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Dr. Dhanashree Pramod SAWANT

# Application of Porter's Cluster Theory to the Konkan Tourism Business

A study of tourism business in Ratnagiri and  
Sindhudurg districts of Maharashtra, India

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**LAMBERT**  
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Tourism being a prime force for the development of the countryside, the author has conducted a survey of stakeholders, like, tour companies, hotels, locals etc. in Konkan region of Maharashtra state of India to investigate the applicability of Porter's Cluster theory. The study hypothesizes that, there exists clusters in Tourism Industry in Konkan and the development of Clusters in Tourism will help to achieve regional economic development of Konkan. To test significant differences with respect to responses of tourists in two districts, level of tourists' satisfaction with five parameters, different locations and different sources of tourist attraction, ANOVA test, chi-square test and F test were used for analysis. The study focuses on the five factors of diamond such as, Factor conditions, Demand conditions, Related and Supportive industries, Firm Structure, Strategy and Rivalry among firms, Maharashtra Tourism policies and Chance events. Based on collected data, it is proved that there is sufficient demand for tourism in both Ratnagiri and Sindhudurg districts and it is evident that the Porter's diamond theory applies to the growth of Konkan tourism.



Author is an Associate Professor, Department of Economics, and Vice Principal of NKTT College, Thane, Maharashtra, India and has been working as a teacher in Economics for 30 years in the colleges of University of Mumbai, Maharashtra State, India. Author has done Ph.D from the Mumbai School of Economics and Public Policy University of Mumbai.



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This is to certify that, (Ms.) Geetanjali B. Chiplunkar of Sheth NKTT College has participated/presented paper in ICSSR-WRC sponsored One Day Multidisciplinary National Conference on **New Dimensions to Social and Economic Development of India in the presence of COVID-19 Pandemic** Organized by Department of Economics & Department of English on Saturday, 12<sup>th</sup> March 2022.

The title of the paper was - A study of Tourism industry and COVID-19 Pandemic with reference to Konkan Tourism

H. A. chande.

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Dr. M. S. Bagchi  
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The effects of COVID-19 may remain for a longer period in the tourism sector. The fear of pandemic is currently affecting the tourism industry as people do not want to step out of their house as they feel safe in their house. To restore the tourism sector some relaxations on taxation can be given by the government and promote the social, agri- tourism , eco-tourism of konkan. The safety and security of every tourist is an important factor in the tourism industry.

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decade will be nearly 15 million. Due to COVID-19 pandemic, the year 2020 has seen a drastic fall in the tourist arrivals by decreasing from 15 million to 3 million . The changes in the tourist arrivals due to pandemic has seen the Indian economy returning to a decade.

- Maharashtra is one of the highest ranked states in India for tourism and has significantly contributed to the growth of the Indian economy. The Konkan Region has seen a large of foreign tourists as well as domestic tourists which has generated a large number of job opportunities in the tourism sector. Due to COVID-19 pandemic, the tourist arrivals were in the halt as the government announced a lockdown all over the country.
- The tourism industry has seen severe effects as various businesses, Travel agencies, Hotels and lodges were shut - down in the pandemic period which led to loss of employment opportunities to many people.
- The Lockdown restrictions halted Airports, Railways,Road transport,Water transport which has seen tremendously changes in the tourism sector.
- The resorts in Raigad have received only 20-30 percent booking in the hotels and lodges before the pandemic the hotels bookings were always full-occupied bookings.
- The rate of one box of Alphonso mangoes in Ratnagiri before the pandemic was 2000 rupees and after the pandemic the prices of one box were 500 rupees, the seller's faced a large number of losses in the market.
- In Sindhudurg ,Malvan fort was a famous tourist attraction in Konkan but it has reported only 10,000 Tourists as compared to the previous year the tourists were in lakhs in number.
- The Hotel and Lodge booking has dropped down less than 10 percent in the COVID-19 pandemic.

### Conclusion

The Government has made many initiatives and policies to restore the tourism sector in the state of Maharashtra as well as in Konkan. Coordination between government and private sector authorities can help to improve the tourism sector in Konkan, it will avoid the duplication of resources. The development of infrastructure and transport may recover the loss caused by COVID-19 pandemic. Low cost of expenditure can make changes in the tourism sector attract the tourists. Proper knowledge of the destinations can help the tourists in an effective way.

travel plans. Therefore tourism organizations need to reconfigure their current strategies to stimulate demand in categories that were ignored earlier.

- Pravin Kumar Patel, Dr. Jaya Sharma, Dr. Shivali Kharoliwal, Dr. Prashant Khemariya (2020) examined the greater impact that is being created by the virus on tourism . It has also showcased the ultimate damage it created on the economy of the country and the globe too at the same time. It is being thought that the impact will continue for some more time and that is of much more concern in recent times. The traveling agencies are seen to be impacted by the COVID-19 as the lockdown situation is established by the government for prohibitory the spread of COVID-19. Due to this reason, it is seen to be establishing an impact on the tourism industry. Though the measurements were undertaken , they are seen to be not fruitful for prohibiting the spread of coronavirus .
- Vijay Raj B.V., A.Jayanthila Devi (2021) shows the background of the infectious disease called COVID-19 and impact on India's Tourism Industry . The research found that the COVID-19 outbreak has had an extremely damaging impact on India's Tourism Industry as tourists from all over the world canceled reservations and postponed their travel plans to India out of the fear of virus. Tourism companies must increase people's confidence during the recovery period before they can travel again after the epidemic. Also, we recommend following a few key things , such as providing people with truthful and positive information to keep them attentive to the use of masks, hand sanitizing and social distancing , so that they are useful to the tourists.

### **Objectives of Study**

- To study the significance of the Tourism Industry in the Indian Economy.
- To study the influence of COVID-19 pandemic on the Tourism Industry in Konkan region.

### **Research Methodology**

This research is based on secondary data which is collected from journals, research articles, Government websites, E-newspaper articles and books etc.

### **Findings**

- As per the report of Ministry of Tourism, the tourist arrivals in 2009 it was around 3 million and in 2010 it was around 4 million , in 2011 was around 5 million , in 2012 it was around 74 million and so on. However in 2019 the highest tourist arrivals in this

popular in terms of tourism. By considering the significance of tourism for the economy, January 25<sup>th</sup> is marked as India's National Tourism Day.

Konkan is a beautiful place and it has coastline at the western part of Maharashtra. The Konkan region has a 700 km's coastline and is located between Arabian Sea and Sahyadri Mountains. In Konkan there are many peaceful beaches and waterfalls, historical forts and religious temples built in the ancient period. The white sand beaches include in the region of Juhu Chowpatty, Worli Sea-link, Marine lines, Alibag, Murud, Nagaon Revdanda, Srivardhan, Harihareshwar, Divegar and Bagmandla. The waterfalls are worth watching in the monsoon season and attracts many domestic tourists in the konkan region. The popular waterfalls are Gavliedeo, Marleshwar, Peb, Garambi, Nivali and Pandavgat. The historical forts are Alibaug, Korlais, Khanderi, Murud Janjira, Raigad, Purnagad, Mahipatgad, Suvarnadurga, Gopalgad,

Ratnadurg and prachitgad are famous forts in Konkan. The religious temples include Pavas, Parshuram, Chandikadevi, Ganga, Dhutpapeshwar, Kunkeshwar, Marleshwar, Mahaganpati in Thane and Redi Ganpati. It is also famous for Alphonso mangoes in the konkan region. Konkan tourism has significantly contributed to the Indian economy.

The COVID-19 has drastically changed the lives of all the people nobody ever thought about the future circumstances going to be in their lives. The COVID-19 changed the lifestyle of the people around the globe. The first case of COVID-19 was founded in Wuhan, China in late 2019. The World Health Organization declared the outbreak at Public Health Emergency of International Concern on 30th January 2020 announced the COVID -19 as a pandemic on 11 March, 2020. The Government of India implemented lockdown and travel restrictions, social distancing and made compulsory to wear masks in the COVID -19 period which brought the tourism sector to recession. The virus froze the tourism sector and travelers revoke their tours and people were stuck up at various places in the lockdown period. Tourism sector was one and only source of some local people and COVID-19 made the tourism sector very unstable.

### **Review of Literature**

- Kshitija Pandey, Kala Mahadevan, Sujata Joshi (2021) examine Indian Tourism Industry and COVID-19 Post-Pandemic Era and to evaluate the after effect of COVID-19 pandemic on tourism industry. It concluded that the focus was not only on large tourism players but also the smaller, unorganized players, many of whom have suspended operations in all likelihood, may never open again. The post-pandemic era will see a shift in destination demand and may also throw up newer formats of travel such as quicker and shorter holidays, need for safe stays, self-guided or self-drive

## 4. A Study of Tourism Industry and COVID - 19 Pandemic with References to Konkan Tourism

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### **Abstract**

The Tourism Industry is one of the important sector which boosts the Indian Economy. Economic growth and development has been seen in the last decades in India which is mainly due to tourism industry. Many regions of different states in India are popular for tourism. One of them is Konkan region of state Maharashtra. The Konkan is a beautiful and peaceful place in Maharashtra surrounded by the many mountain ranges, coastal line with crystal clear oceans with sandy beaches, forts, temples, sculpture and waterfalls. COVID 19 pandemic impacted many sectors of the economy. One of the most important sector affected by pandemic is tourism. The Covid -19 has extremely affected the tourism sector. The slowdown of time period in pandemic has also slowed the life pattern of the population.

This paper tries to find out the influence of COVID-19 pandemic on the tourism industry with reference to Konkan region of state Maharashtra.

**Keywords:** Tourism, Population, Economy, COVID-19, Development etc.

### **Introduction**

One of the most profitable industries in India is the Tourism Industry. The Indian tourism industry included services like accommodation and lodging, recreation and entertainment, travel services, food and beverages services, conventions and event management, etc. Tourism helps the economy to earn revenue, it provides job opportunities to the large number of population, it helps to develop infrastructure of the country and it exchanges culture among the countries. The World Travel and Tourism Council calculated that tourism generated around 9.2% of India's GDP in 2018 and supported nearly 8.1% of its total employment. The sector is predicted to grow at an annual rate of 6.9% by 2028. As per the Travel and Tourism Competitiveness Report 2019 the rank of India was 35th out of 140 countries overall. In India, states like Kerala, Rajasthan, Punjab, Goa, Himachal Pradesh, Jammu and Kashmir, Uttar Pradesh, Gujarat and Maharashtra are



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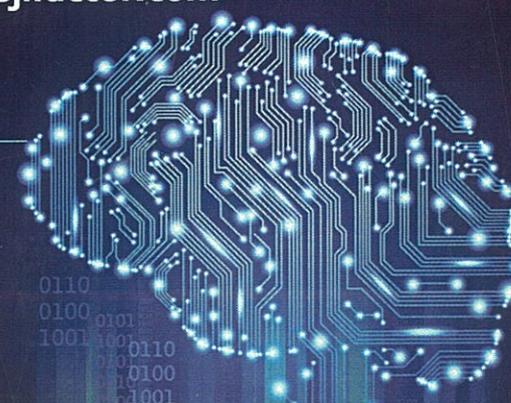
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**Conclusion**

COVID 19 pandemic have major effects on all the segments of the society. However, the tribal community is an exception for that. Hardly 5% of the population was infected by corona virus. The recovery rate was greater than the death rate. This is mainly because of their strong immunity system, their bonding with nature and due to strict implementation of norms of social distancing. Even after losing job opportunities by many tribals during lockdown, the consumption pattern was not much affected. They are enriched with forest resources which helped them to survive even in the pandemic period.

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- **Health** - Tourists had been restricted at the entry points to Yeoor village by the forest officers as well as by the villagers. This led to reduced possibility of infection among them.

The study found out that there was no substantial effect on the health of the people as they were close to nature. They made less use of masks and sanitizers during this period. It was found that very few people suffered from the symptoms of COVID and the reason behind it was their immunity. The Warli and Thakur Adivasi population were aware of Covid-19 and its effects on health. As per current status, approx.86% among them were fully vaccinated. They were also aware of the booster doses available. They received vaccines at public health centres. The study shows that it was difficult to convince people for vaccination because of misconceptions and fear of ill-effects of vaccination. They had maintained all the social distancing norms by avoiding the social gatherings.

- **Education** - Students attended online lectures during the pandemic and are continuing with the present method of hybrid learning. There was no dropout rate among students even after the technical and financial barriers faced by their families. The study also reveals that female literacy rate is more than male literacy rate and many of them are taking higher education.

**Contribution of Women** - Few women contributed in earning livelihood by working as farm labourers during the pandemic. Pre-pandemic they used to work as maids and in the companies situated in the Thane city. But they lost their employment because of the pandemic. As a result, they had to depend on their spouses financially and they are still not able to join back to their work.

- **Status of Self-Help Groups** - Pre-pandemic there were 13 Self Help Groups, during pandemic the Self-Help Groups reduced to 26 and currently only 2 groups are active. The major reason being the decline in family income. Through the government led SHG welfare schemes, women were provided with papad making machines and training. But it failed to work due to lack of source of marketing.

**Technique of Data Analysis :** descriptive cum case study method was used.

**Geographical area:** The data collected was limited to the tribal community of Yeoor village

### **Secondary Data**

The secondary data was collected with the help of Census of India 2011, through various reports and government publications, statistics of Maharashtra state and Thane district published by the State Government and different websites of government institutes.

