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CHAIRMAN'S DESK....



His Highness Nawab Mohammed Abdul Ali

I am delighted to present you the 13th Issue of MIM International Journal of Management Research, a half-yearly management journal published by MEASI Institute of Management, Chennai, India.

This International journal seek to publish innovative, original, and stimulative research based articles in different functional areas of management, case studies and research abstracts which will guide Indian and International research scholars.

Looking forward to you're contribution and wishing you well.

EXECUTIVE DIRECTOR'S DESK....



Janab T. Rafeeq Ahmed

This is very exciting and inclusive change that we think will strongly diversify the journal content, impact and international reputation. The main objective of this MIM International Journal for Management Research is to keep the readers updated about the latest developments, theories and techniques in the field of management sciences.

I hope our reader's and patrons share a similar vision, and we look forward to a productive, challenging, and a successful 2020 ahead. I also hope that our esteemed readers, patrons, and authors will continue to support by reading, discussing, recommending, citing our journals, and submit high-quality manuscripts.

This Journal will provide a platform for the Student's Researcher's and practitioner's of management to facilitate discussions and to disseminate their works and thoughts to the research community at large.

FINANCE DIRECTOR'S DESK....



Janab Elias Sait

Successful accomplishment of the MIM International Journal of Management Research mission depends upon the willingness of authors to submit their Research work to the journal. We pledge to do our best to review all submissions appropriately and are eager to become an outlet for writings based on research evidence.

DIRECTOR'S DESK....



Dr. D. Nisar Ahmed

We are happy to release the 13th Issue of our MIM International Journal of Management Research. I am indebted to Academic and Industry experts who made significant contributions to this issue.

Since the beginning our aim has been to maintain integrity and to increase the reputation of our journals. Our consistent efforts are aimed towards increasing the visibility, impact, editorial cycle time, and the overall quality of our journal. All articles will be fundamentally based on research evidence, which can be quantitative or qualitative.

Many thanks to the authors for submitting their quality work as well as the many reviewers who contributed their intellectual energy towards making this seventh issue a success. Very special thanks to the Peer Reviewers who have given final shape to all the articles.

From the Managing Editor's Desk

MIM International Journal of Management Research (MIM IJMR), a Bi-Annual, Refereed, peer reviewed, international research journal from MEASI Institute of Management, set to hit the 13th Issue in July 2020 with an objective to share the research and expert acquaintance among faculty members, students and the corporate.

We express our heartfelt gratitude to our Chairman, MEASI : His Highness Nawab Mohammed Abdul Ali, Executive Director, MEASI Janab T. Rafeeq Ahmed and Finance Director, MEASI Janab Elias Sait for their encouragement and continuous support to Successfully Release bring this MIM International Journal of Management Research.

While we thank the authors who contributed their research articles for this issue, We also request the International Faculty members, Research scholars, Practicing Managers, Executives to contribute their research work in the areas of Production, HR, Marketing, Finance, Logistics & SCM and other related Management disciplines. An humble appeal from the editorial desk to the prospective authors is to send only research articles which are unpublished and are original. We request the authors to send the empirical papers and case studies.

We thank the Editorial advisory committee for their valuable guidance and suggestions given. We also thank editorial desk members for their support to review articles published.

We look forward for your valuable suggestions, comments and contributions.

Happy Research!

Dr. D. NISAR AHMED
Managing Editor

Dr. B. LATHA LAVANYA
Chief Editor

From the Additional Director's Desk



Dr. MAJOR ZAHID HUSAIN

I am extremely privileged to be a part of this institute which is an undisputed pioneer in the field of training and education. At MEASI INSTITUTE OF MANAGEMENT, students are expected to have an enriching and life-turning experience which will enable them to reach new heights in their professional life. We foster sharpening of skills and enhancement of knowledge base in our students through various extra-curricular, co-curricular and curricular activities through faculty who not only keep themselves at par with the current developments but also contribute to the expansion of the body of knowledge in their field of expertise.

The Institute has been making tremendous improvements over the years and has received Education excellence Award given by the Indus foundation at the Indo American summit.

I am overwhelmed by the team of hard working staff and learned faculty who have made this institution grow higher and higher. My greetings and best wishes for all those associated with the effort of the publications of the MIM International Journal of Management Research.

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IMPACTS OF TOURISM IN UTTARAKHAND : A SELECTIVE STUDY FROM ONE DISTRICT

Dr. Bipin Chandra Pant¹

Abstract

The objective of the survey was to assess the key indicators, which were responsible for attracting tourists to Pithoragarh. The methodology of collecting information was through direct distribution of questionnaires in some of the most popular areas of entire district where the tourist visit. The community members or residents nearby these areas and other easily approachable areas were selected for gathering information in a separate questionnaires. By seeing the less number of domestic and foreign tourists in the entire district , the sample size was limited . The sample size of the study was 200 from stakeholders and residents were selected for getting the information in another questionnaire.

Keywords: *Tourism, District, Sustainable Development, Stakeholders.*

Introduction:

Tourism is a socio-economic activity and has evolved into one of the largest and fastest growing industry of the world. While the economic benefits of tourism are well known,

the benefits of tourism are rarely equitably distributed among stakeholders in traditional tourism development. These economic benefits also come with environmental and cultural costs that are unfairly borne by some stakeholders (Mortz, Ray, & Jain, 2005). The shift from this traditional tourism model towards sustainable tourism development ensures equitable distribution of benefits and costs among stakeholders. Jamal and Getz (1995) argue residents are important stakeholders whose participation is necessary to move towards sustainable tourism.

As the largest industry in the world, tourism has the potential to help deal with the key issues facing many parts of the globe and therefore can be seen as a positive and negative force. If the cost and benefits of tourism are understood from the outset, strengths and opportunities can be maximized while weakness and threats can be minimized. Each situation of tourism planning will be different in terms of its tourism characteristics. The costs and benefits of tourism will vary in each destination and these can change over time, depending on tourism and other activities in the local and regional context.

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Tourism can be seen as having the following benefits and costs according to the guidelines for integrated planning for sustainable tourism development issued by the transport division of UNESCAP in 1999.

Economic Benefits:

- Tourism generate local employment, both directly in the tourism sector and in various support services and resources management sectors.
- Indirect employment is generated through other industries such as agriculture, food production and retail.
- Visitors' expenditure generates income for the local community and can lead to the alleviation of poverty in the areas which we would like to promote and develop as a hot tourist destination by involving communities.
- Tourism stimulates profitable domestic industries like hotels and all other lodging facilities, restaurants and all other food service outlets, transportation system, handicrafts and guide services.
- Tourism generate foreign exchange, injects capital and new money into the local economy.
- Tourism diversifies the local economy, particularly in rural areas where agricultural employment may be sporadic or insufficient.
- Increased tax revenues from tourists can

be reaped if a local sales tax is added to the provincial and federal taxes already in place.

- Employment opportunities will be created in the business communities due to the influx of tourists who will need goods and services.
- Increased entrepreneurial opportunities will provide goods and services not already available in the community and create new tourist products.
- Infrastructure development such as airports, roads, schools, hospitals and retail areas have the potential to benefit the local community and can aid economic development by allowing more trade and better flow of goods and services.

Economic Costs:

- The jobs created through tourism may be low paying and require few skills.
- Inflated prices may result from local businesses attempting to raise profits or cover the cost of extra employees.
- Inflated property values may occur if the community becomes a tourist hot spot. This will result higher property tax that may be un-favorable for local residents.
- If tourism is seasonal at a destination, so too will be the injection of income into the community.
- Health service provision and police

services can increase during the tourist season at the expense of the local tax base.

- Affordability and availability of staff housing can be problematic.

Social Benefits:

- The quality of life of a community can be enhanced by economic diversification through tourism, following the principles of sustainable development.
- Tourism creates recreational and cultural facilities that can be used by local communities as well as domestic and international visitors.
- Public spaces may be developed and enhanced through tourism activities.
- Tourism enhances local community esteem and provides the opportunities for greater understanding and communication among peoples of diverse backgrounds.
- Tourism can bring about a real sense of pride and identity to communities. By showcasing distinct characteristics of their ways of life, history and culture, tourism can encourage the preservation of traditions which may be at risk of.

Social Costs:

- Rapid tourism growth can result in the inability to meet the capabilities of local amenities and institutions; quality of amenity services can be diminished by over use.

- Litter, vandalism and crime are concerns associated with tourism development that will be the responsibility of the community.

- Tourism can bring overcrowding and traffic congestions.

- Congestion can result in the perception of inconvenience by the residents, which is interpreted as a negative impact on their quality of life.

- Young members of the host community are particularly susceptible to these economic expectations that tourists bring. The result can be complete disruption of the traditional way of life in the community.

- An increase in crime may result from tourism. The community structure may change (including community bonds, demographics and institutions).

- The authenticity of the social and cultural environment can be changed.

- Organized events for tourists based on local social behavior and culture can become distorted in their authenticity, which may not be a valid representation of the local environment.

- Lifestyles may be disrupted beyond levels acceptable to the host community.

Cultural Benefits:

- Tourism can enhance local culture

awareness, but eventually might distort it.

- Tourism can generate income to help pay for preservation of archaeological sites, historic building and endangered objects of all types.
- Despite many criticisms about alteration of cultures to unacceptable levels, the sharing of cultural knowledge and experience can be beneficial for both the hosts and guests at tourist destinations, and could result in the revival of local traditions and crafts.

Cultural Costs:

- Youth in the community could begin the speech and attire of tourists.
- Loss and damage to historic sites may occur through tourism development and pressures.
- Long term damage to cultural traditions and erosion of cultural values, resulting in cultural contamination beyond the level acceptable to the host destination.

Environmental Benefits:

- Nature tourism encourage productive use of lands that are marginal for agriculture, enabling large tracts to remain covered in natural vegetation.
- Parks and nature preserves may be created and ecological preservation supported as a necessity for nature based tourism.
- Improved waste management can be

achieved.

- Tourism provides financial support for the conservation of ecosystems and natural resource management, making the destination more authentic and desirable to visitors. It also adds more value to the local tourism business.

Environmental Costs:

- Negative changes in the physical integrity of the area may occur.
- Rapid development, over development and overcrowding can forever change the physical environment and ecosystem of an area.
- Sensitive areas and habitat may be lost.
- Degradation of parks and preserves through over-use and poor management may result.
- Excessive waste may be generated.
- Wear and tear on infrastructure is accelerated.
- Many of the negative impacts from tourism occur when the amount of visitors is greater than the environment's ability to cope with the visitor volume.
- Some of the consequences of exceeding the environmental capacity include strain on already scarce resources such as water, energy, food and natural habitat areas.

In addition, unchecked tourism development

may lead to soil erosion, increased pollution and waste, discharges into the sea and waterways, increased pressure on endangered species of animals and plants, and heightened vulnerability to deforestation, as well as loss of biodiversity.

Literature Review

Kuo (2002) in the article "The Effectiveness of Environmental Interpretation at Resource Sensitive Tourism Destinations" mentioned that the development and implementation of tourism legislation with respect to the visitor activity could contribute to the ultimate destination experience. Environmental interpretation in a resource sensitive tourism destination was considered to be an effective visitor management strategy that helped to encourage visitors to adopt more appropriate behavior in order to sustain the development of tourism. Through this paper, he aimed to examine the processes and purposes of visitor management and environmental interpretation, including various definitions and functions. The effectiveness of environmental factors in visitor management with a sustainable orientation was also addressed in this paper.

Williams (1982) and Singh (1984) has studied impact of tourism . Most of these studies point more to negative and adverse consequences of tourism.

Krippendorf (1982), Gunn (1994), Hunter and Green (1995), Mieczkowski (1995) and Batta (1998, 2001) has widely researched the interaction of tourism and the environment .

Pizam (1986) told that tourism is held responsible for transformation of societies by introducing uncalled for and undesirable changes in their value system, tradition and mores, collective lifestyle, creative expression, language and individual behavior .

Singh (1989) followed by Pirazizy (1993) and Batta (1998, 2000) gave the first study on the environment effects of tourism in Indian Himalayas, because there has been very little research on that issue.

Gunn (1994), while highlighting the effects of indiscriminate development of tourism, strongly argued in favor of planned tourism development. He felt that while some erosion and pollution of resources is caused by greater number of visitors, most environmental damage is caused by lack of plan, policies and actions to prepare for any economic growth.

Mieczkowski (1995) and Batta (2001) discusses the impacts of tourism on natural, built and socio-cultural environment in an international perspective with greater emphasis on developed countries.

Gokhale et al. (1998) have referred to the revival of forests in Pithoragarh region by local communities using religious faith along with reference to variety of ecosystems such as forests, pastures, water bodies, etc. being conserved by local communities as sacred in India. There have been several studies on sacred groves in India. However, studies on this aspect in Uttarakhand are meager.

Sinha and Maikhuri (1998) have described the sacred grove, Hariyali Devi in Chamoli district.

Ankica and Vladimir (1999) developed a methodology for evaluating the usefulness of health and landscape benefits of forests. As part of a system of Total Economic Value (TEV) assessment, this method evaluates a useful secondary potential value for health and recreation benefits and for landscape. The object of the method described is to estimate usefulness in point values and in the price of these points for any particular region of Croatia. External user population, the burden of pollutants and the specific characteristics of the landscape (e.g. naturalness, diversity, historical cultural heritage and aesthetic images) were also considered.

Hanrid et al. (1999) published a paper on "Eco-tourism under multiple management". Using direct observations and interviews of direct stakeholders The paper examines the status of eco-tourism industry in the Sunderbans, Bangladesh. It explores the predicaments of eco-tourism industry as it relates to resource management and policy statements. Issues discussed were the Economic impacts ; eco-tourism in the Sunderbans; problems and prospects in the Sundarbans; and the Sunderbans management dilemma the need for a single outlet shared approach.

Johnson and Booker (1999) surveyed 286 recreationists in the Apalachicola National Forest in Florida, USA , to examine activity

choice by wild land visitors in various activities, ranging from consumptive activities like hunting and fishing to nonconsumptive activities like nature conservation and relaxing. Participation was examined by race and gender subgroups. The results showed no racial differences for consumptive activities like fishing and hunting; however, African participates in most forms of no consumptive activities like camping and hiking. Greater gender differences in activity participation were found for whites than for African-Americans.

Rawal and Dhar (2001) have described the Chipla- Kedar sacred grove in Askot Wild life Sanctuary, Pithoragarh district, Uttarakhand.

Batta (1998) offers a detailed account of effects of tourism on various components of the environment in Himachal Pradesh.

Batta (2001) in his study emphasized that economic instruments provided the means or vehicle for internationalization of environmental degradation costs and resource depletion cost in a flexible and efficient way and these environmental problems are due to market institutional and policy distortions which resulted in under pricing of resources, public services and commodities. He finally suggested that future developments in environmental policy have to be guided by the factors like full realization of environmental costs through an appropriate structure of user charges, collective action and participative management of natural resources.

Table 1 : Data Analysis and Result
Table : Analysis of Environmental Impacts (N=200)

S.No.	Variables	Mean	S.D.	Statement P or N
1	Tourism development leads to traffic congestion and noise in the area	2.63	1.62	N
2.	Tourism result in more liter and garbage in the area.	2.78	1.60	N
3.	Because of tourism parks and gardens are well maintained.	3.85	1.84	P
4.	Tourism provides incentives for conservation of natural resources.	3.28	1.60	P
5.	Tourism results in urbanizations and congestion or over crowdedness.	2.33	1.74	N
6.	Tourism leads to pollution of air and water resources.	2.68	1.62	N
7.	Tourism results in loss to flora and fauna in the area.	2.51	1.67	N
8.	The creation of tourism infrastructure leads to problems like soil erosion, land sliding, etc.	3.38	1.63	N
9.	Increase in tourism has resulted in shortage of drinking water.	3.35	1.55	N
10.	Increase in tourism has resulted in sanitation problem.	3.50	1.67	N

Source: Primary Data

Environmental impacts of tourism in the study area using 5 point Likert scale ranging from 1 to 5 as 1 = Strongly Disagree (SD), 2 = Disagree (DA), 3 = Can't Say (CS), 4 = Agree (A) and 5 = Strongly Agree (S.A) . This part of questionnaires has 10 variable statements.

Statement 1, 2, 5, 6, 7, 8, 9, 10 are negative impacts statements and statements 3 and 4 are positive statements. The highest mean value were 3.85 scored by "Because of tourism parks and gardens are well maintained? with standard deviation (SD) of 1.84 and the 'Tourism results in urbanizations and congestion or over crowdedness? scored lowest mean value as 2.33 with S.D of 1.74. The height mean for positive statement whereas the lowest means were for negative statements.

Among the other variables the sequence of mean values in decreasing order after the height mean values are 3.50 with S.D of 1.67 for "Increase in tourism has resulted in sanitation problem?, 3.38 with S.D 1.63 for 'The creation of tourism infrastructure leads

to problems like soil erosion, land sliding, etc.'.

'Increase in tourism has resulted in shortage of drinking water', has mean value 3.35 with S.D of 1.62 . for 'Tourism result in more liter and garbage in the area', the mean value is 3.28 with 1.60 S.D value.

'Tourism provides incentives for conservation of natural resources', the mean value is 2.78 with S.D of 1.60 , The mean value 2.68 with S.D of 1.62 for 'Tourism leads to pollution of air and water resources', 2.63 with S.D of 1.62 'Because of tourism parks and gardens are well maintained', 2.51 with S.D of 1.67 'Tourism results in loss to flora and fauna in the area'.

The two variable were in positive environmental impact statements 'Because of tourism parks and gardens are well maintained' score mean value of 2.63 with S.D of 1.62 and 'Tourism provides incentives for conservation of natural resources' score mean value is 2.78 and 1.60 is S.D value.

Table 2 :Analysis of Economic Impacts (N=200)

S.No.	Variables	Mean	S.D	Statements P or N
1	Tourism increase community's tax revenues and improves local economy of the area.	4.45	2.22	P
2.	Tourism leads to increase cost of living for hosts.	4.09	1.93	N

Source: Primary Data

3.	The most of the jobs in the tourism in my area pay low wages.	3.22	1.59	N
4.	Tourism creates employment for local residents'.	4.47	2.23	P
5.	Increase in seasonal tourists lead to scarcity of resources for local residents.	2.99	1.58	N
6.	Tourism results in increased purchasing power of locals.	2.66	1.64	P
7.	Tourists do not pay their share for the services they use.	2.51	1.67	N
8.	Creation of tourism facilities is a costly affair.	2.78	1.62	N
9.	Tourism generate more business for local entrepreneurs.	4.45	2.22	P
10.	Tourism provides benefits to small group of people.	4.23	2.07	P

Source: Primary Data

This part of questionnaires has 10 variable statements. Statement 1, 4, 6, 9, 10 are positive impacts statements and statements 2, 3, 5, 7 and 8 are negative statements.

Among the positive economic impacts variables, "Tourism creates employment for local residents? has highest mean 4.47 with S.D 2.23, followed by 'Tourism generate more business for local entrepreneurs' with means 4.45 and S.D 2.22, 'Tourism increase community's tax revenues and improves local economy of the area' has mean 4.45 with S.D 2.22, "Tourists do not pay their share for the services they use? has mean 2.51 and S.D

1.67 as lowest value.

Among the negative economic impacts variables, "Tourism leads to increase cost of living for hosts has highest mean 4.09 with S.D 1.93, followed by 'The most of the jobs in the tourism in my area pay low wages' with mean 3.22 and S.D 1.59, 'Increase in seasonal tourists lead to scarcity of resources for local residents has mean value 2.99 with S.D 1.58, 'Creation of tourism facilities is a costly affair' has mean value 2.78 with S.D 1.62, "Tourists do not pay their share for the services they use has mean value 2.51 with S.D 1.67 as lowest value.

