh and Suraj Singh Besra started fresh initiative in the natter. The central government formed a committee on Jharkhand matter in 1989. Jharkhand Area Autonomous Council (JAAC) Bill passed in Bihar legislative assembly in December 1994.

The council has power to recommend for legislation to the assembly through the state government and to frame bylaws and regulations.

Finally with the support from both RJD and Congress, the ruling coalition at the centre led by the BJP cleared the Bihar Reorganization Bill in the monsoon session of the parliament in 1998, to facilitate the creation of a separate Jharkhand state.

Objectives of the paper:

1. To project various profiles like social, cultural, economic, educational profiles of Jharkhand state.

2. To extract information in such a way that a SWOT analysis can be done while extending the further research work in particular direction.

Research methodology:

The research is descriptive in nature. Only secondary data have been accessed for the purpose of research from different sources like web sites, books, journals, news papers, etc.

Socio- Economic Profile:

The diversified resources and the planning influenced by politics of development still influence the socio-economic structures in Jharkhand. According to the 1991 census, the state has a population of over 20 million out of which 28 5 is tribal while 12% of the people belong to schedule cast. Jharkhand has 24 districts, 260 blocks and 32,620 villages out of which only 455 have access to electricity while only 8,484 are connected by roads. Jharkhand is a leading producer of mineral wealth in the country and it has a vast variety of minerals like iron ore, coal, copper ore, mica, bauxite, graphite, lime stone and uranium. Jharkhand is also known for its vast forest resources.

The gross domestic product of Jharkhand is estimated at Rs. 3.83 lakh crore (US$ 54 billion) in 1920-21. The per capita GDP of Jharkhand in 2018-19 was Rs 82,430 (US $ 1200). The primary sector which includes mining and agriculture dominates the other two sectors.

Geographical profile:

Jharkhand is located in the eastern part of India and is surrounded by Bihar in the northern side, Chhattisgarh and Uttar Pradesh to the western side, Odisha to the southern part and west Bengal to the Eastern part. Jharkhand envelops a geographical area of 79.70 lakh hectare. Much of Jharkhand lies on the chotanagpur plateau. Many rivers pass through this plateau. They are Damodar,North Koel, Barakar, South Koel, Sankh, Brahmani and subernrekha rivers. Much of the Jharkhand stste is still enclosed by forest.

Climate of Jharkhand varies from humid sub tropical in the north to tropical wet and dry in the south-east. The main seasons are summer, rainy, autumn ,winter and spring. The summer lasts from mid-April to mid-June. The southwest monsoon from mid-june to October, brings nearly all the state's annual rainfall. The winter season lasts from November to February. Spring season lasts from mid-February to mid-April.

The parasnath hill is situated in Giridih district of Jharkhand. It is a chief jain pilgrimage site and theholy place for Jains. It is believed in the Jain culture that 20 of the 24 tirthankars attained moksha from this place. Netarhaat, a hill station is a town in latehar district referred to as "Queen of Chotanagpur". Rajmahal hills belong to jurrassic era. Trikut hill is located 10 kms away from deogarh and lies on the way to Dumka in Jharkhand. Tikut hill is also called trikutachal because there are three major peaks on the hill. Taigore hill is also recognized as Morabadi hill located in Morabadi, Ranchi.

Jharkhand has a very rich flora and fauna. The National Parks and the Zoological Gardens in the state of Jharkhand present a panorama of this variety. Palamau has tiger reserves under the project tiger.

Demographical profile:

Hindi is the official language in Jharkhand, although different regions have their own languages. These include Nagpuri, Khortha, Kurmali, Magahi, and Bhojpuri.

As per the 2011 census, Hinduism is the majority religion in the state at 67.8% followed by Islam 14.5% and Christianity at 4.3%. Other religions primarily

Sarnaism constitute 12.8% of the population. Hindus form majority in 19 out of 24 districts of Jharkhand. Christianity forms majority in Simdega district. Sarna religion dominates in Lohardaga with 51.01 % and 62.29% in West Singbhum and forms largest following group with 44.625 in Gumla and 45.37% in Khunti.

Muslims have highest presence in Pakur district and Sahebganj district of Jharkhand forming 35% and 34% of the population are sharing border with West Bengal and Bangladesh.

Government and Administrative Profile:

The governor is the constitutional head of the government of Jharkhand , who is appointed by the president of India. The real executive power rests with the Chief Minister and the Cabinet. The bureaucratic head of the state is the Chief Secretary. Under this position, is a hierarchy of officials who come from the Indian Administrative Service, Indian Police Service, Indian Forest Service and different wings of state civil services. The judiciary is headed by the Chief Justice. Jharkhand has a high court which has been functioning since 2000. All the branches of the government is located in the state capital, Ranchi.