### **Findings of the Study**

- **Employment** - The occupation of the majority of tribal population in Yeoor village is farming, gardening and care-taking of the Farm Houses. The outbreak of COVID has definitely decreased their employment opportunities but has not affected much their minimalistic lifestyle. Men and women had to leave their jobs and had to take involuntary unemployment. But the study shows that in spite of this, it has hardly changed their lifestyle.
- **Income** - As per the survey, 76% of people had their income levels ranging below Rs.10,000 per month and 24% of them earned in the range of Rs.10,000- Rs. 20,000 per month. The study found out that an average income of tribals was reduced by approximately 40-50% during the pandemic. The source of income was majorly from the farming activities and the savings that they had with them.
- **Income-Consumption Pattern** - The consumption pattern of tribal is minimal i.e., they do not have conspicuous consumption. As a result of which the basic necessities were fulfilled. The study found out that it was indigenous vegetables & fruits available in their forest that made them self-sufficient in terms of food and fuel for cooking. Though their income was reduced to half, they were self-sufficient as they grew fruits and vegetables on their own farms. They also received all the ration like wheat & rice through a Public Distribution System like ration shop. They also benefited from Government schemes like Antyodaya Anna Yojana which provided food to these tribals at subsidized rates. Various NGOs like Vishing Charitable Trust, Shrikant Shinde Foundation and many more helped the tribals to achieve their basic needs of food grains and grocery.

STs to the total population of India was 8.6%. The population of scheduled tribes in Maharashtra was 9.35% of the state population. Out of 36 districts of Maharashtra, Dhule, Nandurbar, Jalgaon, Nashik, Palghar, Thane, Chandrapur, Gadchiroli, Bhandara, Gondia, Nagpur, Amravati and Yavatmal have the largest tribal population. In Maharashtra there are 45 tribes mainly comprising bhil, gond, mahadev koli, pawra, thakur, warli etc. As per 2011 census, the population of scheduled tribes in Thane district was 5.26%. Thane district consists of 7 Talukas which are Thane, Kalyan, Murbad, Bhiwandi, Shahapur, Ulhasnagar and Ambernath.

Yeoor is a hilly area in Thane city of Maharashtra state. It is situated in the Sanjay Gandhi National Park which is popularly known as 'Mumbai's National Park'. It came under Thane Municipal Corporation in 1995. It has 7 villages - Patil pada, Bhendi pada, Narli pada, Ronacha pada, Patona pada, Jambhul pada and Vanicha pada. The population of this village is more than 3500. An Indian Air Force Station is also located in this area. This area is declared as a sensitive zone by the government, so access to this area is tightly controlled by the forest department. Majority of the village population comprises Warli and Thakurs, which are the sub-castes of the Adivasis. Farming, gardening, cutting wood and selling regional fruits and vegetables are the main sources of income.

#### Objectives of the Study

1. To understand the income- consumption pattern of tribal community of Yeoor village during pandemic
2. To study the influence of pandemic on health and education of tribal
3. To examine the effects of covid-19 on tribal livelihood

#### Research Methodology

##### Primary Data

**Techniques of Data Collection:** depending on the nature of the research the primary data was collected by using the written questionnaires and survey method. Also, face-to-face semi structured interview technique was used to collect the data from various samples.

**Sample Size and Population:** A sample size of 102 families was taken from different padas of Yeoor village. The samples taken into consideration were the tribal communities of Warli and Thakur. Stratified probability sampling method was used wherein the tribes of two strata namely Warli and Thakur were studied. Convenience sampling method was used to select samples from two strata.

## 16. Tribal Community and Covid-19 Pandemic: A Case Study of Yeoor Village of Thane District

**Ms. Geetanjali B. Chiplunkar**

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**Ms. Ruchita P. Patil**

Assistant Professor, Dept. of Commerce, Sheth NKTT College, Thane.

### Abstract

The COVID-19 pandemic has created havoc all over the world and India is not an exception to it. All the sectors of the Indian economy have been adversely affected due to the pandemic. India's GDP reduced by 7.3% in 2020-21 which was the worst performance of the Indian economy since Independence. Even today, the GDP growth rate is not more than 10%. This pandemic has created a negative impact in terms of economic activities as well as on human lives. Major Indian cities were badly affected as compared to its rural counterparts as it affects different people in different ways. However, it has been observed that there are some communities which have experienced less effects of COVID-19 in their livelihood. One such example is the Tribal community from the Thane district of western Maharashtra.

This study attempts to find out the influence of pandemic on the socio-economic conditions of the tribal community with respect to mental and physical health, education, employment, income & consumption pattern, in a descriptive manner.

**Keywords:** COVID-19 Pandemic, Tribal Community, Socio-Economic Conditions

### Introduction

The virus SARS-CoV-2 that causes infection has evolved into a pandemic which has affected millions till today. Nations such as Brazil, France, Turkey, Russia, U.K., Italy, Argentina, USA, India, Germany were affected the most. India is the 2<sup>nd</sup> most affected country followed by the USA. As per the data of Ministry of Health and Family Welfare (March 2022), in India there are more than 40,000 active cases, more than 4 crores of discharged cases and more than 5 lakhs deaths.

In India, there are 705 ethnic groups recognised as scheduled tribes, usually referred to as Adivasis. These primitive people of the region are scattered in different parts of the country and mostly live in inaccessible hilly and remote forest regions. As per 2011 census, the percentage of



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## *Certificate of Participation*

This is to certify that Ms. Sonali Saraf of NKTT College of Arts, Science and Commerce, Thane has participated and presented the paper having titled “A Study Of Performance Appraisal Strategy For Employee Retention In Software Industry” on 26/02/2022 & it will be published in *International Journal of Advance and Innovative Research* having ISSN: 2394-7780 and Impact Factor 7.36 peer reviewed journal . We wish you all the best for your future endeavour.

Dr. Mansi A Mule  
Gen. Secretary

Dr. Veera Talukdar  
I/C Principal

Dr. Sunita Yadav  
Vice Principal

- 
2. Acharya S.R. (1997), Changing concept of Labour & Management – a new perspective”. Vol. 32, No. 1 January.
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➤ **WEB MATERIAL**

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evaluation to employees which was statistically significant ( $r = .857$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.74 and S.D. = 1.202). There was a strong, positive correlation between Performance Appraisal and clear and transparent objectives of performance appraisal to employees, which was statistically significant ( $r = .776$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.67 and S.D. = 1.206). This activity creates positive image in the minds of employees so that it helps employees to work positively which increases the overall productivity of the organization. There was a strong, positive correlation between Performance Appraisal and variable/dimension of performance appraisal in terms of feedback and counseling provided to employees based on performance in the organization which was statistically significant ( $r = .775$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.55 and S.D. = 1.227). Offering permanent employment gives more satisfaction to employees and it beneficial to the organization as this saves cost of recruitment and training and development programme. There was a strong, positive correlation between Performance Appraisal and variable/dimension of performance appraisal in terms of satisfaction about employment security offered in the organization which was statistically significant ( $r = .854$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.62 and S.D. = 1.251). Appraisal and employment security motivates the employees to be innovative and taking initiative in the organization. Employees take initiative or active involvement through they do some innovation in their present work which increases the sales turnover and market share of the organization. There was a strong, positive correlation between Performance Appraisal and variable/dimension of performance appraisal in terms of employment security offered by the organization allows employees to be innovative and initiative with job related issues which was statistically significant ( $r = .806$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.68 and S.D. = 1.141). It generates positive approach, increases labor productivity and value per employee or business per employee in the organization. There was a strong, positive correlation between Performance Appraisal and variable/dimension of employee retention in terms of the company strongly considers employees goals and values which was statistically significant ( $r = .744$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.59 and S.D. = 1.291)

### **FINDINGS**

It is found that majority respondents have agreed that their organizations provide them adequate opportunity for diagnosis and development. It shows that Organizational Diagnosis is an effective ways of looking at an organization to determine gaps between current and desired performance and how it can achieve its goals. It indicated that majority respondents have agreed that their organizations have fair performance appraisal. Having fair and clear approach in performance appraisal helps organization to determine promotion and other benefits. It showed that majority respondents have agreed that performance appraisal and objectives of it are clear and simple to them. It helps employees to understand the parameters of performance appraisal while evaluating them by their organization. Performance appraisal can have a strong impact on the employees self esteem. This appraisal should in no way demoralize the employee, which would cause an increase of higher employee turnovers for the organization. It is found that It indicated that majority respondents have agreed that that they are satisfied with the employment security offered in their organization.

### **CONCLUSION**

IT companies are offering attractive pay packages, performance based salary structure, better job satisfaction, career opportunities and challenging nature of jobs. The study reveals that implementing performance strategy which affect employees' retention in the organization are the main challenges faced by the software companies. It is also found that job security is not an important concern among the software professionals to opt for a career in a particular company. The overall working conditions, a fair and equitable pay package, challenging nature of the job, career growth, work life balance, participation in decision making process, motivational training etc are the important factors in attracting and retaining employees in the organization.

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#### **> JOURNALS**

1. Abeysekera Ruwan (2007), "The Impact of Human Resource Management Practices on Marketing Executives Turnover of Leasing Companies in Sri Lanka" Contemporary Management Research, Vol.3.No.3.

**Interpretation:**

Age of respondents is also a demographic and independent factor. It is also considered to draw out various conclusions of the study. As per Table No. 4.4, 32.5 % respondents were in 24-30 years age category, 28.5% respondents were in 38-44 years age category, 24.0% respondents were in 31-37 years age category and 15.0% respondents were 45 years and above.

**Table No. 4.5: Gender of Respondent's**

	Frequency	Percent	Valid Percent	C.F. (%)
Male	277	69.3	69.3	69.3
Female	123	30.7	30.7	100.0
Total	400	100.0	100.0	

**Source: Primary Data (SPSS Version 20)**

**Interpretation:**

Gender is one of the most important parameter and demographic variable to be considered for resolving various issues in the research problem. As per Table No. 4.5, 69.3% respondents were male and 30.7% respondents were female.

**Table No. 5.2: Correlations and group statistics**

	Pearson Correlation	Sig. (2-tailed)	N	Mean	S.D.
Performance Appraisal	1	-	400	41.18	10.340
Provide opportunity for organizational diagnosis and development	.726**	.000	400	3.87	1.129
Performance appraisal is fair in this organization	.753**	.000	400	3.85	1.148
I am informed of how my performance evaluation is done	.857**	.000	400	3.74	1.202
The objectives of the appraisal system are clear to employees	.776**	.000	400	3.67	1.206
Appraisal system has a strong impact on individual and team performance	.820**	.000	400	3.99	1.151
Employees are provided with performance based feedback and counseling	.775**	.000	400	3.55	1.227
I am satisfied with the employment security the organization offers me	.854**	.000	400	3.62	1.251
The employment security offered by the organization allows me to be innovative and initiative with job related issues	.806**	.000	400	3.68	1.141
Appraisal Strategy is use full to retain the employee in organization	.744**	.000	400	3.59	1.291

**INTERPRETATION**

A Pearson product-moment correlation was run to determine the relationship between Performance Appraisal and providing opportunity for organizational diagnosis and development. There was a strong, positive correlation between Performance Appraisal and providing opportunity for organizational diagnosis and development, which was statistically significant ( $r = .726$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.87 and S.D. = 1.129). There was a strong, positive correlation between Performance Appraisal and fair strategy in performance appraisal in the organization for promotion, which was statistically significant ( $r = .753$ ,  $n = 400$ ,  $p = .000$ , Mean=3.85 and S.D. =1.148). When employees are informed about their performance from time to time, they get updated and they also know their lacunas so that they can do SWOT analysis which helps the organization a lot. There was a strong, positive correlation between Performance Appraisal and information about performance

**STATEMENT OF HYPOTHESIS:**

The researcher has framed the following hypothesis for the study:

**Hypothesis:**

H0: There is no significance relation between performance appraisal strategy and employee’s retention in IT sector

H1: There is significance relation between performance appraisal strategy and employee’s retention in IT sector

**DEMOGRAPHIC PROFILE OF THE RESPONDENTS:**

**Table No. 4.1: Qualification of Respondent's**

	Frequency	Percent	Valid Percent	C.F. (%)
<b>BE</b>	158	39.5	39.5	39.5
<b>M.Sc.</b>	66	16.5	16.5	56.0
<b>MCA</b>	99	24.8	24.8	80.8
<b>MBA</b>	77	19.3	19.3	100.0
<b>Total</b>	400	100.0	100.0	

Source: Primary Data (SPSS Version 20)

**Interpretation:**

Qualification is the essential criteria to determine various results as independent variable. As per table No. 4.1 and graph No. 4.1, 39.5% respondents were having BE qualification followed by MCA (24.8%), MBA (19.3%) and M.Sc. (16.5%).

**Table No.4.2: Designation of Respondent's**

	Frequency	Percent	Valid Percent	C.F. (%)
<b>Team Leader</b>	170	42.5	42.5	42.5
<b>ProjectLeader</b>	80	20.0	20.0	62.5
<b>Project Manager</b>	70	17.5	17.5	80.0
<b>Manager</b>	50	12.5	12.5	92.5
<b>Senior Manager</b>	30	7.5	7.5	100.0
<b>Total</b>	400	100.0	100.0	

Source: Primary Data (SPSS Version 20)

**Interpretation:**

Above Table No. 4.2 gives information about designation of respondents. Designation of respondents is one of the prime independent variable to draw various results of the study problem. Majority respondents were Team Leader (42.5%) followed by Project Leader (20%), Project Manager (17.5%), Manager (12.5%) and Senior Manager (7.5%).

