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A STUDY OF RECRUITMENT AND SELECTION PROCESS IN AN ORGANIZATION

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ABSTRACT

This paper is an analysis of recruitment and selection process at Aditi Engineering Private Ltd. For the success of an organization, human resource planning is a vital aspect in the long run and it contains objectives of human resource planning, recruitment and selection, risk management and performance appraisal. Each objective needs systematic planning and its proper implementation. It is important to have the right person at the right place and that aspect is completed by following the process of recruitment and selection. How an employer implements recruitment and selecting of staff is affected by applying new techniques and skill assessment. At every stage of organizational development, a strategic analysis of recruitment and selection is a vital step.

This research is conducted to study and analyze human procurement processes at Aditi Engineering Private Ltd. How an employee is recruited and selected for the future procedure at Aditi Engineering Private Ltd. is the main framework of the study.

Keywords- Human Resource Planning, Human Resource Management, Recruitment, Selection,

INTRODUCTION

Hiring, training, compensating employees and attending to their operating environment along with relationship with management, health conditions and safety measures are a part of processes of human resource management. These processes also interconnect employees with organization and are vital to achieve goal of organization as well as individual. It is also an important part for procuring, developing and sustaining competition to achieve organizational goals. Recruitment deals with the selection of

qualified persons for the specific job and rejecting the unqualified persons not suitable for the job.

A. Recruitment:

Need of recruitment arises when the organization decides to attract qualified employees and encourages to apply for required job. Recruitment of qualified manpower is the backbone of an organization. Recruitment process deals with the procedure of finding the right person for the right job at the right time for continuation of daily work. The process of employing measures for searching and attracting suitable manpower so as to facilitate effective selection of right personnel is known as Recruitment.

Importance

- With minimum cost, effective job management is achieved.
- To increase success rate of selection process by rejecting under-qualified persons.
- To increase profitability to job.
- By increasing individual performance, goal of an organization is achieved.

B. Selection:

It is the process about selecting right person who applies for the specific job. The organization selects the most able individual who can contribute to the best of his abilities. Selected individual decides whether the organization is suitable for his needs and future prospects.

Importance

- It is beneficial to verify individual qualification, profile, skill and expertise for the specific job.
- To reduce the costs per employee, the selection of right person is vital.
- Proper selection helps the right person to adjust to the new environment.

Objectives of the project:

- To study the Recruitment and Selection process at Aditi Engineering.
- To study different Recruitment and selection sources.

- To suggest the measures for recruitment and selection strategy at Aditi Engineering.

RESEARCH METHODOLOGY

This is the process used for collection of relevant information and data for the purpose of making effective business decisions. The methodology consists of previous history, present status, publications, interviews, surveys and other statistical techniques.

Descriptive Research

Descriptive research is used to describe characteristics of a population. It does not answer questions about how/when/why the characteristics occurred. Descriptive research cannot be described what caused situation. By collecting research data and its interpretation by using statistical tools, correct conclusions are drawn.

SOURCE OF DATA

Primary Data

It is the major resource of data collected all through direct statements and personal interaction with the different employees. Personality tests and performance tests are also used in Recruitment and selection.

- **Questionnaire Method:** A structured questionnaire has been designed to collect the primary data. This questionnaire consists of 15 numbers of close ended questions regarding work experiences, performance, competency, qualification, assessment, aptitude and personality tests.
- **Observation Method:** Recording relevant part of data collection by interviewing. Through which analysis the various aspects of Recruitment and Selection strategies is done.

Secondary Data

Secondary data is previously collected and analyzed data which is already available. It is collected through sources such as reference books, journals, websites, google scholar, newspapers and research reports.

Sampling Method and sample size 20 employees.**LIMITATIONS OF RESEARCH**

- Data was not provided in totality due to its marketing and technical confidentiality.
- Most of the employees were busy with their day-to-day schedule.
- The internal facts and figures were utilized as per the employer's desire.
- The project was completed within short duration.

REVIEW OF LITERATURE

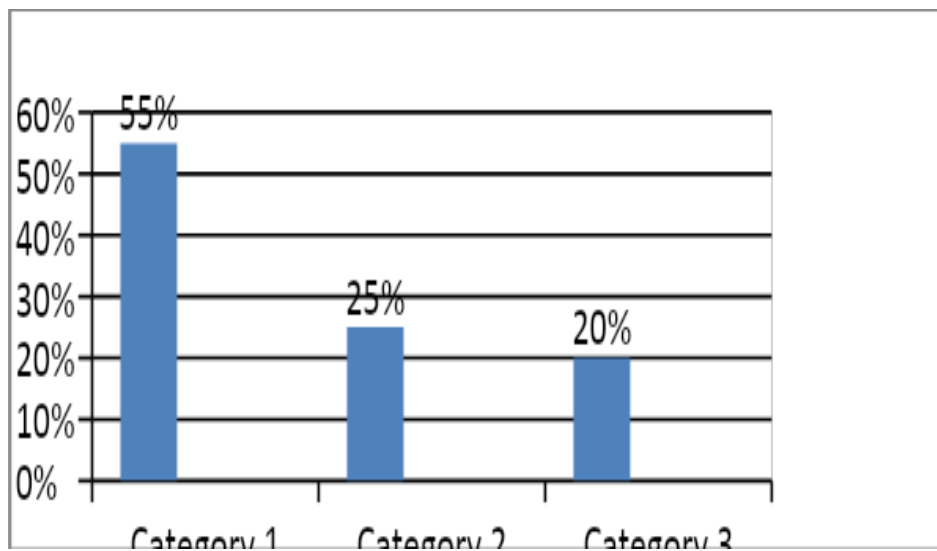
Proper method of training to the skilled and the expertise employee is required to achieve day to day goal. Selecting capable person to right job is necessary for achievement of organizational goal. Manpower is not attracted in short period but is developed after a long-drawn procedure. A capable and good managerial practice provides the platform for future need and grooming up employees.

Recruitment is process for attracting, screening, and selecting accurate person for a particular job. The process of identifying and selecting the qualified person for a specific work in a time bound manner and using a cost-effective method is the recruitment. Websites, job referral, advertisement, on campus recruitment, social media platforms etc. are the mediums for hiring and selecting candidates. Job applicants are screened if they are qualified for the job and are then invited to interviews. The recruitment process includes Job analysis, developing skills, motivation, associational requirements and other assessment techniques. It also includes job offers and the introduction to the new employees. The recruitment may be undertaken by in-house managers, by human resource managers or by recruitment specialist. The existing recruitment process of the company is satisfactory but there are some shortcomings.

DATA ANALYSIS AND INTERPRETATION

Q1. Which approaches of recruitment do you use for your recruitment process?

Number of workers	Employee referral	Advertisement	Other
Sample size 20	11	5	4
Percentage	55%	25%	20%

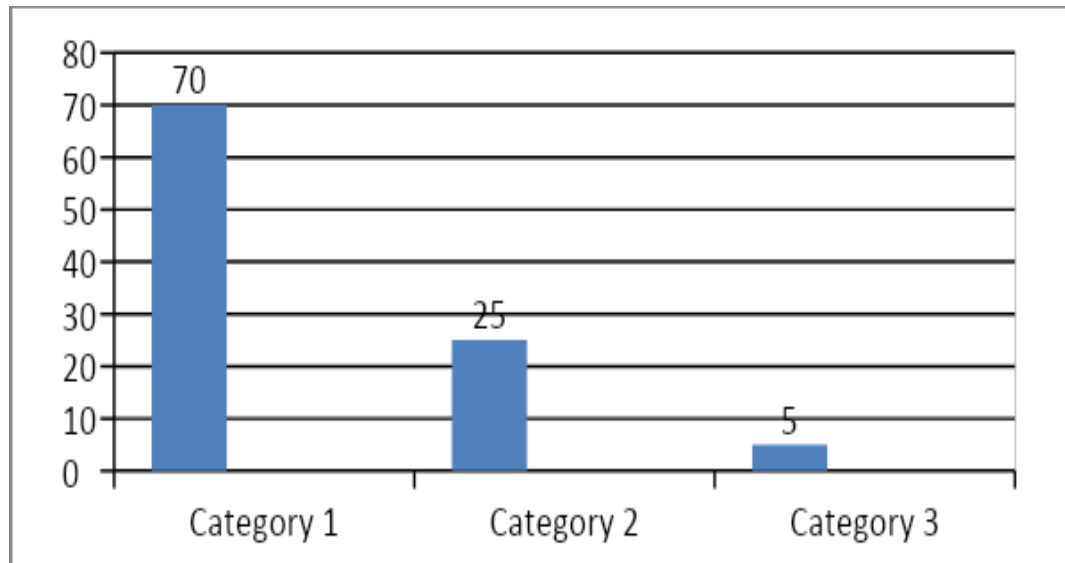


Interpretation:

It shows that 55% workers are recruited from employee referral. 25% workers said advertisement. And rest 20% workers are recruited from others.

Q2. How much time corporation gets to take action to new application form?

Number of workers	< 5 days	5 to 7 days	7 to 10 days
Sample size 20	14	5	1
Percentage	70%	25%	5%

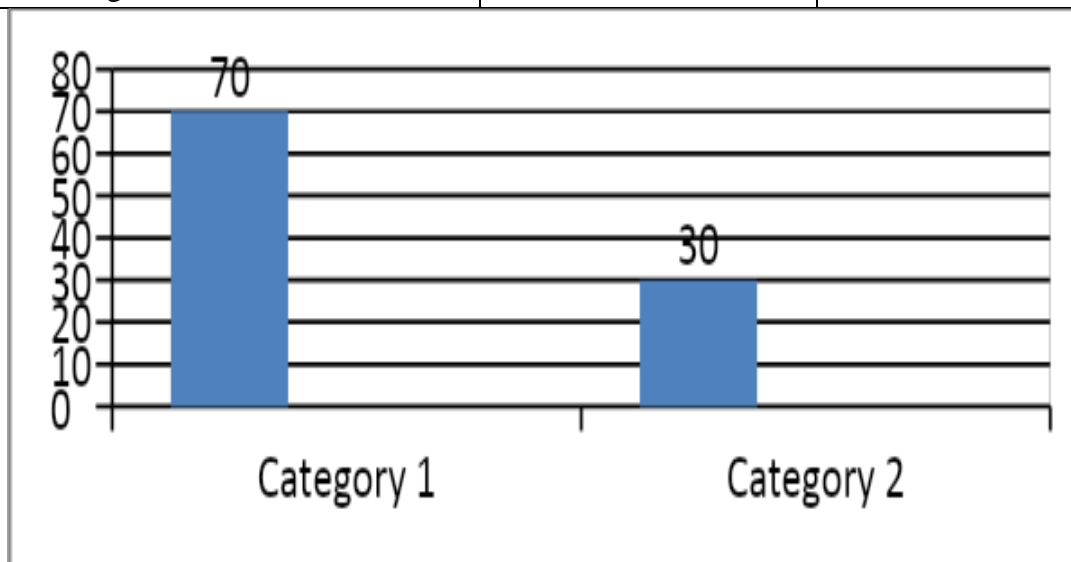


Interpretation:

It shows that 70% the workers get response in less than 5 days. 25% workers said that they get company response in 5 to 7 days, and 5% workers get the company response in 7 to 10 days.

Q3. Given suggestion for recruitment procedure?

Number of workers	Less than 5 days	5 to 7 days
Response	14	6
Percentage	70%	30%

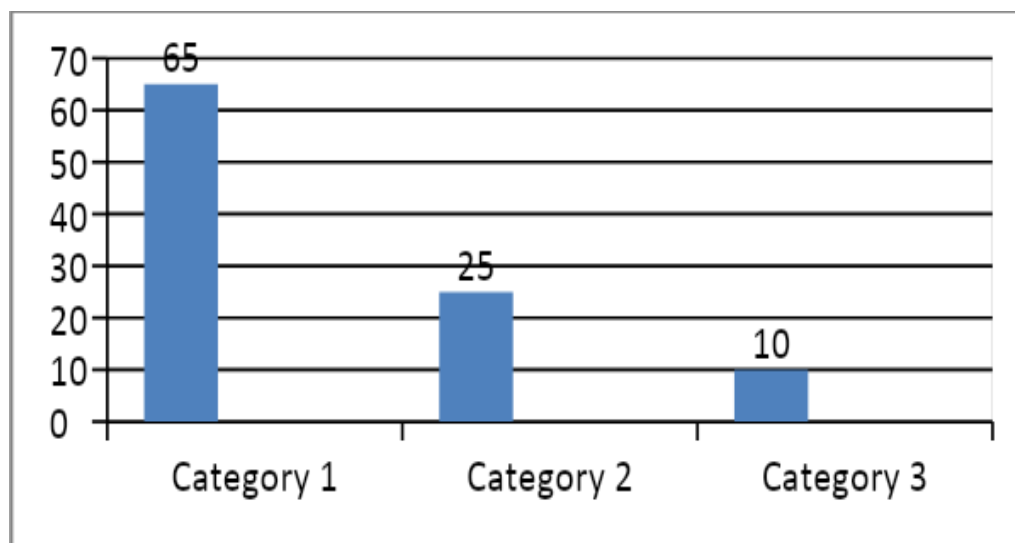


Interpretation:

It shows that the 70% workers are have suggestions towards the recruitment procedure.30% workers are satisfied with the organization's recruitment procedure.

Q. 4 How many stages involved in completing selection process?

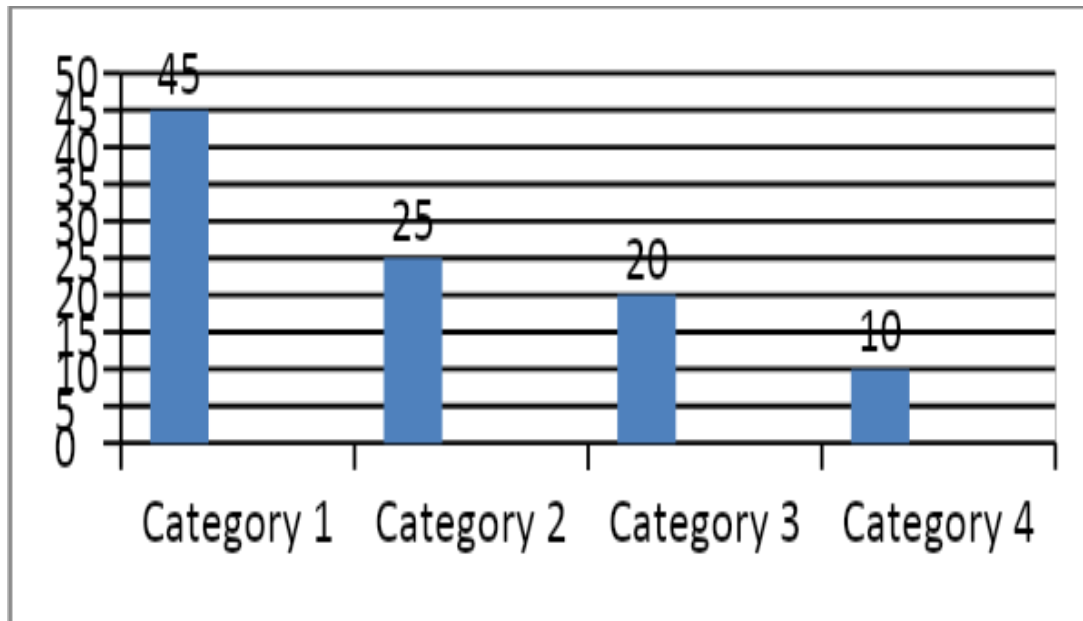
Number of workers	2	3	More
Sample size 20	13	5	2
Percentage	65%	25%	10%

**Interpretation:**

It shows the 65% workers are saying 2 stages, 25% workers are saying 3 stages and rest 10% workers are saying more stages

Q. 5 Which method of selection use by recruiter at a time of your selection?

Number of workers	Personal interview	Aptitude test	Written test	Practical test
Sample size 20	9	5	4	2
Percentage	45%	25%	20%	10%

**Interpretation:**

It shows that 25% workers are facing aptitude test, 20% workers are saying written test 45% workers are saying the gone through the personal interview and 10% people are saying practical test.

OBSERVATION AND FINDINGS

The recruitment and selection process may vary by individually or by type organization.

During the study there are findings which are as below.