Educational Profile:

As per the 2011 census, conducted by the government of India the official literacy rate for Jharkhand was 67.63% (male 78.45%, female 56.21%). Since the formation of the new state, the Jharkhand Education Project Council (JEPC) has been implementing four projects to spread elementary education namely, DPEP,SSA, NPEGEL, and KGBI. Jharkhand has made primary education so accessible that 95% of children of ages between 6 to 11 are enrolled in school as opposed to mere 56% in 1993-94.

Conclusion:

The truly diversified profile of Jharkhand coupled with great potentials in the areas of agriculture and mining , MSMEs, tourism etc. drive the state to join the path of fast growing economy. Tribals in the state are primarily engaged in the agriculture and forest products .There is a need to improve the infrastructure in the field of agriculture and strengthening the MSMEs in the state. Tourism is another area where there is great potential in the industry to grow. So far as elementary education is concerned, the data are suggesting an appreciable growth but higher education should also be ensured in the state. This would give equal chance to the people in Jharkhand to join the mainstream and would also help in increasing per capita GDP in the state.

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Novel Coronavirus COVID-19: A Survey of Journals and Organisation All Over the World

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Abstract : Mankind has faced various major epidemic situations in its history the world faces a pandemic situation and everything just seems to be useless at once. Humans are facing the war with such an invisible enemy which is very strong and there is no cure to it till date. Most of the people with low immunity died due to this virus. The first case of corona virus positive is found in Wuhan, China. Later, it spreaded like air in atmosphere. Multiple people died due to this outbreak and yet it is not finished. In this paper we will read a brief survey about this outbreak provided by various organisation and the effect it has in the industry. The global downfall situation which can take us years behind from what we are now. Its brief description and some insights.

Keywords: COVID-19, Epidemic, Survey-Articles, Prevention

Introduction

Corona virus or COVID-19 is an infectious disease. It has been first seen in China and now all across the globe. It is spreading at a very fast rate; social distancing is the only method to control it. One can be sick for 1-15 days before showing any symptoms and this is the main reason why it is spreading so rapidly. It shows the symptoms like fever, cough, tiredness and respiratory illness (in severe cases). Those with weak immune system can develop more serious symptoms like pneumonia and bronchitis. Corona virus can spread through body fluids like cough and also through human contact like getting in contact with something which is touched by the infected person and afterwards touching eyes, nose or mouth. Infection can be avoided by periodically sanitizing oneself with soaps or maybe sanitizers which consists alcohol. As disclosed by World Health Organisation this major situation aroused from March 11, 2020. Also, it is being said that various bodies of the world such as government and businesses along with their individuals still have a chance to change the projection graph of the COVID by doing minor changes in their system of work. As of today 01 April 2020, the number of positive

patients are 8,59,392 out of which 42,327 died from this crises while more than 1,78,135 people have recovered. People with the age group of 50+ are prone to this epidemic. Data's have been collected throughout the countries and their neighbouring territories. It has been confirmed that the rate of local transmission is very high. Countries such as China and Italy etc is facing the exponential increase in the single day calculation of positive patients. The total number of people who have died as a result of COVID-19 in Italy now stands at 12,428. The total number of closed cases are 2,20,462. Out of which 81% (178135) are recovered or discharged. Whereas there is 19% (42327) people who couldn't survive this major disease. Though it originated from Wuhan China, many people lost their life, but as per the reports, China itself is going to be benefited as they have started manufacturing 115million masks and necessary equipment's to fight against this disease. While rest of the world is still busy in arranging test kits, ventilators, and other medical help. The business is falling tremendously due to the social distancing measures and guidelines, restrictions in travelling and going places, multiple quarantine centres etc. Even though the situation is quite a under control

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but the need for the consumers and the sellers to stay home has made the revenue fall at greater rates which ultimately is resulting in unemployment and job cuts. The aviation sector is most affected sector due to shutdown of flights in many countries, parking cost and cancellation charges are very high. Other sectors will see delayed demand. Considering the case of UK, where Brexit is taking place, the country isn't economically stable to help its people in this COVID-19 period. As most of the companies are switching their offices outside UK so that they can trade in European union.

To fight this unseen enemy the United Nation has issued to pay an amount of 2 billion dollar against the COVID-19 for the countries which are vulnerable at this point. The total fund will be utilised to build laboratories materials for making tests and providing the needful equipment's to the healthcare workers to treat the patients. It will aim to help the workers to bring all the needful items such as sanitizers and supplies to help the further crises of the COVID19. It will reach out to all the places where it lags or have shortages of the essential products.