**Table No.4.3: Experience of Respondent's**

	Frequency	Percent	Valid Percent	C.F. (%)
<b>1-7yrs</b>	131	32.8	32.8	32.8
<b>8-14yrs</b>	95	23.8	23.8	56.5
<b>15-22yrs</b>	97	24.3	24.3	80.8
<b>23yrs and above</b>	77	19.3	19.3	100.0
<b>Total</b>	400	100.0	100.0	

Source: Primary Data (SPSS Version 20)

**Interpretation:**

Experience is a demographic factor to be considered in research study to draw out various results of the study. As per Table No. 4.3, 32.8% respondents were 1-7 years experience followed by 15-22 years (24.3%), 8-14 years experience (23.8%) and 23 years and above (19.3%).

**Table No. 4.4: Age (years) of Respondent's**

	Frequency	Percent	Valid Percent	C.F. (%)
<b>24-30yrs</b>	130	32.5	32.5	32.5
<b>31-37yrs</b>	96	24.0	24.0	56.5
<b>38-44yrs</b>	114	28.5	28.5	85.0
<b>45 yrs and above</b>	60	15.0	15.0	100.0
<b>Total</b>	400	100.0	100.0	

Source: Primary Data (SPSS Version 20)

**D S Raval et al (2014)**, This research paper highlights the context in which the IT / ITES Industry has grown in India and the level of human resource management (HRM) processes and systems developed in this sector. Using a multidisciplinary approach that combines both in-depth interviews with senior HR executives as well as a list of self-fulfilling questions, the data is collected from selected IT / ITES companies in the city of Vadodara. The results highlight how certain HRM processes such as hiring, performance measurement, training and development, and compensation apply. Research suggests the existence of formal, organized, and limited HRM systems in IT / ITES organizations. Several ideas related to HRM policies and procedures were assigned to senior HR executives who were interviewed to shed more light on IT / ITES companies' performance and challenges. The analysis provides real and useful information for both academics and doctors and opens the way for further research in the field of HRM systems and processes in the IT / ITES industry in India.

### **RESEARCH METHODOLOGY**

"The Research Methodology is a means of taking decision from the result obtained from the collective, natural commercial or social phenomena."

**SAMPLE DESIGN:** A sample design is a definite plan for obtaining a sample from a given population. It refers to the techniques or the procedures that the researchers would adopt in selecting items for the samples. Sample design is determine before data are collected. Here we select the population as sample in our sample design. The selected respondents should be as representatives of the total population.

**SAMPLE SIZE:** Keeping in mind all the constraints the size of the sample of our study was selected as 400. Employees were selected from selected IT companies by the researcher in Hingjawadi, Pune region.

### **DATA COLLECTION:**

A combination of both primary and secondary methods of collecting data was used.

**PRIMARY DATA:** The primary data are collected by conducting interviews with the selected employees in the selected companies by using structured interview schedule.

- Questionnaire: Detailed & comprehensive questionnaire was prepared for HR : Team Leader (TL), Project Leader (PL), Project Manager (PM), Manager (M) and Senior Manager (SM)

**SECONDARY DATA:** The secondary data are collected from the secondary sources, these sources which record an event or happening that was never actually witnessed by the researcher. In other words, secondary sources are steps away from the real fact, replete with interpretations. The secondary data are available from the following sources:

- Records and documents written by actual participants or eyewitnesses of an event such types of documentary sources are official records or minutes, deeds, articles, press releases, newspapers items, survey and various reports etc.
- Records on historical rather chronological developments of the organization or event.
- Orally transmitted materials.
- Handwritten materials.
- Printed material like books, periodicals, papers and literature.
- Audio-visual records.
- Reference books.
- Journals.
- Relative Thesis.
- Computer (Internet) etc.
- Reports.
- Magazines, newspaper, and reference books.

### **OBJECTIVES OF THE STUDY:**

**Researcher has proved the following objectives through his questionnaire**

1. To know if performance appraisal is an essential tool for employee's performance.
2. To examine the perception of employees working in software companies towards employee retention strategies.
3. To know if performance appraisal strategy is an essential tool for employee's retention

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**A STUDY OF PERFORMANCE APPRAISAL STRATEGY FOR EMPLOYEE RETENTION IN SOFTWARE INDUSTRY****<sup>1</sup>Dr. Yogeshwari Patil, <sup>2</sup>Ms. Sonali Saraf and <sup>3</sup>Ms. Vrushali Ghodke**<sup>1</sup>Coordinator and Assistant Professor Sheth N.K.T.T. College, Thane (W)<sup>2,3</sup>Assistant Professor Sheth N.K.T.T. College, Thane (W)**ABSTRACT**

*Essential services employees are a software company that hires, encourages and maintains them. Although from time to time, the amount created by employees in other software companies takes the form of intangible assets such as intellectual property, types, and so on, most employees in human enterprises such as IT services and products intangible. Software companies use new labor methods different from brick and mortar companies to manage human resources. The HR processes in Indian software companies such as performance testing, staff recruitment and staff development programs are significantly different from the manufacturing and other service companies. The researcher in this study is trying to find an answer to the research question whether the various analytical strategies in software companies reflect employee retention in the software industry. Performance management has become an integral part of the organization's strategic direction for human resource management and Vision and Mission. Performance management is essential to ensure the sustainability and competitiveness of the organization in today's information technology world.*

*Keywords- Employees, Software Company, performance appraisal, retention, Human Resource, IT services.*

**INTRODUCTION**

The overall performance of any organization depends solely on the quality of Human Resources available. In general terms, human resources can be defined as the content of the knowledge, skills, creative abilities, talents and abilities of the organization's staff and the values, attitudes, methods and beliefs of the person involved in organizational matters. Performance appraisal, or staff evaluation, is an annual process, in which productivity and performance of employees in assigned projects will be documented, evaluated and compared to the objectives set by their managers. They will receive feedback and advice on their skills or future growth within the company.

The results of this program vary from company to company and depend on the growth of the business, the size of the company or the performance of the individual. Generally, however, the outcome will determine whether employees can receive promotion, salary increases, bonuses, and other rewards. Staff evaluation is not only important to reward deserving employees. The same principle can be applied to maintain your skills and reduce the cost of hiring and training. Staff retention and performance are HR's top concerns today. People the Gartner group company that focuses on human financial management in IT organizations have realized that the average time for IT professionals is less than three years. In addition, the use of new technologies, learning and training support, and challenging environment are ranked higher than competing salary structures as effective retention processes.

**REVIEW OF LITERATURE**

**Dyer and Reeves (1995)**, captured the results of HRM operations in the following ways.

- Financial results; profit, sales markets
- Organizational results; productivity, quality, efficiency
- HR-related results; attitude and behavior of employees - satisfaction, commitment, change of staff, absence.

**Richard and Johnson (2001)**, using a sample of banks, examined the impact of an effective HRM strategy on a wide range of variables. They found that the effectiveness of strategic HRM was directly related to employee benefits and that the relationship between this rate and the return on equity was strong between high-value banks.

**Nayyab H et al (2011)**, conducted research to find that HRM processes contribute to improving the performance of banks. In addition, the result showed that HRM processes such as training, staff participation in decision-making were found to be closely related to bank performance. In addition, Osman et al (2011) 55 found that successful implementation of HR processes in a company has a significant impact on company performance. The findings also show that HR processes have a nearly 50 percent impact on solid performance.

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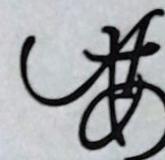
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## 6. A Study on Impact of Covid-19 on Indian Economy with Special Reference to Middle-Class India

**Ms. Saumya Rai**

Assistant Professor, Seth NKTT College of Arts and Commerce.

### Abstract

During the past several decades, world economic growth has occurred, mostly because of increased consumption in the middle classes of the United States, Europe, and other advanced countries. This class has been considered a thriving and vibrant catalyst for economic growth. The economic crisis driven by the novel coronavirus is having a major impact on global living standards, pushing millions of people out of the middle class or into poverty. It may not be right to perceive the entire Indian middle class (who earn from US \$2 to \$10 per capita per day.), as one entity when it comes to measuring the impact of the two consecutive waves of Coronavirus.

**Keywords:** Middle-class, Covid-19, lower-income, Growth

### Introduction

Pandemics are large-scale outbreaks of irresistible diseases that can greatly increase sadness and mortality all over the world and cause financial, social, and financial problems and political unrest. Facts recommend that the probability of pandemics has increased in recent years since the expansion of worldwide travel and integration, urbanization, and the remarkable abuse of the common environment. (Jones and others 2008; Morse 1994).

These patterns are likely to continue and get worse. Be unable the focus was on distinguishing and preventing the development of outbreaks that could give rise to pandemics. It is necessary to develop and maintain attention and the capacity for well-being. Nationwide lockdown is said to contain corona the spread of the virus has already begun to affect industries and the economy. Investment information and credit rating (ICRA) of India said that "the Indian economy will face a strong downward trend in the fourth quarter of the fiscal year 2020 and it should drop to 4.5%." They also anticipate GDP growth for FY21 will be capped at around 2%." CIFAR expressed concern about the internal market for India that will experience a strong impact due to the rupture of China's supply chain. This will not only slow down the national



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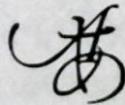
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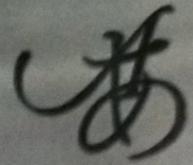
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# 1. Cloud Computing Technologies in Higher Education during COVID-19

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**Mr. Kiran Sakharam More**

Assistant Professor, Faculty of IT Department, NKTT College of Arts,  
Science and Commerce, Thane.

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## Abstract

The worldwide spread of Covid-19 has improved the acceptance of practical education and the use of technology to reduce risk infection. More recently, academics have become technologically advanced and educational institutions continue to demand opportunities to embrace a place where all researchers can access high quality scientific resources at any time anywhere in the world. Cloud computing has provided an excellent platform with full-service facilities. Scholars have become increasingly sophisticated in technology and academic institutions continue to seek opportunities to embrace a situation where all researchers can access high-quality scientific resources anytime and anywhere in the world. Cloud computing is a model, which provides users with services and application software where needed. Cloud computing services are increasingly being offered using online technology at universities to their staff and students. Universities can take advantage of cloud-based applications offered by different service providers and direct their staff and students to perform various academic responsibilities according to their needs. In this paper I will review what cloud computing and its infrastructure will provide in the field of education, which is very beneficial for higher education. In this paper I also outline the various challenges and risks involved in using cloud computing. There are many countermeasures to control these risks and challenges. This study will critically analyse the opinions of intelligent professionals and researchers in the cloud computing.

**Keywords:** Cloud computing application and services, higher education, e-learning



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This is to certify that Ms.Manisha Nehete of NKT College of Arts, Science and Commerce, Thane has participated and presented the paper having titled "Cyber Security And Recent Trend Of Cryptography" on 26/02/2022 & it will be published in *International Journal of Advance and Innovative Research* having ISSN: 2394-7780 and Impact Factor 7.36 peer reviewed journal . We wish you all the best for your future endeavour.

Dr. Mansi A Mule

Dr. Veera Talukdar

Dr. Sunita Yadav

CYBER SECURITY AND RECENT TREND OF CRYPTOGRAPHY

Ms. Anfreem Gulzar Shaikh, Mr. Kiran Sakharam More and Ms. Manisha Nehete  
Assistant Professor, Department of B.Sc. IT, NKTT College of Arts, Science and Commerce, Thane

ABSTRACT

In today's digital world everyone is using internet for personal, educational, social and transactional purpose. Due to this all information is on internet network that resulting into different kind of cyber-attacks. This cause harm not only to privacy of personal but to the government organizations as well. Cyber Security have an important role in the field of Information and Technology .Securing the information or data have become one of the first priority in today's digital world. Whenever anyone thinks about the cyber Security the first. Thing that comes in our mind is 'cyber attacks' which are increasing rapidly day by day. Various Governments and organizations are applying counter measures in order to prevent these cyber-attacks. Besides various measures cyber security is still a very big concern to many of us. An attacker is always one step ahead than the defender. Defender come to know about the attack when it happened. Every defence is based upon the past attacks. The attackers are inventing new techniques to challenge the security frameworks, use powerful tools and tricks to break any sized keys.

The goal of this paper is to Focus on challenges faced by cyber security on the latest technologies. It also focuses on newly invented cyber security techniques, ethics and the trends changing the image of cyber security.

Overall the paper will present various terms related to cyber security and its trends related to cryptography.

Keywords: Cyber Security, Cryptography, Encryption, Decryption, Plain Text, Cipher Text.

1. INTRODUCTION-

1.1 **Cryptography:** Cryptography is a program that converts private data or information into an unreadable or mixed form. It is, in fact, the art of secret writing. The concept of cryptography is based on five elements which are as follows.

- a. Plain text: A message or information that we want to send in private. The Plain text set is represented by P.
- b. Cipher text: A form of information or message that is unreadable or unreadable. The cipher text set is represented by C.
- c. Key: It is the law with the help of how data is abused. The set of keys is represented by K.
- d. Encryption Function: It is the process by which the cipher text is produced. The encryption function set is represented by E(x).
- e. Encryption Removal Function: E(x) transverse function. It is an attempt to produce the first message. The set of encryption function is represented by D(x). So cryptography is based on {P, C, K, E (x), D (x)}

1.2 **Cryptography Goal**

Cryptographic goals are set before developing a new encryption model.

- Access Control
- Authentication
- Confidentiality
- Data Integrity
- Non-Repudiation



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freedom that an influenpreneur gets and the reach that he can achieve makes it even more appealing.

Many social platforms are exploring the different avenues for content engagement and introducing new methods/ tools to advertise/interact with the audience which can be explored in future as an important medium for influenpreneurs.