Table 3 :Analysis of Social Impacts (N=200)

S. No.	Variables	Mean	S.D	Statements P or N
1	Tourism raises standard of living and purchasing power of locals	4.10	2.01	P
2.	Tourism results in increased rate of crime.	3.49	1.64	N
3.	Tourism improves image of the community.	4.47	2.21	P
4.	Tourism leads to more vandalism in our society.	3.12	1.58	N
5.	Tourism results in conflicts between residents and tourists.	1.92	2.00	N
6.	Tourists are burden on local community.	1.87	2.07	N
7.	Tourism leads to occupational changes in residents.	4.59	2.30	P
8.	Tourism leads to commercialization and commoditization of society.	3.12	1.58	N
9.	Tourism create more jobs for outsiders than for locals.	2.08	1.93	N
10.	Tourism create more pressure on local services like police, fire protection and Public Utilities.	3.81	1.81	N
11.	Tourism affects the community's way of life.	3.57	1.67	N
12.	Tourism provide for interaction and education about new things.	4.59	2.30	P
13.	Local people are being exploited by the tourists.	1.84	2.07	N
14.	Tourism leads to loss of dignity and frustration for not being able to fulfill new need in hosts.	1.67	2.22	N

Source: Primary Data

This part of questionnaires has 14 variable statements. Statement 1, 3, 7, 12 are positive impacts statements and statements 2, 4, 5, 6, 8, 9, 10, 11, 13 and 14 are negative statements. Among the positive variables of social impacts, „Tourism leads to occupational changes in residents has highest mean value 4.59 with S.D 2.30, followed by 'Tourism provide for interaction and education about new things with mean value 4.59 and S.D 2.30,'Tourism improves image of the community has mean value 4.47 and S.D 2.21, 'Tourism raises standard of living and purchasing power of locals' has mean value 4.10 and S.D 2.01 as lowest mean value.

Among the negative variables of social impacts, „ Tourism create more pressure on local services like police, fire protection and Public Utilities has highest mean value

3.81 and S.D 1.81, followed by 'Tourism affects the community's way of life' with mean value of 3.57 and S.D 1.67, 'Tourism results in increased rate of crime has mean value 3.49 and S.D 1.64, 'Tourism leads to more vandalism in our society' has mean value 3.12 and S.D 1.58, 'Tourism leads to commercialization and commoditization of society has mean value 3.12 and S.D 1.58, 'Tourism create more jobs for outsiders than for locals has mean value 2.08 and S.D 1.93, 'Tourism results in conflicts between residents and tourists has mean value 1.92 and S.D 2.00, 'Tourists are burden on local community' has mean value 1.87 and S.D 2.07. 'Local people are being exploited by the tourists' has mean value 1.84 and S.D 2.07, 'Tourism leads to loss of dignity and frustration for not being able to fulfill new need in hosts' has mean value 1.67 and S.D 2.22 as lowest mean value.

Table 4.46 :Analysis of Cultural Impacts (N=200)

S. No	Variables	Mean	S.D	P or N
1.	Tourism provides incentives for restoration of historical buildings and monuments.	4.13	2.00	P
2.	Tourism leads to change in traditional lifestyle in hosts.	3.17	1.59	N
3.	Meeting tourists from different cultures and areas is a valuable experience.	4.26	2.14	P
4.	Tourism leads to cultural transformation and demonstration effect.	4.19	2.07	P
5.	Tourism provides an opportunity for cultural exchange.	4.30	2.14	P

6.	Tourism damage cultural resources and cultural system.	2.96	1.58	N
7.	Increase in tourism activities threatens minority language and other traditions.	2.27	1.76	N
8.	Tourism improves understanding of culture and traditions.	4.22	2.06	P
9.	Residents get exposed to different cultures due to tourism.	3.04	1.58	N
10.	Tourism encourage cultural activities by local residents and provides an incentives for preservation of local culture and heritage.	4.15	2.00	P

Source: Primary Data

This part of questionnaires has 10 variable statements. Statement 1 and 2 are positive impacts statements and statements 3 to 10 are negative statements. Among the positive cultural variables , „Tourism provides an opportunity for cultural exchange” has highest mean value 4.30 with S.D 2.14, followed by 'Meeting tourists from different cultures and areas is a valuable experience' with mean value 4.26 and S.D 2.14,'Tourism

improves understanding of culture and traditions' has mean value 4.22 and S.D 2.06, 'Tourism leads to cultural transformation and demonstration effect' has mean value 4.19 and S.D 2.07, 'Tourism encourage cultural activities by local residents and provides an

incentives for preservation of local culture and heritage' has mean value 4.15 and S.D 2.00, 'Tourism provides incentives for restoration of historical buildings and monuments” has mean value 4.13 and S.D 2.00 as lowest mean value.

Among the negative cultural impacts variables, „Tourism leads to change intraditional lifestyle in hosts has highest mean value 3.17 and S.D 1.59 , 'Residents getexposed to different cultures due to tourism has mean value 3.04 and 1.58,'Tourism damage cultural resources and cultural system has mean value 2.96 and S.D 1.58, „Increase in tourism activities threatens minority language and other traditions has lowest mean value 2.27 and 1.76 is S.D value.

Table 5 :Analysis of Infrastructural Development (N=200)

S.No.	Variables	Mean	S.D	Statements P or N
1.	Due to tourism better sanitation facilities are created	3.15	1.58	P
2.	Tourism facilities creation of recreation areas, which can be used by local also.	3.88	1.87	P
3.	Tourism development improves appearance of area.	4.13	2.00	P
4.	Shopping facilities are better in the community because of tourism.	4.15	2.07	P
5.	Quality of public services improves due to tourism.	4.23	2.14	P

Source: Primary Data

This part of questionnaires has 5 variable statements. Statement 1 and 2 are positive impacts statements and statements 3 to 5 are negative statements.

All the variables of Infrastructure impacts has positive impacts with highest mean value for, "Quality of public services improves due to tourism" as 4.23 and S.D2.14, followed by ' Shopping facilities are better in the

community because of tourism'with mean value 4.15 and 2.07 is S.D value.

'Tourism development improves appearance of area' has mean value 4.13and S.D 2.00, 'Tourism facilities creation of recreation areas, which can be used by local also' has mean value 3.88 and S.D1.87, „Due to tourism better sanitation facilities are created has lowest mean value 3.15 and 1.58 is S.D value.

Table 6 :Analysis of Personal Benefits and Support (N=200)

S.No.	Variables	Mean	S.D	Statements P or N
1.	I will personally benefit from tourism in my areas	4.11	2.01	P
2.	Tourism is one of the most important industries and holds great promise for my community 's future.	4.26	2.15	P

3.	Additional tourism can help the community grow in the right direction.	4.21	2.07	P
4.	The tourism industry will continue to play an important role and I think the future of my area would be bright.	4.15	2.01	P
5.	I am happy and proud to see tourists coming to see what my community has to offer.	4.42	2.22	P
6.	I am happy to provide various facilities to tourists.	4.24	2.14	P
7.	The tourism organizations in my areas should do more efforts to promote tourism.	4.32	2.21	P
8.	Community should plan and manage tourism growth and create new facilities to accommodate more tourists.	4.35	2.22	P
9.	I would rather live in this area than anywhere else.	3.75	1.81	P
10.	This area is good place for people to invest in new tourism development.	4.23	2.08	P
11.	Tourism promotion by the district authorities will benefit this area.	3.99	1.93	P
12.	I will benefit financially if tourism increase in my communities.	4.11	2.07	P
13.	I support tourism promotion and advertising to out-of-state visitor by the district authorities.	4.09	2.00	P
14.	I believe jobs in tourism industry offer opportunities for advancement.	4.26	2.15	P
15.	The overall benefits of tourism in my community outweigh the negative impacts.	3.88	1.87	P

Source: Primary Data

The Personal Benefits and Support for Tourism in the study area using 5 point Likert scale ranging from 1 to 5 as 1 = Strongly Disagree (S.D), 2 = Disagree (DA), 3 = Can't Say (CS), 4 = Agree (A) and 5 = Strongly Agree (S.A).

This part of questionnaires has 15 variable statements. Statement 1 and 2 are positive impacts statements and statements 3 to 15 are

negative statements. The variable which has highest mean value is, „I am happy and proud to see tourists coming to see whatmy community has to offer with mean value 4.42 and S.D 2.22, followed by'Community should plan and manage tourism growth and create new facilities to accommodate more tourists' has mean value 4.35 and S.D 2.22,'The tourism organizations in my areas

should do more efforts to promote tourism with mean value 4.32 and 2.21 is S.D value .

'Tourism is one of the most important industries and holds great promise for my community's future with mean value 4.26 and S.D 2.15, 'I believe jobs in tourism industry offer opportunities for advancement has mean value 4.26 and S.D 2.15, 'I am happy to provide various facilities to tourists' has mean value 4.24 and S.D 2.14, 'This area is good place for people to invest in new tourism development has mean value 4.23 and S.D 2.08, 'Additional tourism can help the community grow in the right direction' has mean value 4.21 and S.D 2.07, 'The tourism industry will continue to play an important

role and I think the future of my area would be bright' has mean value 4.15 and S.D 2.01, 'I will benefit financially if tourism increase in my communities' has mean value 4.11 and S.D 2.07, 'I will personally benefit from tourism in my area has mean value 4.11 and S.D 2.01, the variable 'I support tourism promotion and advertising to out of state visitor by the district authorities' has mean value 4.09 and S.D 2.00. 'Tourism promotion by the district authorities will benefit this area has mean value 3.99 and S.D 1.93, 'The overall benefits of tourism in my community outweigh the negative impacts has mean value 3.88 and S.D 1.87, 'I would rather live in this area than anywhere else has lowest mean value 3.75 and 1.81 is S.D value .

Table 7 : Analysis of Overall Impacts and Level of Tourism (N = 200)

S.No.	Variables	Mean	S.D
1.	What is the overall impact of tourism in your area ?	4.02	1.95
2.	What is the level of tourism in your area ?	3.84	1.83

Source: Primary Data

Overall Impacts in the study area using 5 point Likert scale ranging from 1 to 5 as 1 = Quite Negative (QN), 2 = Negative (N), 3 = Average (A), 4 = Positive (P), 5 = Quite Positive (QP).

Level of Tourism in the study area using 5 point Likert scale 1 = Quite Low (QL), 2 = Low (L), 3 = Average (A), 4 = High (H), 5 = Quite high (QH).

This part of questionnaires has 2 variable statements. The 'Overall Impacts of tourism in study area' and 'Level of Tourism in the study area' has Mean value 4.02 and 3.84 whereas S.D 1.95 and 1.83 respectively, which reveals that the tourism is considered as having positive impact by the residents along with high level of tourism activities in the area.

Table 8 :

Regression Coefficient between Overall impacts (OAI) of Tourism on Environmental impacts (EI), Economic impacts (ECO), Social impacts (SI), Cultural impacts (CI), Infrastructural impacts (INI), Personal Benefits & Support to Tourism (PBST) and Level of Tourism (LT)

No. of Variables	EI		ECI		SI		CI		INI		PBST			
	bxy	byx	bxy	byx	bxy	byx	bxy	byx	bxy	byx	bxy	byx	bxy	byx
1	-0.27	-0.39	0.95	0.73	0.99	0.94	1.00	0.95	..	0.71	0.99	0.94	0.91	1.03
2	-0.19	-0.29	0.97	0.97	0.67	0.76	0.42	0.63	0.76	0.99	1.08	0.88		
3	0.59	0.66	0.64	0.65	1.0	0.78	1.04	0.86	0.99	0.94	1.04	0.92		
4	0.53	0.79	0.73	1.1	0.42	0.65				0.92	1.00	0.95		
5	-0.58	0.73	0.29	0.22	0.77	0.74	1.04	0.92	1.04					
							1.08	0.90	1.07	0.89	1.09	0.84		
6	-0.31	-0.45	-0.34	0.52	0.83	0.74	0.04	0.07			1.05	0.88		
7	0.49	0.63	-0.44	0.63	0.99	0.71	-							
8	0.52	0.74	-0.34	0.49	0.70	1.0	0.63	0.77			1.11	0.86		
							1.03	0.92			0.90	1.04		
9	0.58	0.92	1.0	0.78	0.85	0.86					0.99	0.87		
10	0.65	0.88	1.1	0.91	0.87	1.0	0.32	0.49						
							1.00	0.95			0.96	0.98		
11					0.77	1.0					1.02	0.91		
12					1.1	0.81					0.99	0.94		
13					0.70	0.71					1.06	0.87		
14					0.85	0.66					0.93	1.00		
15											1.11	0.86		

Source: Primary Data

From this data we find two regression equations

i) Regression equation x on y :-

$$x - x - = bxy (y - y -)$$

$$x = a + by$$

(We can calculate the value of x from this equation, if the value of y is known)

ii) Regression equation y on x:

$$y - y - = byx (x - x -)$$

OR

$$y = a + bx$$

(We can calculate the value of y from this equation, if the value of x is known)

For the first variable of Environmental

Impacts and Overall Impacts, the Regression Coefficient b_{xy} is - 0.27 and b_{yx} is - 0.39 . The b_{xy} measure the change in variable X for a unit in variable Y and b_{yx} measure the change in variable Y for a unit change in variable X.

The $b_{xy} = - 0.27$, interprets that for one unit change in value of variable Y there will be of 0.27 change in variable X.

The $b_{yx} = - 0.39$, interprets that for one unit change in value of variable X there will be of 0.39 change in variable Y.

Now we can interprets all the values of Regression Coefficient same like the one above mentioned method.

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CHALLENGES AND HURDLES OF WOMEN TOWARDS THEIR EMPOWERMENT

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Abstract

Today many women entrepreneurs were highly qualified or contributing a lot for women's welfare as well as for the growth and development of Indian economy. Every challenge in every field is courageously faced by woman today. The various challenges are the sexual harassment, lack of both physical and moral courage, lack of funds or finance for women's empowerment, weakness of woman at their emotional level, psychological oppression faced by woman and general impression that the women are incapable of managing enterprise. Women are no more supplement but they are complementing the rise and growth of the country at the global level.

Keywords : *Challenges, Women, Empowerment Emotional Level, Supplement*

I. Introduction

India has very often been described as a land of poverty, illiteracy and superstition. Particularly the women folk of Indian society bore the brunt of these conditions. Women were considered fit only for household duties

like cooking, rearing of the children, looking after the old people etc. In pre-independent India, we very rarely came across the families where women were educated. Since more than 60% of the land area covered the villages, the women in the villages were utilised for farm work as agricultural coolies. They were not even given wages. They were forced to work for longer hours. The worst part of it was that, they were treated only for giving birth to children and were created for the enjoyment of men. To be short, they were treated as commodity and not as human being with the feelings, emotions, intellect or individuality. It is very unfortunate that the society that included great administrators, thinkers, social reformers, never bothered during pre-independent India to pay attention to the travails and the conditions of women folk. It is also believed that even the scriptures should not be read by women folk. A superstitious belief and the religious bigotry reduced the women folk to the level of fourth grade servants. In the post-independent era and the advent of Mahatma Gandhi and Jawaharlal Nehru brought a change in the scenario of women's world. Women were encouraged to come out of their complexity and realise their own importance in the society. Women's education was given primary importance by

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starting exclusive schools, institutions and institute of higher learning.

Feministic literature contributed a lot through novels and stories. The role of women and how they had to shed their inhibitions and come out of their complexity and play an important role in shaping the Indian society. Another important factor that must be mentioned here, is the conditions of women belonging to SCs and STs and other marginalised section of women. These people are being continuously harassed by the men folk and ill-treated by men. For this purpose, the Women's Welfare Board were started by the Government along with literary programme for women. There are classes conducted for women in the villages and continuing even today. Nearly after several decades of Independence, revolutionary changes are taking place in the conditions of Indian women both in the urban and rural India. Today, we have women in all the professions and vocations including the women pilots, women auditors, women police, women lawyers etc. Another aspect regarding women is their marital life. Due to the ill-treatment and humiliation of the men folk, many women were deserted and uncared for. This has been felt very much in Muslim Community where men are allowed by the religion to have more than one wife. This has resulted in increase in population and deserted women suffered a lot with children. The present Government seriously consider the conditions of Muslim women and introduced in the Parliament the abolition of Treble Talaq thereby restricting the Muslim men to have more wives. This

does not mean that other communities, the desertion were not there. But comparatively the religious discipline prevented them going astray. Today many women entrepreneurs were highly qualified or contributing a lot for women's welfare as well as for the growth and development of Indian economy. Let us now consider various challenges and hurdles faced by a woman in the Journey of Women Empowerment today.

II. Objectives of the Study

1. To study and analyse the challenges and hurdles of women towards their empowerment; and
2. To provide various useful suggestions.

III. Methodology of the Study

The researcher has adopted doctrinal method of study for the said research. The study is mainly based on the collection of research articles from the secondary sources.

IV. Review of Literature

Duflo.E.(2011) Women's Empowerment and Economic Development, National Bureau of Economic Research, Cambridge. The study argues that the inter relationships of the Empowerment and Development are probably too weak to be self-sustaining and that continuous policy commitment to equality for its own sake may be needed to bring about equality between men and women.

Swami Vivekananda, quoted that, "There is no chance for the welfare of the world unless the condition of women is improved, it is not possible for a bird to fly on only one wing".

V. Challenges and hurdles faced by Women

Their main challenge is lack of both physical and moral courage. They are unable to independently tackle any situation either at home or outside. Education alone has not given them sufficient moral courage to tackle any situations independently. Secondly because of their physical conditions or biological status, they are unable to withstand certain challenges either emotionally or rationally. Another challenge that we can think of is the lack of funds or finance for women's empowerment. Though thousands of women are employed both in public and private sectors Quite a large number of women is still under poverty either due to lack of education or family burden or lack of understanding or lack of support from the society. A woman in the family has to face several problems with the children, with old people with reckless and irresponsible husbands.

Let us attempt to go in detail to some of the challenges that stands in the way of women's progress. In this context, we must also accept the fact that the challenges are not insurmountable. The school going children particularly girls are brought up by the parents in such a way that we are able to see that they are able to realise their responsibilities. The modern school going girls are more dynamic, knowledgeable and adventurers. They do not easily fall a prey to any temptation. Their education has given them great courage. The modern education has given them more confident to face trials and tremulants that they come across. Their

main problem or rather inconvenience is sexual harassment. In a few cases that we have noticed, that men have gone to the extent of throwing acid on the face of the girl student completely disfiguring them, if they are not willing to the desires of man. Shakespeare said beauty provokes more than gold. Therefore, it is advisable that the girls understand the problems that they have to face because of their duty. This can be overcome by making them less attractive and at the same time intellectually powerful men are susceptible for falling a prey to the opposite sex. So, it is better that woman do not show or exhibit in any way to attract men.

Secondly, when woman want to start an enterprise there is opposition to it. There is general impression that the women are incapable of managing enterprise. They may not have clarity of the thought and perfection in execution of any enterprise. This may not be a fact with the intention of promoting the woman entrepreneur. The Government of India is encouraging woman entrepreneurs by providing them not only finance through nationalised banks but also professional helps by giving them proper training in areas like administration, marketing, sales promotions etc. Today, we have woman who own TV channels like the Vice President of 'India Today' being a woman. The Government of India has appointed woman Judges at Supreme Court and more are likely to be appointed.

Every challenge in every field is courageously faced by woman today. Reservation for women in the elections is

another important factor that has contributed for growth of the woman. Certain constituencies are reserved for woman and they are coming forward to become parliamentarian and legislators. As such, these may not be fitted as challenges but a healthy competition between men and women. Equal participation by the Indian woman is more laudable and praise worthy. They must only shed their complexities face the challenges of being ignored by either the family members, at the domestic level or by men in the public life. We do not have many powerful public speakers among women. They must be encouraged to come out with their ideas and suggestions in public platforms. This can be done by enrolling more woman in the political parties and encouraging them to study the important aspects and needs of the society. This can be done by sending the young women to be in touch with the woman in the villages, towns and cities. So that an awareness is created about our country, about our people, about the difficulties faced by women etc. In spite of the Government encouraging the woman, their entering in to public life is continuously being restricted. This may perhaps be due to the men over powering them as well as the complexity of woman to participate in the public life. This is the real challenge that acts as a stumbling block on their upward journey for their empowerment. A woman is the key for the upliftment of the society and establishing a value in life, civilisation, culture, discipline, order can only be taught by the mother. In the same way, woman of all stages and ages can guide the society. They

must become strong willed people.