- Employees are satisfied with the existing work environment because it provides the required facilities and opportunities to perform.
- Most of the employees stated that if the nature of job is not satisfactory, then they would look for better job opportunities.
- Salary is one of the main criteria for the employee satisfaction and retention. The provided benefits and compensation must be adequate in the present scenario of COVID-19 pandemic.
- To increase individual and organizational performance immediate up gradation of various types of recruitment techniques and sources of manpower is required.

- The company should design better and attractive pay scales for retention of present talent. The policy of rewards, appraisal rates and promotions implemented by the company is good.
- Through references and networking the best employees are attracted. The company should focus more on the long term goal achievements rather than short term goal achievements.

SUGGESTIONS

- To modify recruitment and selection process more efficient and upgraded Human Resource Department is required.
- Implementation of new techniques and traits is required.
- Emphasis on qualification and skills while scrutinizing the applications of prospective candidates is must.
- Knowledge and the experience of candidates should be the prime criteria for selection of a person for a particular job.

CONCLUSIONS

- Aditi Engineering Pvt. Ltd. is one of the successful organization and is using very convenient method of standardization.
- The project provided a good insight regarding the processes of Recruitment and selection.
- Organizational objectives achieved by developing the individual's potential and enabling them to satisfy their own needs and aspirations.
- Excellent industrial relationship and work environment is maintained by the company.
- By providing details of job, applicants can make comparison with their qualifications and interests.
- Recruitment generates competition among the candidates so that they can apply for the particular job.

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“ANALYSIS THE VARIOUS FACTORS OF OPERATIONS, CHALLENGES OF MAHARASHTRA AGRO FARMS”

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ABSTRACT

The Agro farms business rapidly progressed in a few years all over India, especially in Maharashtra state. The government also introduced new policies and support for Agro farm owners, but it is still not effectively implemented. Agro farm business is an excellent revenue-generating business for farmers. The Maharashtra Agro farms have been utterly impacted during the pandemic years. The challenge which came across by the researcher is increasing week days revenue of the Agro farms by changing operation procedures. The research also indicates that the Agro farms operation cost is high and difficult to maintain along with labor cost. Agro Business can be sustained with the effective implementation of marketing strategies through electronic media and online networking. The owners of Agro farms should keep on introducing new activities/ideas to sustain in the market for the long run.

Keywords: agritourism; challenges, operation procedure, Maharashtra.

INTRODUCTION

Agriculture is a vital part of most developing countries, particularly India. The Green Revolution has led to rapid progress in agriculture over the past few years. In India major population is directly or indirectly dependent upon agriculture and a vast majority is based in the rural belt. The tourism industry is a very significant contributor to the GDP of any country and is a crucial tool for employment generation, poverty alleviation, and sustainable rural development. Agrotourism holds an important place in facilitating development. Because of globalization and industrialization, the existence of agriculture

is threatening. Farmers have to look for additional income via a job or small business so as to sustain their household income.

Agrotourism is the incorporation of tourism with agriculture. It not only promotes agriculture but also farming-related and rural activities as a tourism product. Agrotourism is a rural enterprise that incorporates an operational farm along with a commercial tourism element. It has been practiced for many centuries but it was theoretically conceptualized in the last few decades. This concept was initiated and developed in India in 2005. The requirements to start up an agro farm you require area of two to five acres with accommodation, activities with amenities and food. Maharashtra government started the registration of agro-farms online with the regional deputy director of the Maharashtra Tourism Development Corporation. The major challenges faced by agro farmers is financial and government support, lack of education and marketing skills.

OBJECTIVES

1. Study Agro tourism operation procedure.
2. Challenges and limitations of Agro tourism operation.

LITERATURE REVIEW

1. Priscila Maldonado Castillo, Gabriela Elizabeth Lucero Proaño and Ángel Cunalata García, has written paper on “Agro-tourism in the Northern Amazon: Starting point for the design of a tourist route” in the journal of green world journal, Vol 03, 2020. The paper has explained the analysis of Agro tourism specifically Northern Amazon. The authors study the co-relation between rural macro tourism and pure Agrotourism. The paper data will help new start-up of Agro tourism for making, planning and project of authentic Agro tourism paths that will lead economic contribute to the local regional community. The paper gives future plans for the Agro tourism sustainability.
2. Graham Busby and Samantha Rendle, wrote a article on “The transition from tourism on farms to farm tourism” in journal Tourism Management 2002. The authors said in

the article that the perception of Farm tourism need to change and should consider as overall rural tourism activity base tourism. The article suggests farm business development plans which will includes alternative business ideas base onAgriculture. The authors have also stated the Agricultural farm has to be categories their products.

3. European Commission article on their website on the topic “Supporting the Agriculture and Food Sectors amid Coronavirus” August 2020. The article has given the overview of the situation on the food supply chain management, food security and direct support to farmers and rural areas. The EU has given various guidelines and measures for Agriculture related business to sustain during the pandemic. Further the explained new policy for the Food supply chain and food security.
4. Mohammad Abu Horaira, published the paper on “Impact of COVID-19 Pandemic on Tourism Industry: Possible Reconciliation Strategy for Bangladeshi Tourism Industry” in the International Tourism and Hospitality Journal, ISSN: 2616-518X, 2021. The author has evaluated various secondary data from World Health Organization journals, newspaper articles and other Bangladeshi and USA base organization reports. The paper provides in-depth study of the impacts of covid-1 on world tourism, especially on Bangladesh. The paper also gives various solution on implementing Strategy for Bangladeshi Tourism Industry to recover from the covid-19 pandemic.
5. Priya Harchandani and Samik Shome published the Article on “Global Tourism and covid-19: an impact assessment” in the International Interdisciplinary Journal, Vol-16, 2021. The authors have given an overview of the impact of covid-19 on world tourism and emphasized the ways that can give soluation towards restoration of the sector. The paper did assessment of majorly three industries of tourism such as airlines; hotels and the Micro, Small, Medium Enterprises associated indirectly or directly to tourism industry. As per the author Asian countries and Middle east tourism has maximum impact of the pandemic. The tourist avoids these countries to travel during covid -19. The tourism industry has challenge of rebuilding the

consumer confidence to recover and sustain in the business. The paper also provides overview of the policy of governments and industry.

6. Charis M. Galanakis, in the article “The Food Systems in the Era of the Coronavirus (covid-19) Pandemic Crisis” in the journal *Foods*, vol-9, (2020). The author has provided overview of food systems during covid -19. It has explained the properties of bioactive ingredients of foods in the association with the human immune system against infections. The author discussed likelihood of covid-19 transmission by the food chain. The article also highlighted sufficient food supply globally in the lockdown period. It has explained the importance of sustainable food chain management considering the future need of people.
7. Wang C., Cheng, Z, Yue, X, McAleer, M. published article on “Risk Management of Covid-19 by Universities in China” in *Journal of Risk and Finance Management* (2020). The articles mainly explain the new risk management systems require in Chinese universities. The authors talk about solutions for local people regarding issues related to online teaching, medical security, professional assistance, positivity in community and social stability. The article explained various challenges face during the covid-19 such as medical support, research on covid, financial impact on universities operation. They have also provided solutions for same.
8. Article by Pandurang Taware “Agri –Tourism: Innovative Supplementary Income Generating Activity for Enterprising Farmers”. In the article author explain the scope of Agri tourism development in present scenario of Maharashtra. He has explained the principals of Agri – tourism. He also describes the role of government, agriculture institute in the success of implementing the concept. Further he has stated marketing strategy for Agro tourism.
9. Case study on Agro tourism by Dr. Surabhi Srivastava. The author stated that Agro tourism helps in developing and preparing villagers for creating an alternative source of earning and sustaining their heritages. This kind of tourism enhance the agricultural activities and tourist interactions. The researcher visited and studied one

village of southeast Rajasthan, Dungrajya. The research paper content evaluation, analysis and strategy for development of Agro tourism in Rajasthan village.

10. Thesis on “The impacts of rural tourism on local community development: a study of Himachal Pradesh” by Amit Katoch in Shodhganga. The author studied Himachal Pradesh tourism activity and development of rural tourism. According to author in order to build the tourism in rural & peripheral areas, it’s very important to see the interests of the entire stakeholder’s (especially the local community) in order to make rural tourism schemes more successful. The study evaluated the impacts of rural tourism on local community from the three perspectives- economic, socio-cultural and ecological. The researcher suggested that success of the rural tourism will depend on how much socio-economic benefits are transferred to the local community and how much they are involved in management and organization of rural area.
11. Book - “food & agricultural tourism theory & best practice” by Mr. Susan Slocum, and Mr. Kynada Curtis. The book is divided into four part, in which the authors explained food tourism, sustainability of rural development. The author further explains in chapter three and four about marketing, destination designing, tourism policy and practice. The book evaluated in and around New York city for Agri tourism deployment.
12. Research paper “The role of Government in Agro-tourism development: a top-down bottom-up approach” by researchers Mr. Maeketa Kubickova and Jeffrey Campbell. The authors studied the relationship between government and businesses. They have investigated the role of government in Agro-tourism development by employing a top-down bottom-up approach to strategy development. They have come up five main areas of concern for the government officials, which are further divided into eleven sub-themes, centring on policy formulation, marketing and advertisement, financial opportunities, access to information, and infrastructure. This study talks about significant practical benefits to the government at the national and local level when it comes to the development of Agro-tourism.

RESEARCH METHODOLOGY

The research was conducted to understand the Agro tourism operation, challenges. A questionnaire was floated through phone inquiries and questionnaire through Google foam to achieve the objectives

Type of Research:

A descriptive form of research was conducted to analyze the various factors of operations, challenges, and procedures of Agro farms.

METHODS OF DATA COLLECTION:

Sampling method: Random sampling method was used to collect the data from all over Maharashtra. Agro Farm owners were approached for the data collection. To achieve the set objectives minimum sample requirement a total of 59 questionnaires were sent through digital and telephonic media and in return 35 responses were received.

Primary data:

Collected from the random sample of various owners operating Agro farms.

Primary data was collected through the following methods-

Telephonic Interviews: The answer was noted in a structured way and analyse.

Questionnaire:

The questionnaire design was done with scientific techniques and taking into account the set objectives of the study.

Secondary data:

It was collected from published literature, articles, journals, newspapers, research publications, magazines, records, and other relevant sources available online.

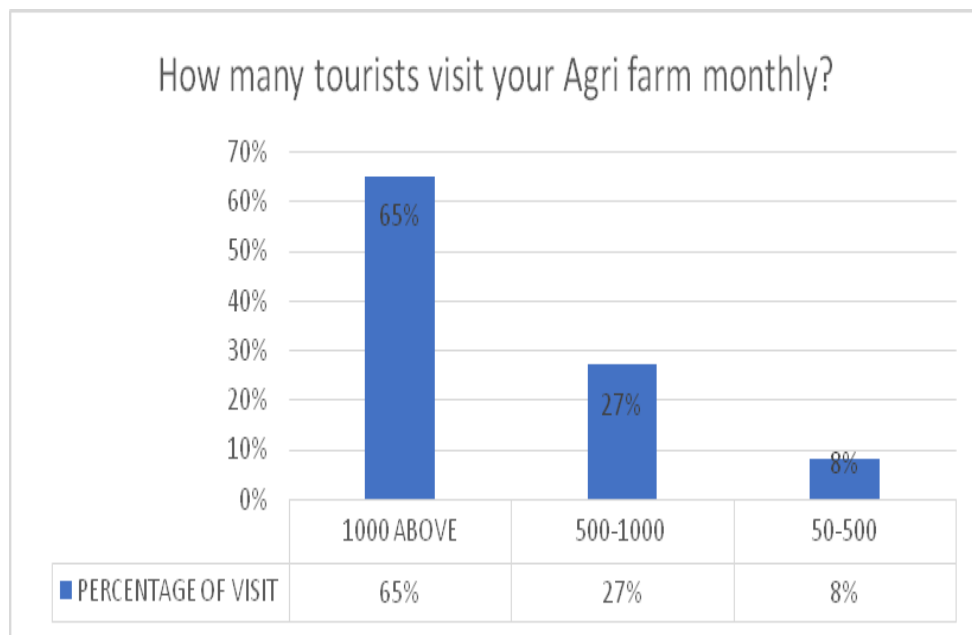
RESULTS AND DISCUSSION

1. How many tourists visit your Agri farm monthly?

To understand the operations of Agro farms, we need to know the volume of business. The first question was asked to the Agri farm owners how many tourists visited your Agri farm monthly?

Interpretation –

According to 27% of Agro farms had on average 500-1000 tourists visited. 8% of Agro farms said that 50-500 tourists visited in a month. Only 65% of respondents said that above 1000 tourists visited their farms. The tourist numbers are good to cover the operation cost.



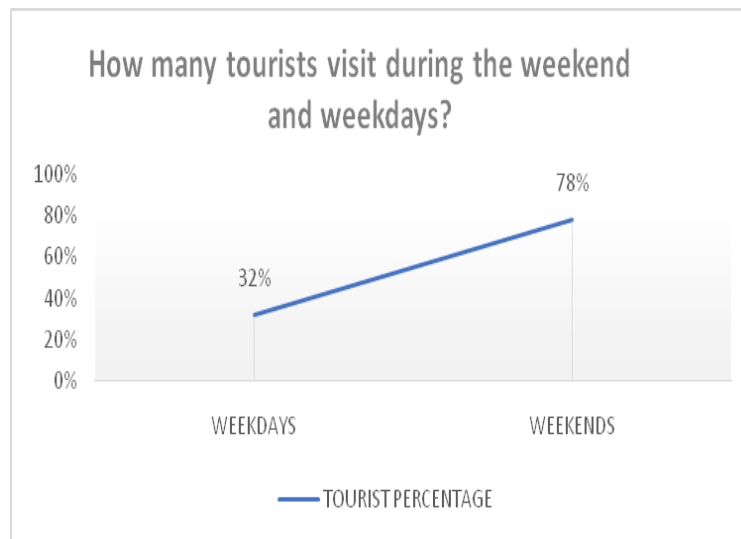
Graph 1.1 Tourist Numbers

2. How many tourists visit during the weekend and weekdays?

To understand the operation cost balance and overall management of operation question was asked to the Agro farm owners-How many tourists visit during the weekend and weekdays?

Interpretation –

According to the respondents on weekend 78% tourist visited on weekends and 32% only visit in weekdays. The challenges of Agro farms face this challenge of monitoring their operation cost and labor cost on weekdays as result show that the tourist prefer to visit only on weekend.



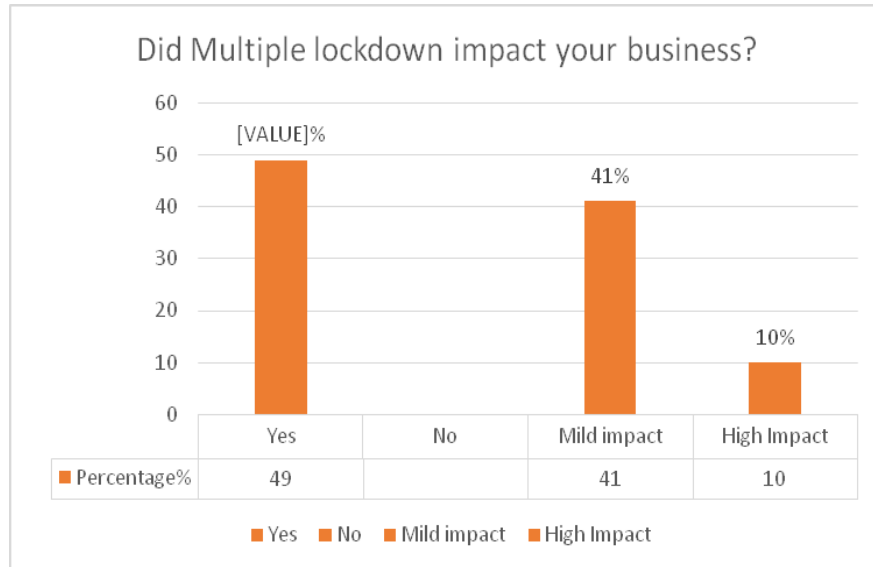
2.1 Tourist Visits

3 Did Multiple lockdowns impact your business in the last 2 years?

To understand the impact of lockdowns on the business, we ask the respondents if multiple lockdowns have an influence on the business.

Interpretation –

The lockdowns have impacted Agro tourism, especially 8% said that they had a high impact. The other owners have a mild impact on their businesses.