### Conclusion

Influenpreneur is the go-to career option for the millennials. Although this choice has not been explored to its maximum and therefore it is similar to an ocean where the millennials can dive in and discover a whole new world. Statistics suggest the boom in digital mediums is here to stay and will grow exponentially. The relevance of the digital platform is too high for the public. Adding to that is the COVID-19 pandemic which made the shift to online text and mediums necessary. In fact, the pandemic opened the world of social media networks for the public like never before. The growing social community is generating a huge amount of economic value in the world. This medium is being used by individuals to explore new avenues leading to coming of a new term- **influenpreneur**.

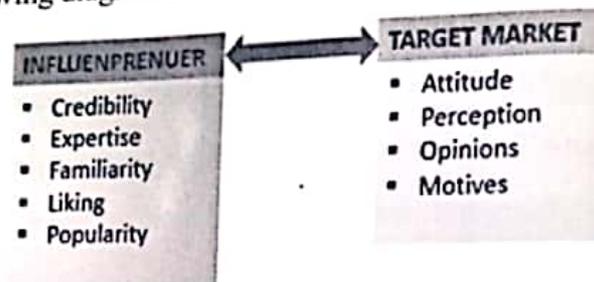
Influenpreneurs are on the rise especially in the current decade. As already highlighted, the impact of influenpreneurship has been multifold- economic, societal and cultural. It has given an individual a chance to pursue his professional goals while enabling them to share their passion and ideas with a wide audience and make income while doing so. A vehicle of self-improvement for the society in the language of their choice. It is also helping the countries preserve the cultural heritage while sharing it with the entire world. It is bound to become a stepping stone to achieving better productivity, employability, and higher incomes, thus making a meaningful impact in the lives of millions.

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3. Choice of alliance or adopting a nuclear approach.
4. Involvement of customers in bringing innovation.
5. Allows users generated content to flourish.
6. Exhibition of consistency and down to earth values acting as attraction point for consumers.
7. Simplicity in presentation of ideas.
8. Based on the pretext of being part of a large community.

The reason why influenpreneurship would work in the current scenario can be explained with the help of the following diagram:



Factor influencing consumer decision

### Challenges Faced by Infuenpreneur

1. Although the returns are high, it takes a substantial amount of time to create a niche for yourself and gain followers
2. Selecting the right kind of content to appeal to the audiences.
3. Understanding the right platform to create your content is something that majority of times might cause the influenpreneur to fail.

### Significance and Scope of Study

As per a report published by Oxford Economics, an influenpreneur's impact can be on economic, societal and cultural level. Today, a Youtuber, Instagrammer, Facebook personality is considered to be a major source of inspiration by many. As per the stated report, YouTube alone has contributed Rs. 6800 crores to the India's GDP in the year 2020. The social media platforms for millennials to explore is similar to a deep ocean. YouTube alone has supported around 6.83,900 jobs in India in the year 2020. Be it in any field, or any nation, the opportunities for growth are endless and so are the means of revenue generation. An influenpreneur can use these resources effectively, reach a large audience, create a dedicated fan base, for himself- all this while ensuring that he doesn't compromise on his creative urges. On the contrary, the creative

When the concept of influencer marketing was first introduced, business leaders turned to celebrities and influencers in the niche to promote their products. The problem was that while they had a fair amount of followers, brands simply could not get the expected conversion rates. This approach has changed recently and many brands are now choosing to sell their products through micro-influencers. According to a study by Makerly (Bodker, 2020), micro-influencers attract more than four times the number of likes on sponsored posts than macroinfluencers with millions of followers. Influencer marketing provides for a new route to market exploration whereby the traditional wall of indifference is bypassed.

### Objectives of the Study

1. To Study the concept of influential marketing.
2. To ascertain the popularity of influencer marketing in public.
3. To study scope of influencer as an entrepreneur or as a career choice
4. To study opportunities and challenges faced by influenpreneur

### The Modern Entrepreneur- INFLUENPRENEUR

Influencers and entrepreneurs share a number of characteristics and also differ in certain aspects. Both have a similar method to market and are well aware of what works for them. The initial phase of both are striving and need a stronghold on understanding of the market conditions. Both contribute substantially to the economy. If entrepreneurs stimulate the economy by creating and fulfilling needs, influencers also establish new models of revenue generation by creating a new market on social media. The modern entrepreneur- the one who knows the influence of digital media and ready to take risk and explore his creative side can be termed as 'Influenpreneur'.

The modern entrepreneur is creative and looks for new avenues to create a platform for himself which is provided to him by the digital revolution. An Influenpreneur is someone who is a part of social communities and shares opinions, about products, service, launching his own product and make use of the power of social communities to their benefit. He is directly in connect with the consumer. The focus is completely on creating a niche for yourself in a particular field- be it finance, art, or any of your individual skill.

The following are some of the features of influenpreneur

1. Customer centric approach
2. Complete freedom of expression, choice and presentation.

Traditionally, marketers believed that celebrities and famous personalities can be used to endorse a brand through social media. However, in the modern age, the new generation have started giving their reviews and sharing their opinions with others. This in turn has changed the behavior of their followers and it has immersed the field of influencing others.

“Social media influencers represent a new type of independent, third-party endorsers who shape an audience’s attitudes through blogs, tweets, and the use of other social media channels” Paul Gilin (2008) has stated that the success of social media influencers is dependent on the Quality of content, relevance of content to the company or brand and search engine rank. The degree of influencing others also depends on participation level, frequency of activity and prominence in the market or community.

Szczurski, Marcin (2017) proposed Social media opinion leaders as (digital) influencers due to their strong relationship with their audience and significantly successful in shaping customer behavior.

Research by Morgan (2017) concluded that Social media influencer have following characteristics: confidence, interactivity and authenticity. Social media marketer have strong relationship with their audience and are able to shape customer behavior significantly with the help of communication on their social media channels.

Szczurski, Marcin (2017) in their paper of Social media influencer is not only a lifestyle but also a new XXI century profession concluded that influencers have strong collaboration with brands. Influencers treat their work as a profession and earn money for it. At the same time, they live in their own way and are individuals who can shape behaviors of millions. Thus the social media influencer can be characterized as an entrepreneur due to similarity in managing business.

It has been established that most people are more inclined towards liking a product because it was from a third party’s recommendation like celebrities or influencers than the brand itself (Nadanylova, Gajanova, Majerova, & Lizbetinova, 2020).

According to the research on the impact of influencers with reference to fashion industry (Sudha & Sheena, 2017) young women tend to behave in line with the social influencers who they can relate to and find similarities with.

The study by JanFrederik Gräve (Gräve, 2019) reveals that most businesses rely on influencers’ reach and engagement rate.

## Introduction

The purchase decision of an individual is opinion based. Before making any purchase, a person takes the opinion of someone or the other. It can come in the form of online reviews, opinion through online personalities, a blog, close friends and families, etc. Traditionally, decision making was based on the opinions of friends and family, journalist, media advertisements, but today the spectrum of influences on decision making has expanded to social media.

The question therefore is, what influences an individual's decision? The new discipline in marketing which although has been there since a long time but is getting a major boost due to social media is influencer marketing. Influencer marketing is based on the pretext of an individual's buying decision being influenced by certain external factors precisely people with an impact. An influencer can be defined as a third party who significantly shapes the customer's purchasing decision. At its most basic, influencer marketing is a combination of traditional and new marketing practices, taking the idea of the celebrity endorsement and placing it into a modern day content-driving marketing campaign. Statistics from Adweek show that show the on \$1 spent on influencer marketing, marketers receive \$6.85.

Web 2.0 has brought in a new wave of influencers who can be anyone. Social media includes the online technologies and techniques that people use to share opinions, ideas, thoughts, insights, experiences and perspectives. It takes up many different forms including video, texts, images, audio, etc. individuals with no prior exposure are now creating an identity for themselves – not only gaining recognition, but also earning revenue and popularity through it. Originating from online communities is the modern day entrepreneur who has managed to create a new revenue generation business model.

## Literature Review

Influencer marketing, the process of identifying, engaging and supporting individuals who create conversations with a brand's customers, is a growing trend used in public relations initiatives (M. Glucksman, 2017).

Paul Gillin (2008) in his Ph.D. research has concluded that social media marketers are rapidly using channel of social media for disseminating information with target audiences. Mostly blogs, online videos are the most popular tools.

## 14. Influencer- An Entrepreneurial Choice

Shweta Dubey  
Sheth NKTT College, Thane.  
Darshana Bande  
Sheth NKTT College, Thane.

### Abstract

Emergence of the internet and social media have brought the world closer. The Large scale, medium scale and small scale firms are using social media to reach out to the potential customer. The firms have found out social media as a strong channel of marketing communication and influencing behavior of targeted customers. Technology and growing popularity of social media have encouraged marketers to build their strong presence by establishing a brand through social media. This encouraged the emergence of social media influencers. As the need for creative freedom and self-satisfaction has taken prominence, youth is exploring new platforms for themselves. Digital platforms are doing just that- providing the youth the platforms to express themselves and satisfy their creative urges.

### Purpose

The purpose of the paper is to study the scope of influencer as an entrepreneurial choice for the new age creative minds.

### Design/methodology

The data collection was made through secondary sources with the help of articles, books, online journals, research papers, research reports, websites and e- books published in the given area of study.

### Practical implication

The study explores a new area for revenue generation for individuals. It provides new avenues for individuals to satisfy their creative urges and also build a business along with it.

**Keywords:** Influencer marketing, social media influencer, entrepreneurship, digital platform, influencer

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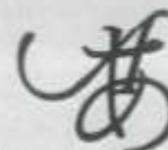
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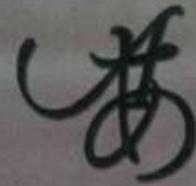
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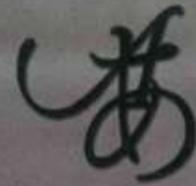
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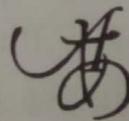
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### Conclusion

COVID 19 pandemic have major effects on all the segments of the society. However, the tribal community is an exception for that. Hardly 5% of the population was infected by corona virus. The recovery rate was greater than the death rate. This is mainly because of their strong immunity system, their bonding with nature and due to strict implementation of norms of social distancing. Even after losing job opportunities by many tribals during lockdown, the consumption pattern was not much affected. They are enriched with forest resources which helped them to survive even in the pandemic period.

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- **Health** - Tourists had been restricted at the entry points to Yeoor village by the forest officers as well as by the villagers. This led to reduced possibility of infection among them.

The study found out that there was no substantial effect on the health of the people as they were close to nature. They made less use of masks and sanitizers during this period. It was found that very few people suffered from the symptoms of COVID and the reason behind it was their immunity. The Warli and Thakur Adivasi population were aware of Covid-19 and its effects on health. As per current status, approx.86% among them were fully vaccinated. They were also aware of the booster doses available. They received vaccines at public health centres. The study shows that it was difficult to convince people for vaccination because of misconceptions and fear of ill-effects of vaccination. They had maintained all the social distancing norms by avoiding the social gatherings.

- **Education** - Students attended online lectures during the pandemic and are continuing with the present method of hybrid learning. There was no dropout rate among students even after the technical and financial barriers faced by their families. The study also reveals that female literacy rate is more than male literacy rate and many of them are taking higher education.

**Contribution of Women** - Few women contributed in earning livelihood by working as farm labourers during the pandemic. Pre-pandemic they used to work as maids and in the companies situated in the Thane city. But they lost their employment because of the pandemic. As a result, they had to depend on their spouses financially and they are still not able to join back to their work.

- **Status of Self-Help Groups** - Pre-pandemic there were 13 Self Help Groups, during pandemic the Self-Help Groups reduced to 26 and currently only 2 groups are active. The major reason being the decline in family income. Through the government led SHG welfare schemes, women were provided with papad making machines and training. But it failed to work due to lack of source of marketing.

**Technique of Data Analysis :** descriptive cum case study method was used.

**Geographical area:** The data collected was limited to the tribal community of Yeoor village

### Secondary Data

The secondary data was collected with the help of Census of India 2011, through various reports and government publications, statistics of Maharashtra state and Thane district published by the State Government and different websites of government institutes.

### Findings of the Study

- **Employment** - The occupation of the majority of tribal population in Yeoor village is farming, gardening and care-taking of the Farm Houses. The outbreak of COVID has definitely decreased their employment opportunities but has not affected much their minimalistic lifestyle. Men and women had to leave their jobs and had to take involuntary unemployment. But the study shows that in spite of this, it has hardly changed their lifestyle.
- **Income** - As per the survey, 76% of people had their income levels ranging below Rs.10,000 per month and 24% of them earned in the range of Rs.10,000- Rs. 20,000 per month. The study found out that an average income of tribals was reduced by approximately 40-50% during the pandemic. The source of income was majorly from the farming activities and the savings that they had with them.
- **Income-Consumption Pattern** - The consumption pattern of tribal is minimal i.e., they do not have conspicuous consumption. As a result of which the basic necessities were fulfilled. The study found out that it was indigenous vegetables & fruits available in their forest that made them self-sufficient in terms of food and fuel for cooking. Though their income was reduced to half, they were self-sufficient as they grew fruits and vegetables on their own farms. They also received all the ration like wheat & rice through a Public Distribution System like ration shop. They also benefited from Government schemes like Antyodaya Anna Yojana which provided food to these tribals at subsidized rates. Various NGOs like Vishing Charitable Trust, Shrikant Shinde Foundation and many more helped the tribals to achieve their basic needs of food grains and grocery.