Another challenge we can think of, is the weakness of woman at their emotional level. Emotion should not block them from taking important decision at important stages in their life. This weakness would normally be challenged at three stages in woman's life. The parents may not allow them to study what they want to study. The parents are careful that their daughters should not suffer after marriage. To give an example: A girl was not allowed to a degree course in Aeronautic Engineering and Marine Technology in which she was immensely interested. In the same way, the girls were discouraged from joining courses like Civil or Mechanical Engineering. These are all the areas, where men can do well. But due to certain inexplicable factors they could not do these courses. They were also discouraged from joining defence services. It is generally felt in working in a Government office or taking up teaching assignment are better jobs for woman.

To overcome this the Government should take steps to see that full freedom must be given by the parents to allow girls to pursue the studies in the areas where they can make a mark. Another important challenge is the psychological oppression faced by woman. If the husband earns less than the wife, he may not like by allowing the wife to pursue their own interest for their empowerment. In India, we have a number of examples to show that husbands may not be educated whereas the wife would be Post-Graduate. This level of difference would lead to domestic

problems and complexities. This is the greatest challenge for the woman. They must be allowed to decide their life whether matrimonial, profession or vocation. The modern women are becoming more knowledgeable in all these aspects and are attempting to face these challenges with confidence and courage.

VI. Conclusion

The challenges that were faced by woman in the pre-Independent period are waning. Today's woman in India are highly educated, courageous and ready to take responsible post. The good example being Nirmala Sitaraman was earlier given the post of Defence and now Finance ministry. These two departments are very vital for the Government, for the security of the country and safety of the people. Women have now come to occupy many company Directors, Managing Directors, Lawyers, Police Officers etc. have already come. Therefore, the challenges now considerably come down and women's empowerment are gradually gaining momentum. It is to the credit of not only the Central and State Governments, but also of the educationalists, great thinkers and social reforms. As Swami Vivekananda said, if one is educating a woman, it is equal to educating a family. Women are, thus, play a multiple role successfully and that too with moral and physical courage as well as conviction they have motive for their lives. They are concerned not subjectively but objectively. Bearing in mind the unity of the family, the safety and responsibilities of the cities. Women are no more supplement but

they are complementing the rise and growth of the country at the global level.

V. Suggestions

(1) In spite of the fact that, the present Indian woman, particularly the educated class of woman occupying highly responsible post and have committed for the upliftment of woman. The challenges continue to a great extent. The primary problem in the modern days is sexual harassment in the work places. This is, in particular applies to woman in rural areas. To get over this, the Primary Health Centre at the village level will teach the woman in rural areas about health, sex, and illicit relationship leads to various problems and primarily man-woman relationship. This would go a long way, in making the woman both in rural and urban areas to be cautious and careful, so that they do not entangle themselves into unnecessary problems.

(2) Education is another important area wherein the woman particularly at rural areas are not aware of not only the rights but also of various schemes and avenues open for them for self-employment and economic independence. Just like Primary Health Centre, there is a need for constituting committees even in the urban areas so that every woman is made to understand and come to know about various schemes of the Government for them like self-help groups, women's welfare scheme etc. There must be a sincere attempt to fill the gap between the rich, middle and poor classes of women in urban areas. This is mentioned here because

the status of woman particularly the woman who work as housemaids are put to a lot of problems like abuse, lower wages for housemaids and not giving them the due respect. They are coming to work as servant-maids mainly due to their economic problems. So, they should not be underrated or undervalued by the educated women. Instead, the educated woman also can inform the house-maids the need for giving basic education and if possible teach them a lesson or two. This would fill the gap between different types of women.

(3) Thirdly, most of the problems of women are emotional. This may be caused either by mother-in-law or husband or children or other extended family members. Therefore, it is important for woman with emotional problem should be taught not to get upset over the issues. A minute or two of clear thinking would give them more confidence to understand the problem and also to find solution through negotiations. Another point which we can think of is the spending nature of woman.

(4) In general, it has been observed irrespective of the fact that the woman is earning more or less money, at times they tend to spend the money on wasteful things. Just to give an example spending money on buying costly dress for children and pamper them. Economic measures should be taken so that the family runs smoothly avoiding the use of debit or credit cards that carry more interest and inability of both men and women to repay huge amounts on the repayment of the bills they have to pay.

(5) Another point which I would like to highlight is the maintenance of human relations and public relations. As mentioned earlier, the women by nature are highly emotional. It is often mentioned that it is possible for ten men to live peacefully in the house but no two women would be able to do that. In this context, we very often find the women lose the temper over even silly matters that are not even worth thinking. This they should not be encouraged. Another observation which we can think of is that the habit of giving advice to the other women even when it is not required. Their behaviour particularly with servant maid is to be noted; shouting scolding will not help. Reasoning is more effective than emotion. Finally, this suggestion may not be accepted by many. Yet, I would like to share it with you. The tendency of going on suspecting all men with the mala fide intention to a great extent. This can be avoided by using softest words possible and at the same time acting firmly in case of any misbehaviour from others.

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A STUDY ON ORGANIZATIONAL COMMUNICATION AND ITS IMPACT ON ORGANIZATIONAL COMMITMENT

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Abstract

Communication is vital for human interaction as it then leads to having and creating meaningful relationships with other individuals. In today's competitive world, Communication is considered a competitive advantage for many business organizations; this includes both internal and external communication. An organization that is good in communicating with their employees tend to retain them for a longer period of time, mostly because employees feel valued and involved with their organization which promotes harmony and well-being of both parties.

This research aims to study the relationship between organisational communication and organisational commitment within an organization. A questionnaire of 25 questions, encapsulating the different dimensions of both organisational communication and organisational commitment was drafted and circulated among various employees from both the IT and Finance service sectors. Based on the data analysis from the 87 completed

questionnaires, it is concluded that the organizational communication does effect the organizational commitment of an employee working in an IT or Finance service sector. Age, gender and work experience of the employees did not contribute significantly to the relationship of organisational communication and organisational commitment.

Keywords: Organisational commitment, Organisational communication, Organization.

1.INTRODUCTION:

Organisation is considered to be a social structure in which a group of individuals who differ based on economic, mental, social and cultural background come together and work to achieve common goal(s). The organisation is an active and effective system with diverse structural and human aspects. Hence, in such a social system, it is necessary to incorporate members' interaction (organisational communication) to reach the system's common goals (organisational commitment).

Definitions of the concept organisational commitment includes: "Organizational commitment is an employee's inner bond to

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the organization, which includes a sense of loyalty, job involvement and trust in the values of the organization". (O'Reilly, 1989). Inferring from this, Organizational commitment refers to employee's acceptance of organisational goals and the efforts put in by them to achieve these goals for the betterment of the organisation (Miller & Lee, 2001).

"Organizational Communication revolves around the flow of information, directives, wants and references that is said to be a intricate system of which there are two partially complementary system, one of which is formal communication network and the other is an informal communication network, receive and send messages" (Fox; 2001, p.41.)

Sometimes, we can see that even though employees have a good salary, they leave their job for another that offers lower wages. Therefore, Companies are looking for new ways to uplift job satisfaction and organizational commitment of the workers, one of it being, organizational communication. Organisational communication is the sharing of all kinds of organisational activities and related information that employees require to achieve the purpose, enabling two or more people to gather for a common objective. Through organisational communication, firms meet the requests and needs of employees and improve their morale and commitment towards their work. Hence, the researcher has adopted this study to explore the relationship between Organizational

Communication and Organizational commitment.

2. REVIEW OF LITERATURE:

Concepts of Organizational Commitment:

Nomakhuze Mguqulwa has done the research to investigate the relationship between organizational commitment and work performance in an Agricultural company. Allen and Meyer's Organizational Commitment Questionnaire was used in the research. The result showed that there is a positive relationship between the two constructs, while no statistically significant relationship could be established.

Concepts of Organizational Communication:

Aarti Kataria (2013) says that to gain insight of employees' perception on the communication of sustainability practices and identifying the preferred source used for obtaining information about sustainability issues, which also includes the kind of messages that would be most effective for employee engagement in sustainability related initiatives. This study investigates how to effectively bring out the potential of employees as internal communicators to increase sustainability inside the organization. The aim of the paper is to get a better sense of how employees view their organizations sustainability strategies and offer help to business organizations to devise communication strategies to promote and engage employees in sustainability activities.

Organizational Commitment and Organizational Communication:

In 1990, Putti, Aryee, & Phua studied the effect of communication on organizational commitment in an engineering company in Singapore. The results reflected a relationship between communication satisfaction and organizational commitment. The two factors that with the strongest relationship to organizational commitment were the relationship between the top management and supervisor; in these the relationship with top management had the highest correlation.

Postmes Tom, Tanis Martin, Boudewijn de Wit highlighted in their studies that the results were inconsistent with regard to approaches to commitment in organizations and this is based on a social identity approach.

Jules Carrière, Christopher Bourque showed in their findings that affective organizational commitment does influence communication practices and communication satisfaction.

3. RESEARCH METHODOLOGY

This research is done based on the response collected from the respondents through the questionnaire. The research design used is Ex-post Facto research design. The demographic variables in this questionnaire are Age, Gender and Occupation. The tools used for this study are: 'Dennis Scale for Organisational Communication' developed

by Dennis, H.S. (1974) and 'Meyer's Scale for Organisational Commitment' developed by Allen and Meyer (1996). The sampling technique that was used in this study was Convenience sampling, a Non-probability sampling technique. The sample size is N=87. The reliability of the tool was found to be 0.550 and 0.734.

3.1. OBJECTIVES OF THE STUDY

- To measure the relationship between organisational commitment and organisational communication.
- To study the level of independence that employees have in sharing their knowledge.
- To find the factors that affect an employee's commitment other than their pay.
- To study the longevity of an employee's relationship with an organization.
- To explore the mindset of the employees about their Organization outside the workplace.

3.2. HYPOTHESES OF THE STUDY

H1: Organizational commitment of an employee is influenced by the organizational communication system.

H2: The communication Flow in an organisation influences an employee's commitment towards his organisation.

H3: Continuance commitment of an employee is decided by the Reliability of information.

H4: Affective commitment of an employee depends mostly upon the knowledge sharing independence in communication.

H5: Continuance Commitment is not influenced by the Gender of the employee.

4. RESULTS AND DISCUSSION:

Demographic Findings:

Majority of the respondents (50%) belonged to the fresher's category and 62.5% of the respondents are Male professionals.

CORRELATION ANALYSIS

H1: Organizational commitment of an employee is influenced by the organisational communication system

Table 1 : Correlations

	Organisational Communication	Organisational Commitment
Organisational Communication	1	.497**
Pearson Correlation		.000
Sig. (2-tailed)		87
N	87	
Organisational Commitment	.497**	1
Pearson Correlation		.000
Sig. (2-tailed)		87
N	87	87

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Primary Data

Inference:

There is a 25.10 % linear relationship between Organizational Commitment and Organizational communication. When tested with Karl Pearson Correlation method, there is a low positive correlation between

organizational communication and organizational commitment of the employees.

H2: The communication Flow in an organisation influences an employee's commitment towards his organisation.

Table 2 : Correlations

		Commuinication Flow	Organisational Commitment
Communication Flow	Pearson Correlation	1	.394**
	Sig. (2-tailed)		.000
	N	87	87
Organisational Commitment	Pearson Correlation	.394**	1
	Sig. (2-tailed)	.000	
	N	87	87

***. Correlation is significant at the 0.01 level (2-tailed).*

Source: Primary Data

Inference:

There is a very low cause and effect relation of 15.5% between Organisational commitment and Communication flow which indicates there is a low positive correlation between

Organisational Commitment and Communication flow.

H3: Continuance commitment of an employee is decided by the Reliability of information.

Table 3 : Correlations

		Commuinication Flow	Organisational Commitment
Reliability	Pearson Correlation	1	.308**
	Sig. (2-tailed)		.004
	N	87	87
Continuance Commitment	Pearson Correlation	.308**	1
	Sig. (2-tailed)	.004	
	N	87	87

***. Correlation is significant at the 0.01 level (2-tailed).*

Source: Primary Data

Inference:

The test result shows a very low cause and effect relationship between the two variables thereby indicating a low positive correlation between Continuance Commitment and reliability. Hence, we can conclude that

Continuance Commitment of an Employee is not significantly affected by the Reliability in communication.

H4: Affective commitment of an employee depends mostly upon the knowledge sharing independence in communication.

Table 4 : Correlations

		Affective Commitment	Knowledge Sharing
Affective Commitment	Pearson Correlation Sig. (2-tailed)	1	.342**
	N	87	87
Knowledge Sharing	Pearson Correlation Sig. (2-tailed)	.342**	1
	N	87	87

***. Correlation is significant at the 0.01 level (2-tailed).*

Source: Primary Data

Findings:

There is a low positive correlation between Affective commitment and Knowledge sharing independence of an employee in their organization. Hence, we can conclude that Affective commitment is not significantly

affected by the Knowledge sharing independence of an employee in their organisation.

H5: Continuance Commitment is not influenced by the Gender of the employee.

Group Statistics

Table 5

	3. Gender	N	Mean	Std. Deviation	Std. Error Mean
ContinuanceCommitment	MALE	55	10.9818	2.35302	.31728
	FEMALE	32	10.8125	3.07369	.54336

Source: Primary Data

Table 6

Independent Samples Test										
		Levene's Test for Equality of Variances		t-Test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Continuance Commitment	Equal variances assumed	1.607	.208	.269	85	.774	.16932	.58668	-.99716	1.33580
	Equal variances not assumed			.269	52.257	.789	.16932	.62921	-1.06313	1.43177

Source: Primary Data

Inference:

Since the p value is greater than 0.05, we accept the null hypothesis - H5: Continuance commitment is not influenced by the gender of the employee" thereby stating that gender plays no role in continuance commitment of an employee.

4.1. OVERALL INTERPRETATIONS:

- With respect to the first hypothesis, it was found that there is a low positive correlation of 25.10% between Organizational commitment and communication. This may mean that as one goes up the other will however their relationship is not strong and may be subject to influence of other variables, that is, while communication increase commitment, factors such job security, scope for growth may influence organizational commitment.
- Referring to correlation results of the second hypothesis "The communication flow in an organization influences an employee's commitment towards his organization", it was found a low positive correlation of 15.5% was obtained. This may mean that even though communication flow increases employee commitment, there exists a weak relationship between the two and may be

subject to influence and so the commitment levels may change.

- For the third hypothesis "Continuance commitment of an employee is decided by the reliability of information", the correlation results show a very low cause and effect relationship meaning employee's continuance commitment is not affected by reliability of information. Employees may generally trust the communication given by the organization and may not test their validity; this could be one of the reason why such a result was obtained.
- With regard to the fourth hypothesis "Affective commitment of an employee depends mostly upon the knowledge sharing independence in communication", there was low positive correlation between the two variables suggesting affective commitment is not affected by knowledge sharing independence of an employee. This may mean that even though there is freedom to share it necessarily doesn't predict organizational commitment of employees and there may be others factors that influence affective commitment.
- In the fifth hypothesis "Continuance commitment is not influenced by the

gender of the employee”, the t test results suggest that the null hypothesis was accepted which may mean that gender plays no role in continuance commitment of an employee.

5. LIMITATIONS AND SCOPE FOR FUTURE RESEARCH

As an early attempt to find the moderating effect of physical work environment on the other variables of this study, this model inevitably has loose ends. In this study physical work environment is tested as a moderator, its effect as a mediator should also be studied. This research was limited to IT and Finance sector, and it was done in the English language and there was no scope to do this research in other languages. There was gender bias in this research, unequal numbers of men and women participated.

6. CONCLUSION:

Communication is considered key to successful business organizations around the world. Effective communication helps employees feel valued, accepted and involved with the organization which fosters organizational commitment. One major problem faced by majority of organizations is employee retention. In the world of job hopping, many organizations are struggling to retain key employees thus organizational commitment is the need of the hour. Many organizations are researching recovery strategies to sustain commitment among employee. Therefore, in this paper the major question was “Does organizational communication impact organizational commitment”. The study found that there was a positive relationship between

Communication satisfaction and organizational commitment. We conclude that organizational communication does not have a significant impact on organizational commitment based on our study.

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MEDICAL TOURISM: HISTORY, GLOBAL SCENARIO AND INDIAN PERSPECTIVES.

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Abstract

Medical Tourism is an act travelling to other countries to receive quality medical treatments at affordable prices. It is the provision of cost effective health treatment in collaboration with tourism industry as well as medical care providers. The process of providing quality medical treatment for international patients is now becoming business at global level. According to United Nations World Tourism Organization, more than 1400 million people crossed their border in 2019, to receive quality medical treatment. In Asia, India is emerging as leading medical tourism destination. Patients from USA, UK, Europe, South America, and Middle East are regularly visiting India to get cost effective quality treatment at zero waiting time. The objectives of this research paper is to analyze the historical background of medical tourism and to find the out the global scenario of medical tourism. Also to assess the issues and challenges faced by Indian Medical Tourism Industry.

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Keywords: Medical Tourism, Affordable Prices, Medical Care, Patients, Global Scenario

Introduction:

Tourism is the activities of travelers to see the different tourism attractions and observe the different culture for the purpose of leisure, business, medical treatment and others. During their travel if they stay in places outside their usual environment for not more than one consecutive year to fulfill their purposes. According to United Nations World Tourism Organization, more than 1400 million people travelled internationally in the year 2018 and generated one in ten jobs and contributed 10 percent of the GDP. According to Ministry of Tourism, Government of India, the total number of foreign tourists arrived in 2018 was 10.56 million and also it foreign exchange of 1.94 lakh crore. WTTC (World Travel and Tourism Council) predicts that the travel sector creates 300 million jobs and contributes 9.6 percent to GDP by 2020.

According to the objectives and purpose of the visits, the types of tourism are classified as Pilgrim tourism, leisure tourism, adventure tourism, fairs and festival tourism, rural

tourism, eco-tourism, medical tourism etc. Among the various type of tourism, medical tourism is gaining importance at global level. Medical tourism is defined as the act of travelling nationally and internationally for the purpose of taking medical treatment as well as visiting tourist attractions. According to World Tourism Organization (2014), medical tourism is termed as tourist services which take medical care, sickness and health, health and recreation as main themes. It is also termed as the patients crossing their borders to get quality medical treatment at affordable prices. Medical tourism is the provision of cost effective medical treatment in collaboration with tourism industry as well as health care hospitals. It is a travel to destinations to undergo medical treatment like surgery and other specialist interventions. Medical tourism is a travel that seeks to enhance personal health and well-being, including through authentic and location-based therapies. The process of providing quality medical treatment for international patients is now becoming an emerging business at global level. Before 1990, the international patients from developing and under developed countries cross the border to take quality treatment in developed countries due to lack of facilities at their home country. After 1995, the health facilities have improved in developing economies, a reverse flow takes place due to high treatment cost.

Objectives:

The main objectives of this research paper are to analyze the historical background of medical tourism and to find out the global

scenario of medical tourism. Finally to assess the issues and challenges faced by Indian medical tourism industry.

History of Medical tourism: The concept of medical tourism is not new one and it is existing as old as medicine itself. This is practiced more than centuries, though the concept of travelling for taking treatment has gained huge acceptance in recent years. This practice of travelling for health treatment can be traced back to Greek pilgrims, who travelled to the small Mediterranean town of Epidauria in the Saronic Gulf. It is called as sanctuary of Asclepios, the god of healing, so Epidauria emerged as world first medical travel destination (Balaban&Marano 2010). Some research study indicates that the medical tourism is practiced in the early 4000 BC itself in Egypt, Rome, India, China and Japan.