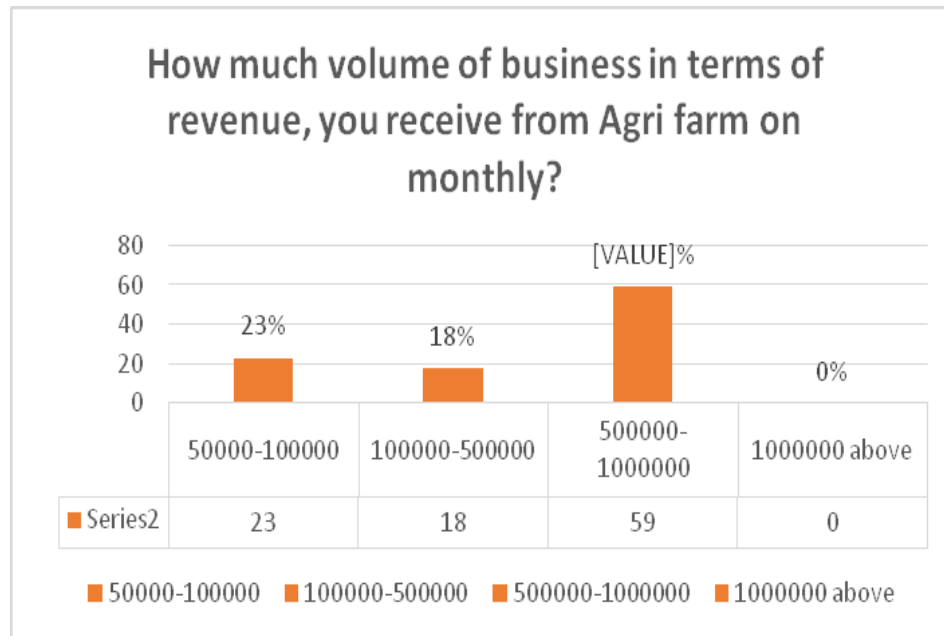
3.1 lockdown impact

3. How much volume of business in terms of revenue, you receive from Agri farm?

To analyze the financial challenges of Agrotourism, the question was asked about the volume of business before lockdown.

Interpretation –

As per the information received from the Farm owners on an average 60 to 70% of owners have a business of five lacks to ten lacks per month. This means the it is a good source of income for the farmers apart from farming.

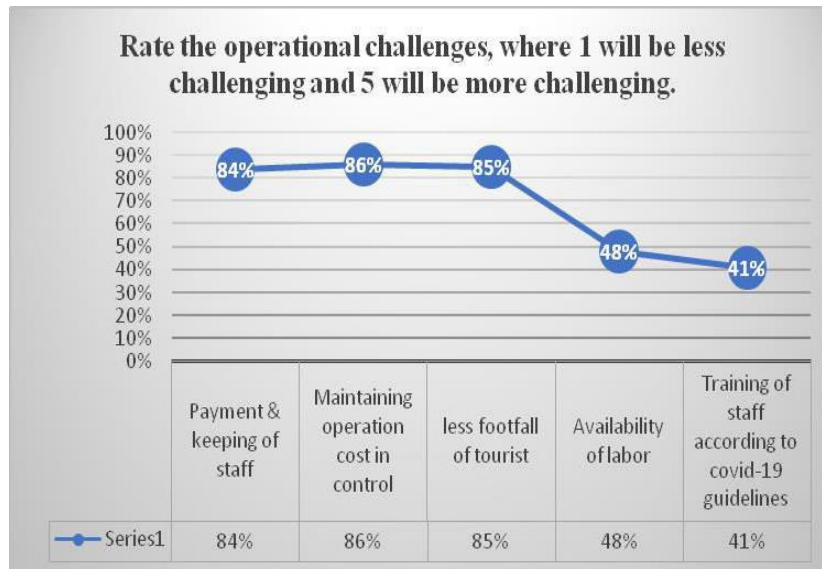


3.1 Volume of Business

4. Rate the operational challenges, where 1 will be less challenging and 5 will be more challenging.

To identify the challenges and their seriousness Agro farm owners ask to rate various challenges faced by them.

Interpretation- As per the respondents maintaining operational cost and footfall of customers is a major issue. According to the owner reduce tourist numbers on weekdays reduces the revenue which will not cover their operational cost. The availability of labor and training was less challenging as compared to others.



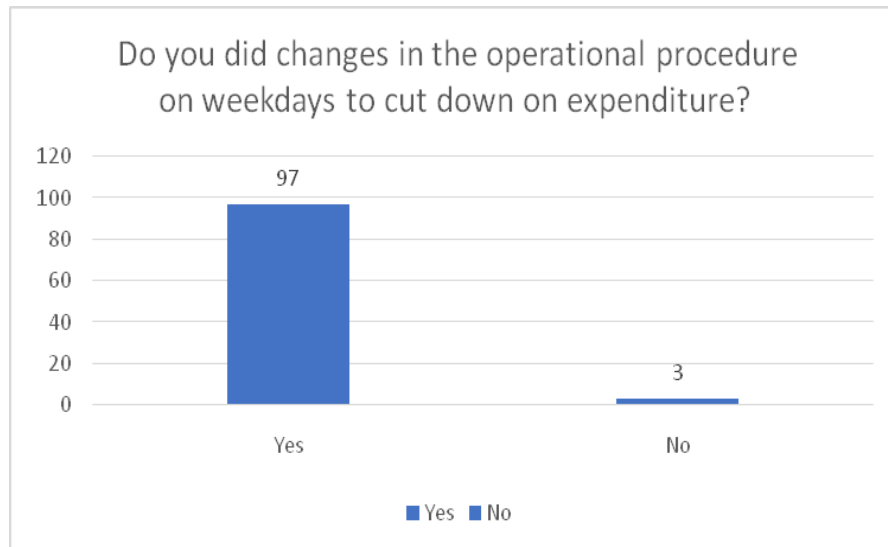
4.1 Operational Challenges

5. Do you did changes in the operational procedure on weekdays to cut down on expenditure?

A question related to operational procedure was asked whether they changed the operational procedure because weekdays to cut down on expenditure?

Interpretation-

All most all the owners have changed the procedure of operation. After the telephonic conversation with few of them, they have started self-services, reduce amenities and facilities which require high maintaining cost example- swimming pool, cultural activities. Only 3% did not do any changes in operational procedures. Discounted rate offered by Agro farm owners during weekdays.



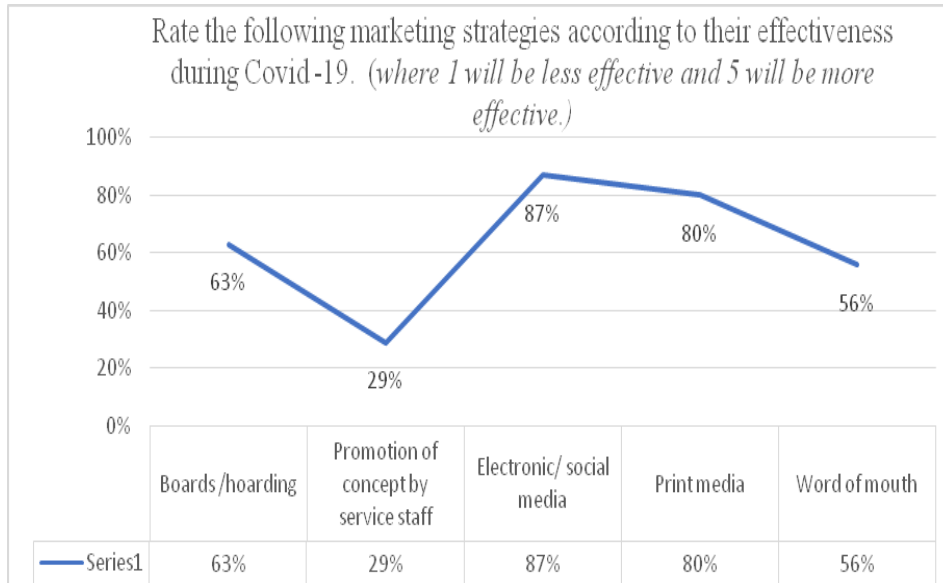
5.1 Operational Procedure

6. Rate the following marketing strategies according to their effectiveness to promote the business specially during weekdays. Where 1 will be less effective and 5 will be more effective.

Question related to marketing strategies was asked for its effectiveness, especially during weekdays.

Interpretation-

According to Agro farm owner's electronic media and print media will be very effective to reach out the customers. The second best will be hoardings and word of mouth. Staff promotion will not be very effective.



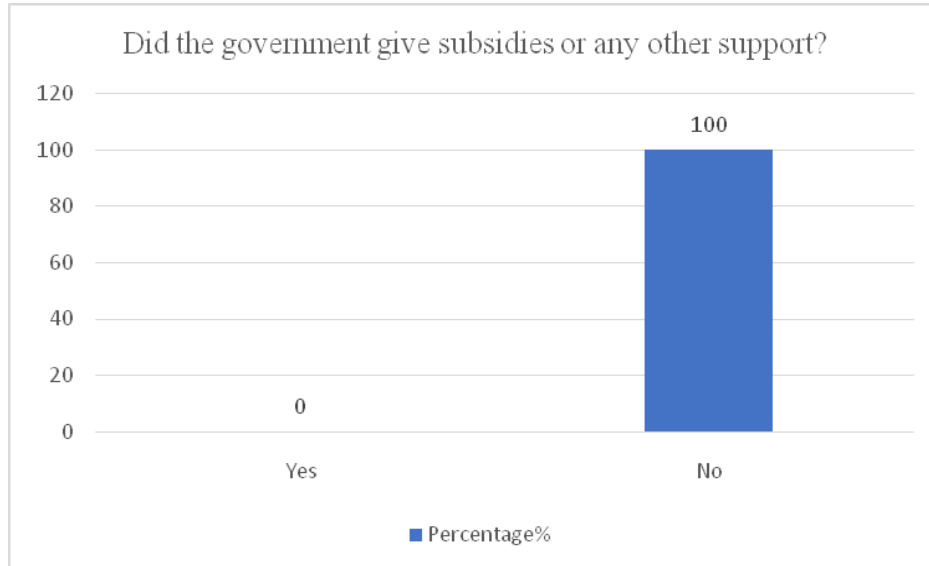
6.1 Marketing Strategies

7. Did the government give subsidies or any other support?

Question-related government support was asked.

Interpretation-

All the respondents said that government didn't not help them at all.



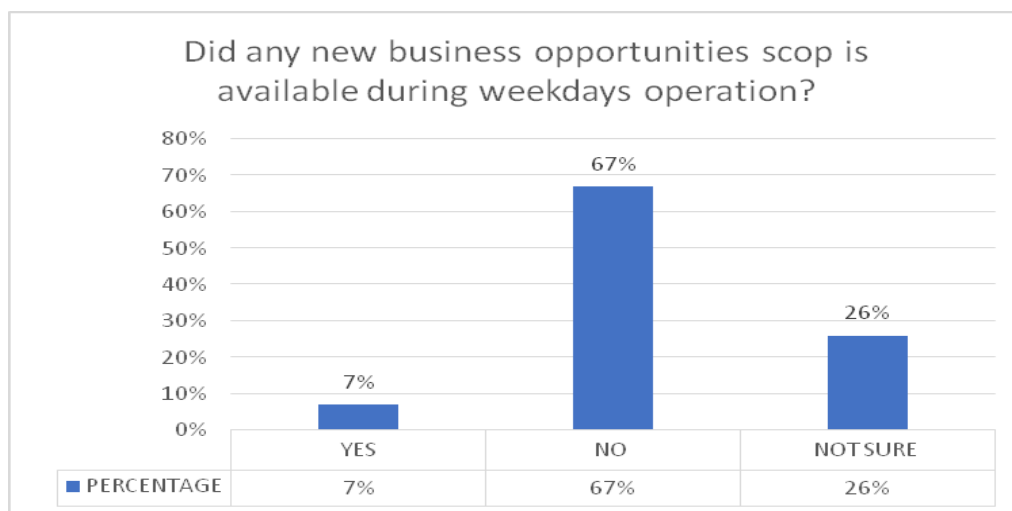
7.1 Government support

8. Did any new business opportunities scope is available during weekdays operation?

Question was asked about new opportunities in Agro tourism.

Interpretation-

Majority of Farm owners did not do anything new and did not experiment new plan. 26% wasn't sure or thought of doing anything new. Only 7% owners did new plans and strategies.



8.1 Scop for weekdays operation

9. Enlist any new plan /strategies /concepts to sustain in Agro business for longer period of time.

The last question was asking about any new strategies which will help to sustain the business and help in operational procedures.

Interpretation-

Following new ideas was introduced by the Agro farm owners-

- Kitchen gardening and harvesting workshops.
- Pre-booking of guests and limiting the guest for quality and control.
- Promoted be with us eat fresh and organic. Vegetable picking and cooking. (farm to fork concept)
- Promoting a healthy lifestyle if you stay on Agro farm.

- Selling organic produce to customers who earlier visit the farm.

All the new strategies will diversify and give a new definition of Agro tourism.

CONCLUSION

The Agro farm business has developed a lot in Maharashtra state in the last 10 years. There are challenges and limitations in the business operation as discussed and through the data collected from farm owners. The major problem is to get the government financial support for set up. The farms also lack training in the implementation of quality hospitality services. There are various new concepts and ideas many farm owners have suggested or started in their farms such as farm to fork, harvesting workshop/festival, traditional rural games, etc. there is the potential of improving business turnover on weekdays as that area of improvement still need to explore by the Agro farm owners.

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“FACTORS LEADING TO ATTRITION OF IT MILLENNIALS IN PUNE AND RETENTION MANAGEMENT”

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ABSTRACT

Pune is well known as a major "IT hub of India" which has provided employment opportunities to many youngsters after completing their academic career either through campus placements or by different sources. It is also a fact that many youngsters even after getting selected in good IT firms tend to quit the organization for various reasons like growth in career, salary and perks, profile change, location of work and personal issues. These youngsters known as Millennials also known as Gen Y born between 1981–1994/96 and in the age of 25 to 40 quit organizations for the above mentioned reasons. It has also been noticed that since last one and a half years due to Covid pandemic, many youngsters had to either quit the organization as IT employees started WFH (work from home) and hence had to leave their respective work places and proceed towards their home town as many IT organizations started reducing the salary of their employees especially fresher's who stayed in rented apartments and were unable to pay the rent.

IT organizations has been effected globally also as many youngsters who had relocated from city for few years on project basis had to leave the organization as few projects were kept on hold and few organizations had to give break to fresher's due to the impactof Covid pandemic nationwide. These millennials also look forward for change in jobs due to the digital and technological advancements and scarcity of qualified manpower and also due to the high cost of living, monotony of job, work life imbalance, working hours and non-supportive boss. There are two types of employee turnover – functional and dysfunctional. It is known as functional turnover when poor performers leave the organization and dysfunctional when productive employees leave the organization.

This study is based on dysfunctional turnover and retention strategies as Human Resource Department tend to invest their entire day and time for the process in recruiting new employees. The study is based on survey and personal interaction with IT employees which covered variables like welfare benefits of employees, culture of organization, compensation, training and development. IT professionals were contacted during this study via phone calls and personal interaction as almost all IT organizations increased the tenure of WFH. The opinion of 70 employees were taken for analysis during the study.

Keywords: Millennials, Employee Turnover, Retention, Functional and Dysfunctional turnover

INTRODUCTION:

Employee Attrition:

In simple terms can be defined as the percentage of employees who leave the organization either due to professional or personal reasons within a short span of time for reasons like less compensation, lack of professional growth, gender bias, long working hours, lack of training, work life imbalance, personal problems etc. Attrition may also be defined as reduction in employees due to resignation, retirement or death. As mentioned in the abstract, attrition can be dysfunctional which means it can be avoidable or unavoidable. It is unavoidable when employees leave due to personal reasons like family or health issues, relocation or reasons for which the company has no control. It is said to be avoidable when the organization can control the employees by taking care of their career needs like rise in pay scales and providing opportunities for advancement.

$$\text{Attrition Rate} = \frac{\text{No. of employees who left}}{\text{Total no. of active employees}} \times 100$$

Employee Retention:

When organizations are able to retain their employees by considering them as valuable assets by providing them with valuable resources for growth, motivate and encourage

them to stay in the organization for a longer period of time it is known as employee retention. Employee retention is to ensure that both the stakeholders, i.e., employees and employers are happy. Human capital are the main asset of organizations and its effectiveness depend directly on the organization.