STs to the total population of India was 8.6%. The population of scheduled tribes in Maharashtra was 9.35% of the state population. Out of 36 districts of Maharashtra, Dhule, Nandurbar, Jalgaon, Nashik, Palghar, Thane, Chandrapur, Gadchiroli, Bhandara, Gondia, Nagpur, Amravati And Yavatmal have the largest tribal population. In Maharashtra there are 45 tribes mainly comprising bhil, gond, mahadev koli, pawra, thakur, warli etc. As per 2011 census, the population of scheduled tribes in Thane district was 5.26%. Thane district consists of 7 Talukas which are Thane, Kalyan, Murbad, Bhiwandi, Shahapur, Ulhasnagar and Ambarnath.

Yeoor is a hilly area in Thane city of Maharashtra state. It is situated in the Sanjay Gandhi National Park which is popularly known as 'Mumbai's National Park'. It came under Thane Municipal Corporation in 1995. It has 7 villages - Patil pada, Bhendi pada, Narli pada, Ronacha pada, Patona pada, Jambhul pada and Vanicha pada. The population of this village is more than 3500. An Indian Air Force Station is also located in this area. This area is declared as a sensitive zone by the government, so access to this area is tightly controlled by the forest department. Majority of the village population comprises Warli and Thakurs, which are the sub-castes of the Adivasis. Farming, gardening, cutting wood and selling regional fruits and vegetables are the main sources of income.

### Objectives of the Study

1. To understand the income- consumption pattern of tribal community of Yeoor village during pandemic
2. To study the influence of pandemic on health and education of tribal
3. To examine the effects of covid-19 on tribal livelihood

### Research Methodology

#### Primary Data

**Techniques of Data Collection:** depending on the nature of the research the primary data was collected by using the written questionnaires and survey method. Also, face-to-face semi structured interview technique was used to collect the data from various samples.

**Sample Size and Population:** A sample size of 102 families was taken from different padas of Yeoor village. The samples taken into consideration were the tribal communities of Warli and Thakur. Stratified probability sampling method was used wherein the tribes of two strata namely Warli and Thakur were studied. Convenience sampling method was used to select samples from two strata.

## 16. Tribal Community and Covid-19 Pandemic: A Case Study of Yeoor Village of Thane District

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**Ms. Ruchita P. Patil**

Assistant Professor, Dept. of Commerce, Sheth NKTT College, Thane.

### Abstract

The COVID-19 pandemic has created havoc all over the world and India is not an exception to it. All the sectors of the Indian economy have been adversely affected due to the pandemic. India's GDP reduced by 7.3% in 2020-21 which was the worst performance of the Indian economy since Independence. Even today, the GDP growth rate is not more than 10%. This pandemic has created a negative impact in terms of economic activities as well as on human lives. Major Indian cities were badly affected as compared to its rural counterparts as it affects different people in different ways. However, it has been observed that there are some communities which have experienced less effects of COVID-19 in their livelihood. One such example is the Tribal community from the Thane district of western Maharashtra.

This study attempts to find out the influence of pandemic on the socio-economic conditions of the tribal community with respect to mental and physical health, education, employment, income & consumption pattern, in a descriptive manner.

**Keywords:** COVID-19 Pandemic, Tribal Community, Socio-Economic Conditions

### Introduction

The virus SARS-CoV-2 that causes infection has evolved into a pandemic which has affected millions till today. Nations such as Brazil, France, Turkey, Russia, U.K., Italy, Argentina, USA, India, Germany were affected the most. India is the 2<sup>nd</sup> most affected country followed by the USA. As per the data of Ministry of Health and Family Welfare (March 2022), in India there are more than 40,000 active cases, more than 4 crores of discharged cases and more than 5 lakhs deaths.

In India, there are 705 ethnic groups recognised as scheduled tribes, usually referred to as Adivasis. These primitive people of the region are scattered in different parts of the country and mostly live in inaccessible hilly and remote forest regions. As per 2011 census, the percentage of



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National Conference on **New Dimensions to Social and Economic  
Development of India in the presence of COVID-19 Pandemic** Organized  
by Department of Economics & Department of English on Saturday, 12<sup>th</sup> March 2022.  
The title of the paper was - Tribal Community and COVID 19 Pandemic :

A case study of Yeoor village of Thane District

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PART - II

<i>Regression Statistics</i>	
Multiple R	0.485447091
R Square	0.235658878
Adjusted R Square	0.22573237
Standard Error	2.018263255
Observations	79

Thus, it can be observed that, teenager perceive convenience as a key component while ordering from online platforms while, income or changes in income doesn't affect their buying patterns. Hence, our hypothesis is accepted.

### Conclusion

Price discrimination based on consumer demography could be highly controversial, gray area and could also lead to conviction of crimes under the competition act. Even if the online portal are said to be dynamic, people feel somewhat insulted or agitated when their peers buy the same product at lower price at some different time. People do not understand the fact that the online retail space works just like stock market; when demand is high price tend to be high and vice versa. (Basic rules of economics)

So, ideally people tend to counter claim to the portals or platforms for the discriminative pricing on open comments which might deter some of fresh buyers from purchasing from the same platform – angry buyer acts as negative influencers. Hence, Zomato should take precaution to keep the pricing as far as possible – competitive, fair and transparent

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Thus it can be summarized that the various factors impacting the buying decision and rating as per the customers' perception is as follows.

Parameter	Mean	SD.	Var.
Convenience	6.6300	2.5579	6.4602
Economical	6.3700	2.2937	5.1944
Delivery Charges	5.3200	3.0865	9.4062
Income	4.3700	3.1222	9.6247
Discount	6.4600	2.8047	7.7670
Taxes	7.6300	3.0062	8.9226
Hidden Costs	6.9600	2.5175	6.2577

**Hypothesis Testing**

There is no significant difference in perception between Hidden Charges (levied by Zomato) and Income (of Teenagers).

F-Test Two-Sample for Variances		
	Income	Hidden Charges
Mean	3.17721519	6.367088608
Variance	3.096397274	5.260954236
Observations	79	79
df	78	78
F	0.58856191	
P(F<=f) one-tail	0.010174593	
F Critical one-tail	0.687449959	

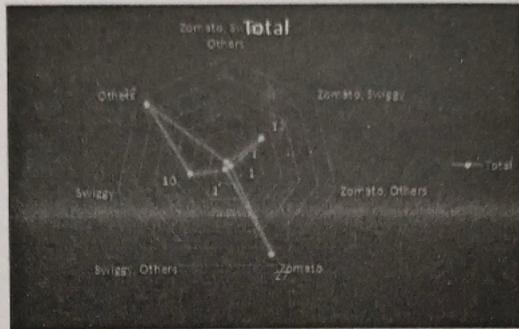
As the critical F - Test suggest that there is a huge variation in the buying behavior as to Hidden Charges levied by Zomato, the teenagers perceive it as deceptive pricing and repel from buying when the pricing is not transparent. Hence, out hypothesis is rejected – Hidden Charges have impact on buying behavior of the teenagers.

There is no significant correlation between income and price of the product purchased by Teenager using Zomato as online platform.

	Coefficient s	Standard Error	t Stat	P-value	Lower 95%	Upper 95%
Income	2.991166078	0.729125638	4.102401456	0.000100667	1.539291447	4.443040708
Convenience	0.442285041	0.090773399	4.872408061	5.77266E-06	0.261532111	0.623037971

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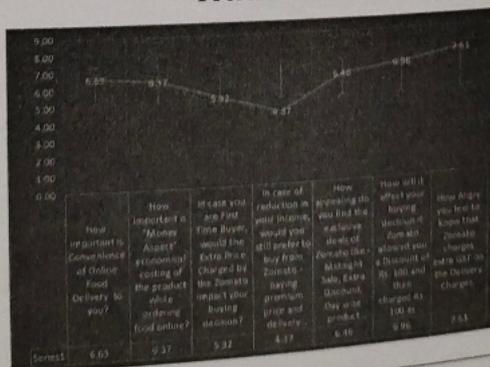
Table 1.3: Scatter Plot of Frequency of Various Platforms used by the Users.



Platform	Count of How frequently you order food online?	Cumulative Frequency	Frequency (%)
Zomato, Swiggy, Others	1	1	1.27
Zomato, Swiggy	12	13	15.19
Zomato, Others	1	14	1.27
Zomato	27	41	34.18
Swiggy, Others	1	42	1.27
Swiggy	10	52	12.66
Others	27	79	34.18
<b>Grand Total</b>	<b>79</b>	<b>79</b>	<b>100</b>

From the above table we can plot several users and their preferences. As it is seen that the roughly 52% of the users use Zomato; only 34% are dedicated loyal Zomato users. The rest user must be switching between the applications based on the variety the platform provides in terms of cuisine, working hours, discounts, delivery charges, timings etc.

Table 1.4: Histogram of Averages and Deviations of the Parameters of the Application Preference.



Laws in India - S. 3 deals with the PROHIBITION OF CERTAIN AGREEMENTS, ABUSE OF DOMINANT POSITION AND REGULATION OF COMBINATIONS which states that the Prohibition of Agreements Anti-Competitive Agreements Mean

In case of any production activity, supply and distribution chain management, storage and warehousing, acquisition, merger or control of goods is likely to cause an appreciable negative or adverse effect on competition or free market policy within country. OR such agreement is against the provision mentioned hereinabove; such agreement would be treated as Void.

In case if any engaged in identical production which has the effect of eliminating or manipulating the process for bidding. Any tie-in arrangement, exclusive supply agreement, exclusive distribution agreement, refusal to deal, resale price maintenance, shall be treated as controversial agreement if defeats the purpose of competition in India will be VOID.

Statistical Inference

Table 1.1: Frequency Distribution Chart of Age & Gender

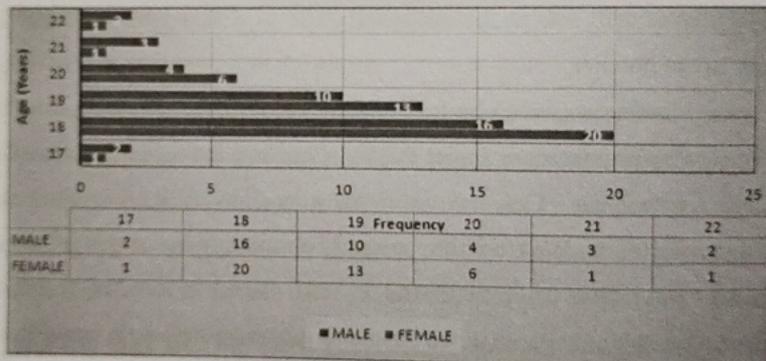


Table 1.2: Frequency Distribution Chart of Ordering Frequency per user & Income

	Never	once a week	One or twice a month	twice to thrice a week
1. NIL 2	10	3	22	1
2. upto Rs. 1000002	7		17	
3. Rs. 100000 to Rs. 2500002	4		5	1
3. Rs. 250001 to Rs. 5000002			3	
4. Rs. 500001 to Rs. 7500002	2		1	
5. Rs. 750001 to Rs. 1000000			1	
6. above Rs. 1000000	1		1	

6. Harshleen Sethi & ors. In paper titled 'Product and Brand strategies of Zomato' emphasize on the product placement undertaken by Zomato. The Advertisement campaigns launched and the impact it had on the viewers. The comparison is don't with help of the amount spends and viewers attracted. However the consumer retentions or conversion is ignored.

#### Understanding Zomato's Model

Traditionally Zomato was functioning as a public domain space to provide information about food joints and restaurants in the vicinity. The application did not provide any feedback or ordering service then. It gained momentum and crowd on its server through the menu cards displayed on the website. Later on the developers made a feature for the users to post photos and feedback for other users. It became a public domain for interactive conversation. The tie-ups with restaurants grew to 10,000 and more than 1 million users, Zomato expanded to creation of online platform for food delivery portal. You can login on the application or website and order the food. The restaurant will accept the order and Zomato will deliver it. Hence, it became a logistical partner to the hotelier.

On an onset Zomato seems to be loss making preposition, surviving on rounds of seed capital, cash infusion by promoters or Initial Public offers; but the revenue potential, growth and profit margin is tremendous. The current fiscal consolidated loss is due to the heavy advertisement campaign organized by the company through various platforms and also the discount offered to the users. Once the brand is well placed in another year or so and the overheads are reduced, the green area in the financial statement will soon explode like a ticking time bomb.

India is a potential market for many vague ideas that have shine and made a big buck. Zomato is another such absurd to look at idea which seems to be non - feasible at the face but is just waiting for its day to prove against all odds. With roughly 1 delivery per minute at the stroke of midnight of 2021 year end, and more than 2 million deliveries on a single day; it is all set to make a record in statistics as well as in financial profitability.