From the ancient culture it is observed that there is close relationship between religion and healthcare, which dates backs thousands of years. Mineral thermal springs and sacred temple baths are considered as healing effects for many medical problems and it is well recognized by ancient civilization. In 2000 BC, Sumerians constructed health complexes alongside mineral water springs which include elevated temples and flowing pools. During Bronze Age 2000 BC, hill tribes near present -day Saint Moritz, Switzerland gathered around to drink and bath in iron rich mineral springs. The drinking cups of Bronze age have also been found in thermal springs in France and Germany as well as in Celtic mineral wells, which could signify health pilgrimages within these cultures.

Earliest Medical Tourism centers: Earliest medical tourism center were built by Persians, Greeks, ancient Romans, Europeans and Indians.

Greek Medical Tourism: The Greeks were the first to lay foundation for medical tourism at global level. The Asclepia temples built to honor the Greek God Asclepius were acted as healing Centre for the patients from around region for healing purposes. The numerous Asclepia temples were constructed along the mineral springs to treat the patients. Most temple complexes also had snake nurseries where serpents were farmed for spiritual and healing rituals. At Epidaurus, the Asclepia temple complex included bathing springs, a dream temple, gymnasium, exercise area and a snake farm large enough to supply nearby villages. Patients at temple were attended by assistants of priest and caretakers and finally granted appointment by head priest. Until fourth century AD, the Asclepia temples flourished and treatments were less ritualistic and more clinical. The old "sleep and dream" formula was popular in certain parts of the Mediterranean. Other spa temples like Sanctuary of Zeus at Olympia and the spa multiplex at Delphi were flourished throughout ancient Greece, while not like Asclepia temples.

Early Roman Medical Tourism: In ancient Rome hot water baths are familiar to heal the medical problems. This is called as Thermae. It is not only for medicinal benefits, but it was used for important social gathering of elite people in the society. Romans are not

believers in Spartan healing and they could spend money lavishly for their treatment at hot springs and bath. The Roman treatment centers were high class establishments and included facilities like theaters, lounges, art galleries, conference halls, brothels and sports stadiums. The establishment was able to accommodate 3000 patients and patrons at a time. These Thermae were hardly considered as medical tourism spots since most tourists were one day visitors. Later the Roman Empire slowly expanded facilities and made pilgrims, diplomats and kings from various parts of the world visited the Mediterranean to get medical counsel and health treatments. As a result of active trade with Africa, Asia and Persia, this healing art was expanded by Rome. Later Ayurveda massage, Chinese medicine and various aspects of Buddhist spiritual healing became common features at Roman healing centers.

Islamic Medical Tourism: The Islamic nations were contributed well in the field of medicine and healing. They had well established health care system especially for foreigners by creating Mansuri Hospital in Cairo (1248 AD). This hospital had capacity to accommodate 8000 people as in-patient and it was considered as largest hospital at that time. The hospital complex had facilities like separate wards for women, a pharmacy, a library and numerous lecture halls. There was a facility for undergoing surgery and separate department for eye related diseases. The patients from international community's treated equally and there was no limit for stay in hospital. There is numerous welfare driven

hospitals in Syria and Baghdad for weary travelers from abroad. The facilities at hospitals are donated by nobles and princes who were inspired by the Islamic principles of charity.

Japanese healing therapy: In olden days Japan discovered the healing powers of hot water mineral springs which are called as Onsen, used for relieving pain and tend their wounds. The bubbling was used by hunters as well as animals to relive their pains. The healing property of water enriched with volcanic soil pulled the international tourists from all over the world. The hunters, fishermen and elderly farmers used this water for treating arthritic aches. The various soldier groups visited this hot springs to lessen pain, heal wounds, recuperate and replenish their energy.

Indian Medical Tourism: A 5000 years old Yoga retreats, Buddhist pilgrimages and meditation centers were the indicators for the existence of medical tourism in India in the past. Ever since yoga's birth, India received constant medical travelers and spiritual students from foreign countries hoping to master the benefit of alternative medicine. After the emergence of Buddhism in India, it became epi-center of Eastern cultural, spiritual and medicinal progress. Even after the development of western clinical medicine, the India's spiritually healing center become Mecca for alternative medicine practitioners. The new age movement in the US and flower child movement made the health tourism industry to become flourishing and made to develop

India's healthcare infrastructure.

European Health Tourism: Until 16th century, much of the Europeans are pilgrimages of other medical tourism destination. The Europeans medical tourism started only after the rediscovery of Roman baths in Italy. Entire communities sprung up around spa towns like Baden, Aachen and Bath. The emergence of Bath or Aquae Sulis as a major medical tourism destination for Europe and it became famous wellness center and recreation place for rich and executives. In 1720s, the nobles and grantees of leisure from other parts of Europe were flooded to Bath for healing and cleansing. England was not only the place for medical tourism in Europe. In 1326, a small village in East Belgium became very famous after the discovery of iron-rich hot springs. And it became town of waters and it developed as a full-fledged resort only in the 16th century. Visitors from all over Europe flocked to this village for relief from gout, rheumatism and intestinal disorders. Peter the Great and Victor Hugo were beneficiaries of the iron-rich springs. The spa means "salude per aqua" (health through waters) was coined around this time and it was applied to any health resorts which did not practice traditional clinical medicine.

Medical Tourism in 21st Century and Beyond: During 18th and 19th century Europeans and Americans continued to travel to spa towns in Europe for curing disease like tuberculosis. During 20th century, rich people travelled to Europe and USA to receive high class medical treatments

available. In 1933, the American Board of Medical Specialties was established to set the standards for medical treatment at global level. In 1958, European Union of Medical Specialties was established to improve health care facilities of their member countries. During 1960s India became famous destination for pilgrims from abroad. Due to lack of quality health care in developing nations, the patients travel to Europe and USA to get treatment. In 1997, due to economic crisis in most of the countries in Asia, the government officials were asked to market their countries for medical tourism activities and make effort to create premiere destinations for international healthcare. Thailand offered plastic surgery at one tenth of cost charged by Western countries.

The Joint Commission International (JCI) was to confirm the international standards due to emergence of health providers around the world. In 2000s, nearly 150000 US citizens traveled to medical tourism destinations in Asia and Latin America for dental and cosmetic treatment. During this period, India, Thailand Malaysia and Singapore became medical tourism destination due to JCI accreditation. In 2007, the number international patients cross their border became three lakhs, the largest ever in medical tourism history. In 2008, several health care insurance companies in USA, started tie up with hospitals in Asia and South America for non-emergency procedures. Now India, Malaysia, Singapore and Thailand became familiar medical tourism destination at global level and able to

attract international medical tourists from all the continents in the world.

Medical tourism at global level: At global level the medical tourism industry is developing at faster rate and it is commonly observed that patients from developed countries travelling to regions once characterized as “third world”, where high quality health treatments are available at affordable price. As per the assessment made by International Medical Travel Journal, the worth medical tourism business at global level is US\$ 13 billion and the number of medical tourists to all countries in 2017 was estimated at 14 to 16 million. At global level, the medical tourism business expected to reach US\$ 179.6 billion by 2026, registering at 21.9 percent CAGR between the year 2017 and 2026. According to patient beyond border, a medical travel advocacy group for consumers, 14 to 15 million patients travelled outside their countries to seek medical treatment in 2017. In India, the medical tourism industry is showing considerable growth since 2010. The number of international patients taken medical treatment in India during 2017 was 495056, which is more than doubled compare to previous year.

The top 25 Medical Travel destination: Among the top 25 countries in medical tourism business the first five places are captured by USA, South Korea, Turkey, Thailand and Germany. In Asian continent Thailand plays a leading role. The main reason for attracting international patient to

Thailand is competitive cost of treatment, JCI accredited hospitals, quality health care and zero waiting time. In Asia, India stood second position in medical tourism business. The international patients from USA, UK, Canada, Gulf region and Bangladesh are taking medical treatment regularly. The Ministry of Tourism and Ministry of Health, Government of India taking initiatives to promote medical tourism business in India. India is able to attract more one lakh of international patients every year.

TABLE: 1
TOP TWENTY FIVE MEDICAL
TRAVEL DESTINATIONS:

Rank	Country	US\$ in Millions
1	USA	3500
2	South Korea	655
3	Turkey	600
4	Thailand	600
5	Germany	575
6	India	450
7	UK	350
8	Malaysia	350
9	Mexico	350
10	Iran	315
11	Jordan	300
12	Taiwan	300
13	UAE	300
14	Poland	300
15	Spain	240

16	Hungary	225
17	Switzerland	175
18	Singapore	150
19	Belgium	150
20	Israel	135
21	Costa Rica	125
22	South Africa	120
23	Brazil	100
24	Czech Republic	30
25	Australia	28
	Total	10430

Source: International Medical Travel Journal

The above table indicates that more than sixty percent of the total business was achieved by six countries: USA, South Korea, Turkey, Thailand, Germany and India.

Mexico: It is Latin American country located at the border of USA, offering specialties include plastic surgery and dentistry. The cost of treatment for dental procedures in Mexico is one-fifth of treatment cost in USA, while other procedure cost a third what they would in the USA. Because of less treatment costs in Mexico, the number USA patients crossing the border to take treatment are increasing every year. This variation in the cost of dental treatment is severely affecting the dental business in USA. Despite the US based dentist horror stories of rampant infections and undetected cases of oral cancer, the business in Mexico are growing with positive feedback from US patients. In Texas, the legislators explored the possibility

of allowing health maintenance organization to operate on the both sides of the borders. But US dentist opposed the move and denied to compete with low cost Mexican dentist. Also they claimed that the Mexican legal system does not allow suing Mexican Doctors for malpractice. However majority of the patients took treatment in Mexico expressed their satisfaction about the treatment provided to them. Indeed some US dentist have accepted to the competition and opening offices in Mexico to take advantage of lower cost. More health insurers in US are providing only 60 percent of the actual medical cost. Remaining 40 percent the patient has to spend from their pocket. Due to continuing rise in medical treatment cost in US, many employers in Southern California are having tie-up with insurance companies in Mexico and started sending their employees for routine health care. The number of employees taking treatment in Mexico is more than 5000 every year. In

addition to plastic and dental surgeries, the hospitals in Mexico offering bariatric surgery for weight loss, which is not covered by some of the insurers in US. Mexican healthcare providers have big opportunity in their business by treating retired people from US and Canada, who are searching for low cost drugs, dental care and physician services. The cost of treatment is 40 percent lesser than US and most of the uninsured Americans can find better deals on medical procedures in Mexico.

Thailand: Thailand is fast growing destination in medical tourism and it stood first in Asia and it is the fourth largest medical facilities provider for international patients at global level and its revenue is 600 million US\$ every year and it is estimated that Thailand receives 3,50,000 medical tourists every year. It has 64 JCI accredited medical facilities, which is three times more than Singapore and six times more than Malaysia.

**Price Comparison of some popular procedures:
TABLE: 2 - COST OF TREATMENT IN THAILAND**

Procedure	Treatment Costs in US \$		
	USA	Singapore	Thailand
Coronary Angioplasty	28200	13500	4200
Heart Bypass	123000	17200	15000
Hip Replacement	40300	12000	17000
Gastric Bypass	25000	13700	16800
Hysterectomy	15400	10400	3650
LASIK	4000	3800	2310
Dental Implant	2500	2700	1720
Breast Augmentation	6400	8400	3500

Source: Medical Tourism.com

From the above table, it is observed that the cost of Coronary Angioplasty in Thailand is 85 percent lesser than that of USA. The cost Heart bypass is 88 percent lesser than that of in USA. The other treatment is also comparatively lesser than cost in USA and Singapore.

United States of America: Since the cost of treatment in USA is higher than other developed and developing countries, lakhs of Americans travel to other country for taking medical treatment. The uninsured Americans also seek low cost medical treatment in South America and Asia. According to a 2015 report by US International Trade Commission between 150000 and 320000 Americans travel abroad every year to receive health care. Due to quality health care, advanced medical technology and trained physicians the hospitals in America attracts more than one lakh of patients from other country every year. Several hospitals in USA has exclusive international department to treat foreign patients. Most of this hospitals offers, service assistance, nursing assistants, and accommodation facilities for accompany, finances and transportation including air ambulance service.

South Korea: The medical tourism activities in South Korea is growing at faster rate due to high tech facilities in hospitals and providing cost effective quality health care to the international patients. Most of the hospitals in Korea are private and the Doctors working there are internationally qualified. The hospitals are equipped with latest technology and medical equipment. The treatments like cosmetic surgery, dental, eye care, medical check-up and cancer treatment. Majority of

the international patients are from Russia, Japan, Kazakhstan, Mongolia and USA. According to Korea Health Industry Development Institute, the number of international patients took treatment in 2016 is 364000, which is up from 60000 in 2009. South Korean government expects one million international patients' visits by 2022.

Turkey: Turkey's medical tourism is one the fastest industry and it is estimated to contribute \$ 4 billion to the country's economy annually. According to Istanbul International Health Tourism Association, Turkey was able to attract 75,000 international patients in 2007 and it is increased to 700000 in 2017 over a period of ten years. Due to increased health care cost in Europe, people travel thousands of mile to take treatment and they can save up to 90 percent on the cost of treatment. The main motivating factor for medical tourism growth in Turkey is low cost medical treatment (the average cost for heart valve replacement in US is \$150000, whereas it is just \$17000 in Turkey), shorter waiting times (18 months for knee replacement in UK, whereas it just two weeks in Turkey). The ministry of Health, Turkey, planned to attract two million patients from abroad.

According to Healthcare Travel Council, Turkey has treated 746000 international medical tourists in 2016 and generated \$5.8 billion revenue. This revenue is expected to increase \$5 billion by 2020. Turkey earned this revenue, with 90% from medical operations and remaining ten percent from cosmetic surgery and hair transplants. Among the total number of patients underwent for eye surgery,

majority are from Europe. Turkey government encourages and support private business organization to start medical tourism hospitals to achieve their goal.

Germany: Due to high quality medical care, advanced medical technology, strict ethical standards and quick access to medical specialists, Germany become popular destination for international patients. There are two main reasons for patients traveling to other nations for medical treatment is low cost and access to treatment which is not available in their home country. The cost of treatment in Germany is significantly lower than in many industrialized nations. The standards of health care in Germany hospitals are extremely high and the Doctors and Nurses are properly trained and continually educated to update the latest developments in their field. German hospitals are equipped with high-tech imaging technology such as 3D ultrasound and MRI etc. German clinics have surgical robots, heart catheters and targeted radiation therapies for cancer patients. Germany has formulated strict laws to protect patient safety and maintain hygienic conditions in hospitals and created a transparent system in medical treatment and comprehensive follow-up care. There is no exact statistics about number of international patients' visits to German hospitals. But it is estimated that 150000 to 250000 international patients are visiting Germany every year.

The range of treatments offered by German hospitals to international patients is Cancer, fertility treatment, Cardiology and cardiac surgery, orthopedic surgery, Neurology and

neurosurgery, Obesity treatment, treatment for kidney ailments, alternative treatment for maladies and Ophthalmology. There is facility for diagnostic work as well as comprehensive health and wellness check-ups. Germany has health spas, wellness resorts and rehabilitation centers, which attracts millions of tourists each year. The waiting times for taking surgical treatments are less and most of the Doctors and nursing staff speak English which could make to attract patients from English speaking countries. Majority of the international patients are from Middle East and USA to take orthopedic treatment as well as Cardio related treatments.

Singapore: Singapore is one of the leading medical tourism destinations in Asia. The hospitals in Singapore are high-quality and equipped with advanced medical technology. Singapore health care hospitals are JCI accredited and the cost of treatment is low when compare to USA,UK and Canada. The private hospitals have well trained Doctors and nursing staff and it has English speaking environment. Singapore has set up International Patient Service Centers (IPSCs) and it act like medical tourism agent. It facilitates international patients and expatriates coming to Singapore for taking treatment. This IPSC is attached to each medical tourism hospitals and it would provide cost of treatment and coordinate appointments with healthcare specialists. Singapore treats international patients who come under international health insurance plan. As per the Ministry of Health, the cost of treatment for various medical ill is given below:

TABLE: 3
COST OF TREATMENT IN SINGAPORE

Sl.No	Procedure Detail	Cost of treatment in Singapore Dollars
1	Normal Delivery	6048 - 11264
2	C-section delivery	9024 -17125
3	Gall bladder removal surgery	5500 - 8600
4	Hemorrhoidectomy	3000 - 3500
5	Hand, wrist or finger surgery	4300 - 7200
6	Heart bypass surgery	16050 - 25000
7	Hernia repair	4400 - 8000
8	Hip Replacement	8550 - 12850
9	Hysterectomy for benign conditions	6400 - 9500
10	Arthroscopic knee surgery	8550 - 10700
11	Knee replacement surgery	11750 - 17100
12	Urinary stones with lithotripsy	3200 -5150
13	Tonsillectomy and/or Adenoidectomy	4050 - 5350
14	Breast Lump removal biopsy	5450 - 10700

Source: www.moh.gov.sg

Majority of the international patients are coming from Indonesia Malaysia and China. Australia, UK, Hong Kong and Thailand are the other source market for Singapore medical tourism. Singapore has hospital capacity to treat more than 5 lakh international patients annually.

Malaysia: Malaysia is providing quality health care to the international patients and became medical tourism hub of Asia. Well-equipped, trained Doctors and nursing staffs from UK and USA and low cost of treatment are the main reason for attracting international patients to Malaysia. It has more than seventy private hospitals for providing health care to international patients. Most of the hospitals are internationally accredited by agencies like

the Joint Commission International (JCI), Malaysia Society for Quality in Health, Australian Council on Healthcare Standards (ACHS) and the Reproductive Technology Accreditation Committee (RTAC) of Australia. Malaysia has treated 643000 international patients in 2011. With quality healthcare, patient safety, affordable and easy accessible, it has able to attract 12 lakhs patients in 2018. The revenue generated also surged from US\$127 million to US\$ 362 million. The main source of patients to Malaysia is Indonesia, Philippines, China, Singapore, Australia, Japan, UK and USA. The medical tourism sector has recorded a compound annual growth rate of 16 to 17 percent over the last five years. It is ahead of global average 10-12 percent.

TABLE: 4
MEDICAL TOURISM IN OTHER COUNTRIES:

Sl.no	Name of the Country	Treatment detail	Source Country
1	Costa Rica	Dental, Cosmetic, Preventive Medicine and other surgery.	North America and Canada
2	Brazil	Cosmetic	USA,Canada
3	Spain	Ortho, Dental, Cosmetic, Eye	UK, USA.
4	Hungary	Dental. Cosmetic	European countries.
5	Poland	Dental, Ortho, Dermatology, Eye, Cardio	European Union.
6	Iran	Cosmetic, Ophthalmology, Cardiac surgery, Spine and organ transplant.	Turkey, Iraq, Pakistan, Oman and Afghanistan.
7	Jordan	Ortho, Stem cell, Cardio.	Palestine, Iraq, Saudi Arabia, Libya, Nigeria, Kazakhstan
8	Israel	Cosmetic .Born marrow treatment, Heart surgeries, Spine surgery, Organ transplant and infertility treatment.	Russia, Ukraine, East European countries, Cyprus
9	UAE	Orthopedics, Dermatology and Ophthalmology.	Asian Countries, Arab and GCC countries and Europe.
10	Belgium	Orthopedic treatment of hips and knees, Heart surgery, Caesarean sections and hysterectomies.	Netherlands, France, Luxembourg. UK, Italy and German.
11	Switzerland	Medical Spa treatments, Cosmetic surgery,IVF treatment, Neurosurgery, and Orthopedic.	Brazil, Russia, India, China, Middle Eastern countries.
12	Czech Republic	Cardio surgery, Dentistry, Eye surgery, Neuro surgery, Oncology, Orthopedics and Plastic surgery.	UK, Germany and Russia.
13	Taiwan	Coronary Artery Bypass Grafts, Hip replacement, Facelift, IVF, Gastric bypass and Dentistry.	Asia, USA, Europe.
14	Australia	Dentistry, Cosmetic surgery, Surrogacy, Neurology, Orthopedics, Weight loss surgery.	Papua New Guinea, New Caledonia, NZ, China, Bangladesh.