REVIEW OF LITERATURE:

1. **Saket Rungta, K. Madhava Rao (May-2018) Research paper** on "Employee Intension about Attrition in Indian IT Sector"-published in International Journal of Management and Applied Science, ISSN: 2394-7926 Volume-4, ssue-5 -The paper explored challenges faced by employers and HR managers in the context of alarming increase in the attrition of employees in the Indian Information Technology sector and evaluated the intensions of the employees in the IT sector about the attrition and the different reasons that contribute to the ever growing problem of attrition. The researchers indicated that attrition among IT employees are dynamic in nature and is due to age, gender, education, marital status, qualification and designation. Issues like compensation, job specification, peer relation, career growth and organizational culture were addressed. Conclusion was that proper strategy should be formulated to control cost and increase productivity by retaining talented employees to enhance the profitability of the organization. Priority was also given on the designation of employees as a factor that influence attrition.

Research Gap - The research on attrition focused only on five dimensions which were compensation, job specification, peer relation, career growth and organizational culture related issues and main components like gender bias, working hours, training and development of employees, job enrichment were not taken into consideration.

2. **Manju Dhillon Janani (June 2016) Conference paper** on "Attrition in Indian IT Sector" presented during international conference on Recent Innovations in Science, Technology, Management and Environment, ISBN: 978-81-931039-1-3 The paper explains why Indian IT sector is facing highest attrition rate and suggested remedial steps to avoid and reduce turnover rate. The two factors that affect employee turnover

intentions were mentioned as push factors and pull factors. Push factors include benefits and facilities, organization size and location, nature and kind of organization, communication system in organization and pull factors included high salary, career advancement, new challenges and interesting job. Personal factors affecting employee turnover like age, marital status, health problems and family related issues were mentioned.

3. **David (2015)** identified different reasons for attrition in IT sector such as excessive stress due to high work load, lack of trust of employees towards their leaders which leads to no motivation and have no retention. Factors like organizational culture, social support, work -life imbalance, job stress, relationship with friends, management policies and career opportunities were also considered as employee turnover and to retain employees retention strategies like rewards and recognition, pleasant working environment, skill recognition, support learning, training and development opportunities, mentoring and coaching sessions, good compensation structure, providing flexi-timing facilities and annual performance appraisal were stated.
4. **Dr. Shine David (April 2015) - Research paper** published titled "Attrition in IT Sector" in International Journal of Core Engineering & Management (IJCEM)-ISSN: 2348 9510 Volume2, Issue 1 - Reason for attrition were mentioned as lack of work recognition and career growth, absence of respect and fair treatment to employees and gender discrimination. The researcher stated that policies of the organization are designed in a manner that does not support their staff which directly has an impact on the work expected from employees. Also today's dynamic generation are bored with their routine desk job leading to boredom leading to attrition. The research concluded stating organization's should have employee friendly organizational culture, positive working conditions, low pressure and higher opportunities for career growth, deserved recognition, fair treatment and growth opportunities for sustainment leading to reduction in attrition rate. The research also states that, salaries are no more a retention tool and employees would love to work

in a place that keeps up their interest and growth in balance with the work and organizational goals.

Research Gap - There is a lapse regarding salaries mentioned in the research paper as salary is one of the most important criteria for an employee who has to take care of their entire family and dependents. Also working hours and shifts do have an impact on employees especially females.

5. **Chowdhury Abdullah Al Mamun, Md. Nazmul Hasan (April 2017)** -Article titled "Factors affecting employee turnover and sound retention strategies in business organization: a conceptual view" was published in Article in Problems and Perspectives in Management-This article highlighted the devastation of employee turnover that would affect the organizations direct and indirect costs. Indirect costs were referred to cost spend on education, condensed self-confidence, stress on the existing worker and the collapse of social capital. This article states that it is less expensive to retain the employees rather than to recruit, train and place new employee. Every organization need to develop robust retention strategies to prevent further employees leaving.
6. **Archita Banerjee (March 2019)** -Published Research paper on "Failure of employee retention and its consequences on organization through content analysis" in International Journal of Research- Granthaalayah<http://www.granthaalayah.com> - The article states that workforce is the most important and valuable asset of any organization and it is not only the requirement to pull the best competence but also hold on to them for a long term due to increase in competition for recruiting the best talent. The research also states that, proper retention strategy improves the performance of organization in terms of product quality and profitability ratio and one of the biggest challenges faced today is how to engage people on the job for a longer period by ensuring progressive career path for them and shaping their future prospects in job. Researcher also mentions that retention is equally important as hiring an employee and proper practice and process of exit interview should be taken into consideration to bring forth the causes behind increasing attrition. Factors like,

healthy working conditions, work friendly environment, improved work-culture is also mentioned including outbound training and management games to enhance teamwork amongst employees. ISSN-2350- 0530(O), ISSN- 2394-3629(P)- Vol.7 (Iss.3)

OBJECTIVES OF STUDY

The main objectives of the study are detailed below:

1. To identify causes of attrition in IT sector.
2. To explore and analyze the attrition in IT based on survey and personal interaction with employees.
3. To analyze retention strategies existing in organizations.
4. To explore suggestions for reducing attrition rates and improving employee retention.
5. Identify factors causing voluntary and involuntary attrition as well as turnover i.e. functional and dysfunctional

RESEARCH METHODOLOGY

The study included the methods and sources of data collection in carrying out this research and evaluating their search objectives including an insight as to how an organization can control and empower employee retention. The data collection included both Pre-Covid 19 and Post-Covid 19 pandemic and vital data was collected accordingly. Both Primary and Secondary data which was collected by way of Questionnaires, surveys and face to face interviews for which questions were prepared taking into consideration the employee attrition ratio of current era.

DATA COLLECTION

Data collection involved primary as well as secondary data which was carried out by face-to-face interview, self-completion and telephonic interview. The technique involved in questionnaire was 5 point Likert-scale wherein the questionnaire administered for the study ranged from strongly disagree to strongly agree(where, 1 = strongly disagree, and

5 = strongly agree).The secondary data was collected by way of Journals, literature reviews, magazines and published data. Data was also collected by way of personal visit to 2 IT organizations through personal contacts. A separate questionnaire was circulated to employees regarding reasons for attrition.

- i) Data collection tools: Questionnaire & Personal interview
- ii) Sample Size: 70 employees

Research Type

For this research study, the research used was descriptive in nature.

Sample Design and Sampling Frame

Sampling unit- IT sector Sampling size - 70

Scope and Limitations of the Study

The study was to examine the attrition related to IT companies in Pune. The study was limited to Pune city and more scope of research is possible in cities like Bangalore and Hyderabad. The scope and limitation of the study are:

1. The geographical area for study is Pune and the IT companies are spread over different areas of Pune.
2. For the study 3 IT companies were considered.

DATA ANALYSIS & RESULT

Data is collected from respondents from the questionnaire provided to them. For collection of data, quantitative method was used and data analysis done accordingly. Data tabulation is as per the criteria of questionnaire and charts used for interpretations. The interpretation of respondents question wise is given below.

Table-1: Millennials – Reasons for Attrition

	May 21		June 21		July 21		Aug. 21	
	Male	Female	Male	Female	Male	Female	Male	Female
Promotion	15	5	10	4	25	10	15	12
No Salary Hike	25	30	15	20	30	10	25	8

Work Pressure	40	18	15	25	20	26	35	40
Personal & Family Issues	20	25	20	12	25	15	30	18
Lack of Growth	50	25	5	10	24	10	45	8
Work Life Imbalance	20	30	10	11	18	10	20	18

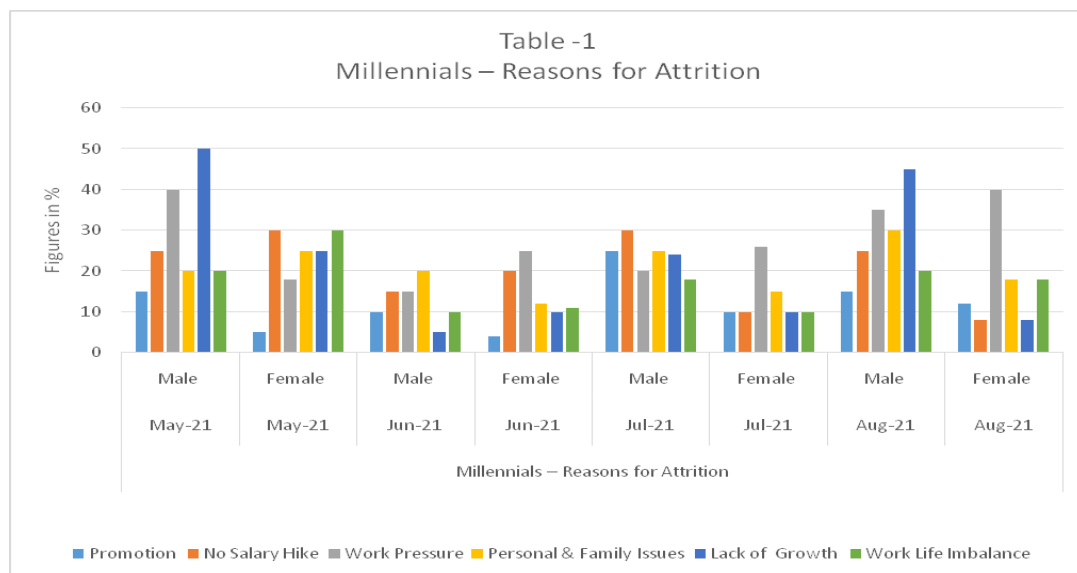


Table-1 includes the respondents responses collected during the period May 2021 to August 2021. 80% of the IT employees were working from home during this period. The major attrition of employees was due to lack of promotion, no salary hike, work pressure, personal and family issues, lack of growth and work life imbalance.

This data collected is by interacting with employees by face-to-face discussions, questionnaire and telephonic calls. On analysis, it was noted that many of the youngsters were staying on rental and PG basis and could not afford to pay the monthly rent due to salary deduction and opted to switch to better organizations with hike to meet their needs. Also, monotonous work from home culture and stress were part of attrition.

Table-2: Attrition of Married Millennials

	Male	Female
Inaccurate Job Profile	20	10
Inadequate Training	10	20

Lack of Career Growth	20	5
Lack of Motivation	15	20
Boss & Employee Relation	20	5
Culture of Organization	15	5
Overstress	30	20
Personal Issues	20	30
Position & Salary	20	10
Trust Factor	10	5

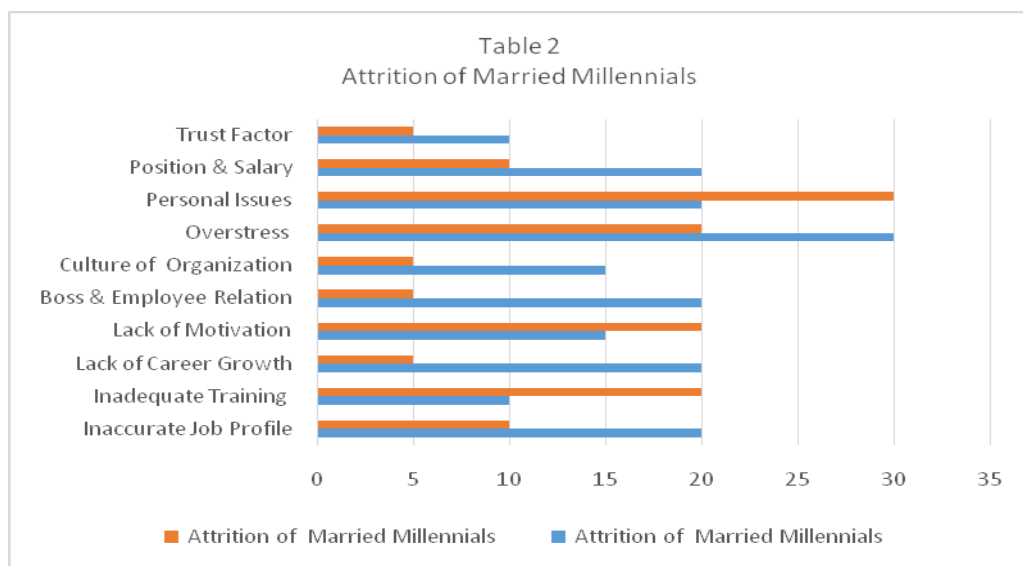


Table-2 includes the married respondent's responses which led to attrition due to factors like Trust, Position and salary, Personal issues, Overstress, Culture of organization, Boss and employee relation, lack of motivation and career growth, inadequate training and inaccurate job profile offered. Collection of data was done by way of personal interaction, questionnaire and telephonic calls.

The data analyzed is of Married male and female employees of IT sector. During interaction, it was noted that female employees left jobs due to family and children issues, long hours of working remotely, lack of motivation, deduction in salary and growth opportunities. Married men left for better career opportunities, change in profile, long working hours and overstress, family issues and lack of trust from their superiors.

Table-3: Attrition of Unmarried Millennials

	Male	Female
Career Aspirations	20	5
Organizational Culture	10	20
Unsuitable Profile	15	10
Lack of Growth	20	10
Low Salary	30	10
Stress & Work Pressure	15	20
Further Education	20	10
Marriage & Relocation	10	30

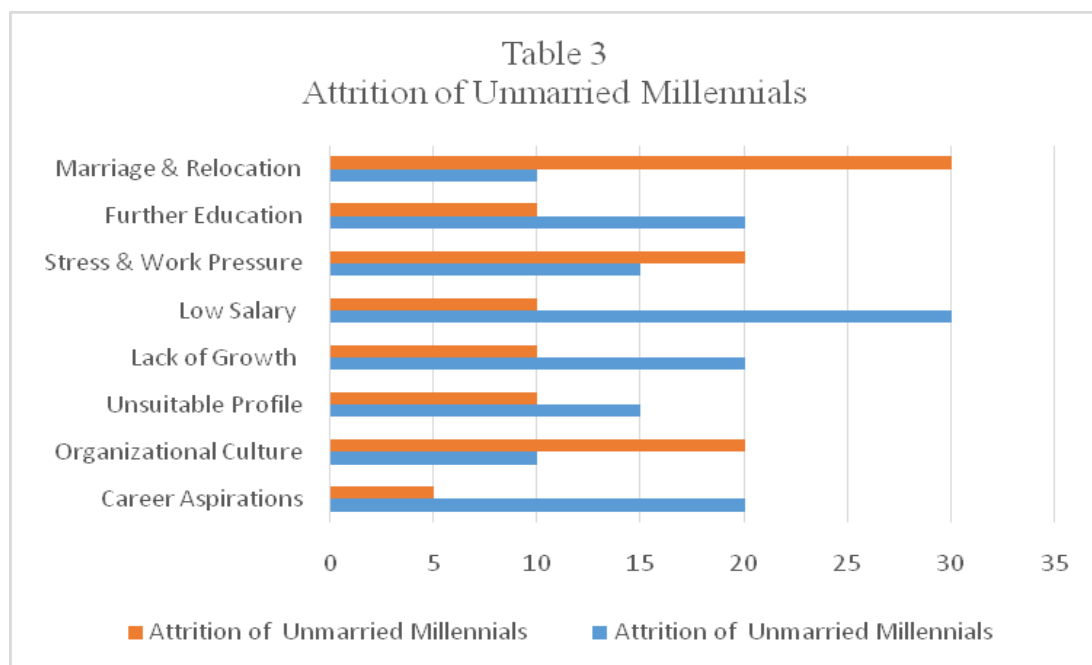


Table-3 represents the responses from unmarried millennials who left the organization due to factors like career aspirations, organizational culture, profile, lack of growth opportunities, salary, stress and work pressure, further education and relocation after marriage. Collection of data was done by way of personal interaction, questionnaire and telephonic calls.

The data analyzed is of unmarried male and female employees of IT sector. During interaction, it was noted that female employees left jobs due to their marriage, career

aspirations, stress to handle work pressure and less salary offered. Married men left for better career opportunities, salary, stress, work pressure and unsuitable profile handled by them.