India a country which has very high population and density which makes it the most prone country for the COVID-19 virus. The total number of Corona virus positive cases in India has crossed 900-mark, including foreign nationals, 80 people cured/discharged/migrated, 19 deaths, the Ministry of Health and Family Welfare said in a regular update. Even the country is witnessing a 21-day 'complete lockdown'. Prime Minister Narendra Modi has announced a special PM CARES fund to deal with all kinds of emergencies like Corona virus pandemic in the future.

On observing the conditions of the country government has announced following schemes for the relief of the citizens which includes- 1. Pradhan Mantri Jan dhan Yojana.

2.   Pradhan Mantri Kisan Samman Nidhi. 3.

      Pradhan Mantri Garib Kalyan Yojana.

Indian railways are also giving their contribution in the fight against COVID-19. Trains have now become isolation wards so that people in remote areas without medical facilities can be reached, each Bogie has 10 coaches, there are plastic curtains outside every coach, each bogie has two toilets and two shower rooms, a nurse cabin and a doctor's cabin. Prototype of isolation coach is ready and now approved.

There is currently no vaccine or treatment for COVID19. The FDA is currently advising people to be cautious of websites and stores selling products that claim to prevent, treat or cure COVID-19. Additionally, do not take any form of chloroquine unless it has been prescribed for you by your family doctor and purchased from a legitimate source.

As with a cold or the flu, people are advised to drink fluids and get plenty of rest and if having trouble breathing, seek immediate medical care.

2.   OXFORD ACADEMIC JOURNALS

2.1. "Balancing Health Privacy, Health Information Exchange and Research in the Context of the COVID-19 Pandemic" written by Leslie Lenert, MD, MS 1 and Brooke Yeager McSwain, MSc, RRT 2 1Medical University of South Carolina, Charleston, SC and 2South Carolina Childrens' Telehealth Collaborative Charleston, SC 29425

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Association, ocaa039, https://doi.org/10.1093/jamia/ocaa03 9

This paper briefly discussed about the patient's privacy (HIPAA) which need to be protected and how the healthcare facilities are utilising the private information of the patients to treat them well and also maintaining a flow between the researchers to study the topic well. Sharing the medical status of the patient within the healthcare entities to work together to treat the patient well. There can be many parts of the healthcare system which can work together to cure a patient without wasting much time doing their allotted work. Later, they can share the reports with each other as a reference and further process. Privacy is the main aim to be taken care of in this process. There is the first step of process in which the patient is screened by using the facility of telehealth at one healthcare institution and then the patient is shifted to the other institution where the patient is tested of the flu. Multiple tests are run using the chemicals or the machines. Then at last after the test is done, he patient through the drive taken to the place where there is living facility and the patients has much larger space to quarantine. In short dedicated institutions for different facilities.

2.2. Ka Hung Chan and Kwok-Yung Yuen, International Journal of Epidemiology, 2020, 1–4 doi: 10.1093/ije/dyaa044 Opinion. Printed in "International Epidemiological Association" https://doi.org/10.1093/ije/dyaa044

In this paper the authors truly described about the epidemic and the effect it has in china and all over the world. The death date and people being infected is the serious issue. There are various other sectors

of the health organisations of various countries who are suggesting differently in this epidemic situation. Suggestion about the use of masks and the respirators are different if we read different people's thought. Some says surgical masks are okay to wear, some say respirators are needed to avoid the contact. Whereas some govt policies suggest that use of mask is not required if the patient is not directly in the contact, Chinese govt suggest that using the mask by all is compulsory. Overall if we see then we can say that most of the masks are made by china and distributed all over the world. The consumption of this facility has increased at such at such a greater rate even the needy are unable to get the required material. If we compare the rest of production of mask then we will find out that the no is masks being prepared is not enough to distribute in china itself then how are the rest of the world are going to consume it?

There are various other questions which need to be answered. Comparative study between the surgical masks and the respirators is provided in the paper along with the three major questions of the society which needs to be answered. Further the explanation of those questions and conclusion.

3. ELSEVIER

3.1. "Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) and coronavirus disease-2019 (COVID-19): The epidemic and the challenges (2020).