15	South Africa	Cosmetic surgery, Dentistry, Ophthalmology, Orthopedics and others.	USA, Britain, Western Europe and Middle East.
16	UK	Ortho, Dental, Organ Transplant, Heart surgery.	UAE, Irish Republic, SPAIN, France, Gibraltar.
17	Canada	Cardiac surgery, Ortho surgery	USA
18	Cuba	Joint replacement, Eye, cancer, Cosmetic surgery	Latin America, Canada, Europe, UK.
19	Panama	Cardiac surgery, Cosmetic surgery	Europe, USA
20	Uruguay	Eye care, Dental care and Cosmetic surgery.	Europe, Canada, USA.
21	China	Cardiology, neurology, orthopedics, stem cell therapy, and traditional Chinese medicines.	Taiwan, South Korea, Malaysia, Thailand.
22	Hong Kong	Liver Transplant, Dental, Eye care, Cosmetic.	Thailand, China, Korea, Malaysia and Singapore.
23	New Zealand	Cardiac surgery, eye care, and Dental treatment.	North America, Western Europe.
24	Philippine	Eye care, Cardiac surgery, Dental care.	USA, UK and Europe.
25	Germany	Cardio surgery, Dental Care, Knee replacement	USA, UK, Canada
26	Turkey	Cancer treatment, Cardio, ortho, Dental care.	Europe, Balkans, USA, Eurasia, Middle East.

Source: www.healthtourism.com

Medical Tourism in India: Medical Tourism industry in India is growing exponentially and becoming one of the major players in worldwide. Increasing medical cost, high medical insurance cost, increasing number of uninsured and underinsured in developed nations, long waiting time in the home country and lack of quality care in their home country are main factors for international patients traveling to India. The quality health care at affordable rate, cheaper air fare, internet facilities and tourism attractions are

considered as major driving force for patients to cross border for medical treatment.

Number of International Patients visits to India and FEE: According to Ministry Tourism's written reply, it is observed that the total number of medical tourists visit India in 2017 was 495,000 and the number had stood at around 2.34 lakh in 2015 and that of in 2016 was 4.27 lakh. The foreign exchange earned during 2015, 2016 and 2017 are 135193 crores, 154146 crores and 177874 crores.

TABLE: 5
NUMBER OF MEDICAL TOURISTS AND FOREIGN EXCHANGE EARNED

Sl.No	Year	Number of Medical Tourists	Foreign Exchange Earned in crores.
1	2017	495000	177874
2	2016	427000	154146
3	2015	234000	135193

Source: Ministry of Tourism, Government of India.

Bangladesh and Afghanistan are major source countries for India in terms of medical tourism. The number of medical tourists visit India in 2015, 2016 and 2017 are 1.2 lakh, 2.1 lakh and 2.21 lakh respectively. Likewise the number of medical tourists from Afghanistan to India in 2015, 2016 and 2017 are 27505, 61231 and 55681 respectively. The other countries from where major numbers of international patients taking treatment in India are Oman, Iraq, Maldives, Yemen, Sudan and Uzbekistan. The Niti-Aayog has identified medical value travel as a major source of FEE and India has 18% of the global medical tourism market. By 2020, India will get 20 percent global market share in Medical Tourism and achieve 9 billion worth business. The major medical treatment offered in India for international patient is cardiology, orthopedics, transplants and ophthalmology. India has high credibility in wellness, preventive and alternative medicine.

Medical Tourism Promotion in India:

Progress to promote medical tourism in India initiated in the late 2002 when the McKinsey-CII outlined the potential for Medical tourism. In the same year, when the country was planning to develop tourism, the then Finance Minister Jaswant Singh called for country to become a global health destination and urged for airport infrastructure to ease the arrival of international patients. Then government has modernized and developed airports and road infrastructure for tourism development. Government has declared 45 hospitals as center of excellence for treating international patients and introduced medical visa for medical tourists. Ministry of Health and Family welfare created a board called National Accreditation Board for hospitals and declared medical tourism as service export and provided tax concessions.

The states like Karnataka, Gujarat, Tamil Nadu, Maharashtra and Kerala took effort to promote health care tourism and announced a separate policy for medical tourism.

Hospitals were upgrading the technology on par with international standards and started providing separate department for international patients. Hospitals are involved in the process of continuous innovation of products, services and focusing on cost effective-customer oriented technology. Many healthcare hospitals are increasingly participating in international trade fairs and exhibitions to attract international customers. Currently more than 38 hospitals are JCI accredited hospitals in India and spread across Indian major cities like Delhi, Mumbai, Chennai, Bangalore, Hyderabad, Kolkata and Chandigarh. There are 662 NABH accredited hospitals are available in India. Out of different purpose of visit by foreigners in India, the percentage of tourists visiting for medical tourism is ranging from 2.7 percent to 3 percent.

INDIAN MEDICAL TOURISM INDUSTRY – SWOT ANALYSIS

The main strength of the Indian medical tourism industries are Quality Service at Affordable Cost, Vast supply of qualified doctors, Strong presence in advanced healthcare e.g. cardiovascular, organ transplants – high success rate in operations, International Reputation of hospitals and Doctors, Diversity of tourism destinations and experiences. The main weaknesses are;

No strong government support / initiative to promote medical tourism, Low Coordination between the various players in the industry– airline operators, hotels and hospitals, Customer Perception as an unhygienic country, No proper accreditation and regulation system for hospital Lack of uniform pricing policies across hospitals. The major opportunities are: Increased demand for healthcare services from countries with aging population (U.S, U.K), Fast-paced lifestyle increases demand for wellness tourism and alternative cures, Shortage of supply in National Health Systems in countries like U.K, Canada, Demand from countries with underdeveloped healthcare facilities and Demand for retirement homes for elderly people and the major threats are found as : Strong competition from countries like Thailand, Malaysia, Singapore, Lack of international accreditation – a major inhibitor, Overseas medical care not covered by insurance providers and Under-investment in health infrastructures.

The weakness can be nullified using the strengths, and the threats can be managed using effectively the opportunities.

Cost competitiveness: The cost of various medical treatments in India is compared with different countries as follows:

TABLE: 6
COST COMPETITIVENESS IN US\$

Procedure	USA	India	Thailand	Singapore	Malaysia	South Korea	Mexico	Costa Rica	UAE
Heart Bypass	133000	7000	22000	16300	12000	31700	27000	24100	40900
Heart valve Replacement	140000	9500	25000	22000	13400	42000	30000	30000	50600
Hip Replacement	57000	7020	12700	1200	7500	10600	13900	11400	46000
Knee Replacement	53000	9200	11500	9600	12000	11800	14900	10700	40200
Face Lift	16000	4800	5000	7500	6400	6600	11300	4900	NA
Lap Gastric Bypass	52000	9300	13000	16500	12700	9300	11000	NA	NA

Source: <https://www.researchgate.net/publication/259375271>

From the above table, it is observed that the cost treatment in India for procedures like Heart bypass, Heart valve replacement, Hip replacement, Knee replacement, Facelift and Lap Gastric bypass in India is compared with countries like USA, UAE, Costa Rica, Mexico, South Korea, Malaysia, Singapore and Thailand is compared. The cost of treatment in India is comparatively less. The cost of Heart bypass surgery in USA is US\$ 133000 and that of in India is US\$ 7000. The cost of Heart bypass treatment in India is just 5.26 percent of cost in USA. The cost treatment in India is lesser than the cost of treatment in other Asian countries like Singapore, Malaysia and Thailand.

Opportunities for Medical Tourism in India: The cost of quality healthcare treatment in India is one tenth of cost in USA and also it lesser than the cost in other neighboring countries. Due to well qualified and

experienced Doctors and English speaking staff become major attraction for international patients. India is already familiar with natural treatment like Ayurveda Unani and Siddha. After entering into global market, India receives lot of foreign tourists as well as employees from abroad for the international companies. The Non Resident Indians are another major source for medical tourism. Doctors in the western countries started prescribing Indian system of medicine to their patients and this make many patients to visit for medical treatment. Soaring medical cost, high insurance premiums, large number of uninsured/under insured and long waiting time in developed countries makes the people to cross the border for medical treatment. Insurance companies and employers are preferred to send their customers to abroad where the medical cost is

less. Demand from countries which has poor healthcare facilities also increases. The main opportunity for medical tourism is contribution to healthcare economies. Due to this, other infrastructure like road, transport, pharmaceuticals, hotels and restaurants are also developing and creating job opportunity in Tourism sector.

Challenges and Issues: The main challenges of Indian Medical Tourism industries are as follows:

- a. Lack of coordination among various players like hospitals, airline and hotels.
- b. The government support to medical tourism is not encouraging.
- c. Lack of sanitation facilities, cleanliness and hygienic conditions in the hospitals and other tourism places.
- d. Lack of uniform pricing policy for different treatments is different for hospitals.
- e. The city traffic becomes major constraint for international patient to reach hospital from airport.
- f. Lack international insurance policy for patients from abroad and no MOU with foreign insurance companies and Hospitals in India.
- g. Lack of medical specialists in healthcare industries.
- h. The availability of hotels and cost of accommodation is another hindrance to middle-level international travelers visiting India.

- i. Low investment in hospital infrastructure development.

Conclusion:

Medical tourism is not new concept; it was practiced in the early 4000 BC itself in Egypt, Rome, India, China and Japan. In 2000 BC Sumerians offered healthcare facilities mineral water springs. A 5000 year old Yoga retreats and meditation centres were the indicator for existence Indian medical tourism. Among the top twenty five destinations at global level USA, South Korea, Thailand, Turkey and Germany stood first five places in providing medical treatment to international patients. In Asia, Malaysia, Singapore and India are the developing medical tourism destinations. After 2000, India has emerged as growing medical tourism business center it has capacity to treat more than four lakhs of international patients every year. The main reason for the development of medical tourism in India is due to quality healthcare at affordable cost, good infrastructure, less waiting time, cheaper air fare, internet facility and tourism attractions. India has 662 NABH and 38 JCI accredited hospitals and well qualified and experienced medical specialists. By sorting out the challenges of medical tourism by the Indian government, India can able to get 20 percent global market share by 2020 and achieve 9 billion worth business. Due to quality healthcare facilities available in most of the leading countries in the world, the medical tourism business is expected to reach US\$179.6 billion by 2026.

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IMPACT OF ECONOMY ON GOLD PRICE

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Abstract

Gold is considered to be a symbol of prosperity, good fortune and has an inherent value in terms of purity and wealth. According to reports, Indians in India hold more gold than any other population in any other country. While the reasons for this are many, the fact remains that Indians buy and hold gold as a cultural norm. The main objective of the study is to analyze the factors and fluctuations that influence gold price. The GDP is an extremely comprehensive and detailed report, which synthetically gauges the health of the economy. While holding financial gold and gold in the form of ETFs and E-gold is a prudent investment, holding physical gold in the form of a real asset is preferred for the simple reason that it can be held, felt and kept safe in a box.

Key Words: GDP, Population, Gold, Country, Fluctuations

Introduction

The Indian economy expanded 3.1 percent year-on-year in the first quarter of 2020, beating market forecasts of a 2.1 percent rise. Still, it is the slowest GDP growth since

quarterly data became available in 2004, as the country imposed a nationwide lockdown from March 24th aiming to contain the spread of the coronavirus.

The gross domestic product (GDP) is the monetary value of all finished goods and services produced within a country in a specific time period. It is also the most common measure of a nation's overall economic activity or the size of economy. More and more economists recognize the flawed character of GDP (for example, it includes only final goods and services; overstates the consumption; it assumes that government spending is productive; it treats imports as something negative; it excludes household work, and so on), but governments, central banks, financial analysts and investors still think it is possible to frame the whole economy in just one number. This is why the GDP growth is still closely followed, also in the gold market.

Indians are hungry for gold. Whether it's for investments, gifts, as tribute to deities, weddings or any festive occasion, gold is an important part of the equation.

Gold also affects the Indian economy because it is a non-productive asset. As a commodity, gold does not add any real value to the

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productive capacity of the economy. Most of the gold that's purchased in India is stashed away in lockers and safe boxes, or gets converted into jewellery. Those who hold gold are just waiting for it to appreciate so that they can see some income and returns on investment, or just hold it even after it appreciates to increase their personal wealth.

Gold is used in India as a form of tackling inflation, and holding an item with an intrinsic value because of its rarity is a good way to counter the fluctuations in fiat currency. As a traditional form of savings in India, gold instills a feeling of comfort and security in a person's wealth. This has been termed the "exposure effect" by psychologists.

This experience of physically owning gold is important to Indians, and is another reason why we like gold so much – it's safer in terms of real value than the Rupee, and appreciates over time.

People buying gold do so without keeping in mind the macro-economic ramifications and damage caused to the country's economy, but obviously cannot stop buying gold due to the lack of an alternative investment medium that has the same benefits as gold. There is also an inborn sense of trust in the value of gold, in that it will always hold some value even if all other forms of wealth like fiat currency and bank balances are somehow devaluated or inflated, for whatever reason.

Objective of study

- To identify the relationship between GDP growth and Gold Price

- To analyze the factors that influence gold price
- To study the fluctuations in gold rate that affect economy

Review of Literature

Anand as well as Tulin (2014) demonstrate the relationship in between Gold imports as well as inflation wishes associated with Indian native households, displaying that 1 explanation at the rear of higher Gold interest is it's usage as a good inflation hedge.

Oil as well as gold provide, need as well as cost impact each and every country. Hoffman et. el (2013) investigated the hyperlink in between oil as well as gold. Ewing, Bradley Capital t., and Farooq Malik (2013) pointed out which oil as well as alloys tends to be matches within usage which oil as well as gold costs happen to be increasing together.

Sadorsky et al. (2014) applied GARCH models to inspect the effect of unrefined petroleum and interest rate shocks on the volatility conduct of gold, silver and copper strategic things. They discovered the effect of past oil shocks on gold, silver and copper is diverse.

Białkowski (2014) in his article has said about a few components influencing costs of gold. Mahalingam, Ajanthy, and T. S. G. Peiris (2015) additionally have expressed that gold costs are influenced by dollar list. Gold, Anna, et al (2014) have likewise examined about intersection mental value hindrances of gold.

The relationship between gold cost and GDP was studied on by Gupta, Shefali Tiwari Dr. Barkha (2015). They contemplated the effect of GDP on gold value utilizing information from driving gold-holding nations, for example, India, UK, Germany and others. The study built up that, independently, Brazil's GDP and gold cost were profoundly related and Italy's GDP and gold cost were the minimum corresponded of all nations examined. All in all, it was likewise found that seven nations' GDPs were dependable in anticipating gold value development and that GDP for U.S and France were poor indicators of gold value developments.

As pointed out through an additional pursuit aimed through the World Gold Council (WGC), the demand with regard to Gold within Indian powered through fast GROSS DOMESTIC PRODUCT improvement, urbanization as well as increase within salary as well as Funds amounts of the client. The gold purchasing might increment just by around three for every cent for every year through the subsequent 10 years. Gold demand within Indian could keep upon becoming delicious within the subsequent 10 years.

Lingjie Ma and Patterson (2013) investigated the relationship between the price of gold and relevant factors from 1968 to 2012. The gold prices determined by the market forces during the period, show an upward trend since 2001. The authors identified and investigated seven underlying factors for gold price movement: 1) unemployment rate

2) GDP growth rate 3) expected inflation rate 4) US dollar index 5) Dow Jones industrial average return 6) 3 months US Treasury bill yield, and 7) oil price.

Results of Discussion

Gold and GDP

India is the biggest buyer of gold on the planet, trailed by China and Japan. India devours about 800 ton of gold that records for 20 percent of world gold utilization, of which almost 600 ton gold goes into making adornments. India's local production of gold is extremely restricted; the rising demand must be sourced from outside the nation. Additionally, Gold as the ware alone doesn't include a lot towards the effective limit from the economic climate. In the stage whenever one purchases Gold, it's possibly set aside within lockers or even will get transformed more than in to accents. Within both cases, Money allocated to purchasing Gold will get blocked because Gold isn't the effective asset.

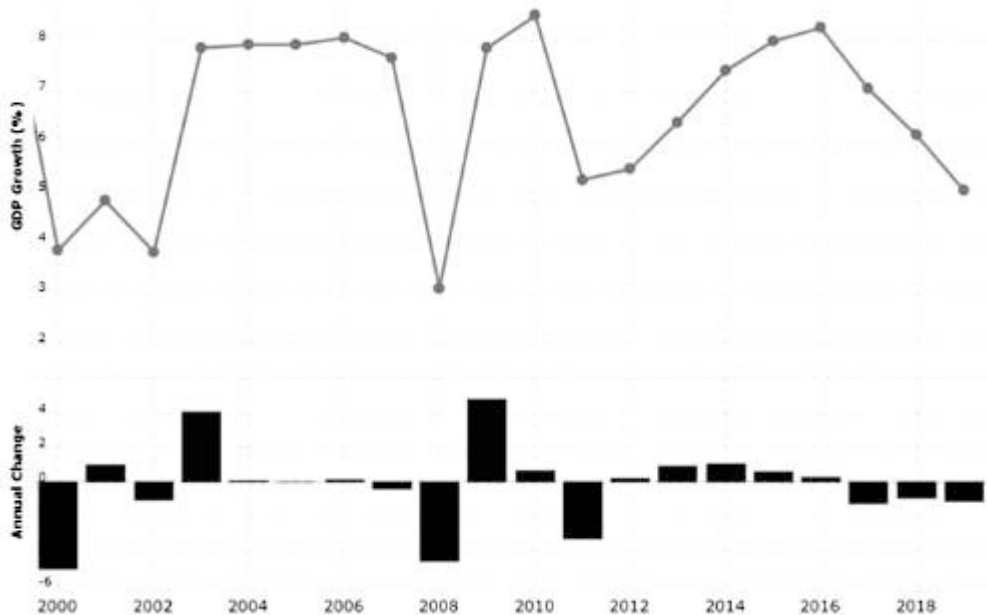
Indian Jewelry Industry - Overview The business sector size of Indian domestic gems and gems industry was assessed at Rs. 2,51,000crore in 2013; which is anticipated to develop from Rs. 5,00,000 to Rs.5,30,000 crores by 2018. The essential center of this industry is on import of gold bars, valuable stones and synchronous fare of planned jewellerys, thus contributing fundamentally to outside trade income. Likewise being a work serious industry, it adds to mass occupation (2.5 million specifically in 2013) and GDP growth.

Some 40 percent of the world's monetary reserves still held in the form of gold. The market for gold consists of

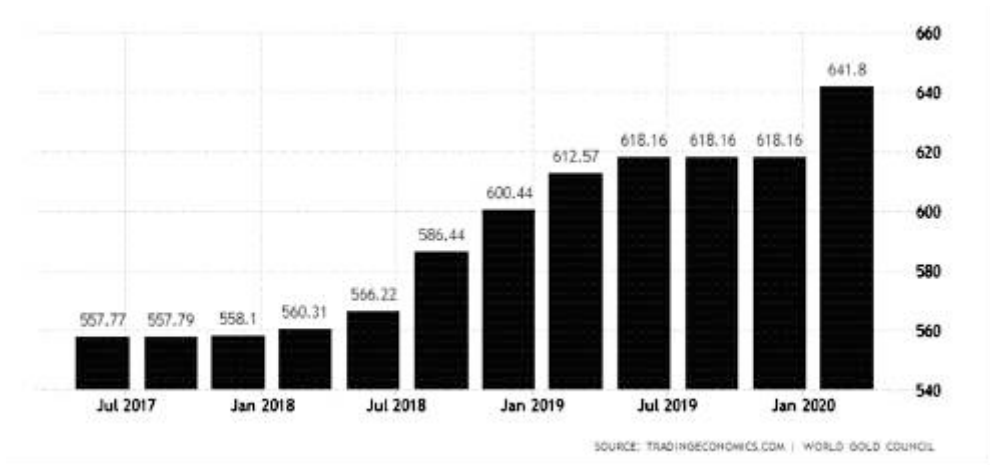
(1) a physical gold market, in which gold bullion or coin is transferred between market agents, and (2) a paper gold market, which involves trading in claims to physical stocks rather than in the stocks themselves. Physical gold is principally traded in the form of bullion, but official and imitation gold coins, medallions, and jewellery (especially that of low fabrication quality but of high gold content) are also actively traded. Gold bullion is assumed to refer to gold that has been formed into bars, either in crude form (80 percent fine) as treated at the mine site or as defined by weight and greater fineness and authenticated by the stamp of a recognized refinery.