SUGGESTIONS & RECOMMENDATION:

To ensure that employees remain in the organization for a longer period following are the suggestions and recommendations as per the interaction had with employees:

1. To ensure that employees who are competent in technical work given the profile as per their qualification and experience.
2. On job training to be provided to employees who lack work experience so as to upgrade themselves and be comfortable in their new job.
3. Female employees to be given flexible working hours in case of family problems.
4. Suitable salary and perks to be given to employees as per their work profile and experience.
5. Suitable and unstressed work culture.
6. Proper work station once physical work in offices resume after the pandemic.
7. Provision of insurance for family members and coverage of insurance in case of accidental death as some IT organizations do not have the coverage for their employees.
8. Transparency to communicate with seniors and team head in case of work issues.

CONCLUSION:

After interaction with IT employees the major reasons for attrition were deduction in salary (currently it is due to the pandemic of Covid), lack of growth opportunities, work stress, job dissatisfaction, and work life imbalance.

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MICRO-FINANCE: THE CHANGING MINDSET AND HOLISTIC APPROACHES

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ABSTRACT

Being a microfinance professional for more than 15 years, it is an immense experience to be a witness of changing lives of the families residing in urban slums across the city. I have seen many alterations in the slums of Pune city. Improving living standard of the slum dwellers through this work since 2001 is a testament to the work done so far. Nevertheless, microfinance has seen a radical change in the situation twenty years ago and the way we look at it today. This article seeks to present the overall experience and expectations of microfinance implementers in urban sector of the state Maharashtra. This article also focusses on the financial issues dealt by the people and how the woman was being a victim in the overall scenario.

About twenty years ago, the network of private moneylenders was widespread in Pune. It is likely to be more or less the same in Pune, Mumbai and the rest of Maharashtra as well as some other states. My knowledge in this regard may be lacking. But considering Pune district as a whole, "**Private money lending**" practices were quite common in people especially in weaker section of the society. So-called rich men, known as "**Anna**" in South part of India, knew the nerves of such needy families with money. Poor, needy and helpless families living in urban areas were their main targets to whom the loan was being offered without consulting the interest rate which was unaffordable to the families. Many families living in slums who came to cities like Pune just to "**cope their starvation**" were seen in the slums across Pune city. Many of them had built such an undeclared settlement of their own communities. A large settlement of many families who had illegally made their own living was being built on the land available and the same have been declared as legal slums in later time. But at that time the families were

unstable. People were facing lot of problems as they were not able to prove their identity due to lack of appropriate documents and knowledge. Money was the only priority for their day-today livings however the means of income were not available. Women in such families trapped in poverty, lack of education, superstition, sickness due to economic instability was in fact very unapproachable. So the private money lender was like a **“God”** for them to fulfill their needs. These women had a strong belief that the private money lender is the only person who could solve the problems that existed in that time. Women used to get satisfied with the temporary financial support but no one felt the need to measure how much money we are repaying in return for the money borrowed. **“Financial nuisance”** was not but her **“weakness”** towards herself was the main reason behind this. Lack of education and skills were the main issues for getting appropriate jobs hence men were ready to work whatever they get just to earn money. But unfortunately, women were not sure about the money earned by the men would come home even if they fell out of the house for earning money. Alcoholism was the most common cause for this. Women who fed up with this vicious cycle of alcoholism of their husbands, began to start going out for work and started earning money on their own, Women were accustomed in working according to their own eligibilities and innate abilities. This was well enough to satisfy the hunger in her family but as time went on, needs changed. Apart from regular house work as a maid, women felt to do the businesses, they wanted to get their children to school, having a good house etc... All such needs were started increasing for which she wanted to earn more money. Along with this the formal rituals, traditions, vows were also being carried out as if it was her own mandatory duty. Private money lending was the only way in front of her to get the money to perform all these events, thus borrowing loan from private money lenders was the common occurrence for women to manage such family issues considering her inherent responsible and caring nature towards her family. She draws an unwritten rule for herself and tries to take all responsibilities on her own shoulder. Following the same, the situation changed but the issue of **“debt”** remained unchanged. Considering the increasing pace of urbanization, job opportunities became more available in the city like Pune. New employment opportunities began to emerge. Sources of income started increasing but of course the need were growing too. People

were struggling to fulfill their needs but their unstable existence in the slum was the main hindrance in their development. They were kept away from the formal banking due to the instability and lack of appropriate self-identity. Formal financial institutes such as banks etc were not ready to carry risk even by opening their saving accounts. So often many families had been unwillingly trapped in debt of the private money lenders. Women intended to seek loan for their increasing needs. The influx of private mortgages was declining but until then women's borrowing habits have been strongly developed.

In order to make the slum dwellers free from the clutches of moneylenders and bring them into the mainstream of society, it was necessary to provide other means of meeting their financial needs along with the required advices.

With this prudent decision, in the year 2001, "**Parvati Swayamrojgar**" organization drawn up with the "**Income Generation Program**" for the slum dwellers across Pune city. Other supplementary services such as health funding, family development programs, financial literacy programs were carefully considered under the aggregated Micro Finance Program along with the credit access. The work which was started with the objective of providing development opportunities to the families living in urban slums and improving their overall standard of living, was well received. Many aspects of the family have to be considered when informing people about the loan program but money has become everyone's basic need and starting from there, one has to deal with other issues of the family. In all these circumstances, debt became a habit of every woman living in the area. Gradually, a number of for-profit organizations spread through various parts of Pune. The word microfinance has become so popular that every woman residing in the slum has started using it easily and casually. Basically, microfinance has a wide perspective. It covers not only the credit access but the micro saving, micro insurance, financial literacy are also equally parallel services in the overall concept. Many of the profit-making companies have broken this chain of services and tried to focus on the credit only. This leads to increase in multiple debts beyond the capacities.

Over the time, microfinance became a major parallel banking economy and the concept, which came from social consciousness, took on a "commercial" form. An ordinary woman

who has a great struggle to survive her family got caught up and easily fell into the trap of severe debt. Women started availing loans without knowing their **“needs”** and going beyond their **“capacities”**. It became so easy for them to form a group of 8-10 women nearby and pay the nominal upfront amount. With this they started to get large amount of loan with the unaffordable interest rates from multiple microfinance companies. Being attracted to the money is might be an instinct habit of the woman or may be due to the process of transforming needs into luxury, the loan taking frequency getting increased day by day. As a result, almost all non-Maharashtrian for-profit companies have indirectly contributed themselves in creating a state of mind where a woman can do nothing without having loan

Many families who are stuck in multiple debt at one time can still be seen in many slums of cities like Pune and Mumbai. Many of the loan programs are designed as a woman-centric program considering their approach towards the loan. Basically, **“Women Empowerment”** is considered to be the core of microfinance, but the professionalism of it seems to be undermining these concepts. The concept of microfinance, which came into existence due to the fact that slum families do not have a formal way to develop themselves like a bank, seems to be lagging behind today. Multiple credit access has opened a door to the woman to get large amount of loans without considering their own financial capabilities which resulted into a new need of **“Debt for debt repayment”**. The habit of availing multiple loans without informing anybody in the family is on the rise. As a result, the family became unstable, the husband and wife became embroiled in disputes, inability to pay school fees affected their children's education, and the women who came together as "friends" through the group became dissatisfied. Getting commissions from the women who fails to meet the criterial of the alleged groups has become a common phenomenon in the loan process. Making false loans on the other women and using the amount by single woman is also another side effect of such loan practices. There seems to be a fantastic mindset to do many kinds of fraud.

The fact that it is no longer possible to repay the debts incurred due to borrowing from multiple institutions can also be attributed to the fact that many families who looked

normal till yesterday have fled the settlement overnight. Women in the throes of debt repayment then started neglected their families. Profit making companies need to assess the achievements that they really want and what is the factual scenario. All microfinance implementers need to think whether we are helping these families by lending the maximum amount by competing with each other or by giving them a real experience of debt bondage. It is important to take into account the needs of the slum dwellers without looking at the loan disbursement methods in a competitive manner.

By insisting on core values "***Parvati Swayamraj***" organization has not been deviated in this competitive and challenging situations in urban slums of Pune. The growth of the organization is not measured by the amount of the loan allocation, but the number of families settled through the services provided by the organization, the education of their children, the extent to which the concepts of health awareness were implemented, the number of family relationships strengthened etc. Qualitative criteria is always being a key aspect of organization growth. Micro finance is not a way to get women into debt, it is an effective tool to make women "***financially literate***".

The holistic approach toward the microfinance practices should be maintained by the implementers by providing adequate financial support in the beginning and to increase the capacity of other members of her family without falling into the trap of lifelong debt, to develop saving habits, and to make behavioral changes for good health practices, defeating against the domestic violence etc. The "***Inclusive Social Performance***" out of the microfinance services consists with many aspects mentioned here. Empowering woman is one of the many. Microfinance is an effective tool to show that a capable woman in every family can change the whole perception and the economically backward society can be brought into the main stream. As a result, microfinance will not only be a women-centric program but should also be recognized as a means of holistic development of the weaker section in our society.

A SURVEY ON BENEFITS OF EDGE COMPUTING OVER CLOUD COMPUTING WITH RESPECT TO TYPES OF EDGE COMPUTING APPLICATIONS

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ABSTRACT

In the last few years, the Internet of Things (IoT) has emerged as the new disruptive technology to change the world. Cloud computing has accompanied this field to overcome its limit at ions mainly related to processing and storage. However, the evolution over IoT has led to Internet of Everything (IoE) resulting in a huge increase in number of devices connected to internet at a time and amount of data that will create a bottle neck for current networks. It has created great impact on latency in establishing communication between the IoE devices and cloud networks. Edge computing has been developed to address this challenge by moving the processing to the edge of the network. The edge computing systems integrate computing, storage, and network resources at the edge of the network. This paper discusses about the benefits of edge computing over cloud computing with the types of applications implemented using edge computing.

Keywords: edge computing, Internet-of-Things, Internet-of- Everything, Industrial-Internet-of-Things, Wearable-Internet-of-Things, fog computing

INTRODUCTION

Cloud computing has impacted our lives tremendously the way we live, work, and study since its inception around 2005. For example, software as a service (SaaS) instances, such as Google Apps, Twitter, Facebook, and Flickr, have been widely used in our daily life. In every single second 8,734 Tweets are sent, 953 instagram photos are upoladed, 4,221 skype calls are made and 82,179 GB of internet traffic in transmitted. In this case,

processing data in the edge could improve the user experience with fast computation applications.

The post cloud era, Internet of Things (IoT) was first introduced to the community in 1999 for supply chain management. According to the survey results from Gartner Inc., it is predicted that there will be more than 20 billion networked or connected IoT devices by 2020. In order to cope with these gigantic data, a reliable scheme should be executed that can resourcefully handle both processing and communication, making it an optimized system. Hence by taking into consideration the dynamic nature of IoT based applications there is great need of systems resulting in reduced latency with fast response time. To overcome these shortcomings, researchers, both from academia and industry, proposed two new paradigms, called Fog Computing and Edge Computing, which bring the computational resources (i.e., storage, networking and processing) closer to the edge of the network. In this paper we will be discussing about edge computing only.

WHAT IS EDGE COMPUTING

Edge computing is a distributed computing paradigm which brings computation and data storage closer to the location where it is needed, to improve response times and save bandwidth. The IoE is resulting in producing massive amount of data to be received at cloud data centers for computation and pushing network bandwidth to the limit. Even though there are significant improvements happening in network technology, datacenters cannot guarantee acceptable transfer rates and response times, which could be a critical requirement for many applications. Edge computing technology enables computation at the edge of the network for downstream data on behalf of cloud services and upstream data on behalf of IoT services. Edge computing is an optimum solution to deal with end users requirement as data consumer as well as data producer.

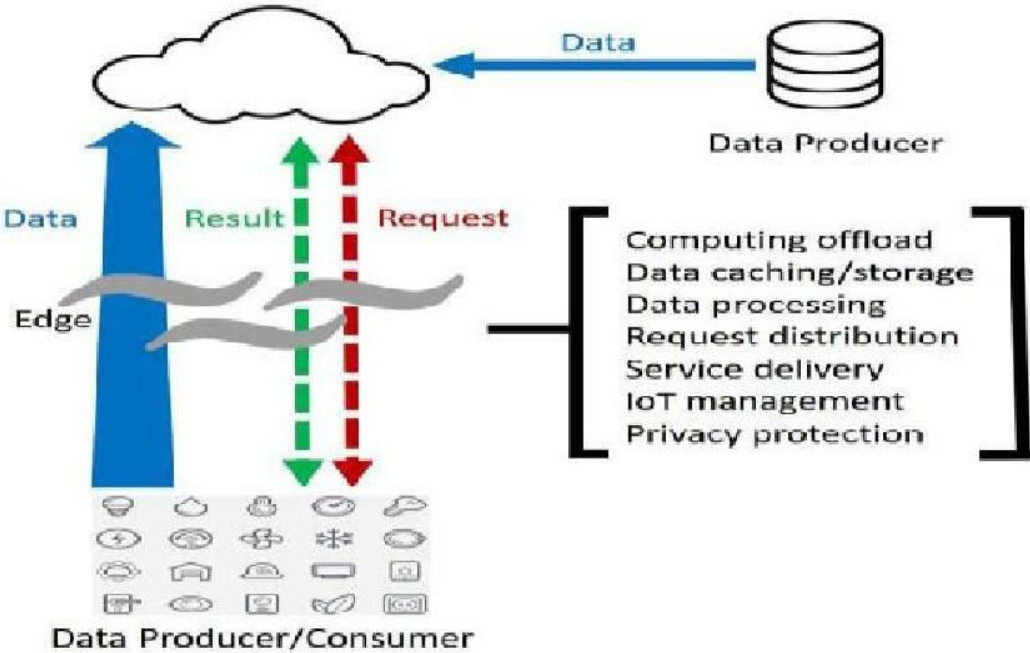


Fig.-1 : Edge Computing Paradigm

EDGE COMPUTING BENEFITS OVER CLOUD COMPUTING

1. Speed and Latency:

There is greater chance of data becoming less relevant if it takes too much time to process. For e.g. In case of healthcare systems the data generated out of wearable sensors of the patients need to be received by the relevant health experts in precise time. Even a delay of milliseconds can result in compromise of many lives. A small time gap also matters in the digital factory where intelligence based systems continually monitor all aspects of the manufacturing process to ensure data consistency. Narrowing data analysis to the edge where it is created eliminates latency, which translates into faster response times. This makes your data more relevant, useful and actionable. Edge computing also reduces the overall traffic loads of your enterprise at large, which improves performance for all of your enterprise applications and services.

2. Lower connectivity costs and better security:

With Edge computing it becomes feasible to filter sensitive data at the source rather than send it to the central cloud data center. Due to this the need of transmission of sensitive information between devices and the cloud networks gets minimized resulting in better security for the consumers and the providers. And by reducing data transmission and storage requirements at cloud data centers, many IoT based applications can be developed at far less cost.

3. Greater Reliability:

Many remote terrains comprised of rural and less optimal environments are concerned about internet connectivity in the world of IoT. And hence in traditional cloud networks temporary interferences in intermittent connectivity may impact IoT based device operations. Along with the security advantages edge computing also offers better reliability. With IoT edge computing devices and edge data centers positioned closer to end users, there is less chance of a network problem in a distant location affecting local customers. In case of any problem in processing of data at neighboring data center, IoT edge computing devices will continue to operate effectively on their own because they handle vital processing functions natively.

4. Scalability:

It becomes difficult for the companies to anticipate their IT infrastructure needs as the business grows, and build a dedicated data center. And if business growth exceeds expectations, they may not be able to capitalize on opportunities due to insufficient computing resources.

Opportunely, edge computing has made it easier than ever for businesses to scale their operations. The edge devices nearer to end users are now equipped with Computing, storage, and analytics capabilities. Edge systems allow companies to leverage these devices to expand their edge network's reach and capabilities.