In this paper the authors have tried explaining briefly about the Severe Acute Respiratory Syndrome Coronavirus 2 also known as SARS-CoV-2. It is definitely named in the year 2019 as novel corona virus of 2019 or COVID-19. This is a disease which has the similar kind of symptoms as pneumonia. A normal pneumonia or say Chinese pneumonia. This was first found in Wuhan, China. It has been said that this disease may cause to lung failure because it corrupts the respiratory system of the human. It is said that infection due to this disease can be found out within 5-6 days. It causes due to the human to human contact. It is a communicable disease and can spread in ahigh rate because it is detected very late. When this paper was published the number of suspected cases in China were 47000. The virus which is spreading among the human is relates to bat-SL-CoVZC45 and bat-SL-CoVZXC21. This virus is normal inhabitant in the bats whereas in humans it is likely to cause death if not detected at an earlier stage. The number of global cases in China and outside of the China is graphically represented to

read the death and infection rates. As of the time period when the paper was written, most of the cases were detected were within China. 99% cases detected were within China and a case in US. The basic structure of the virus is studied and it has been found out that 80% of the structure matches the bat-SL-CoVZC45 (GenBank accession no. MG772933.1) and bat- SL-CoVZXC21 (GenBank accession no. MG772934.1). This structure is said to be damaging the RNA part of the body and the person with low immunity is very much likely to be infected by this virus. Later, in the paper infection control and prevention is discussed and the major unsolved issues of the countries.

3.2. Joel Hellewell, SamAbbott, AmyGimma, Nikos IBosse, Christopher IJarvis, Timothy WRussell, James DMunday, Adam JKucharski, ProfW JohnEdmunds published in The Lancet Global Health Volume 8, Issue 4, April 2020, Pages e488e496. Ref of article "https://doi.org/10.1016/S2214- 109X(20)30074-7" (open access)

In this paper the mere requirement of isolation and contact tracing is well explained. The contact tracing technique will be effective or not totally depends on the pathogen and the response. They have discussed a mathematical model for tracing the issue. It has been found that the number of positive cases and the initial cases multiplies and is very difficult to control them if not stopped at the initial stage. Let's say the initial stage be (R0), If R0 is tested and the results are awaited it takes days for the reports to truly find out if the case is positive or negative. The symptoms of the flu are likely to be detected after a period of time. So, the best suggested case would be stay in isolation if at the initial point. When the initial reaches R1.5 the rate of controlling decreases by the same percentage whereas when the initial reaches R2.5 or R3.5 the death rates and positive cases are likely to be raised. So, the overall found scenario
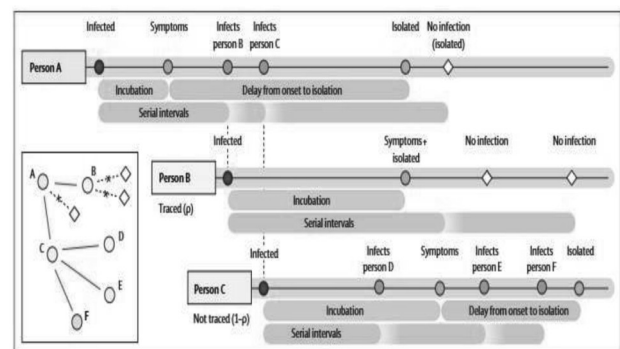
This fig is a reference from the paper.

when the initial stage crosses and reaches the level R2.5 or R3.5 is 3 months of no contact. Within this time period the number of people reaching the initial stage will be detected soon and there won't be any chances of spreading among the community.

Above figure explains the mathematical model explained above in the case scenario as initial R0 stage and the number of cases rising until one detected case.

4. WHO (World Health Organisation)

4.1. "Modes of Transmission of virus causing COVID-19: implications for IPC precautions recommendation" written on March 29, 2020.

This work can be found in CC BY-NC-SA 3.0 IGO license. Scientific brief

The paper briefly describes about the transmission of the COVID-19. The respiratory transmission of this disease can be in two different forms. One of the transmissions occurs due to respiratory droplets. The size of the droplets lies between >5-10 μm. This droplet can infect a person by getting in through the medium of mouth, nose or ears. Again, the second type of transmission could be through the air droplet nuclei.

These are the droplets which are <5μm. This droplet can happen to be in the air for a longer time period and can infect the person within 1m of distance. It has been found that no air transmission of this disease happened till date. It can spread in the community by the direct contact with infected person and also by the indirect contact. The direct contact could be seen when exposed to the infected while he coughs or sneezes. The indirect contact is made when the infected person leaves the virus in some non-living structure and the perfectly healthy person comes in contact with it. They have also discussed a theory given by The New England Journal of Medicine which has conducted some laboratory tests on this virus and somehow stated that there is a possible chance of airborne infection caused due to this virus. Hence, the WHO has not published any relevant news regarding this. So, it is required to read very carefully about this topic. Based on this the conclusion is brief and very well summarised. They suggested to take care about the airborne infection and be well prepared for any scenario. Masks are suggested in this condition and also a strict maintenance of hygiene is recommended. Sanitizing od hand every minute to avoid the contact with indirect virus and mask to avoid the direct contact.