Like most commodities, the price of gold is driven by supply and demand including demand for speculation. However unlike most other commodities, saving and disposal plays a larger role in affecting its price than its consumption. Most of the gold ever mined still exists in accessible form, such as bullion and mass-produced jewellery, with little value over its fine weight and is thus potentially able to come back onto the gold market for the right price. It is generally accepted that the price of gold is closely related to interest rates. As interest rates rise the general tendency of the gold price, which earns no interest, is to fall, and as interest rates dip, to rise. As a result, gold price can be closely correlated to central banks via the monetary policy decisions related to interest rates made by them.

INDIA GDP GROWTH RATE



Gold Reserves in India increased to 641.80 Tonnes in the first quarter of 2020 from 618.16 Tonnes in the fourth quarter of 2019.



GOLD PRICE GROWTH RATE



63FACTORS INFLUENCE GOLD PRICE

Consumption demand

As with any good or service, increased demand with constrained or low supply has a tendency to pull prices of that good or service higher. Conversely, an oversupply of a good or service with stagnant or weak demand can push prices lower.

According to the World Gold Council, gold demand during the first-half of 2016 grew 15% to 2,335 tons, with investment demand surging 16% to its highest levels since 2009. However, gold supply only increased by 1% during the first-half of 2016, which represents the slowest rate of first-half supply growth since 2008. Growing demand and constrained supply has been a reason gold prices have headed higher this year.

Protection against volatility

People want to invest or buy gold to protect themselves from volatility and uncertainty. The preference for physical assets makes Indian households view as a safe haven, an asset to buy when other assets are losing value. Gold's attraction as an asset for good times and bad, most investors would buy gold whether domestic economy was growing or in recession.

Gold and inflation

A fourth factor that can impact gold prices is inflation, or the rising price of goods and services. While far from a guarantee, rising or higher levels of inflation tends to push gold prices higher, whereas lower levels of

inflation or deflation weigh on gold.

Inflation is almost always a sign of economic growth and expansion. When the economy is growing and expanding, it's common for the Federal Reserve to expand the money supply. Expanding the money supply dilutes the value of each existing monetary note in circulation, making it more expensive to buy assets that are a perceived store of value, such as gold. This is why quantitative easing programs that saw the monetary supply expand rapidly were viewed as such as positive for physical gold prices.

Gold and interest rates

There is a negative relationship between gold and interest rates. Rising yield indicates an expectation of strong economy. Strong economy gives rise to inflation and gold is used as a hedge against inflation.

Good monsoon

India annually consumers 800-50 tonnes of gold and rural India accounts for 60 % of the country's gold consumption. Therefore, monsoon plays a big part in gold consumption because if the crop is good, then farmers buy gold from their earnings to create assets. On the contrary, if there is deficient monsoon, farmers tend to sell gold to generate funds

Correlation with other asset classes

It is believed by some economists that gold is a highly effective portfolio diversifier due to its low to negative correlation with all major asset classes. Still, as a rule, gold shows no

statistically significant correlation with mainstream asset classes. However, some suggests that there is evidence that when equities are under stress, in other words when shares are falling rapidly in value, an inverse correlation can develop between gold and equities. Gold protects one's portfolio from volatility because the factors, both at the macro-economic and micro-economic fronts that affect the returns from most asset classes do not significantly influence the price of gold

Weakening dollar

The price of gold is generally inversely related to the value of the United States dollar because the metal is dollar-denominated. All else being equal, a stronger U.S. dollar tends to keep the price of gold lower and more controlled, while a weaker U.S. dollar is likely to drive the price of gold higher through increasing demand (because more gold can be purchased when the dollar is weaker).

Future gold demand

Global demand for gold is 1000 tonnes more than supply. With no new mining capacity coming through, most of the gold is being recycled. Therefore, less of supply is another factor for changes in gold rates. Inflationary pressures in the world economy

Conclusion

Today, gold is sought after, not just for investment purposes and to make jewelry, but it is also used in the manufacturing of certain electronic and medical devices.

Gold is often considered to be safe haven for

money especially in times of recessionary environment. "In history, we have seen a high correlation between gold as an asset and recession or economic crisis. This mainly happens due to mentality, as people feel safe about investing in gold. Even if tomorrow INR or US dollar is not in trade, still gold holds its value during an exchange of goods and services

There's no one specific factor that can be listed here that perfectly encompasses the uncertainty that can move gold, but political uncertainty and/or instability is probably the best example. Put plainly, the stock market covets certainty, and it's often the enemy of gold prices.

Gold also affects the Indian economy because it is a non-productive asset. As a commodity, gold does not add any real value to the productive capacity of the economy. Most of the gold that's purchased in India is stashed away in lockers and safe boxes, or gets converted into jewellery. Those who hold gold are just waiting for it to appreciate so that they can see some income and returns on investment, or just hold it even after it appreciates to increase their personal wealth.

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ARTIFICIAL INTELLIGENCE SHOPPING EXPERIENCE ON CUSTOMER CHOCOLATES BUYING

Dr. G. Kannan ¹, K. Rathnakumar ²

Abstract:

India's e-commerce leading the way for the Indian start-up ecosystem, and expected to grow further highest among the world. Consumer shift in the shopping experience could indicate that online shoppers who purchase chocolate are doing so more intentionally than their in-store chocolate purchasing counterparts. The researchers analyze the shopping experience on consumer while buying chocolates by artificial intelligence. Indian customers are aware that AI is being used in the Indian e-commerce sectors.

Key words:

Artificial Intelligence, Consumer behaviour, On line shopping experience, Hedonic shopping behaviour

Introduction:

Today's youngsters are having the whole shopping world in their hand. If they want any good just click search engine in their mobile, download the various brand of

products or services available in the market and compare its features, select the product or service, pay the amount and buy the product or enjoy the service. Their perception on buying in the online and its experience are totally different from direct purchaser. Whether they are purchasing directly or online the seller try to understand their customers perception and experience about their services for framing various strategy and to attract the customer towards their products and services in possible manner. The e-commerce has transformed the way business is done in India. With e-commerce leading the way for the Indian start-up ecosystem, The Indian e-commerce market is expected to grow to US\$ 200 billion by 2026 from US\$ 38.5 billion as of 2017. Much growth of the industry has been triggered by increasing internet and smart phone penetration. The ongoing digital transformation in the country is expected to increase India's total internet user base to 829 million by 2021 from 636.73 million in FY19. India's internet economy is expected to double from US\$ 125 billion as of April 2017 to US\$ 250 billion by 2020, majorly backed by ecommerce. India's E-commerce revenue is expected to jump from US\$ 39 billion in 2017 to US\$ 120 billion in 2020, growing at an

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annual rate of 51 per cent, the highest in the world.

Propelled by rising smart phone penetration, the launch of 4G networks and increasing consumer wealth, the Indian e-commerce market is expected to grow to US\$ 200 billion by 2026 from US\$ 38.5 billion in 2017. Online retail sales in India are expected to grow by 31 per cent to touch US\$ 32.70 billion in 2018, led by Flipkart, Amazon India and Paytm Mall. Smartphone shipments in India increased eight per cent year-on-year to reach 152.5 million units in 2019, thereby making it the fastest growing market of the top 20 smart phone markets in the world. During 2018, electronics is currently the biggest contributor to online retail sales in India with a share of 48 per cent, followed closely by apparel at 29 per cent.

Purchasing chocolate has never been as easy as it is today, in contemporary times. Kate Taylor, a contributor to the Business Insider, writes, "More people are ordering groceries and other products online, meaning increasingly shoppers don't have the chance to be tempted by snacks in the checkout line". This shift in the shopping experience could indicate that online shoppers who purchase chocolate are doing so more intentionally than their in-store chocolate purchasing counterparts. In other words, when people buy chocolate online, it is more likely that their purchase is planned rather than impulsive.

Chocolate is a range of foods derived from cocoa (cacao), mixed with fat (e.g., cocoa butter) and finely powdered sugar to

produce a solid confectionery. Chocolate most commonly comes in dark (bottom), milk (middle), and white (top) varieties, with cocoa solids contributing to the brown coloration. There are several types of chocolate, classified according to the proportion of cocoa used in a particular formulation. Different forms and flavours of chocolate are produced by varying the quantities of the different ingredients. Other flavours can be obtained by varying the time and temperature when roasting the beans.

Swiss milk chocolate: Milk chocolate is solid chocolate made with milk added in the form of powdered milk, liquid milk, or condensed milk.

Dark baking chocolate: Dark chocolate, also known as "plain chocolate", is produced using a higher percentage of cocoa with all fat content coming from cocoa butter instead of milk, but there are also "dark milk" chocolates and many degrees of hybrids.

Semi-sweet chocolate chips: Semisweet and bittersweet are terms for dark chocolate traditionally used in the United States to indicate the amount of added sugar.

Couverture chocolate: Tempered Couverture chocolate is a high-quality class of chocolate, containing a high percentage of cocoa solids that includes a higher percentage of cocoa butter than other chocolate, and precisely tempered. Couverture chocolate is used by professionals for dipping, coating, molding and garnishing.

White chocolate bar: White chocolate is

made of sugar, milk, and cocoa butter, without the cocoa solids. It is pale ivory colour, and lacks many of the compounds found in milk and dark chocolates. It remains solid at room temperature as that is below the melting point of cocoa butter.

According to Mordor intelligence, the global market for chocolate product is expected to reach almost \$140 billion by 2024. According to recently released TechSci Research report, "India Chocolate Market Forecast and Opportunities, 2020", chocolate market in India is forecast to surpass US \$ 17 billion in 2020. Growth in the market is anticipated on account of extensive use of industrial chocolates in confectionery and ice cream manufacturing, increasing substitution of traditional Indian sweets with chocolates and chocolate products, growing gifting culture, and the large consumer base in the country. Although, milk chocolates dominate sales of consumer chocolates in India, over the last few years, dark chocolates have been gaining popularity among adult consumers in the country. Indian chocolate market stood at \$1.3 billion in 2017 and is projected to grow at CAGR of over 16% to reach \$3.3 billion by 2023, on account of increasing young population base, growing urbanization and raising trend of gifting chocolate report by Tech Sci Research in 2018. The online Chocolates Industry in India is currently estimated at 4 billion USD. It contributes about 5% to the total Indian Chocolates Industry worth at 70 billion USD.

India is the sixth largest economy in world has the youngest population by 2020 and

consumer spending is expected to grow to \$3.6 trillion in the upcoming year. Increasing affordability of smart phones and cheaper data prices in the country, created a huge shopping revolution in India. The retail ecosystem combined with the comfort of being at home, getting all customer choices delivered to the door step and frequent online season sales choice of the consumer outreach for e-commerce companies. Personalization, Ultra-convenience, Social commerce, Smart mirrors are some of the key online factors in the e-commerce and retail sector. With the integration of AI and virtual reality, traditional mirrors will be replaced by smart mirrors which will serve as virtual changing rooms. The current online marketplace in the country is driven by personalized advertisements, attractive discounts, quick delivery, return infrastructure and a high penetration rate of smart phones. With the pervasive trends of AI, VR and augmented reality supported with a high-tech 5G network infrastructure, the future Indian shopper will experience revolutionized experiences with ease of online shopping and tangible world of retail.

With the shifting of the Industry from the traditional retail stores towards the e-commerce, Artificial Intelligence has found a very keen interest through its applications in enhancement of the customer experience. For customers, buying online might seem simple-click, pay and collect. But it's a different ballgame for e-tailers. Behind the scenes, from the warehouses to the websites, artificial intelligence plays a huge role in automating processes. Online retailers are

employing AI to solve complex problems and make online shopping a smoother experience. Artificial Intelligence can ensure a sustainable growth to the e-commerce companies and with the arrival of so many newer technological developments like using Virtual Reality (VR) and Augmented Reality (AR) through AI to enhance the customer experience has given a vast opportunity in the Indian Market Space. Confronted with the challenges of longevity and sustainable growth, Chocolates sites are keenly turning towards artificial intelligence (AI) to rise over the challenges and provide customers with a customer experience that is truly extraordinary and next generation. Indigenous AI start-ups are working in close sync with the Chocolates industry, to identify upcoming trends, automate repetitive tasks that often lead to massive cash burns, whilst making the platform truly intuitive. The most popular AI application from the top five industry leaders currently using AI appears to be Chat-bots/ AI assistants.

Literature Review:

1. Quentin André, Ziv Carmon, Klaus Wertenbroch, Alia Crum, Douglas Frank, William Goldstein, Joel Huber, Leaf van Boven, Bernd Weber & Haiyang Yang, Discuss how artificial intelligence and data analytics are facilitating the automation of some consumer chores and allow the emergence of big-data-driven, micro-targeting marketing practices may enhance or diminish consumers' perceptions of being in control of their choices and how either of those can, in turn, enhance or detract from consumer well-being.
2. J. Yannis Bakos, As a result, how electronic marketplaces reduce the inefficiencies caused by buyer search costs, in the process reducing the ability of sellers to extract monopolistic profits while increasing the ability of markets to optimally allocate productive resources. Information systems can serve as intermediaries between the buyers and the sellers in a market creating an "electronic marketplace" that lowers the buyers' cost to acquire information about seller prices and product offerings. Finally, the possibility to separate price information from product attribute information is introduced, and the implications of designing markets promoting competition along each of these dimensions are discussed.
3. Simona Botti and Ann L. McGill, Consumers may consume the same products or services with different goals, for their own pleasure—a hedonic goal—or to achieve some higher level purpose—a utilitarian goal. This article investigates whether this difference in goals influences satisfaction with an outcome that was either self-chosen or externally determined. Results show that the outcome of a self-made choice is more satisfying than the outcome of an externally made choice when the goal is hedonic but not when it is utilitarian.
4. J. Alba, R. Lutz, J. Lynch, A. Sawyer, B. Weitz and S. Wood, The authors examine the implications of electronic shopping for consumers, retailers, and manufacturers. They assume that near-term technological developments will offer consumers

unparalleled opportunities to locate and compare product offerings. They examine these advantages as a function of typical consumer goals and the types of products and services being sought and offer conclusions regarding consumer incentives and disincentives to purchase through interactive home shopping vis-à-vis traditional retail formats. The authors discuss implications for industry structure as they pertain to competition among retailers, competition among manufacturers, and retailer-manufacturer relationships.

5. Krithika M., Rajini .G., This study aims to expose the association between Hedonic and utilitarian Motivation, information Search and Purchase Intentions. This study uses Stepwise Regression Analysis to verify the conceptual model. The findings of this study show that there is a hedonic motive is an important predictor of purchase intentions. Hedonic and utilitarian motives are the prominent factors which affects online purchase intentions. Hence, online marketers design their websites more attractive and thus will results in consumers' will spend long time to information search which leads to purchase intentions.

Krishna Akalamkam

6. Joy Kumar Mitra, This study investigates the factors that influence the extent of usage of different information sources in pre-purchase information search by online shoppers through an empirical research among online shoppers. The analysis of data using multivariate analysis of covariance (MANCOVA) shows that consumers tend to

use both traditional offline information sources and online information sources when they shop online. However, the preference for different online and offline information sources is likely to be different for hedonic and utilitarian products. Individual factors, such as Internet usage experience, need for cognition and age, also tend to influence consumer preference for different online and offline sources. This has important implications for e-marketers as they may need to use different communication channels depending on the nature of the product and the characteristics of their target consumers to effectively promote their offerings.

Statement of the Problem:

To stay ahead of the severe competition in the industry and this paper is investigates that artificial intelligence portals in customer perception and experience on shopping chocolates.

Objectives:

1. To find the customer perception while shopping chocolates online
2. To find the customer experience while shopping chocolates online
3. To find the customer level of satisfaction while shopping chocolates online
4. To find the awareness using online portals while shopping chocolates online

Limitations of the Study:

This study is limited to only those customers who buy Chocolates online in Chennai city;

results may vary if the study conducted in other geographic regions. Smaller sample size of 266 respondents is considered, the time taken for the study is limited.

Research Methodology:

According to the 2011 census Chennai had a total population of 4,681,087 and it is projected to be 10.96704 million in 2020. Majority of the persons are having smart phone and net connection in Chennai. In my research the primary data was collected from the respondent, by asking questions through the questionnaires during the time period of two weeks. Questionnaire is design to collect the primary data from the respondents who buy Chocolates online in Chennai city. Simple random sample method adopted to

collect the primary data. Questionnaire was circulated among the respondents who are using smart phone for purchasing chocolates and 266 respondents were returns the questionnaire with complete information. The secondary data was taken from the various journals, thesis and articles etc., which are related to my research.

Scope of the study:

In the Indian ecommerce, there is a vast opportunity available to involve AI applications along with businesses. This study focuses on the importance of AI in providing a better customer experience through its benefits with respect to the online Chocolates industry.

RESULT OF ANALYSIS & INTERPRETATION

	Particulars	No. Of Respondents	Percentage
Age	18-25	143	54
	26-35	66	25
	36-45	46	17
	46 & Above	11	4
	Total	266	100
Gender	Male	193	73
	Female	73	27
	Total	266	100
Occupation	Student	137	52
	Employee	86	32
	Businessman	17	6
	Unemployed	10	4
	Others	16	6
	Total	266	100
Monthly Income	Below Rs 20,000	22	8
	Rs 20,000-40,000	152	57
	Rs 40,000-60,000	46	18
	Rs 60,000 & Above	46	17
	Total	266	100

Buying Online	Less than 3 months	21	8
	3-6 months	32	12
	6-12 months	46	17.3
	1-3 years	85	32
	More than 3 years	82	30.7
	Total	266	100
Awareness Online Retailers	Yes	188	70.7
	No	78	29.3
	Total	266	100
Chocolate Brands	Madburry	87	32.7
	Nestle	55	20.7
	Amul	80	30
	Ferrero	83	31.2
	Hershey	18	6.8
	Mars	8	3
	Ghirardelli	32	12
	Godiva Chocolatier	18	6.8
	Toblerone	11	4.1
	Heidi Espresso	8	3
	Saphire Chocolate	8	3
	Gone Mand	11	4.1
	Alphenleibe	7	2.6
Lindt & Sphrugli	15	5.6	

In this study, 54 percentage of respondents are aged between 18 to 25 years, 73 percentage of respondents are male, 52 percentage of the respondents are students, 52 percentage of the respondents income are between Rs.20,000 - Rs. 40,000, 30 percentage of the respondents are buying chocolate thro online more than 3 years and they are prefer the following brands Cadburry, Nestle, Mars, Amul are and so on, prefer to the following online retailers Madburry, Flipkart, Amazon and Groffers.