CATEGORIES OF APPLICATIONS USING EDGE COMPUTING

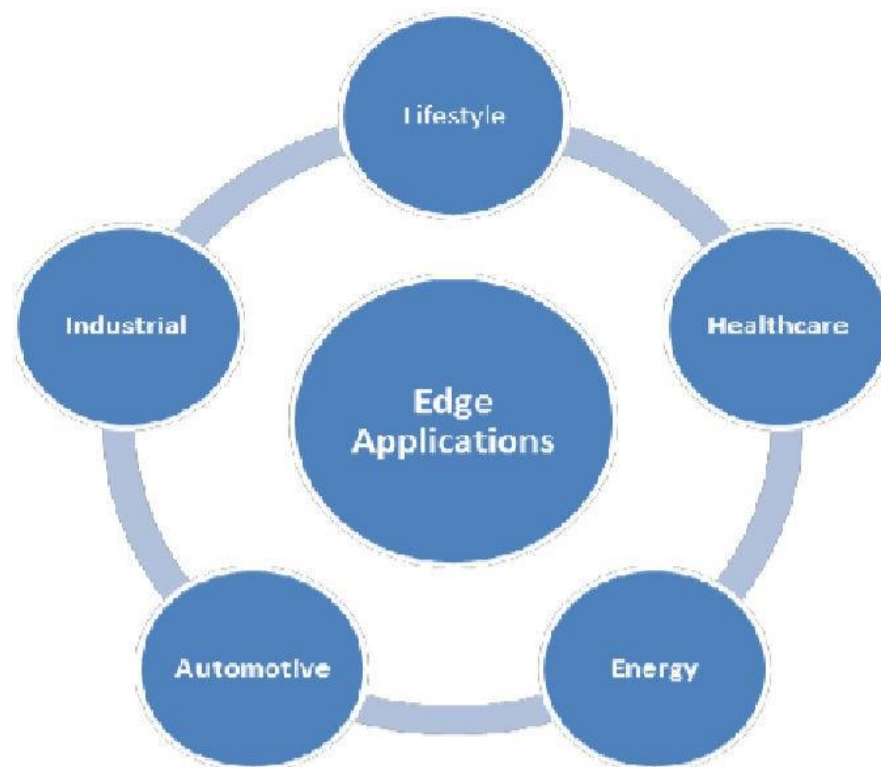


Fig.-2: Potential Edge computing applications

1. Industrial Internet of Things (IIOT) :

In edge computing, critical data processing occurs at the source of the data rather than in a centralized cloud-based location. The Industrial Internet of Things (IIoT) relies on data

from many sensors, controllers and attached servers, often across multiple, remote locations. Certain data processing tasks are best performed „at source“ rather than in the cloud. With traditional cloud computing systems, data is pushed up to a server and then pulled back down by clients. This works well for videos, pictures, music, documents and non-critical applications, but it does not work efficiently for real-time IIoT data. The quality of the data may be hampered due to its unavailability at the source. A centralized cloud architecture becomes pricey in terms of bandwidth cost and computing resources in supporting a complex IIoT solution. Edge computing proves to be the best solution to address latency and network availability issues compared to cloud based IIoT.

2. Life Style:

Wearable gadgets for human physical activity tracking are becoming very common in daily life. Commercial devices such as smart watches and smart bands are currently available from many different vendors. Most of them are capable of providing data through sensors embedded in them. However, they only provide the basic information in the form of a quantity, due to use of cloud computing by most of these devices. Cloud systems managed by commercial companies charge for their premium services, which allows users to get access to their data. Use of Wearable Internet of Things (WIoT) and edge computing technologies it has become possible to use a low cost, portable, and wearable device which can collect human activity data in real-time and transfer it to the edge server for computing and analysis.

3. Healthcare:

In view of improving the patient’s quality of life cloud computing brings the possibility of creating effective and low cost solutions to monitor patient’s health. However, Cloud-based solutions cause delays that can lead to the failure of the health systems. Edge computing could increase the reach of the healthcare sector to more remote areas of the country without a connection to a remote data center and there by resulting in low latency. Its local processing power will continue to receive a significant lift as more healthcare-related IoT devices that can gather and process huge information.

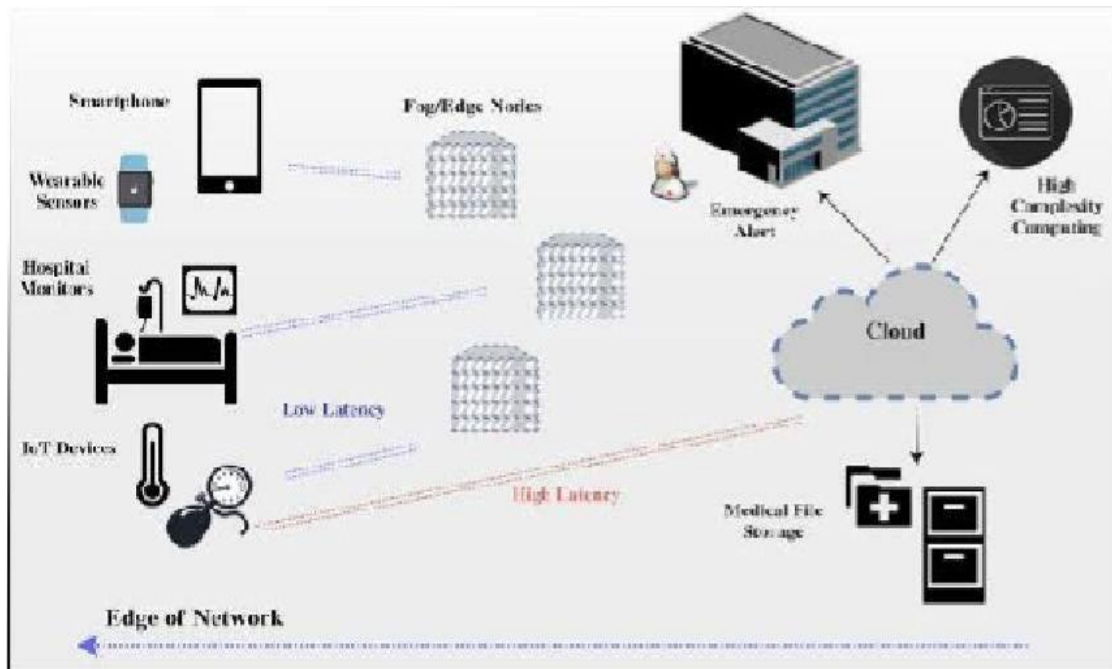


Fig.-3: Edge computing in Smart Healthcare Systems

4. Energy:

Generally, the end user mobile devices and IoT devices are constrained by computing capabilities, battery life, and heat dissipation. Edge computing enables the offloading of energy consuming application from resource constrained end user devices to the edge servers. The energy consumption in using a cloud service usually depends on energy consumption of end user device accessing the service, energy consumption of data center, including energy consumed by internal network, storage, and servers, the volume of traffic exchanged between the user and cloud, the computational complexity of the task to be performed, factors such as the number of users sharing a compute resource, and the energy consumption of the transport network. Costenaro et al. studied energy consumption due to data transportation on the internet. The authors found out that 14% of the energy consumption in the Internet is due to the data transportation [06]. Jalali et al. performed a detailed analysis of energy consumption by certain cloud-based applications, when those applications are run directly on cloud and on locally deployed fog based nano data centers [07]. It was predicted by the authors that online interactive

applications generate a significant amount of traffic and consume more energy due to the overheads increase from real time interaction with the cloud.

The authors recommended that if the applications or its components can be offloaded from centralized data centers and run on edge servers it can result in considerable energy savings

5. Automotive:

In the automotive industry there is need to cope up with the exponential growth of data in (partly) autonomous vehicles. As cars generate significantly more data every day, it is becoming a big challenge to process all that sensor data efficiently in the car and to transfer parts of that data to the cloud. In addition to that, safety related functions need to be available all the time and cannot rely for their functioning on wireless connectivity. For such needs, intelligent efficient edge computing devices are the need of the hour. For e.g when an Autonomous Vehicle on a highway requires to break in an emergency situation. The application must identify the hazard and react by applying the brakes, and all within milliseconds. The application “emergency braking” cannot afford the 100ms transmission over a cellular network would take. As a matter of fact, the computing by in-car chips should be done in 10ths of ms. In case of long, combined delays of computational and transmission latencies, lives will be at risk. In such scenarios edge computing applications resulting in low latency can be very effective solution.

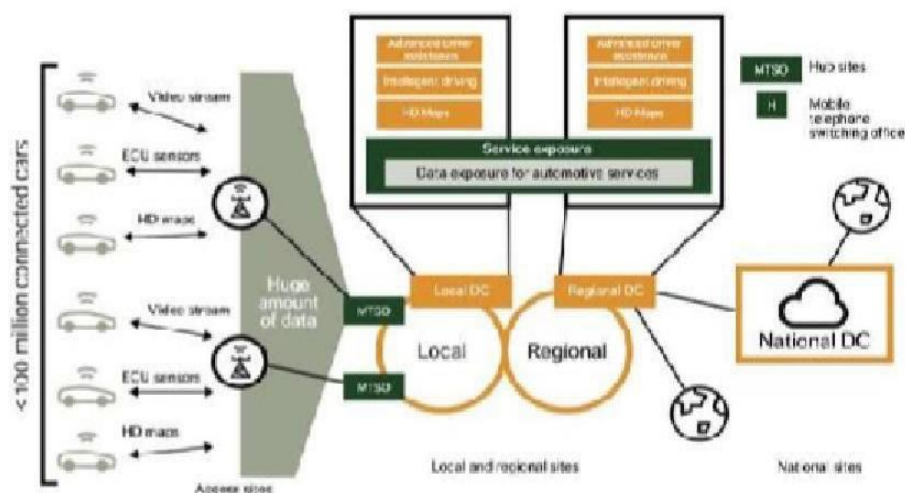


Fig.-4: Edge computing for automotive industry

CONCLUSION

Edge computing is a new paradigm that migrates the capability of networking, computation, and storage from the remote cloud to the user network. With the help of IoT and 5G, the aim of edge computing is to encourage the smarter services and applications with better user experiences. Finally to conclude the categories of applications based on edge computing discussed in this paper reduce the data processing and transmission overhead and improve the efficiency and effectiveness of mobile/edge data network.

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LARGE SCALE INDUSTRIES IN INFORMATION TECHNOLOGY SECTOR OF PUNE IN COVID -19.

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ABSTRACT

Coivd-19 initiated from November 2019 in the world and then initiated in India on 30th January 2020 and on 9th march 2020 in Pune, Maharashtra for prevention of community spread and further critical infectious situation, Government of India and Maharashtra state Government declared Lockdown. Globally it is implanted much before than India. Lockdown procedure makes impact on all sectors of economy and lives. IT industries also impacted, but IT sector has chance of survival because the usage of IT application are increased due to Covid-19 impact. But this situation is also unexpected to everyone. IT industries selected location wise from Pune and studied for their domain of work, working tenure of the CEO of organization also crosschecked, age of the organization also verified. Revenue of organization is vital parameter of the study which is crosschecked with the year to year performance. The growth total revenue performance of selected Industries tally with previous year revenue performance, which clearly indicated that total 25% industries having negative revenue performance in 2019 which increase to 37.5% in year 2020.

Keywords: Information Technology, Large Scale Industry (Industry), Pune, Covid-19.

INTRODUCTION

Covid-19 is a big disasters happened these days. Human lives became uncertain due to the pandemic. All the nations around the world are heavily impacted due to Covid-19, on medical background, economical condition, mental health conditions. Developed nations like United States, United Kingdom, Italy, Spain, France and Germany etc. are also affected heavily. Medical infrastructure and Economical condition of these nations are

stronger through the globe but Covid-19 made impact on the same. Restrictions on international travel, strict social distancing norms and ceasing of industrial activity can have a fatal impact on sectors like travel & tourism, oil, metals and restaurants among others.¹² Information technology sector revenue will see a cut off 2.7% due to delay in decision making in the six months while business assess the impact of Virus.²⁵ Information technology sector has working vital role during this critical situation of pandemic. Google meets, Zooms, Microsoft Teams are supporting for the working professionals for routine meeting and maintaining the work life balance. Children's are attending the school lectures and online examination through the various software applications. Social distancing is most important during this pandemic which is supported by the Information Technology applications. This technology helpful into the procurement of grocery items, E-passes required for the emergency and essentials services which is authorised by Government officials. Aarogyasetu app helpful for Indian citizens for medical status and vaccination requirements, an exact situation about the patients around the users. Payment modes are shifted to the digital payment modes like G-pay, Phone-pay etc. by common user. Information Technology industry revenue was estimated at around 191 billion USD in FY2020, growing at 7.7% rate. It will expect to reach 350 billion USD by 2025. ²⁶

RESEARCH METHODOLOGY:

The data referred in this review was collected from the annual reports of the various Industries, websites and the application like Money control, Google finance, Yahoo Finance. Reviewer also visited individual website of particular Industry to get the exact information about the location, profile, its CEO, his tenure with Industry, Number of employee, Age of Industry and most vital factor revenue. Reviewer Identified the large scale industries located in Pune from Information technology and software industries which are listed in Indian and global stock markets. Pune has established, in recent years as IT hub so selected as sample location place.

DATA COLLECTION AND DATA ANALYSIS:

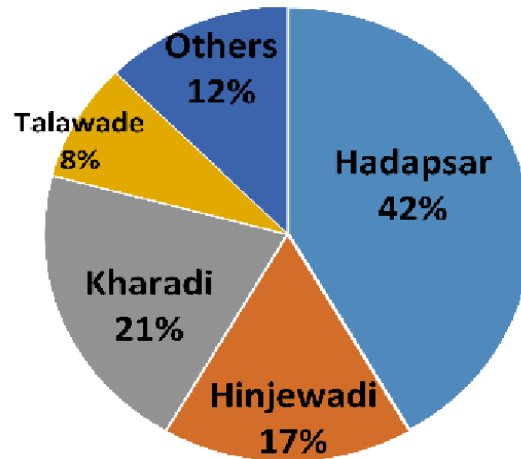
Selected Industries are mentioned below: -

Sr. No.	Name of Industry
1	Amdocs
2	Atos Syntel
3	BNY Mellon International Operations (India) Private Ltd
4	Capgemini India, Pune
5	Cisco
6	EXL Service
7	Geometric Limited, Pune
8	HCL Technologies
9	Honeywell Automation India Ltd, Pune, India
10	Infosys Technologies, Pune India
11	Mastek
12	Mindtree
13	Mphasis
14	NVIDIA, Pune India
15	Persistent Systems Limited, Pune
16	Pubmatic
17	Red Hat Software Services (India), Private Limited, Pune
18	SAS Research & Development, India
19	Siemens PLM Software, Pune
20	Symantec
21	Tata Consultancy Services
22	Wipro Technologies, Pune
23	WNS Global Services, Pune India
24	Zensar Technologies Ltd. Pune India

LOCATION OF INDUSTRY:

Pune is hub of the Information technology and software Industry. In Hadapsar, Magarpattacity is main location where most of the IT Industry are situated which are 42%, Kharadi 21%, Hinjewadi 17%, Talawade 8% and other 12% includes Shivaji Nagar, Karve Road, Senapati Bapat road etc.

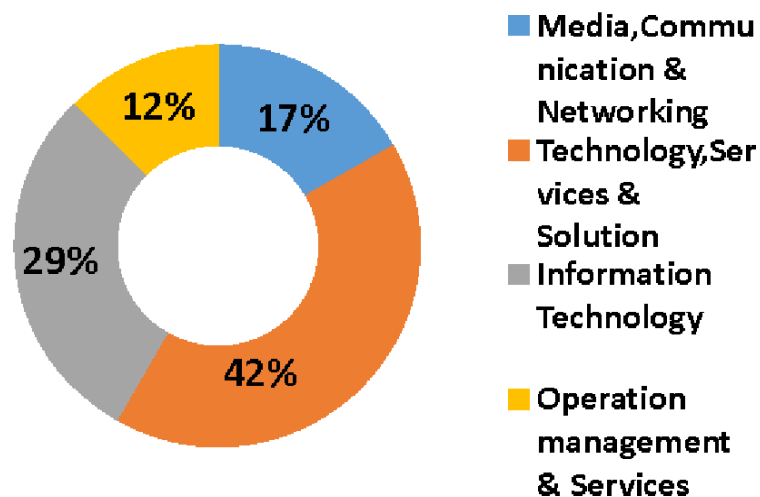
Location of Organization



Profile of Industry:

Selected Industry are selected on their work domain at which they are mostly worked on. Study sample indicates Technology, Services and solution industries are more around 42% of the total population and Operation Management services with 12%.

Profile of Organization



Tenure of CEO with Industry

Covid-19 impacts on Industry and role of CEO for Industries are vital, but 5 Industry have the tenure period less than 2 years. Which may affect the performance of Industry.