Just to be clear on the legal aspect of the Zomato's pricing strategies, I would like to take a quote from the Chapter II of "The Competition Act, 2002" which states the Anti-Competitive

### Literature Review

1. In the research paper '**Individual Price Discrimination – an Impossibility?**' Sarah Spiekermann from Humboldt University Berlin, Germany stated that several online portals use discriminating pricing strategies to charge different amount of money to different individuals. The discrimination is based on their disposable income, willingness to spend, past purchases, repeated purchases etc. This type of data analysis and price discrimination is possible only with the use of advance data software and is likely to breach the privacy of the individuals. Hence, need to monitor the operation of the online shopping platforms to keep a fair market and transparent pricing.
2. Richard Gil in his paper titled '**Price Discrimination and Competition in two sided markets**' stated the empirical relation between the product dominant market and the existing price discrimination. Economic fundamental of profit maximization works well in monopoly; but in short run. In long run scenario the transparent pricing strategy adopted by the vendor is gaining long lasting results. The anger of the public for exploitation was recorded in the paper.
3. Madhura Pimpalpure in her paper stated the convenience of ordering food online at place of work or home, without having to take a walk to the outlet, wait for the order, pick and come back is saved. Hence the tech savvy generation of the millennia is finding it easier to pick up with pace of the growing online retail markets. The researcher has taken efforts to come across various cross platforms of online food ordering and also digital payments.
4. Dsouza (2021) **SWOC analysis of Zomato – a case of online food delivery services**, has provided us with a competitive analysis of the Zomato in the era of online retailing. Cross cutting strategies are being discussed. Zomato has PAN India access, hence strategies need to be framed as per the cultural and geographical diversity of the nations.
5. **Zomato – a case study** by Gomathy Thyagarajan states the Revenue generation ideology of Zomato. It emphasis on the cash flow to the operation and also the recent IPO for the fund raising. The founders resorted to the crowd funding and venture investment as initial fund to ignite the operations. The diversification strategies of Zomato are also placed in the study.

### Objectives

The paper would like to explore and address the possible following objectives:

1. To explore the possibilities of anti-competitive agreements of Zomato.
2. To explore the consumers' perception to sensitivity to Pricing Strategies of Zomato.
3. To correlate between disposable income, convenience, repetitive buying and overall purchase behavior of consumers with respect to Zomato.

### Hypothesis

- There is no significant difference in perception between Hidden Charges (levied by Zomato) and Income (of Teenagers).
- There is no significant correlation between income and price of the product purchased by Teenager using Zomato as online platform.

### Research Methodology

The area of study of the samples to be investigated in this research would be based from Thane. Online questionnaire being provided to the selected samples. The ideal samples size to be considered is 100 and all samples responded to the questionnaire. Acceptable Sampling Error to be 5 Percent. Convenience sampling method was used for research data collection. More significance was being given to the primary data collected for analyzing the pattern of consumer behaviors with regards to online ordering of food through Zomato. However, secondary data was also inferred for several interpretation of the primary data collected. The data was interpreted using graphical representation.

### Participants

The survey was conducted over the 79 participant who were the teenagers out of which there were 37 males & 42 female participants. The participants considered were particularly based on the parameter namely: income, influence of offers, impact of GST, premium pricing, shadow pricing strategies, transparency in pricing etc.

### Procedure

The samples were tested with a combination of two sections google forms and to avoid bias responses of opinion, the questions were shuffled and null questions were added. The participants' response was recorded and analyzed using several statistical techniques.

## 11. Consumer Perception to Price Margining Strategy - Study of Teenagers' Perception towards Inflationary and Non - Transparent Pricing Strategies of Zomato

Mr. Vibhav Galadagekar

Assistant Professor, Sheth NKT College, Thane.

India is a foodie's paradise. It has taste variety for each and every one. Foreign tourists flock in the country to relish the divine spice on the wheels, food on the platter and Asian cuisine. Earlier homemakers used to cook for all families in kitchen; but now the millennial generation has lost that kind of attachment to homemade food. Increasing number of teenagers, bachelors, couples and working professionals are ordering food by using some (TPA) third party applications. These TPAs have bridged the service gap between hotel and home; making readymade food at doorstep at click of a button. They have created a simultaneous place and time utility efficiently supplying the food at place of work, school, picnic, movies or may it even be moving train. They have revolutionized the hoteling industry in the country. Chef no longer needs to have an outlet or restaurant; mere kitchen and tie ups with the TPAs would fetch him stable clientele. But as they say.... There is no free meal in this world – in this scenario: “no free delivery.” This paper would try to understand the business model, financial feasibility, operational gaps, loss making propositions working out for the TPAs, consumer perception to such inflationary pricing strategies and the legality of markup pricing offered by the TPAs.

**Keywords** – Third Party Applications, Asian Cuisine, Chef, Markup Pricing.

### Introduction

Zomato started under the business name 'Foodiebay' back in 2008; later changed the nomenclature to Zomato in 2010. Earlier it was restricted to the hub cities and metros, that too for a limited list of supplies and localities. The growth was not rampant to start with; but the growth of use of smartphones and the dot.com era was the catalyst to the millions users target. The online banking, UPI, offers, coupon codes and vouchers also made the generation go crazy for the online food delivery ideology. Now, zomato has the largest number of sale in terms of food items over 150+ cuisines and more than 5,00,000 restaurant tie-ups.



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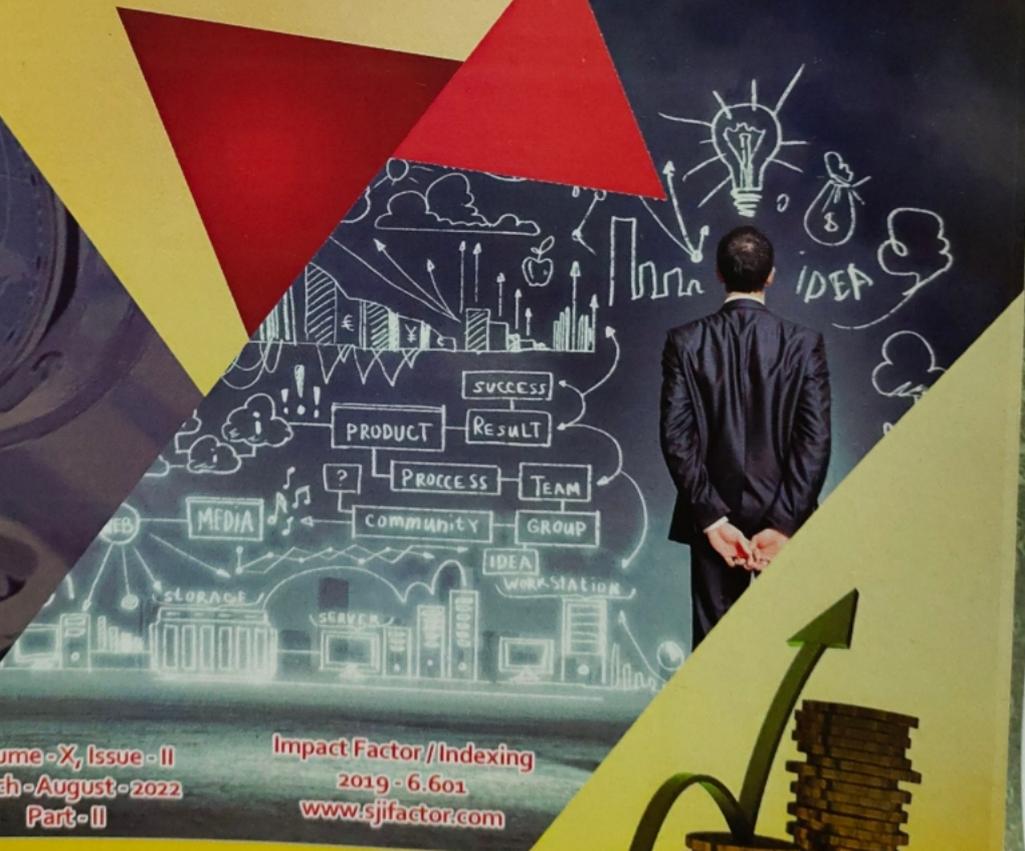


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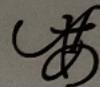




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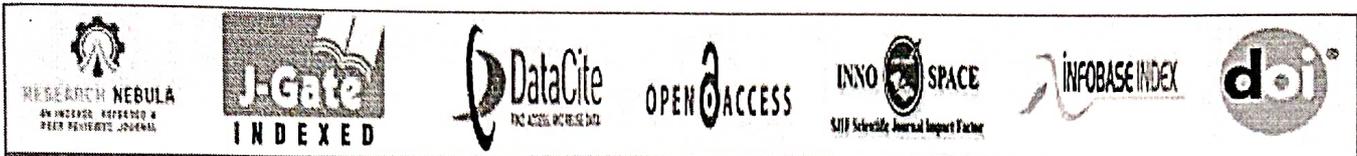
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**EMERGING ISSUES & CHALLENGES IN HUMAN RIGHTS, COMMERCIAL LAW &  
 WOMEN EMPOWERMENT IN CONTEMPORARY GLOBAL SOCIETY**  
 On 5<sup>th</sup> & 6<sup>th</sup> March 2022 @  
 Shri. Shivaji Education Society, Amravati's  
 Dr. Panjabrao Deshmukh College of Law, Amravati  
 &  
 Sentinel Solicitors, United Kingdom

**STUDY OF AWARENESS AMONG UNMARRIED INDIAN GIRLS ABOUT NRI  
 MARRIAGES**

**ABSTRACT**  
*According to ancient Hindu culture, marriage is a sacrament. It is the union of two souls rather than the union of two bodies. There are Dharmas, i.e., marital duties to be performed by both husband and wife namely Patidharma and Patnidharma. However as Indian society progressed from ancient to modern age, the institute of marriage underwent complete transformation. Today's Indian boys and girls perform marriage with various expectations. On the side of the bridegroom, there is expectation of earnings plus performing household chores, while on the side of the bride, there is expectation of good earnings and social and economic upgradation. Today's Indian girl expects to marry a boy of high standard so that she can upgrade her own social status. In the past 20 years, there has been a tremendous increase in marriages between Indian girls with NRI (Non-Resident Indian) boys especially from USA and Canada. Some of these marriages are successful. However, a significant number of these marriages have been found as fraudulent. After marriage, there are multiple adversities which are being faced by Indian wives such as husband is already married, statements regarding earnings, property, job being fraudulent, not taking wife to the place of residence, not turning to the airport to receive her, driving her out of the house, not allowing her to take child with her and so on. Behind all this, there is gross negligence on the part of the bride and her parents. If the background of an NRI husband is checked before marriage, if laws applicable to marriage are understood well in advance and such other precautions are taken, many of such incidents can be prevented. This paper makes a study as to whether Indian girls are well aware about such fraudulent NRI marriages and precautions which should be taken by them to avoid any of the above narrated incidents with them.*  
**Keywords - Awareness, NRI Marriages, Fraudulent Marriages, Precautions, Laws.**

**Introduction:** Several measures has been taken by the Government to create awareness regarding overseas marriages. The Ministry of Overseas Indian Affairs has launched an awareness-cum-publicity campaign to educate and sensitize prospective brides and their families with regard to problems arising out of marriages with overseas Indians and how due diligence can be exercised before entering into marital alliance with overseas Indians. Over the years, there has been an increase in the number of reports about Indian women who have been trapped in fraudulent marriages with overseas Indians. This has highlighted the urgent need to put in place safeguards to protect these women and to educate them about their rights

and responsibilities on the one hand, as well as about the safety nets and social defence mechanisms that are available to them and that could assist them on the other hand. Dowry and other forms of harassment, such as non-consummation of marriages, marriages of convenience, concealment of an earlier existing marriage by the husband before marrying an Indian woman, and a lack of social security faced by an Indian woman on foreign soil once the marriage has been broken and ex parte divorces have been granted, are just a few of the issues that married women in foreign countries face. One of the most concerning trends to emerge in recent years is the ease with which such



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**Of**

**PROF. MS. DIPALEE MULMULAY**

**Sheth NKTT College of Commerce and Sheth JTT College of Arts, Thane.**

**&**

**PRIN. DR. MS. RATNA CHADAK**

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### 3. A Study of Mobile Cloud Computing-Future Cloud

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#### Abstract

In recent years cloud computing is transforming the internet computing infrastructure. The Mobile Cloud Computing (MCC) is a relatively new concept in wireless networking to enrich the usability experiences of mobile users. Mobile Cloud Computing (MCC) which combines cloud computing and mobile computing. Though, a direct integration of two technologies may overcome a many of hurdles related to the performance, flexibility, security, and dynamic management discussed in mobile cloud computing. Mobile Cloud Computing(MCC) is changing the Internet computing framework. Mobile Cloud Computing(MCC) can resolved these problems by executing mobile applications on resource providers external to the mobile device. some mobile cloud applications for example Google's Map, Google Docs, Acrobat ,Gmail for iPhone and Cisco's WebEx on iPad. So these applications are using the Software as a Service model means end users application delivered as services. In this paper we introduce Mobile Cloud Computing and its implementation methods. We also examine some issues to be solved and point-out further future research directions. A brief details on the background of mobile cloud computing from mobile computing to cloud computing is presented and then followed with a discussion on objectives and latest research work. Many field of mobile application like mobile healthcare, mobile learning, mobile commerce and mobile entertainments are now taking advantage of Mobile Cloud Computing(MCC) technologies. The Mobile Cloud Computing(MCC) technology is based on the principal of "pay-as-you-use" basis. Since the majority of the facilities will be accessed from cloud through the Internet via Mobile devices. This draws out an expanding awesome business and exploration of opportunities in Mobile Cloud Computing(MCC).



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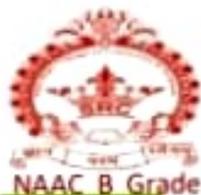
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This is to certify that Ms. Aafreen Gulzar Shaikh of NKT College of Arts, Science and Commerce, Thane has participated and presented the paper having titled "Cyber Security And Recent Trend Of Cryptography" on 26/02/2022 & it will be published in *International Journal of Advance and Innovative Research* having ISSN: 2394-7780 and Impact Factor 7.36 peer reviewed journal . We wish you all the best for your future endeavour.