	Very Helpful	Helpful	Neutral	Not Helpful	Not Helpful at All
A well-arranged categorization of products	107	113	25	18	3
Percentage	40.2	42.5	9.4	6.8	1.1
Ease of finding things	124	110	18	10	4
Percentage	46.6	41.4	6.8	3.7	1.5
Product Recommendations based on Packaging	82	127	24	22	11
Percentage	30.8	47.7	9	8.3	4.2
Product Recommendations based on your Taste	98	124	26	18	0

Percentage	36.8	46.6	9.8	6.8	0
AI as your personal Chocolates designer, to design the latest Chocolates in trend	106	103	32	22	3
Percentage	39.8	38.7	12	8.3	1.2
Notification alerts about product availability	110	107	28	7	14
Percentage	41.4	40.2	10.5	2.6	5.3
Virtual Reality(VR), helping you to select the chocolates virtually through mobile/computer, based on the Packaging	97	72	44	44	9
Percentage	36.5	27	16.6	17	3.3
Receiving more Discounts and Incentives compared to others, based on the frequency of your purchases	135	75	32	18	6
Percentage	50.8	28.2	12	6.8	2.2
Complaint lodging made easier through Artificial Intelligence	85	82	57	32	10
Percentage	32	30.8	21.4	12	3.8
Instantaneous reply by chat-bot (pop-up messenger) to any product related inquiries	124	78	43	14	7
Percentage	46.6	29.3	16.2	5.3	2.6
Artificial Intelligence has helped in providing me a better online shopping experience	71	138	32	10	15
Percentage	26.7	52	12	3.8	5.5

Out of 266 respondents, 80 percentages of the respondents agree that a well arranged product categorization through AI is very helpful for them. 87 percentages of the respondents agree that the benefit of AI in finding things easily while they shop for Chocolates is very helpful for them. 78 percentages of the respondents agree that the benefit of product recommendations based on Packaging through AI is very helpful for them while shopping Chocolates online. 83 percentages of the respondents agree that the benefit of product recommendations based on the taste through AI is very helpful for them. 78.5 percentages of the respondents agree that the benefit of AI as the personal Chocolates designer is very helpful for them.

80 percentages of the respondents agree that the benefit of Notification alerts about product availability through AI is very helpful for them. 63.5 percentages of the respondents agree that the benefit AI enabled Virtual Reality (VR), helping to Purchase based on the packaging virtually through mobile/computer is very helpful for them. 79 percentages of the respondents agree that the benefit of Receiving more Discounts and Incentives compared to others, based on the frequency of purchases through AI is very helpful for them. 63 percentages of the respondents agree that the benefit of Complaint lodging being made easier through AI is very helpful for them. 76 percentages of the respondents agree that the

AI enabled benefit of Instantaneous reply by chat bot or the pop-up messenger to any customer inquiries is very helpful for them. 79 percentages of the respondents Agree that Artificial Intelligence has helped in providing them a better online shopping experience. It is safe to say that Most of the customers acknowledge the fact that Artificial Intelligence has helped in providing them a better online shopping experience.

REGRESSION ANALYSIS:

To find out the association between the independent and dependent variables by

using multiple linear regression analysis

Dependent Variable: Customer Satisfaction

Independent variables: Product Categorization, Ease of finding things, Product recommendation based on Packaging & variations, Product recommendation based on taste, AI as personal Chocolates designer, Notification alerts regarding product availability, VR helping to shop on virtually, Receiving more discounts & incentives based on purchase frequency, Complaint Lodging made easier, Instantaneous reply by Chat bot.

Table 4.21 - Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.829 ^a	.688	.675	.43511	.688	56.101	10	255	.000

- Predictors: (Constant), Chatbot, Ease_of_finding, Compl_Lodge, Prod_Recom, VR_Shopon, AI_Chocolates_Designer, Discount_Incentive, rod_Recom_Taste, Notif_alerts, Prod_Category
- Dependent Variable: Customer Satisfaction

From the above table the 'R' value is 0.829, this shows the stronger relationship between the variables or variables are positively correlated. It shows a very good level of prediction. From the table 'R Square' value is 0.688, this shows that the independent variables (benefits of AI) explain 68.8% of the variability of the dependent variable (customer satisfaction)

ANOVA Table: Table 4.22 - ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	106.209	10	10.621	56.101	.000 ^b
1 Residual	48.276	255	.189		
Total	154.485	265			

a. Dependent Variable: Customer_Satisfaction

b. Predictors: (Constant), Chatbot, Ease_of_finding, Compl_Lodge, Prod_Recom, VR, AI_Chocolates_Designer, Discount_Incentive, Prod_Recom_taste, Notif_alerts, Prod_Category

The above output table is the F-test. The linear regression's F-test has the null hypothesis that the model explains zero variance in the dependent variable (in other words $R^2 = 0$), that is to say it can help to understand whether the overall regression model is a good fit for the data. In this study the 'p' value is 0.000, it is less than 0.05 so reject the Null hypothesis. Hence it shows that the independent variables (benefit) are significantly predicting the dependent variable. The regression model is a good fit of the data. Hence the independent variables (benefits of AI) are explaining 68.8% of the variability in the dependent variable (customer satisfaction). The regression model is a good fit of the data.

Unstandardised coefficients:
Table 4.23 - Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.13	0.144		0.904	0.367
Prod_Category	0.201	0.133	0.152	1.252	0.001
Ease_of_finding	0.054	0.043	0.048	1.245	0.214
Prod_Recom_	0.315	0.142	0.303	0.369	0.001
Prod_Recom_Package	0.037	0.039	0.037	0.946	0.345
1 AI_Chocolates_Designer	-0.008	0.133	-0.009	-0.239	0.311
Notif_alerts	0.61	0.045	0.609	2.321	0
VR_Display	-0.034	0.129	-0.043	-1.18	0.239
Discount_Incentive	0.408	0.033	0.41	0.237	0.001
Compl_Lodge	0.303	0.185	0.337	0.975	0
Chatbot	0.058	0.035	0.07	1.67	0.096

Dependent Variable: Customer_Satisfaction

Regression equation: $y = a + b_1x_1 + b_2x_2 + \dots + b_nx_n$

Where, 'y' is dependent variable (Purchase intention) 'a' is intercept of y (constant) 'b1 &

b2' are un standardized coefficients of independent variables. The regression equation can be written as: Y (Customer Satisfaction) = 0.130 + 0.201(Product Category) + 0.054(Ease of finding) + 0.315(Product Recommendation) +

0.037(Product Recommendation Taste) - 0.008(AI as Chocolates Designer) + 0.610 (Notification alerts) - 0.034(VR as Package) + 0.408 (Discount and Incentive) + 0.303(Complaint Lodging) + 0.058(Chat- bot). In the above table beta tells the regression coefficients expressed in standardized form. The standardized coefficients are used when the variables are measured in different scales. The beta coefficients also gives the relative contribution of the 10 Independent Variables (Benefits) to the success of Dependent Variable (Customer Satisfaction). From the table it is can be seen that the variables; product recommendation based on Packaging with beta value 0.303, Notification Alerts with beta value 0.609, discounts and incentives with beta value 0.410 and complaint lodging made easier with beta value 0.337 respectively are the significant predictors. Notification alerts is the highest predictor of the test.

Discussion:

Indian customers are aware that AI is being used in the Indian e-commerce sectors. Majority of the respondents find that the benefits provided through AI is helping them get a better shopping experience and feeling unsecure in sharing their personal information with AI, companies have to assure about the safety of their customers personal information. It is evident that customers do not feel safe with AI using their personal data. Hence the companies need to work towards building and providing a safer and secure ways of data handling through AI while also assuring the customers about the

level of safety measures taken to avoid any kind of data breach. Indian ecommerce has adopted a less AI controlled chat bot system. Companies need to invest in such technologies to give a very convenient level of shopping experience to the customers.

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A STUDY ON QUALITY OF WORKLIFE TOWARDS ORGANIZATION

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ABSTRACT

Human resource is a valuable asset of an organization as survival, growth; stability is heavily relied on people associated with it. In this era of globalization every organization is struggling to attract and retain competent workforce. Several studies have been undertaken to ascertain this menace, but still this malady which is stumbling block is not eradicated. QWL is gaining the momentum as it consider as one of the remedy for all kinds of organization ailment Initiative have been taken in this endeavor for fostering Employee QWL which would fetch physical and mental well-being to an employee and consequently extract the benefit of loyalty, honesty, dedication .It is discovered through the literature that, most of the research scholar used Walton QWL dimensions i.e. Adequate and fair compensation, Safe and healthy working conditions, Opportunity for continued growth and security, Constitutionalism in the work organization, the social relevance of work life, Total life space, Social integration in the work organization and Developing human

capabilities with employee, demo graphic variable, stress, satisfaction, commitment, performance, job satisfaction which reveal that former are the determinant of QW. The paper is divided into three parts. The introductory part provides brief overview related to employee quality of worklife and its affect on employee. Some of the methods which are used in management for the development of employee are to improve their worklife. The second part analyzes the views and studies of thepast researchers related to Quality of worklife. In the end, paper presents the proposed model along with the discussion and conclusion.

Keywords: Quality of worklife, Social integration, Organization, Employee.

INTRODUCTION

Quality of Work Life (QWL) has been defined as "The quality of relationship between the employees and the total working environment". QWL is concerned with the overall climate of work and the impact on work and people as well as on organization effectiveness. Quality is no more a specialized word but has become a necessary and must for the best survival. In this era, quality of human inputs is the greatest asset to any organization. Maintaining the quality of such

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human inputs rises from maintaining the quality of work life perfectly. Rise in the quality of work life would help employees' well being there by the well being of the whole organization. This research is an attempt to study the quality of work life of college teachers. Legislation enacted in early 20th century to protect employees from job-injury and to eliminate hazardous working conditions, followed by the unionization movement in the 1930 and 1940s were the initial steps. Emphasis was given to job security, due to process at the work place and economic gains for the workers. The 1950s and the 1960s saw the development of different theories by psychologists proposing A "positive relationship between morale and productivity", and the possibility that improved human relations would lead to the enhancement of both. Attempts at reform to acquire equal employment opportunity and job enrichment schemes also were introduced. Finally, in the 1970s the ideal of QWL was conceived which, according to Walton, is broader than these earlier developments and is something that must include 'the values that were at the heart of these earlier reform movements' and 'human needs and aspirations'. The theories of motivation and leadership provided a sound base for the concept of QWL. If the lower-order needs are satisfied, people seek satisfaction for the higher-order needs. Historically, cultural values about work have shifted greatly over the years. In ancient time work was performed only by slaves, The Renaissance and Reformation brought great changes in prevailing attitude

towards work. Work acquired a moral dignity of its own. Work serves many purposes. The economic function of work for producing goods and services is its most obvious value. In return form of production the work is paid wages that enable the purchase of good, shelter, plus other needs and luxuries of life. But work serves other values as well. As part of social needs people are supplied at the work place, were they meet, and converse and share experiences. .Ones job connotes a certain social status both for the worker and his or her family. Work also contributes to an employees self esteem by reflecting a contribution to the work group, department and company. If a person is competent and meets his own personal and the boss' satisfaction expectations, this contributes to a sense of personal worth. Quality of Work Life (QWL) is a relatively new concept. It refers to the favorableness or unfavorableness of a job environment for people.

NEED FOR THE STUDY

The most significant resources of an organization are human resources, without it the organization cannot function. In fact, challenges, opportunity and also the frustration of creating and managing organization very often originate from the people relate problems that arise within them. People related problems often steam from the mistaken belief that people are alike, that they may be treated identically. There would be a lot of variability in psychological features, which demand attention. The present study aims to know how for the employees has a comfortable and enjoyable

work life. There are so many factors determining the quality of work life. The present day employees are much concerned about wage, compensation, challenging job, job security, freedom and autonomy participation in decision making, level of environment and commitment to assess the "Level of Quality of Work Life".

OBJECTIVES FOR THE STUDY:

- 1.To study the various influencing factors of the Quality of Work Life.
- 2.To evaluate the attitude of employees towards various welfare measures provided in the unit under study.
- 3.To analyse the socio economic background of the employees and their contribution to Quality of WorkLife.
- 4.To suggest suitable measures for improving Quality of WorkLife.

RESEARCH METHODOLOGY

The present study is conducted in Chennai. The location was purposely selected for the study for its proximity and convenience for conducting frequent visit and observation in addition to it.The researcher is decided to deploy the primary data from the concerned organization [respondents] with the help of the data collection tool [questionnaire]. Apart from the primary data the required data's to enhance the quality of the article is to be collected from the secondary sources such as books, magazines and annual reports of the companies.The data which is to be collected from the respondents on random basis [simple random sampling]. The sample size

which is a determined for the study is 130. For the present study the investigator has adopted survey method. Secondary data on this topic were collected from published sources such as journals, booklets, etc.

MAJOR FINDINGS:

- The majority of the respondents 64 [49.2%] percent of the respondents were age group of 25 - 35 years. Hence, the young employee seems more interested in involved in work.
- The majority of the respondents 94 [72.3%] percent of the respondents were male .Hence, more male employees seems more interested inworklife.
- The majority of the respondent 43 [33.1%] percent of the respondents were experienced in the organization of 0 - 5 years. Hence employees of less experience were more interested in workforce.
- The majority of the respondent 54 [41.5%] of the respondents say good level of physical working condition is been maintained in the organization .
- The majority of the respondent 58 [44.6%] percent of the respondents say it is fairly motivating working environment.
- Therefore it is concluded that majority [61.5%] of the respondents say facilities provided by the organization motivates to improve productivity.
- Majority [35.4%] of the respondents are motivated of increase in salary.
- Hence it is concluded the majority 56

[43.1%] of the respondents say there is high level of stress .

- The majority of the respondents 56 [43.1%] percent of the respondents say high level of workload is there in the organization.
- The majority of the respondents 51 [39.2%] percentage of the respondent are given very less level of freedom.
- Hence it is concluded that majority of the respondent 48 [36.9%] percent are satisfied with the flow of information .
- The majority of the respondent 59 [45.4%] percent of the respondents were satisfied in training .
- The majority 58 [44.6%] of the respondent are dissatisfied with the working hours.
- Hence it is concluded that the majority [42%] of the respondents are satisfied of medical facilities.
- Hence the table indicates that majority 78 [60%] of the respondents think proper training improves the productivity of the company and employees.
- The majority of the respondent 83 [63.8%] of the respondents never carry work to home.
- The majority of the respondent 50 [38.5%] percent of the respondents were at low risk in the organization
- The majority of the respondent 59 [45.4%] percent of the respondents were satisfied in training .
- The majority of the respondent 62 [47.7%] percent of the respondents sometimes take personal problem to work
- The majority of the respondent 60 [46.2%] percent of the respondents say the company always take care of the employees working in night shifts.
- The majority of the respondent 70 [53.8%] percent of the respondents are satisfied with their salary.
- The majority of the respondent 45 [34.6%] percent of the respondents agree with the awareness factor in the company.
- The majority of the respondent 47 [36.2%] percent of the respondents disagree with psychological factors.
- The majority of the respondent 89 [68.5%] percent of the respondents say yes the goals are clearly defined for increasing productivity.
- The majority of the respondent 87 [66.9%] percent of the respondents say yes working in the organization gives a feeling of security.
- The majority of the respondent 74 [56.9%] percent of the respondents say no the top management does not involve employees in the management decisions
- The majority of the respondent 41 [31.5%] percent of the respondents say the organization never involves workers participation in decision making.
- The majority of the respondent 75 [57.7%] percent of the respondents say yes there is good career prospect in the organization.

- The majority of the respondent 68[52.3%] percent of the respondents say they feel proud to work in the organization.
- The majority of the respondent 42 [32.3%] percent of the respondents has rated the quality of worklife as extremely good at their organization
- The majority of the respondent 64[49.2%] percent of the respondents say good welfare measures and benefits are quality of worklife according to them.

RECOMMENDATION:

1. Social integration is the key factor for quality of work life. Companies must see to that their employee's interaction with co-workers and outsiders. They must organize social gathering frequently in their company to have social integration among the employees and also management.
2. Since, social relevance' has been considered as the most influencing variables of organizational climate followed by 'QWL feeling', 'adequate and fair compensation', 'development of human capacities', 'total life space', 'growth and security', and 'social integration', cement companies should concentrate on the those aspects because they are considered as very important in determining good organization climate in cement industries.
3. Companies need to specify the quality of service provided to its lower level employees and middle level employees, and keep on preaching on quality aspects, because nowadays

people are giving importance to quality aspects both in product and also in service.

4. Since, the QWL feeling is more in public companies compared to private companies, the private companies need to create the feeling of good quality of work life by satisfying

the employee's requirements.

5. The quality of work life is found to be good among younger age group compared to elders. Therefore, companies identify the blocks among the elders to have good quality of work life.

CONCLUSION

Quality of work life of employees from the perspective of management like providing adequate and fair compensation, safe and healthy work environment, developing their capacities, providing growth and security for the employees, and creating social integration environment will enhance the employee's involvement and commitment towards his work. Good quality of work life will also result in favorable organizational climate. This study concludes that the importance should be given to lower level employees and less experienced persons to improve their performance by providing proper training in various aspects of organization. If employees feel that the company is our own company; we should work for it to raise the standards and to compete with other companies then the quality of work life will be good and organizational climate will also be good. Group discussions and interviews with officials of municipal councils.

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LOCKDOWN IMPACT OF COVID 19 ON ONLINE SHOPPING IN INDIA – A STUDY

Dr. R. Jayanthi ¹

ABSTRACT

Growth of E-Commerce market in India has geared up with positive push due to Coronavirus (Covid-19) outbreak. Indian E-Commerce market is all set to grow at an annual growth rate (CAGR) of 19.6% between 2019 and 2023. According to GlobalData - A Londonbased data analytics firm, the Coronavirus Pandemic is all set to accelerate IndianE-Commerce growth, pushing it to 7 trillion by 2023.

The most recently discovered Coronavirus causes Coronavirus disease COVID-19. COVID-19 is the infectious disease caused by the most recently discovered Coronavirus. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019. COVID-19 is now a pandemic affecting many countries globally.

The main purpose of this paper is to analyze the Lockdown Impact of COVID 19 on Online Shopping in Indiabased on the review of earlier studies related toonline shopping during Lockdown.The study is based on

Secondary data that has been collected from multiple sources of evidence, in addition to books, journals, websites, and newspapers.

KEYWORDS: *Coronavirus, COVID-19, E-Commerce, India, Lockdown and Online Shopping.*

INTRODUCTION

Year 1991 sees a new chapter with the history of the online world where E-Commerce began to be a hot choice amongst the commercial use of the internet. During that time nobody even thought that the buying and selling online or even trading by online will become a trend in India and in the world. Presently the mentality of consumer and shopping patterns are changing in rapid way. Initiallyonline shopping was a simple medium for shopping with few options only, with consumer/ users can just place an order and pay cash on delivery. But, today with the changing face of online shopping, online banking, Credit & Debt Card System, Reward Points and Promo Code options has renovated to a greater extent and also mesmerized many customers. Today Online Shopping has been a trend in India and the reason behind the adoption of this technique

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lies in the attractive online websites (like Amazon, Flipkart, Paytm, IndiaMart etc.), user friendly interface, bulky online stores with new fashion, easy payment methods and cash-on-delivery, quantity & quality, items based on size, color, price, etc. Being a developing country, India has a commendable steep increase in the E-Commerce Industry during couple of years, thereby booming in the present online shopping market. Further, the addition of discounts, coupons, offers, referral systems, Reward Points, Promo Code, 30days return guarantee, 1-7 days' delivery time, etc. to the online shopping has added flavors to the industry.

OBJECTIVE OF THE STUDY

The Main Objective of the present study is to review the following:

- i. To analyze the Lockdown Impact of COVID 19 on Online Shopping in Indiabased on the review of earlier studies related toonline shopping during Lockdown.
- ii. Online Shopping Trends revealed in Post Lockdown in India.
- iii. Online Shopping Trends IN Chengalpattu District, Tamilnadu (with reference to Anupuram and Kalpakkam Locality) in Post Lockdown – A Field Study.
- iv. The future of Indian Online ShoppingPost-COVID

RESEARCH METHODOLOGY

The Present study is based on Secondary data

that has been collected from multiple sources of evidence, in addition to books, journals, websites, and newspapers. All the sources are mentioned in the references.

IMPACT OF COVID 19 ON ONLINE SHOPPING IN INDIA DURING LOCKDOWN

The most recently discovered Coronavirus causes Coronavirus disease COVID-19. COVID-19 is the infectious disease caused by the most recently discovered Coronavirus. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019. COVID-19 is now a pandemic affecting many countries globally.