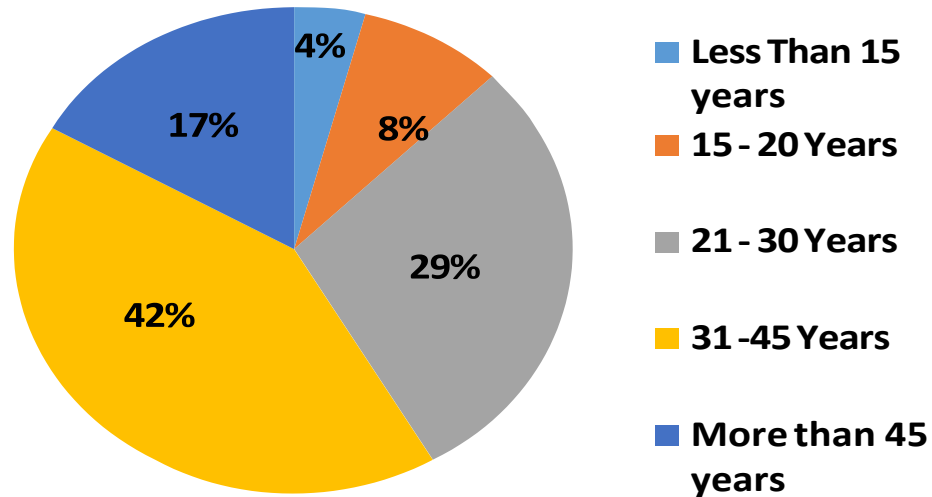
Tenure of CEO with Organization



Age of Industry

Selected Industry have experience in IT sector to handle the Covid-19 situation, only 4% of the Industry have less than 15 years and remaining 96% have more than 15 years.

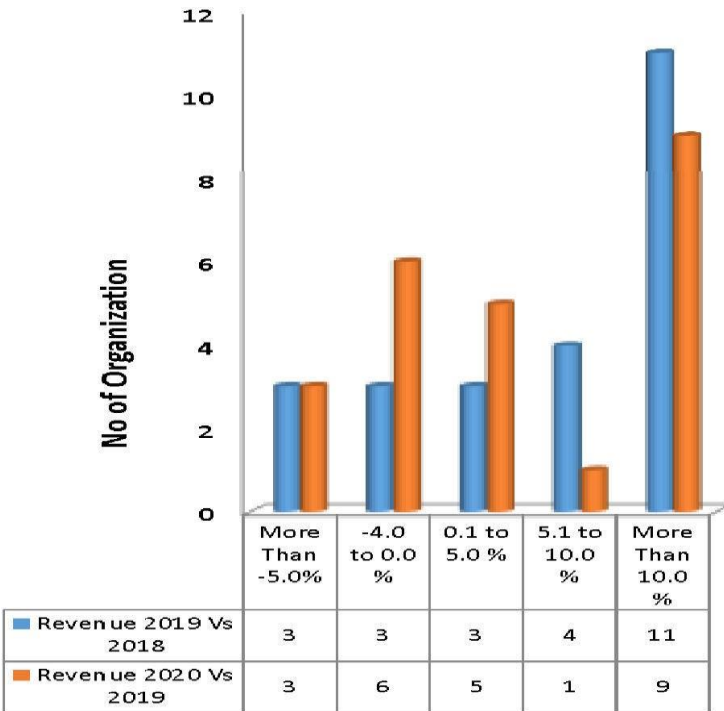
Age of the Organization



Revenue of the Industry

Covid-19 impacted every sector of the economy. But IT sector have less Impact other any sector because for maintaining the social distancing IT software application plays fantastic role. From the above graph it reflected that decreasing trends of revenue. In year 2019 **Six** Industry have negative revenue performance. But in year 2020 **Nine** Industry have negative revenue, means three Industry are increased in the negative revenue performance. In year 2019 **Eighteen** Industry have positive revenue performance. But in year 2020 **Fifteen** Industry have positive revenue, means three Industry are decreased from the negative revenue performance.

Previous Year



CONCLUSIONS

Collected information from large scale IT industries reflects; IT industries located in mostly in five location of Pune City, most of them are subsidiaries of big Giants players in the markets. Most of the industries are in Software, Technology and Services domain. CEO changeover in recent two years with five industries. Revenue of industries collectively decreased from year 2019 to 2020, which are indicated by decreasing number of industries in revenue performance. 25% industries having negative revenue performance in 2019 which increase to 37.5% in year 2020, which clearly indicates impact of Covid-19 on IT industries.

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**“AN ANALYTICAL STUDY OF CUSTOMER
SATISFACTION WITH REFERENCE TO OFFICIAL
BANKING APPLICATIONS IN COMPARISON WITH
THIRD PARTY APPLICATIONS
OF DIGITAL BANKING.”**

Mr. Sarwade Chetan Walmik

INTRODUCTION

E-commerce has been growing rapidly across the world operating in all four of the major market segments: business to business (B2B), business to consumer (B2C), consumer to consumer (C2C), and consumer to business (C2B). In India, there are three types of e-commerce business models: (i) Inventory based model of e-commerce (ii) Marketplace based model of e-commerce and (iii) Hybrid model, combining inventory based and marketplace model. Department of Industrial Policy & Promotion (DIPP) under the commerce ministry issues guidelines for Foreign Direct Investment (FDI) in e-commerce from time to time. In India 100 per cent FDI is permitted in B2B e-commerce. However, FDI was not permitted in B2C e-commerce till March 2016, yet many companies had started selling on B2C model in violation of the policy.

Brick-and-mortar retailers raised their voice against the e-retailers saying they were luring customers with heavy discounts funded by foreign investments. Much was at stake. There are 7 crore retailers in India and the annual turnover was Rs.400,000 crore, said Praveen Khadelwal, Secretary General, Confederation of All India Traders (CAIT) in an interview. The discounts impacted trader businesses by 8 per cent and they feared if the same practices were to continue the affective impact would be 15 per cent. Management consists of series of function which must be performed in a proper sequence these functions are not independent of each other they are interdependent on each other as the main functions of Management are planning be done without doing planning similarly directing function cannot be executed without staffing and planning it is

difficult to control the activities of employees without knowing the plan all the functions interdependent on each other that is why management is considered as a composite process of all this functions.

The Indian e-commerce space is of interest for its tax conduct and ownership trajectory. Its founder is Vijay Shekhar Sharma. Paytm is controlled by One 97 Communications Ltd, a company that Mr Sharma formed in early 2000 while he still worked as a technology consultant with afaqs.com (then known as agencyfoqs.com).

At that time One97 used to be white pages of sorts on the net. Mr Sharma wasn't making much money. Things began to change when he tied up with Airtel for providing services on the mobile phones. While discussing the revenue-sharing model with Airtel, he bumped into what he calls the solution for the "mother of all problems" - payments. In 2001, he decided to be a mobile-only company. First it used to market content, then started creating content for the mobile. After dabbling in the content business for over a decade, Mr Sharma launched Paytm in 2011, primarily as a platform for mobile re-charge. The mobile wallet, which enables subscribers to make payments for a whole host of services and products through an online wallet, was launched in 2014.

UPI the payment method at the basis of this has cut across the Indian socio economic digital divide quite well and amazingly fast. However it is a different type of digital divide that we should watch out for namely the chances of being defrauded when we use our phones to pay. The easiest method is to scan the QR code of the payer and make payment.

This cuts across language barriers and misspelling and mishearing errors. You can link more than one of your bank accounts to the app and make a specific payment from a specific bank account. The top UPI apps today include PhonePe. Paytm, Google Pay, Amazon Pay and BHIM, the latter being the Government offering. There are dozens of others and their collective use is growing phenomenally.

Demonetisation and the pandemic may have been the triggers, but the sheer ease of use and accessibility of the technology surely laid the foundation.

REVIEW OF LITERATURE

1. Doing Digital: Lessons from Leaders

This book by Chris Skinner gives a glimpse about the various type of technological advances that has arisen in the emerging economies and how banks are also taking this into account and making the things feasible from the point of customers. This books also gives an idea about banks and how they are rediscovering various ways of surviving in the emerging world of digitalization.

2. E-Banking : The Indian Experience

This book by R.K Uppal emphasizes on how Indian Banking system is taking a curve to western world. This is because Indian Banks are also finding out various ways of doing banking more virtually. Contact less Cards and various things which will make the things in the banking system more easy and user-friendly so that customers can become well equipped to do the banking things on their own without having any contact with the banking officials. This work covers all the possible ways through which a bank can maximize contact less type of banking and upgrade the things possible. It also covers various gadgets from which customers can do digital banking staring from electronic wearables to a small kind of electronic device which has an internet connectivity to it. Technology plays an important role in this type of upgradation because new things eventually takes time to dissolve but when it's done, people gets used to it.

3. Paying With Plastic: The Digital Revolution In Buying And Borrowing

Book by David Evans focuses more on how plastic methods of banking can be more accessible to customers from banks. Credit and Debit cards play a major role in people's life as they have access to the facilities of withdrawing and depositing money without visiting any bank branch and meeting with any banking officials. These changes might have taken time to indulge in people's life but once people came to know about its features they used it regularly and now every person who has a bank account now has a debit card for its rescue. Plastic Cards are a good source of own and borrowed money through which one can easily capture their capital structure and also evaluate their financial performance. This book throws light on such Plastic things which are mostly

frequently used by the banking customers in their daily or routine life of banking which gives them more leverage and time to look upon the things in front of them.

SCOPE OF THE STUDY

It comprises of various fields which will be held in good posture if the implementation of the following activities take into effect, this will be because while evaluating various things about Banking in an electronic manner the most important point is that it will ease numerous fields surrounding around the banking system and also help those which are indirectly related to banking facilities in the coming world. Banking sector is the only sector which has indirect and direct influence on the functioning of the economy, if a healthy banking system is there in the nation all the sectors of the economy will bloom to the next level which can lead the country to proper with flying colours. Business, Retails sectors, Investment and corporate sector are the most influenced sectors which can cause disruption in the economy, that's why scope of this particular research topic is very widely used and affect the country.

STATEMENT OF PROBLEM

The scenario in the current world is that banking services is being adopted by most of the countries with 100% efficiency, the desired objective of this research would be to make E-banking services available to each people staying in each corners of the world and connect them to the digital world of banking. People should also look upon various services that their particular banks are providing before shifting to any other way of connecting to digital world. But the reality is that, people still have that minor thought in their mind regarding the security features about that particular applications which connects them to online banking, because of this thinking gap between the customers and banks are widen to greater extent. Because of this flaw many companies are taking advantage of this gap ad introducing their products or applications in the markets for people and there are taking a toll with respect to official banking products and applications. To figure out the gap between the loopholes discussed hereby banking institutions should connect more often to their customers and build up a trust worthy

bond between the customers and them so that the insecurity which the people are bagging with them and the mindset regarding the digital technology will also change with this little gesture shown by the banking officials or institutions. Because whenever we are bringing some new thing or technology in the market, first the customers or the people should be taken into trust and then only we can guarantee that the product or application that we are going to launch will float in the market without any kind of difficulty.

OBJECTIVES OF THE STUDY

1. To study the and evaluate the financial literacy of the Customers with Banking Accounts
2. To study numerous applications launched by Public and Private sector banks in India.
3. To study various banking applications launched by external companies in India.
4. To compare and analyse the use of official banking applications with respect to external applications of digital banking.
5. To suggest some measures to the concerned authority to make E-banking feasible and close down the gap between customers and banking institutions regarding digital banking.

JUSTIFICATION OF OBJECTIVES

1. To study the and evaluate the financial literacy of the Customers with Banking Accounts

This is the most important objective in the list of objectives given, it states down whether a particular population of the nation is capable of handling the various technologies introduced in their particular nation. This can be scrutinized and evaluated by measuring their knowledge about various financial activities which are currently going on, This will help us to measure the financial literacy of the people so that bringing any new technology with respect to banking services will be more easy and accessible to each one of the people having a proper knowledge of the digital world. Because if people are not

financially literate to understand basic banking things and terminologies then how can they even manage to use even basic services online through banks official apps.

2. To study numerous applications launched by Public and Private sector banks in India.

The main aim of this research is to find out why people are mostly accepting and adopted external digital applications through which they can perform their banking functions and why they are not looking towards the official banking applications launched by public sector banks. The scenario is like, people refer and trust public sector banks for keeping their money secure but there are not trusting or downloading the official applications launched by their official banks. So this point will give an overview about the various things a public sector banks has to keep in mind if they want to increase their customer base in their official banking applications.

3. To study various banking applications launched by external companies in India.

Now gone the days where the competition was only limited to manufacturing companies to sell their products in the market. Now due to globalisation and privatisation many of the fields which was not having enough competition in their area, now has it. Even banking arena now has some serious competition with respect to Digital bankingservices. Many external companies are coming with their applications which is user friendly and also having the ability to indulge people and create competition among the banking institutions regarding catching of customers to use their own services through some external third party applications. So therefore, it becomes necessary for the banking institutions to also have a look upon the things and competitors which are there in their areas.

4. To compare and analyse the use of official banking applications with respect to external applications of digital banking.

Due to Intensive competition in the field of digital banking and technological advancement, many new players are emerging in the race with official banks with their applications for the customers, so it's getting mandatory from the point of view of researcher to find out the leading players in this field of banking and list down the possible reasons for their upliftment or upsetting performances.

5. To suggest some measures to the concerned authority to make E-banking feasible and close down the gap between customers and banking institutions regarding digital banking.

Lastly, when the comparison between the two variables is over, the researcher will come up with some measures and suggestions which will be helpful to the concerned authority, if they implement those suggestions reform might happen otherwise the same thing will go on for years to come. Financial literacy of digital banking services is also required because if one has all the resources but fails to utilize it for the betterment of himself then it's of no use. Therefore, it becomes necessary to bridge out the gap between customers and the banking institutions.

STATEMENT OF HYPOTHESIS

Hypothesis should be very specific and limited to the piece of research in hand because it has to be tested. Working hypothesis are more useful when stated in precise and clearly defined terms. Therefore, working hypothesis have been formulated on the basis of following approach.

1. Discussion with colleagues and experts from banking and technology field.
2. Verification of data and record.
3. There is a large scope of development for digital banking for public and banks.

Hypothesis 1

H0: Digital Banking is inconvenient way of doing business transaction

H1: Digital Banking is convenient way of doing business transaction

Hypothesis 2

H0: Consumers are using more Third Party applications rather than official mobile application for banking.

H1: Consumers are not using Third Party applications rather than official mobile application for banking.

Hypothesis 3

H0: The applications of Official Banks are more user friendly than third party applications for online banking.

H1: The applications of Official Banks are not user friendly than third party applications for online banking.

RESEARCH METHODOLOGY

Universe and Sample Size

The population or universe represents the entire group of units which is focus of the study. The universe consists of all elements that qualify for inclusion in the research study. The precise definition of the universe for a particular study is set by the research question, which specifies who or what is of interest. The universe may be individuals, groups of people, organizations, or even objects.

SOURCES OF DATA COLLECTION

The data collected for this research was taken from various platforms. Mostly secondary data was taken into consideration as vast and diversified raw data was available with certified sources from various Government and Non-Government Organisations.

Table-1.1

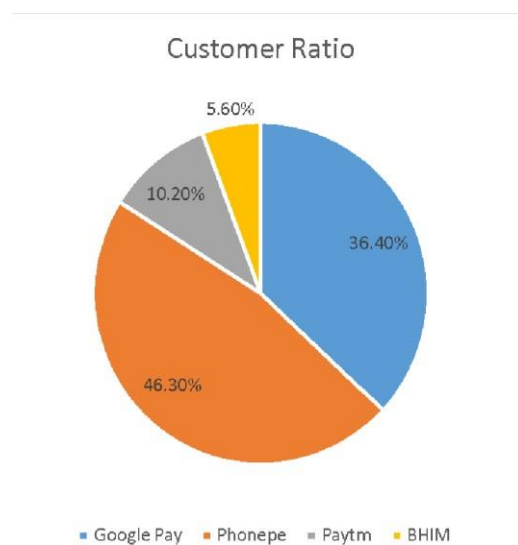
Sr. No	Bank Name	Application
1.	State Bank of India	YONO
2.	HDFC	PayZapp
3.	ICICI	iMobile
4.	Bank of Baroda	M-Connect Plus
5.	Axis Bank	Axis Mobile

Table-1.2

Sr. No	Third Party App	Company
1	Google Pay	Google
2	Phonepe	Flipkart
3	BHIM	NPCI
4	WhatsApp Money	Whatsapp
5	Amazon Pay	Amazon
6	Paytm	Paytm

DATA ANALYSIS & INTERPRETATION

From the above mentioned data it is clear that there are various applications which is used by the banking officials as well as the consumers. With the help of the above data and information it was simple from the point of view of researcher to find out the relevance of the study with the help of the above variables with respect to the hypothesis mentioned in in the research for evaluating purpose.