Dr. Mansi A Mule  
Gen. Secretary

Dr. Veera Talukdar  
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Dr. Sunita Yadav  
Vice Principal

## CYBER SECURITY AND RECENT TREND OF CRYPTOGRAPHY

Ms. Anfreen Gulzar Shaikh, Mr. Kiran Sakharam More and Ms. Manisha Nehete  
Assistant Professor, Department of B.Sc. IT, NKTT College of Arts, Science and Commerce, Thane

### ABSTRACT

In today's digital world everyone is using internet for personal, educational, social and transactional purpose. Due to this all information is on internet network that resulting into different kind of cyber-attacks. This cause harm not only to privacy of personal but to the government organizations as well. Cyber Security have an important role in the field of Information and Technology .Securing the information or data have become one of the first priority in today's digital world. Whenever anyone thinks about the cyber Security the first. Thing that comes in our mind is 'cyber attacks' which are increasing rapidly day by day. Various Governments and organizations are applying counter measures in order to prevent these cyber-attacks. Besides various measures cyber security is still a very big concern to many of us. An attacker is always one step ahead than the defender. Defender come to know about the attack when it happened. Every defence is based upon the past attacks. The attackers are inventing new techniques to challenge the security frameworks, use powerful tools and tricks to break any sized keys.

The goal of this paper is to Focus on challenges faced by cyber security on the latest technologies. It also focuses on newly invented cyber security techniques, ethics and the trends changing the image of cyber security.

Overall the paper will present various terms related to cyber security and its trends related to cryptography.

Keywords: Cyber Security, Cryptography, Encryption, Decryption, Plain Text, Cipher Text.

### 1. INTRODUCTION-

**1.1 Cryptography:** Cryptography is a program that converts private data or information into an unreadable or mixed form. It is, in fact, the art of secret writing. The concept of cryptography is based on five elements which are as follows.

- Plain text: A message or information that we want to send in private. The Plain text set is represented by P.
- Cipher text: A form of information or message that is unreadable or unreadable. The cipher text set is represented by C.
- Key: It is the law with the help of how data is abused. The set of keys is represented by K.
- Encryption Function: It is the process by which the cipher text is produced. The encryption function set is represented by E(x).
- Encryption Removal Function: E(x) transverse function. It is an attempt to produce the first message. The set of encryption function is represented by D(x). So cryptography is based on {P, C, K, E (x), D (x)}

### 1.2 Cryptography Goal

Cryptographic goals are set before developing a new encryption model.

- Access Control
- Authentication
- Confidentiality
- Data Integrity
- Non-Repudiation



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# **ONE DAY MULTIDISCIPLINARY INTERNATIONAL E-CONFERENCE**

**On**

**“Impact of contactless & Electronically  
Maintained Commerce, Management,  
Hospitality, Education on Indian Economy”**

ORGANIZED BY

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## 7. To Study the Investment Pattern Adopted by Young Investor in Stock Market in Mumbai City

**Ms. Aditi Mone**

Sheth NKTT College, Thane.

**Ms. Priyanka More**

Sheth NKTT College, Thane.

Stock market is an area which has always been alluring to people. It is observed that majority of investor has experience profitable results through their investment. The current trend that has been observed is the youths of India are very much curious about stock market and investing in it. The ease in access of information regarding stock market have persuade young investor to channelize their funds in stock market rather than traditional investment options. Growth in technology have made it easier to open a trading account, and buy and sell stock at one fingertips. Here we are going To study the investment pattern adopted by young investor in stock market in Mumbai city.

The methodology used for this study is quantitative and method used for data collection is primary as well as secondary. The young investor in the age group of 18 to 25 are mainly being observed through this. The main objective of the study is to find out how many of them are actually investing by popularity of the stocks, news or by actually doing fundamental analysis. Now a day's people have less patience and want instant results so the span of staying invested in stock market is also considered as it is also very important factor to understand the behaviour.

**Key words:** young investor, stock market, opportunities, returns.

### Introduction

Increasing popularity of stock market have changed investment patterns among young investors. Young generation are channelizing their funds by putting them in good use. Many of the traditional investment instruments like Fixed deposit, post office saving scheme have lost its market attractiveness because of low rate of return hence young investor have shifted from traditional investment options to equities, mutual fund, SIP, future and options. Young investors who are perusing graduation and post graduation prefer investing into penny stocks. Young investors who have stered earing just now prefer investing in SIP, mutual fund. Due to the age



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evaluation to employees which was statistically significant ( $r = .857$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.74 and S.D. = 1.202). There was a strong, positive correlation between Performance Appraisal and clear and transparent objectives of performance appraisal to employees, which was statistically significant ( $r = .776$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.67 and S.D. = 1.206). This activity creates positive image in the minds of employees so that it helps employees to work positively which increases the overall productivity of the organization. There was a strong, positive correlation between Performance Appraisal and variable/dimension of performance appraisal in terms of feedback and counseling provided to employees based on performance in the organization which was statistically significant ( $r = .775$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.55 and S.D. = 1.227). Offering permanent employment gives more satisfaction to employees and it beneficial to the organization as this saves cost of recruitment and training and development programme. There was a strong, positive correlation between Performance Appraisal and variable/dimension of performance appraisal in terms of satisfaction about employment security offered in the organization which was statistically significant ( $r = .854$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.62 and S.D. = 1.251). Appraisal and employment security motivates the employees to be innovative and taking initiative in the organization. Employees take initiative or active involvement through they do some innovation in their present work which increases the sales turnover and market share of the organization. There was a strong, positive correlation between Performance Appraisal and variable/dimension of performance appraisal in terms of employment security offered by the organization allows employees to be innovative and initiative with job related issues which was statistically significant ( $r = .806$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.68 and S.D. = 1.141). It generates positive approach, increases labor productivity and value per employee or business per employee in the organization. There was a strong, positive correlation between Performance Appraisal and variable/dimension of employee retention in terms of the company strongly considers employees goals and values which was statistically significant ( $r = .744$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.59 and S.D. = 1.291)

### **FINDINGS**

It is found that majority respondents have agreed that their organizations provide them adequate opportunity for diagnosis and development. It shows that Organizational Diagnosis is an effective ways of looking at an organization to determine gaps between current and desired performance and how it can achieve its goals. It indicated that majority respondents have agreed that their organizations have fair performance appraisal. Having fair and clear approach in performance appraisal helps organization to determine promotion and other benefits. It showed that majority respondents have agreed that performance appraisal and objectives of it are clear and simple to them. It helps employees to understand the parameters of performance appraisal while evaluating them by their organization. Performance appraisal can have a strong impact on the employees self esteem. This appraisal should in no way demoralize the employee, which would cause an increase of higher employee turnovers for the organization. It is found that It indicated that majority respondents have agreed that that they are satisfied with the employment security offered in their organization.

### **CONCLUSION**

IT companies are offering attractive pay packages, performance based salary structure, better job satisfaction, career opportunities and challenging nature of jobs. The study reveals that implementing performance strategy which affect employees' retention in the organization are the main challenges faced by the software companies. It is also found that job security is not an important concern among the software professionals to opt for a career in a particular company. The overall working conditions, a fair and equitable pay package, challenging nature of the job, career growth, work life balance, participation in decision making process, motivational training etc are the important factors in attracting and retaining employees in the organization.

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**Interpretation:**

Age of respondents is also a demographic and independent factor. It is also considered to draw out various conclusions of the study. As per Table No. 4.4, 32.5 % respondents were in 24-30 years age category, 28.5% respondents were in 38-44 years age category, 24.0% respondents were in 31-37 years age category and 15.0% respondents were 45 years and above.

**Table No. 4.5: Gender of Respondent's**

	Frequency	Percent	Valid Percent	C.F. (%)
Male	277	69.3	69.3	69.3
Female	123	30.7	30.7	100.0
Total	400	100.0	100.0	

**Source: Primary Data (SPSS Version 20)**

**Interpretation:**

Gender is one of the most important parameter and demographic variable to be considered for resolving various issues in the research problem. As per Table No. 4.5, 69.3% respondents were male and 30.7% respondents were female.

**Table No. 5.2: Correlations and group statistics**

	Pearson Correlation	Sig. (2-tailed)	N	Mean	S.D.
Performance Appraisal	1	-	400	41.18	10.340
Provide opportunity for organizational diagnosis and development	.726**	.000	400	3.87	1.129
Performance appraisal is fair in this organization	.753**	.000	400	3.85	1.148
I am informed of how my performance evaluation is done	.857**	.000	400	3.74	1.202
The objectives of the appraisal system are clear to employees	.776**	.000	400	3.67	1.206
Appraisal system has a strong impact on individual and team performance	.820**	.000	400	3.99	1.151
Employees are provided with performance based feedback and counseling	.775**	.000	400	3.55	1.227
I am satisfied with the employment security the organization offers me	.854**	.000	400	3.62	1.251
The employment security offered by the organization allows me to be innovative and initiative with job related issues	.806**	.000	400	3.68	1.141
Appraisal Strategy is use full to retain the employee in organization	.744**	.000	400	3.59	1.291

**INTERPRETATION**

A Pearson product-moment correlation was run to determine the relationship between Performance Appraisal and providing opportunity for organizational diagnosis and development. There was a strong, positive correlation between Performance Appraisal and providing opportunity for organizational diagnosis and development, which was statistically significant ( $r = .726$ ,  $n = 400$ ,  $p = .000$ , Mean = 3.87 and S.D. = 1.129). There was a strong, positive correlation between Performance Appraisal and fair strategy in performance appraisal in the organization for promotion, which was statistically significant ( $r = .753$ ,  $n = 400$ ,  $p = .000$ , Mean=3.85 and S.D. =1.148). When employees are informed about their performance from time to time, they get updated and they also know their lacunas so that they can do SWOT analysis which helps the organization a lot. There was a strong, positive correlation between Performance Appraisal and information about performance

**STATEMENT OF HYPOTHESIS:**

The researcher has framed the following hypothesis for the study:

**Hypothesis:**

H0: There is no significance relation between performance appraisal strategy and employee’s retention in IT sector

H1: There is significance relation between performance appraisal strategy and employee’s retention in IT sector

**DEMOGRAPHIC PROFILE OF THE RESPONDENTS:**

**Table No. 4.1: Qualification of Respondent's**

	Frequency	Percent	Valid Percent	C.F. (%)
<b>BE</b>	158	39.5	39.5	39.5
<b>M.Sc.</b>	66	16.5	16.5	56.0
<b>MCA</b>	99	24.8	24.8	80.8
<b>MBA</b>	77	19.3	19.3	100.0
<b>Total</b>	400	100.0	100.0	

Source: Primary Data (SPSS Version 20)

**Interpretation:**

Qualification is the essential criteria to determine various results as independent variable. As per table No. 4.1 and graph No. 4.1, 39.5% respondents were having BE qualification followed by MCA (24.8%), MBA (19.3%) and M.Sc. (16.5%).

**Table No.4.2: Designation of Respondent's**

	Frequency	Percent	Valid Percent	C.F. (%)
<b>Team Leader</b>	170	42.5	42.5	42.5
<b>ProjectLeader</b>	80	20.0	20.0	62.5
<b>Project Manager</b>	70	17.5	17.5	80.0
<b>Manager</b>	50	12.5	12.5	92.5
<b>Senior Manager</b>	30	7.5	7.5	100.0
<b>Total</b>	400	100.0	100.0	

Source: Primary Data (SPSS Version 20)

**Interpretation:**

Above Table No. 4.2 gives information about designation of respondents. Designation of respondents is one of the prime independent variable to draw various results of the study problem. Majority respondents were Team Leader (42.5%) followed by Project Leader (20%), Project Manager (17.5%), Manager (12.5%) and Senior Manager (7.5%).

**Table No.4.3: Experience of Respondent's**

	Frequency	Percent	Valid Percent	C.F. (%)
<b>1-7yrs</b>	131	32.8	32.8	32.8
<b>8-14yrs</b>	95	23.8	23.8	56.5
<b>15-22yrs</b>	97	24.3	24.3	80.8
<b>23yrs and above</b>	77	19.3	19.3	100.0
<b>Total</b>	400	100.0	100.0	

Source: Primary Data (SPSS Version 20)

**Interpretation:**

Experience is a demographic factor to be considered in research study to draw out various results of the study. As per Table No. 4.3, 32.8% respondents were 1-7 years experience followed by 15-22 years (24.3%), 8-14 years experience (23.8%) and 23 years and above (19.3%).

**Table No. 4.4: Age (years) of Respondent's**

	Frequency	Percent	Valid Percent	C.F. (%)
<b>24-30yrs</b>	130	32.5	32.5	32.5
<b>31-37yrs</b>	96	24.0	24.0	56.5
<b>38-44yrs</b>	114	28.5	28.5	85.0
<b>45 yrs and above</b>	60	15.0	15.0	100.0
<b>Total</b>	400	100.0	100.0	

Source: Primary Data (SPSS Version 20)

**D S Raval et al (2014)**, This research paper highlights the context in which the IT / ITES Industry has grown in India and the level of human resource management (HRM) processes and systems developed in this sector. Using a multidisciplinary approach that combines both in-depth interviews with senior HR executives as well as a list of self-fulfilling questions, the data is collected from selected IT / ITES companies in the city of Vadodara. The results highlight how certain HRM processes such as hiring, performance measurement, training and development, and compensation apply. Research suggests the existence of formal, organized, and limited HRM systems in IT / ITES organizations. Several ideas related to HRM policies and procedures were assigned to senior HR executives who were interviewed to shed more light on IT / ITES companies' performance and challenges. The analysis provides real and useful information for both academics and doctors and opens the way for further research in the field of HRM systems and processes in the IT / ITES industry in India.