5. WILEY ONLINE LIBRARY

5.1 "Why the immune system fails to mount an adaptive immune response to a Covid -19 infection" written by Ahmadpoor P, Rostaing L.

This paper briefly explains about the COVID19 and then the unsuccessful attempts to create a cure for this disease. In this paper the author is trying to suggest the understanding of the virus about how it enters the body and what cell it completely damages. Moreover, the discussion about some biological terms when the case is serious and then when it is curable. Relating to the cells and tissues of the body the brief explanation is provided. A brief discussion about some of the medical transplants to save the patient from this hazardous virus is suggested.

6. SUGGESTION AND PREVENTION TECHNIQUES:

Many papers were studied and the brief description about each one of them is discussed to make the reader aware about the originality of the virus spreading disease. It is not only a matter of country or state. It is about saving the world and saving the people of this world. It is highly recommended not to panic in this hazardous situation and stay safe by taking the required precautions.

As per the guidelines given by the Indian government or WHO it can be said that precaution is the only thing which can stop spread this disease. Here are some of the necessary precautions to be taken care of:

- Washing the hands regularly can help the indirect contact from the infected person.
- Social distancing should be performed for indirect transmission of the disease.
- Touching of eyes, nose and mouth should be avoided.
- If any sort of symptoms is seen such as fever, cough or difficulty in breathing then instant medical care should be given
- One should stay informed and it is very much required to follow the instructions given by the healthcare sector at this point of time.
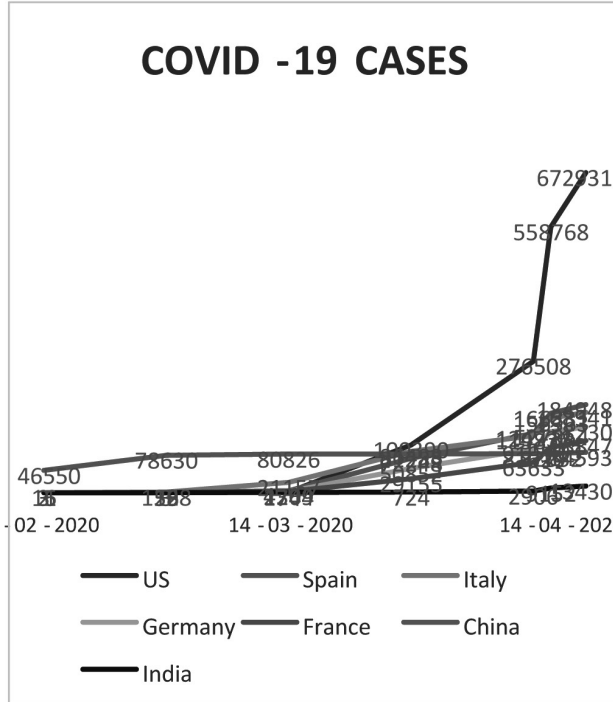
7. STATISTICS OF CASES ALL AROUND THE WORLD

USA- 235787, Italy- 115242, Spain- 110238, Germany- 84415, China (mainland)- 81589, France- 56989, Iran- 50,468, UK- 33718, Switzerland- 18823, Turkey- 18135, Austria- 11106, Canada- 11060, Australia- 5136, Pakistan- 2386, India- 2069, Iraq- 729. Total

number of cases till date 02 April 2020: 998047 Total number of fatal cases due to corona: 51335

Recovered: 738082

Data until: 16-04-2020

Recovered cases global view:

COVID -19 CASES

672931
558768
276508
184548
166
46550   78630   80826   109
11   1198   4209   724   290152430

-02 - 2020   14 - 03 - 2020   14 - 04 - 202

US — Spain — Italy
Germany — France — China
India

Statistics

Location	Confirmed	Cases per 1M people	Recovered	Deaths
🌐 Worldwide	2,196,109	282.43	560,177	149,024
India	13,835	10.17	1,767	452
United States	688,019	2,087.71	56,437	35,907
Spain	188,093	3,993.45	72,963	19,613
Italy	172,434	2,862.29	42,727	22,745
Germany	138,498	1,665.65	66,500	4,194
France	109,252	1,628.78	34,420	18,681
United Kingdom	108,692	1,636.05	–	14,576
China	82,692	58.98	76,979	4,632
Iran	79,494	953.95	54,064	4,958
Turkey	78,546	944.57	8,631	1,769
Belgium	36,138	3,135.77	7,961	5,163

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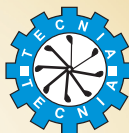
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