Source: TOI News Article

Table-1.3

Sr. No	Age Group	Official App	Third Party App
1	12 – 20	15 %	85 %
2	20 – 45	23 %	77 %
3	45 – 60	36 %	64 %
4	60 Above	40 %	60 %

CONCLUSION & SUGGESTIONS

The Study reveals that the number of people are interested more in third party applications with respect to official banking applications because of the following stated reasons:

1. User friendly Nature
 2. Due to Various Discounts
 3. Cashback Offers
 4. Coupons
 5. Responsiveness of Customer Service
 6. Accessible in Low Internet Connectivity
 7. Quality of Services
 8. Various other payments mode on single Platform
- Most of the Official Banking application promoted by Banks are not known to the general public, it is the reason that people tend to use more third party applications rather than official applications. That's why, Public sectors banks are required to promote and make awareness of the activities that they are doing in their institution so that customers can know it.
 - Digital banking awareness programs should also be arranged at various levels of the state so that many consumers can get known about it and also they subscribe to the activities of the official banks.
 - Customer feedback support system should also be established at the earliest to resolve various kinds of issues and complaints registered by customers on their parts. If you resolve their issues within given stipulated time naturally they will tend to be connected with you for a longer period of time.
 - It was again reflected in the study that many third party applications were offering many utility bill payments options at their disposal so that customers don't need to go to any other website or app to make payment of their utility bills. Because of the following variables it comes hard for the official apps to cope up with other competitors.

- From the above data it was clearly visible that as the age passes on the customers ratio in the official columns adds up, this was because there is still some customers in the market which keep more trust on official applications rather than third party applications and as we move upwards to the younger age group they tend to have opposite mentality from the elders. That they easily change from one app to another for offers and other kinds of attractiveness given from various apps.
- Banks need to create a sense of trust and safety into minds of the customers so that they feel of switching from third parties to official apps. Because consumers are mainly concerned about their privacy, security, safety and confidentiality of their business transactions. If banks win to earn their trust and loyalty then it becomes hard for any customer or consumer to leave that specific application and then they continue to use it.
- Customer satisfaction is also one of the major factor for evaluating the strength of the applications of respective banks. If customer are happy with the services offered to them they will stay with you forever but even a single mistake can take your goodwill away from you and the customers too, that's why keeping in mind the welfare of the customers, banks should perform accordingly.
- Complaint redressal system should also be established at particular bank branches so that the process might get simpler, transparent and healthier for the customers. Quick responses also acts as a major source for retaining the customers from the competitors. A reliable customer support is also essential for evaluating the progress of the bank in a positive manner.
- People with various age, occupation and PC education are equivalent in act of verifying online banking access by maintaining strategic distance from web crawlers. Among factors, it is essential to take note of that individuals with high PC education are not all that security cognizant than low PC literates on account of safely going into online sites.

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EDUCATIONAL AND FINANCIAL WELFARE BENEFITS FOR BUILDING & OTHER CONSTRUCTION WORKERS IN MAHARASHTRA

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ABSTRACT

Construction sector gives employment to the largest number of persons, after agriculture sector, in India. It plays an important role for the Indian economy. Though various welfare benefits are available, the building workers do not get those benefits in reality. In order to provide welfare and safety measures, regulate employment and conditions of service of building workers, The Building and Construction Workers (Regulation of Employment and Conditions of Service) Act was made on 19th August 1996 known as BOCW Act. Accordingly, Maharashtra BOCW Welfare Board is constituted under section 18 of BOCW Act. This conceptual paper studies the educational and financial welfare benefits available for building workers in Maharashtra State.

Keywords: *BOCW Act, Building workers, Construction workers, Registration of building workers, Welfare of building workers.*

INTRODUCTION

The concept of about welfare tries to make life worth-living for working class. Building worker means a worker engaged for doing skilled, semi-skilled or unskilled, manual, supervisory, technical, or clerical work in connection with building or other construction work, including various direct and indirect construction related services recognized as building or construction work. The building workers are an important part of the construction activities. They cannot be deprived of their right to live a respectful and

comfortable life. In India, there are 5 crore persons engaged in the construction activities and they contribute 8% of India's GDP.

OBJECTIVES OF THE STUDY

- 1) To study the educational and financial welfare benefits available for building workers in Maharashtra from BOCW Welfare Board.
- 2) To understand the documents required for availing these benefits.
- 3) To draw the conclusions based on the secondary data. 2

DATA COLLECTION

This conceptual paper is based on the secondary data. This data are collected from already available and published sources like the bare Act & Rules on the subject matter, case law or judgement decided by the court, published minutes of meetings and official website of Maharashtra BOCW Welfare Board.

LITERATURE REVIEW

As per the secondary data, it is seen that the construction sector is the second largest employer in India, after the Agriculture sector. It gives employment to lakhs of persons and contributes towards India's economic development. It is imperative that each and every building worker is registered with the Maharashtra BOCW Welfare Board (the Board). In the absence, of registration, he/she will not be able to claim various benefits available for them. It is noticed that about 5 crore workers are engaged in the construction activities in the country. This number is huge and they must be given their due right for welfare as well as their right to live healthy and happy life with dignity

The quantum and the difficult working / life conditions as well as the problems faced by building workers have been mentioned in the "Mission Mode Project" (MMP) undertaken by the Ministry of Labour & Employment. This Ministry has communicated the details to the Chief Secretaries of all the State governments on 14th July 2020, wherein time-bound action plan is also mentioned. These advisory guidelines include the number of workers, amount of cess collected, delivery of benefits, use of online systems,

process simplification for registration, renewal and portability of registration of the workers, use of IT tools for implementation and monitoring of performance of the system etc.

The Maharashtra BOCW Board holds regular meetings of its committee members for achieving its vision and mission as well as ensuring effective performance of the Board and its monitoring. As per the minutes of the 51st meeting of the Board held on 3rd June 2019 in Mumbai, there are various benefits given to the registered building workers for their own welfare and help to their children for education, social security, health and safety, including benefits given to the female workers.

A landmark judgement given by the Supreme Court of India in National Campaign Committee for Central Legislation on Construction Labour versus Union of India & others. It says that due to lot of negligence shown by the State governments and union territory administrators in implementing BOCW Act and BOCW Cess Act in its true spirit, the poor building workers and their family members have suffered to a large extent. The report of Sample Survey done by National Sample Survey Organisation suggests that there are five crore construction workers in India. This is a big number and these workers are contributing heavily towards economic development of the country. It is a sad state of affairs that no government authority/agency is showing keen interest in their welfare and giving them their right to live life with dignity. It is noted that it was the need of the hour to regulate the employment and have proper conditions of service, to take care of the welfare of the huge number of workers engaged in the construction sector. Accordingly BOCW Act 1996 has been passed which gives lot of benefits, equal protection of the law and equality before the law so that the labour class does not feel neglected from the main society. In order to augment the funds required for the welfare of these workers and to pay for related expenses, an Act was a necessity. For this purpose, BOCW Cess Act 1996 is also passed by the Parliament. This Act ensures that cess is paid by the builder/developer/employer for the noble cause of labour welfare and the funds thus collected, shall be utilized for the welfare of building workers.

BENEFICIARY REGISTRATION

The building worker, who has registered himself with the Maharashtra BOCW Board, is only eligible to get these welfare benefits. The building worker between eighteen to sixty years of age can be registered and he is called as Beneficiary. Necessary documents like proof of age, certificate from employer stating that the worker has worked for 90 days, address proof / identity proof/voter card / PAN card / bank passbook / aadhar card etc. are required for this registration.

REGISTERED BUILDING WORKERS

According to the Maharashtra BOCW Welfare Board's website, there are total 18,75,510 building workers registered with the Board. Out of these, 11,92,474 workers are live or active. Number of total beneficiaries is 20,28,903 and total amount utilized on welfare benefits is Rs. 598.09 crores so far. The Board has registered 9,34,804 building workers in four special registration drives in 70 districts in Maharashtra between February 2018 to August 2019 and created the awareness amongst the workers and their employers and helped them for registration.

WELFARE BENEFITS AND DOCUMENTATION

There are various welfare benefits available for registered building workers under four schemes viz. social security, health care, educational assistance and financial assistance. This paper deals with educational and financial assistance benefits only. In order to motivate their children to study and pass the school education, graduation or higher education, the educational assistance gives important support to them. Those benefits are available only for the first two children of the beneficiary, as under:

Educational assistance	Documents required to claim the benefit
a) Rs. 2500/- p.a. for the children in standard 1st to 7th	a) Application in prescribed form, school's certificate showing 75% attendance of the child, school's bonafide certificate, aadhar card of beneficiary, self-declaration and ration card.

b) Rs. 5000/- p.a. for two children in standard 8st to 10th	b) Application in prescribed form, school's certificate showing 75% attendance of the child, school's bonafide certificate, aadhar card of beneficiary, self-declaration and ration card.
c) Rs. 10000/- p.a. for two children in 10th or 12th standard	c) SSC/HSC marksheet, application in prescribed form, school's certificate showing 75% attendance of the child, school's bonafide certificate, aadhar card of beneficiary, self-declaration and ration card.
d) Rs. 20000/- p.a. for two children or wife of a beneficiary studying in 1st, 2nd and 3rd year of graduation and for purchase of books and stationery	d) Passing certificate / marksheet of the previous academic year, receipt of the admission and bonafide certificate of current academic year, receipt for books and other articles, college identity card, aadhar card of beneficiary, self-declaration and ration card.
e) Rs. 100000/- p.a. for two children or wife of a beneficiary taking medical education and Rs. 60000/- p.a. for taking Engineering education, studying in 1st, 2nd and 3rd year of graduation for college admission and for purchase of books and stationery	e) Passing certificate / marksheet of the previous academic year, receipt of the admission and bonafide certificate of current academic year, receipt for books and other articles, college identity card, aadhar card of beneficiary, self-declaration and ration card.
f) Rs. 20000/- p.a. for government approved diploma courses and Rs. 25000/- p.a. for post-graduation diploma courses	d) Passing certificate / marksheet of the previous academic year, fee payment receipt and bonafide certificate of current academic year, identity card, aadhar card of beneficiary, self-declaration and ration card.

g) Reimbursement of fees paid for MS-CIT (Maharashtra State Certificate in Information Technology) course for two children.	g) MS-CIT passing certificate, fee payment receipt, aadhar card of beneficiary, self-declaration and ration card.
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Table-1.1 : Details of educational assistance and documentation

As these workers are mostly not paid even as per rates of minimum wages, their monthly earning is not sufficient for them to take care of their financial needs, particularly at the time of emergency situation, sickness, accidental injuries, going to native place for festivals or sending monthly money to their parents/relatives staying at native place. For this purpose, following financial assistance benefits give them lot of relief:

Educational assistance	Documents required to claim the benefit
a) Rs. 5.00 lacs to the legal heir in case of death while on duty	a) Details of applicant and his bank account, details of the deceased like date and place of death, death certificate number, details of death certificate issuing authority, details of FIR, address of police station, nature of work, scanned copy of bank passbook, aadhar card and self-declaration of the claimant and successor certificate (if nominee is not available)
b) Rs. 2.00 lacs in case of natural death	b) In case of natural death of the beneficiary, details of applicant and his bank account, details of the deceased like date and place of death, death certificate number, details of death certificate issuing authority, scanned copy of bank passbook, aadhar card and self-declaration

	of the claimant and successor certificate (if nominee is not available)
c) If housing loan is taken for purchase or construction of a house, then payment of interest on loan upto Rs. 6.00 lacs or financial aid of Rs. 2.00 lacs	c) Proof of loan taken from a nationalized bank, proof of having a house registered on both husband's and wife's name (sales deed certificate), self- declaration as to the beneficiary does not have house on the name of self or wife, interest due certificate for Rs. 6 lacs from nationalised bank and self-declaration
d) Rs. 2.00 lacs for PM Awas Yojana	d) Letter / certified list of competent officer regarding eligibility for this benefit.
e) Rs. 10000/- for funeral expenses	e) Applicant's information and bank details, details of the deceased like date of death, death certificate number, details of death certificate issuing authority, scanned copy of bank passbook of applicant, aadhar card and self-declaration of claimant and successor certificate (if nominee is not available)
f) Rs. 24000/- to the widow or widower of the beneficiary for five years.	f) Applicant's information and bank details, details of the deceased like date of death, death certificate number, copy of marriage certificate, details of death certificate issuing authority, scanned copy of bank passbook of applicant, aadhar card of the applicant and self-declaration.

Table 1.2 Details of financial assistance and documentation

At the time of availing any of the above benefits, the beneficiary has to submit

- 1) a request for sanction of benefit in a prescribed form,

- 2) Certificate of having worked for 90 or more days given by the builder/developer or the grampanchyat, municipal / city corporation with necessary details,
- 3) Consent authorizing the Board for verifying and using aadhar card details,
- 4) An Undertaking stating that the information and documents given by him are true and genuine and if any discrepancy is found, he will be liable for legal action and that he will face police complaint filed by the Board.

During the Covid-19 pandemic, the BOCW Board has given benefits as under:

For Covid-19 relief	No. of beneficiaries
Fund transfers for Covid-19 relief (1st installment of Rs. 2000/- each)	895603
Fund transfers for Covid-19 relief (2nd installment of Rs. 3000/- each)	793254

Table 1.3 – Relief during Covid-19 pandemic 7

Fund transfers for Covid-19 relief have been directly credited to the beneficiary's bank accounts.

CONCLUSIONS

- These benefits are not given to non-registered building workers. So a large number of workers are not receiving the benefits. But it causes the less utilization of funds. The main reasons for non-registration of building workers with the Board and non-awareness of these schemes amongst the building workers and their employers.
- For claiming these welfare benefits, too much documentation is required from the building workers. The documentary requirements cannot be understood by the illiterate and ignorant building workers resulting in non-receipt of welfare benefits. The worker might lose his wages if he remains absent from work for collecting these documents.
- From the details available on Board's website, in 2018-19, the Board has utilized only 37.52% of the funds available on welfare schemes. This is a meager

percentage and makes large amount of funds lying unutilized. This has deprived the poor workers their right to get welfare benefits.

- In order to increase the number of registered building workers, the Board had organized four special registration drives and registered total 9,34,804 building workers, which is a good attempt by the Board.
- The Board is represented by all the concerned parties, which is a good initiative because the persons concerned with the problems of building workers can come together and they can take care of their welfare with collective wisdom. These representatives are using their experience for the betterment of the building workers, which is a good initiative.
- In spite of today's difficult pandemic situation of Covid-19, the Board has helped beneficiaries by way of direct transfer of funds to their bank accounts in two installments. This initiative has been very well appreciated by the workers as this payment has helped them to a large extent.
- From the data available on Board's website, in the year 2019-20, the Board collected a cess of Rs. 1502.70 crore and Rs. 350.20 crore during April 2020 to June 2020. The total cess collected is Rs. 9469.19 crore. The expenses on welfare scheme and administrative expenses is Rs. 830.52 crore. This shows that Rs. 8638.67 crores still lying unused with the Board.

SUGGESTIONS

- It is necessary that all the building workers are registered with the BOCW Board. But the process of registration is time consuming and collecting and uploading documents is not easy for the illiterate workers. Hence, it should be seen that the process and documentation is made easy to operate.
- Registration fees of Rs. 85/- charged for the registration should be cancelled because a lot of unused funds are lying with the Board and that money should be used for the welfare benefits of the building workers.

- The State Government should improve the machinery available for the inspection of construction sites because a lot of workers are working without registration with the Board.
- The contractors or the principal employers should be penalized for not registering their building workers because in the absence of registrations, these workers will not get any benefit.
- The State Government should focus on the registration of these workers on priority and create awareness amongst the employers and help them to register their workers. There should be mechanism to do this on priority.
- The State Government can start registration drives at the zilla parishad, ward office or municipal corporation level and mazdoor addas to create awareness about the registration and welfare benefits for building workers. Even help from the private sector and NGOs can be taken for this purpose.

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