### **RESEARCH METHODOLOGY**

"The Research Methodology is a means of taking decision from the result obtained from the collective, natural commercial or social phenomena."

**SAMPLE DESIGN:** A sample design is a definite plan for obtaining a sample from a given population. It refers to the techniques or the procedures that the researchers would adopt in selecting items for the samples. Sample design is determine before data are collected. Here we select the population as sample in our sample design. The selected respondents should be as representatives of the total population.

**SAMPLE SIZE:** Keeping in mind all the constraints the size of the sample of our study was selected as 400. Employees were selected from selected IT companies by the researcher in Hingjawadi, Pune region.

### **DATA COLLECTION:**

A combination of both primary and secondary methods of collecting data was used.

**PRIMARY DATA:** The primary data are collected by conducting interviews with the selected employees in the selected companies by using structured interview schedule.

- Questionnaire: Detailed & comprehensive questionnaire was prepared for HR : Team Leader (TL), Project Leader (PL), Project Manager (PM), Manager (M) and Senior Manager (SM)

**SECONDARY DATA:** The secondary data are collected from the secondary sources, these sources which record an event or happening that was never actually witnessed by the researcher. In other words, secondary sources are steps away from the real fact, replete with interpretations. The secondary data are available from the following sources:

- Records and documents written by actual participants or eyewitnesses of an event such types of documentary sources are official records or minutes, deeds, articles, press releases, newspapers items, survey and various reports etc.
- Records on historical rather chronological developments of the organization or event.
- Orally transmitted materials.
- Handwritten materials.
- Printed material like books, periodicals, papers and literature.
- Audio-visual records.
- Reference books.
- Journals.
- Relative Thesis.
- Computer (Internet) etc.
- Reports.
- Magazines, newspaper, and reference books.

### **OBJECTIVES OF THE STUDY:**

**Researcher has proved the following objectives through his questionnaire**

1. To know if performance appraisal is an essential tool for employee's performance.
2. To examine the perception of employees working in software companies towards employee retention strategies.
3. To know if performance appraisal strategy is an essential tool for employee's retention

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**A STUDY OF PERFORMANCE APPRAISAL STRATEGY FOR EMPLOYEE RETENTION IN SOFTWARE INDUSTRY****<sup>1</sup>Dr. Yogeshwari Patil, <sup>2</sup>Ms. Sonali Saraf and <sup>3</sup>Ms. Vrushali Ghodke**<sup>1</sup>Coordinator and Assistant Professor Sheth N.K.T.T. College, Thane (W)<sup>2,3</sup>Assistant Professor Sheth N.K.T.T. College, Thane (W)**ABSTRACT**

*Essential services employees are a software company that hires, encourages and maintains them. Although from time to time, the amount created by employees in other software companies takes the form of intangible assets such as intellectual property, types, and so on, most employees in human enterprises such as IT services and products intangible. Software companies use new labor methods different from brick and mortar companies to manage human resources. The HR processes in Indian software companies such as performance testing, staff recruitment and staff development programs are significantly different from the manufacturing and other service companies. The researcher in this study is trying to find an answer to the research question whether the various analytical strategies in software companies reflect employee retention in the software industry. Performance management has become an integral part of the organization's strategic direction for human resource management and Vision and Mission. Performance management is essential to ensure the sustainability and competitiveness of the organization in today's information technology world.*

*Keywords- Employees, Software Company, performance appraisal, retention, Human Resource, IT services.*

**INTRODUCTION**

The overall performance of any organization depends solely on the quality of Human Resources available. In general terms, human resources can be defined as the content of the knowledge, skills, creative abilities, talents and abilities of the organization's staff and the values, attitudes, methods and beliefs of the person involved in organizational matters. Performance appraisal, or staff evaluation, is an annual process, in which productivity and performance of employees in assigned projects will be documented, evaluated and compared to the objectives set by their managers. They will receive feedback and advice on their skills or future growth within the company.

The results of this program vary from company to company and depend on the growth of the business, the size of the company or the performance of the individual. Generally, however, the outcome will determine whether employees can receive promotion, salary increases, bonuses, and other rewards. Staff evaluation is not only important to reward deserving employees. The same principle can be applied to maintain your skills and reduce the cost of hiring and training. Staff retention and performance are HR's top concerns today. People the Gartner group company that focuses on human financial management in IT organizations have realized that the average time for IT professionals is less than three years. In addition, the use of new technologies, learning and training support, and challenging environment are ranked higher than competing salary structures as effective retention processes.

**REVIEW OF LITERATURE**

**Dyer and Reeves (1995)**, captured the results of HRM operations in the following ways.

- Financial results; profit, sales markets
- Organizational results; productivity, quality, efficiency
- HR-related results; attitude and behavior of employees - satisfaction, commitment, change of staff, absence.

**Richard and Johnson (2001)**, using a sample of banks, examined the impact of an effective HRM strategy on a wide range of variables. They found that the effectiveness of strategic HRM was directly related to employee benefits and that the relationship between this rate and the return on equity was strong between high-value banks.

**Nayyab H et al (2011)**, conducted research to find that HRM processes contribute to improving the performance of banks. In addition, the result showed that HRM processes such as training, staff participation in decision-making were found to be closely related to bank performance. In addition, Osman et al (2011) 55 found that successful implementation of HR processes in a company has a significant impact on company performance. The findings also show that HR processes have a nearly 50 percent impact on solid performance.

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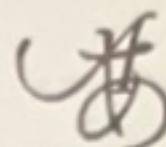
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**Dr. Himanshi Mansukhani**

In Recognition of the Publication of the Paper Titled

**A Study on the Strategic Life Skills Adopted by Women  
Entrepreneurs in Their Business during and Post Pandemic**

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## 20. A Study on the Strategic Life Skills Adopted by Women Entrepreneurs in Their Business during and Post Pandemic

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### Abstract

**Covid -19** has left the negative impact on the growth and development of any business across the globe. It was a tough time for all the entrepreneurs to emerge out of this crisis, but with the help of the resilience and entrepreneurial skills they bounced back. This study tries to understand the core life skills adopted by the women entrepreneurs in their business during and post pandemic. The way in which women entrepreneurs adopted these core life skills like self-awareness, emotional intelligence, problem solving, decision making, stress etc. for their survival.

### Objective of the Study

To study the Strategic Life skills adopted by Women Entrepreneurs

### Introduction

**Covid -19** has left the negative impact on the growth and development of any business across the globe. It was a tough time for all the entrepreneurs to emerge out of this crisis, but with the help of the resilience and entrepreneurial skills they bounced back. Entrepreneurs took this crisis as both the opportunity for learning how to survive their business and even the negative consequences. The fighting spirit of the entrepreneurs helped them to come out of such crisis. (Akula, Jan. 2021)

This study is related to the struggle of women entrepreneurs and the way in which they adopted their strategic life skills to handle this tough situation and survive in the market.

**Women entrepreneurs** may be defined as a "Woman or a group of women who initiate, organize and run a business enterprise".

As per Kamal Singh - "A woman entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life." (Sharma, 2013)

### Review of Literature

In the Research study "Small businesses and their challenges during COVID-19 pandemic in developing countries: in the case of Ethiopia", the researcher finds that doing business in this COVID-19 pandemic time is very challenging. It has dangerous impact on workers as some had to lose job during this period, small businesses and also the country's overall economy. COVID-19 did not affect all businesses in the same way. Some businesses which were essential remained open, while others were closed. Some businesses could shift employees to remote work, while others were ill equipped for the transition. (Engidaw, Jan 2022)

In the research study "Developing life skills for economic progress" it was found that Researcher suggested that self-awareness is an essential for developing empathy, for effective communication and interpersonal relations. (Iyer, 2017)

In the research study "Strategies Adopted by Women Entrepreneurs to Ensure Small Business Success in the Nkonkobe Municipality, Eastern Cape" it was found , that the successful women in business must assist other budding women entrepreneurs to start the business through a mentorship programme or encourage the start-ups to join the business incubators. (Agholor Deborah Ewere, 2015)

In the research study "Emotional Intelligence and Entrepreneurs innovativeness towards Entrepreneurial Success: A Preliminary Study" it was found that Entrepreneurs can increase creativity and innovation by leveraging their emotional intelligence. Emotional power will be helpful for the entrepreneurs to be good leaders and inspiring and motivating their employees to be innovative and creative in their organizations (Rohana Ngah, 2015). The occurrence of negative life events often has a stronger impact on individual physiology, cognition, emotion, and social response than positive life events. (Zhengda Xu, Jan 2022)

In the research study "Emotional Intelligence – Women Entrepreneurs' Secret Weapon – A Conceptual Study" it was found that highly emotional intelligent women can solve problems related to professional and personal area in an effective and efficient way. Controlling their emotions will also result in creating a conducive work environment. (Ranjitha Bernice G., 2017)

In the research study "Work Stress and Coping Behavior among Women Entrepreneurs in India" it was found that, Women were subjected to greater stress due to the excessive demands, expectations from home and at career front even, which caused greater conflicts for women entrepreneur in coping up with multiple roles. This resulted in stress in them which leads to low work life balance. (Prachita Patil, 2017). Our findings show that indeed, the risks of burnout have increased during the pandemic and that the threat of bankruptcy is the dominant threat. (Thurik, February 2022)

Women entrepreneurs failed to take any formal training for their business and started business enterprises. Proper decision-making power in terms of manpower recruitment, marketing and financial decisions will lead to the success in their business.

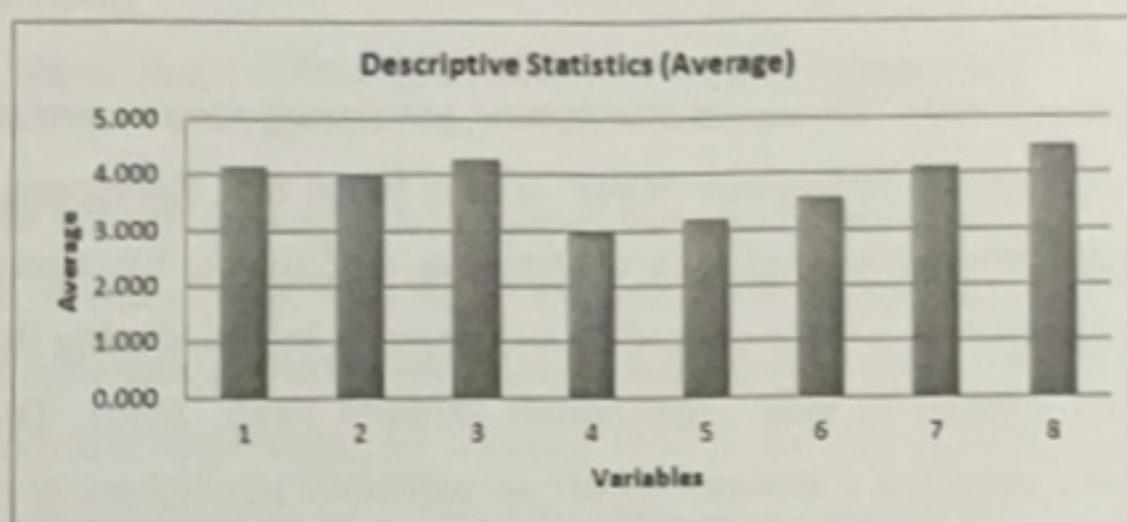
### Research Methodology

Methodology adopted for the research includes primary research (sampling, preparation of questionnaire), data collection, Anova method to test hypothesis.

### Hypothesis

1. Ho: Strategic Life skills do not have impact on the growth of women entrepreneur and the economic development in Pandemic
2. H1: Strategic Life skills have impact on the growth of women entrepreneur and the economic development in Pandemic.

### Observation and Analysis



Source: Primary Data

**Anova: Single Factor****SUMMARY**

<i>Groups</i>	<i>Count</i>	<i>Sum</i>	<i>Average</i>	<i>Variance</i>	<i>Sqrt Variance</i>
V1	30	125	4.167	0.489	0.1276
V2	30	121	4.033	0.654	0.1477
V3	30	128	4.267	0.409	0.1168
V4	30	89	2.967	1.482	0.2222
V5	30	96	3.200	1.476	0.2218
V6	30	107	3.567	0.668	0.1492
V7	30	124	4.133	0.671	0.1496
V8	30	135	4.500	0.741	0.1572

*Source: Primary Data*

**ANOVA**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
Between Groups	62.79583	7	8.970833333	10.89080761	7.13818E-12	2.049195
Within Groups	191.1	232	0.823706897			
Total	253.8958	239				

*Source: Primary Data*

Since the P Value of the variables is less than 0.05, hence we accept the alternate hypothesis and reject the null hypothesis. So this means that strategic life skills have impact on the growth of women Entrepreneur

**Conclusion**

From the above study, we can conclude that pandemic hampered the growth but women entrepreneurs. Women entrepreneurs suffered from the losses in the pandemic which resulted a drop in the economy of the country. However slowly and gradually during the post pandemic women entrepreneurs thought to bounce back. So they adopted these core life skills and believed that self-awareness is a prerequisite for effective communication and developing the interpersonal skills. skills like Critical Thinking, empathy, various interpersonal skills like gestures, languages, symbols etc were also adopted by women entrepreneurs. So they were able to take logical decisions on financial management, product management and staff management.

Adopting problem solving skills for dealing with the finances and people around, led to less stress among the women entrepreneur. Hence we conclude that there is an impact of these strategic life skills on the growth and success of women entrepreneurs and the economic development of the country especially during and after the Pandemic.

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