The enter of Novel Coronavirus that causes a highly infectious disease - Coronavirus disease (COVID-19) which has infected more than million people worldwide. Since it spreads primarily through contact with an infected person (when they cough or sneeze) or when a person touches a surface that has the virus on it. The best way to guard against Coronavirus is to stay at home and by social distancing. Hence COVID-19 led to increased online shopping usage, globally. In India, it has led to a rise in the number of FTUs (First-Time-E-Commerce-Users) in India, who were far inhibited to online shopping.

Amazon – one of the leading E-Commerce players in India and the world, has announced that the customers are more relying on them like never before due COVID 19, which requires in their social distancing and self-quarantine efforts. Hence Amazon

has prioritizing its available fulfillment and logistics capacity to serve essentials such as household staples, packaged food, health care, hygiene, personal safety and other high priority products. It also stopped taking orders for lower-priority products, during the coronavirus outbreak.

The stay-at-home lifestyle and the increasing dependency on mobile phones is also altering consumers' shopping patterns.

Due to COVID crisis and the subsequent lockdowns has helped accelerate the momentum for Online Shopping.

During Lockdown; Online shopping for electronics (mobiles mostly) to clothing has been displaced by the need to stock up with essentials.

Guidelines from Ministry of Home Affairs during Lockdown:

- Supply of non-essential goods by e-commerce companies will remain prohibited during the lockdown period.
- The vehicles used by e-commerce operators would be allowed to ply with necessary permissions.
- E-Commerce companies such as Amazon India and Flipkart were allowed to delivery of essential goods, including food, pharmaceuticals and medical equipment.
- During the lockdown 3.0, the government allowed the non-essential delivery in Green and Orange zones while deliveries

in Red zones were prohibited.

- With lockdown 4.0, the government of India has announced some more relief for e-commerce platforms such as Amazon, Flipkart, and others. The new guidelines have confirmed that e-commerce platforms will now able to deliver both essential as well as non-essential products in Red zones as well. This means everyone living in Green, Red, and Orange zones will now be able to order smartphones, laptops, gadgets accessories from e-commerce platforms from now on.
- All delivery agents are required to abide by all safety guidelines including wearing a face mask or cover, use hand sanitizer, and handle all packages with care.

The demand for online products from e-commerce giant Amazon India has shot up between 35 per cent and 50 per cent for items that could not be delivered because of restrictions in earlier phases (i.e., between 24th March 2020 and 31st May 2020) of the lockdown across India as a result of the COVID-19 pandemic.

ONLINE SHOPPING TRENDS REVEALED IN POST LOCKDOWN IN INDIA

After the Coronavirus outbreak and the subsequent lockdown in our country, led to a major shift in the shopping behaviour of people for online shopping rising to 60% from 45% over the next 6-9 months from March 2020 is anticipated. With lockdown measures in place across India, there has been a surge in

the use of online channels and the trend will continue even after the lockdown is lifted.

Most of the consumers in India are getting adopted to leading E-Commerce Companies like Amazon, Flipkart, Paytm etc. during Post Lockdown.

During Post COVID-19 pandemic; cleanliness, health and safety issues for the consumers have led to positive push in the Growth of E-Commerce Market in India.

Post coronavirus crisis, nearly 70% of Indian consumers prefer to increase usage of digital payments going ahead.

Purchase of groceries and household supplies by consumers in India were mostly from Physical Retail Shops before COVID 19 Pandemic. But with present COVID 19 Pandemic situations, Consumers preference had a steep increase in purchasing groceries and household supplies through Online Shopping.

Growth of E-Commerce market in India has geared up with positive push due to Coronavirus (Covid-19) outbreak. Indian E-Commerce market is all set to grow at an annual growth rate (CAGR) of 19.6% between 2019 and 2023.

According to GlobalData - A London based data analytics firm

- The Coronavirus Pandemic is all set to accelerate Indian E-Commerce growth, pushing it to 7 trillion by 2023.
- Consumers are increasingly shifting to

online spending, so to avoid exposure to disease vectors such as cash and point of sale (POS) terminals, e-commerce payments, which is set to a record steep increase of 25.9% in 2020.

- The Current lockdown in the India has led to overall decline in consumer spending, partially offset by a rise in online spending, as wary consumers stay at home and use online channels to purchase goods. Online payment solutions like Paytm, Google Pay, Amazon Pay and Paypal has potential benefit from the current Coronavirus (Covid-19) outbreak.
- The covid-19 outbreak has great implications on Indian consumers' buying behaviour pushing them to embrace E-Commerce.

According to Indian Brand Equity Foundation (IBEF); the Indian E-Commerce Market is expected to grow to \$200 billion by 2026 from \$38.5 billion in 2017 due to Propelled rise in Smartphone penetration, Launch of 4G networks and increasing consumer wealth.

The growth in E-Commerce Market in India is primarily being led by Amazon India and Flipkart.

Since the lockdown in India, online users have been forced to change their spending patterns to meet needs. Table 1 tabled below describes the Spending trends of Indian consumers in India during Pre-Lockdown and Lockdown.

Table 1: Spending Trends of Indian Consumers in India

Particulars	Pre-Lockdown	During Lockdown
Utility	55%	72.5%
Travel	9%	0.7%
Games and Entertainment	12%	9.4%
Shopping	10%	12.2%
F & B	6%	2.3%
Others& Misc.	8%	2.9%

New Shopping trends revealed in Post-Lockdown in India

During and after the lockdown, some of the new shopping trends that revealed in India are

- A big step forwards in online shopping habits: When most of local shops were closed, and people immediately turned to online shopping to stockpile essentials items for their needs.
- More family responsibilities for young consumers: It's no surprise that young people are the main driver of lockdown shopping, as they are savvier about using online shopping apps.
- Shopping frenzy led by livestream and community group buying: To manage social distancing, consumers are using digital to connect, entertain and shop, fueling a surge in livestreaming by retailers and social e-commerce. These innovative ways to shop have helped bolster sales for both international brands and local businesses.

- Value for money and comfort: As consumers become more cautious in making purchase decisions in the face of ongoing pandemic uncertainty, sales of customized products that are more directly tailored to consumers' needs are rising. Customers are looking to invest more in products and services that provide comfort at home.

ONLINE SHOPPING TRENDS IN CHENGALPATTU DISTRICT, TAMILNADU (with reference to Anupuram and Kalpakkam Locality) IN POST LOCKDOWN - A Field Study

Prior to Lockdown 1.0, Order placed for Non-Essential Items (Gadgets, Clothing etc.) by customers through leading E-Commerce Companies like Amazon India, Flipkart, Paytm etc. were cancelled and the amount were refunded or posted in their respective wallet due to Lockdown 1.0.

Before Lockdown was declared w.e.f 24th March 2020, Most of the resident purchased their day-to-day need of commodities in bulk from Traditional street's shops in the Locality.

During Lockdown 1.0; As per guidelines of Tamilnadu Government, Locality Shops were open between 0600Hrs and 1400Hrs. Hence no effect was seen in locality for purchase of essential items from the local market. But there was no business with reference to Online shopping through Amazon India, Flipkart, Paytm etc. for this locality.

During Lockdown 2.0; a moderate increase in purchase of Essential Items like Groceries, Medicine, soaps, sanitizer and other hygienic products were observed through leading E-Commerce Companies like Amazon India, Flipkart, Paytm etc. Non-Essential Items like Hair Dryer, Hair Trimmer, Hair Straighter, Hair and Beauty Product etc. were also purchased online, since it became essential due to non-operational of Men and Women Beauty Parlour in the locality based on Government Guidelines.

During Lockdown 3.0 and 4.0 in this locality; Based on the data and information collected from Delivery Agents of various E-Commerce Companies. The locality had a steep increase in online shopping of both Essential and Non-Essential Items due to low price of product compared to Locality shop, offers extended, discounts, Promo Code applicable etc. An increase by 40 - 50% is observed through Online shopping in this locality. Also the Locality shops were kept open between 0600 Hrs. and 2000Hrs on days. During Lockdown 4.0 in the month of July 2020, all the Four Sundays in the month (i.e. 5th, 12th, 19th and 26th July 2020) was

declared full lockdown by Tamilnadu Government due to pandemic situation (COVID 19) in Chengalpattu district, which led to effect in opening of locality shops and the delivery of Online shopping product by leading E-Commerce companies in the locality during this four Sundays.

Since 70% of resident from Anupuram and Kalpakkam Locality are working in Government Sector. The Financial status of the locality had no impact due COVID 19 which is observed in many part of our country due to Coronavirus Pandemic.

THE FUTURE OF INDIAN ONLINE SHOPPING POST-COVID

Organised retail sector in India has borne losses about 90,000 crores in the last two months (From 24th March 2020 to 31st May 2020) due to Lockdown. Revenues have been nil, but expenses continue to mount like EMIs, rent, maintenance, staff salaries, etc.

Before COVID 19, E-Commerce has seen steady momentum gain – the world over and also in India. Due to Pandemic situation and lockdown, COVID 19 has thrown the progression of online purchasing off balance because of restrictions on eligible items to essentials and limitations placed on physical movement directly impacting deliveries due to Online Shopping.

After COVID outbreak, The Pandemic situation in India due to Coronavirus has created a thought on consumer that to manage social distancing, to avoid exposure

to disease vectors, health care, hygiene and personal safety which led to increase in Online Shopping instead of physical visit to Mall for shopping.

Growth of E-Commerce market in India will gear up with positive push due to Coronavirus (Covid-19) outbreak. Future of Indian E-Commerce market is all set to grow at an annual growth rate (CAGR) of 19.6% between 2019 and 2023. Due to Coronavirus Pandemic, Situation is all set to accelerate Indian E-Commerce growth, pushing it to 7 trillion by 2023.

In Future, Urban Indians are more likely to shop online than Rural Indians. The priority of Online shopping will be based on the top categories like gadgets, beauty & personal care, apparels & accessories and home & kitchen appliances.

How will Online Shopping change in India post COVID-19?

Consumers have drawn a line between want and need. As COVID-19 continues, the impact on the Online Shopping continues to fluctuate depending upon the industry. Some of the strongest economies in the world are struggling to get back on track. While Online Shopping has proved itself essential after the outbreak of this deadly virus (Coronavirus), there are still some sectors of it which are trying hard to cope with the situation. Though it is impossible to predict the full impact of Coronavirus on e-commerce and online growth rates, it will depend upon the

niche and the duration of future social distancing. Some points that will be affected after COVID-19.

Inflow - Online Shopping: Traditional business has completely shut down; Consumers are taking their business online. Due to the lockdown, buying of house hold products became a trend due to pandemic situation led to shortage on a larger scale. Consumers are now moving from malls and supermarkets to Online Shopping for their day-to-day need of commodities, the sales of leading E-Commerce Companies like Amazon, Flipkart, Paytm etc. have gone up and will continue to be that way in future as well.

Efficiency and Time Saving Power - Online Shopping: Online shopping has a benefit that we need not go out to shop and waste time; everything is delivered at our doorstep. Even small stores are giving home delivery. In the coming future, people will prefer buying online rather than from stores.

Increase in corona virus related Online Shopping Store: The shopping habits and consumer behavior has started changing rapidly. To stay in this competitive world, businesses have started to sell priority products. Some Online Shoppers are adding soaps, sanitizer and other hygienic products to meet consumer demands.

The future of Online Shopping is unfolding now with COVID-19 forcing many consumers, previously depend on their

street's shops for non-essential items to clutter the growing user lists of Online Shopping companions. Hence, whether consumers will look back for Traditional street's shops ways for garnering items/Products or will the comfort, ease and the discounts will pull them into staying within the world of Online shopping is still a hundred-dollar question.

CONCLUSION

- COVID-19 crisis and the subsequent lockdowns led to accelerate the momentum for online shopping usage, globally.
- In India, COVID-19 has led to a rise in the number of FTUs (First-Time-E-Commerce-Users) in India, who were far inhibited to online shopping.
- Major shift in the shopping behaviour of people for online shopping rising to 60% from 45% over the next 6-9 months from March 2020 is anticipated.
- Most of the consumers in India are getting adopted to leading E-Commerce Companies like Amazon, Flipkart, Paytm etc. during Post Lockdown.
- During Post COVID-19 pandemic; cleanliness, health and safety issues for the consumers have led to positive push in the Growth of E-Commerce Market in India.
- Post coronavirus crisis, nearly 70% of Indian consumers prefer to increase usage of digital payments going ahead.
- Growth of E-Commerce market in India has geared up with positive push due to Coronavirus (Covid-19) outbreak. Indian E-Commerce market is all set to grow at an annual growth rate (CAGR) of 19.6% between 2019 and 2023. The Coronavirus Pandemic is all set to accelerate Indian E-Commerce growth, pushing it to 7 trillion by 2023.
- Since 70% of resident from Anupuram and Kalpakkam Locality are working in Government Sector. The Financial status of the locality had no impact due COVID 19 which is observed in many part of our country due to Coronavirus Pandemic.
- The future of Online Shopping is unfolding now with COVID-19 forcing many consumers do Online Shopping for non-essential items.
- Hence, whether consumers will look back for Traditional street's shops ways for garnering items/Products or will the comfort, ease and the discounts will pull them into staying within the world of Online shopping is still a hundred-dollar question.

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IMPACT OF GREEN LOGISTICS-AN ATTEMPT IN IMPROVING THE ENVIRONMENTAL SUSTAINABILITY

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ABSTRACT:

Purpose - The purpose of this paper is to explore the factors influencing Green Logistics in India.

Design/methodology/approach - A survey was sent to a sample of Stake holders in the field of Purchasing and Supply Management. Data were analyzed using SPSS (23).

Findings - Results show that out of the 8 factors that were chosen for the study, only 2 factors namely the level of IS used and Green Suppliers practices are the most contributing factors to green logistics in India.

Research limitations/implications - One of the main limitations of this study is the use of data from a single country (India). The main contribution of the paper is to show that the factors that influence green logistics differ from one place to another depending upon the economic conditions of the country. As further research, the authors suggest the replication of this study in other countries (notably in emerging markets) and industrial sectors.

Originality/value - This study analyses the implications in terms of the various factors influencing green logistics in India.

Keywords - Green suppliers, Green manufacturing, level of IS used, Top Management support and IT enablement, Government support, regulations and policies, competitors, etc

Paper type: Research paper.

INTRODUCTION:

As digitization is taking hold and customer experience is evolving, the logistics industry is witnessing a tremendous change. New technology is being adopted to come up with new and collaborative operating models to increase the efficiency of the existing or new models. Efficient logistics industry acts as an economic catalyst by opening up new market opportunities, moving products and services with speed and efficiency. The Union Environment Ministry has recommended approvals for projects worth Rs 20,500 crore (US\$ 3.07 billion) in the aviation and port sectors.

The Logistics Industry includes activities like storage, freight management, supply chain management, managing vendors and

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partners, transportation, handling damage claims and much more. Lately, many new entrants have entered the market and recent development in other industries have also accelerated the growth in the Logistics Industry. A lot of opportunities and risk lies with the changing industrial scenario of India. New technology, new market entrants, new customer expectations, and new business models are key factors which are driving the industry.

REVIEW OF LITTERATURE:

Elio M. Tatiana, Cristina Gimenez and Vicenta Sierra (2015): The purpose of this paper was to analyze the complex interrelationships among environmental drivers, Green Supply Chain Management (GSCM) approaches and performance. A survey was sent to a sample of managers in the field of Purchasing and Supply Management in Indian firms. Results show that coercive and non-coercive drivers have different implications in terms of GSCM approaches. Moreover, the study states that monitoring itself is not sufficient to improve performance; firms need to adopt collaborative practices with their suppliers. Results show that whereas collaboration has a direct effect on performance, monitoring has only an indirect relationship through collaboration.

Source for reference

file:///C:/Users/HP/Desktop/New%20folder/COMPETITORS/COMPETOTORS.pdf

Lokesh Vigenary, Jitesh Thakkar, Gopal Agarwal (2015): The purpose of this paper is to investigate the impact of organizational size on adoption of green supply chain management (GSCM) practices for the Indian industry. It also evaluates the impact of GSCM practices on organizational performance. This study aimed at empirically testing the GSCM model to investigate the present orientation of the Indian industry toward GSCM practices using a pretested structured questionnaire. The statistical inferences were drawn using the data provided by 161 Indian firms. This has compared the GSCM practice implementations among small sized, medium-sized and large-sized organizations. The study reveals that Indian organizations have shown a satisfactory implementation of majority of the environmental practices, except supplier ISO:14001 certification and Tier-II supplier evaluation. Out of 21 practices, medium-sized organizations have adopted GSCM practices at a similar level compared with large organizations, with three exceptions: existing environmental management systems, support from mid-level and top management and supplier evaluation for environmental practice. It was found that GSCM adoption can lead to equal improvements in operational performance for both large-size and medium-size organizations.

Source for reference :

file:///C:/Users/HP/Desktop/New%20fol

der/COST/COST%20SURVEY.pdf

Jens K. Roerich, Stefan U. Hermosa and Victoria Overland (2016): The purpose of this paper is to apply self-determination theory (SDT) to green supply chain management (GSCM) and explore how green supplier selection (GSS) drives GSCM performance and how realization of improved GSCM performance is contingent upon SDT mechanisms of autonomy, competence and relatedness. This study draws on 18 semi-structured interviews and secondary data from a Germany-based first-tier aircraft interior manufacturer and its six key suppliers. The focal company was selected because it is recognised as having achieved high GSCM standards in the aerospace industry. The study draws out the importance of GSS, distinguishing between new and legacy suppliers, and offers significant insights into how suppliers' motivation and downstream GSCM criteria can be internalised in second-tier suppliers to drive GSCM performance.

Source for Reference:

file:///C:/Users/HP/Desktop/New%20folder/COST/COST.pdf

Sheetal Soda, Anish Sachdeva and Rajeev Kumar Garg (2016): The purpose of this paper was to investigate the scale of adoption and implementation of GSCM practices in the context of Indian industries. The investigation used literature review approach to determine the current status of implementation of GSCM by Indian industry,

and associated aspects of the same. Literature pertaining to the subject in context of non-Indian industries has also been studied for the purpose of rudimentary knowledge on the management concept, as well as for comparing the measures taken by foreign-based companies with Indian ones. The study shows that in general, Indian companies are lacking on the front of adoption and implementation of GSCM measures in their supply chains. Though, certain companies are showing appreciable enthusiasm for the eco-friendly concept, the same does not apply to majority of the Indian enterprises, owing to a multitude of factors. GSCM has the potential to drive economic gains, and can act as a big motivator for companies to go green. As India leaps towards higher levels of industrialization and economic growth, GSCM becomes more of a necessity rather than an option for Indian companies to survive the competition.

Source for Reference:

file:///C:/Users/HP/Desktop/New%20folder/environmental%20awareness/GSCM_practices,_trends_and_pr.pdf

FUTURE TRENDS:

1. Logistics counts – it is not a commodity. Logistics is not only a chief catalyst of global trade and a defining component behind value creation – it is also a business of strategic importance in the move toward a low-carbon economy.
2. Technological change will be achieved

through a concerted drive from companies, financial institutions and governments. Given the higher price tag attached to new technologies, mutual support and long-term planning by all key players is essential.

3. Collaboration will increasingly be seen as an enabler to attain sustainability. Even erstwhile competitors will cooperate more closely. As carbon-emission reduction becomes a priority for suppliers, business customers and logistics companies, cooperative business models will expand both vertically and horizontally along the supply chain.

4. Business models of logistics companies will change as sustainable innovations open up new opportunities.

5. CO₂ labelling will become standardized. CO₂ labels allow customers to compare “green” products. Transparency will raise confidence among logistics customers and end consumers when making climate-friendly choices.

6. Carbon emissions will have a price tag. As reducing carbon emissions becomes more important for companies, governments and customers, it will assume a place in a business's accounting and decision-making process. This will increase calls for a price to be attached to CO₂ emissions.

7. Carbon pricing will lead to more stringent regulatory measures. Companies will only accept a price tag on carbon emissions if governments ensure a level playing field.

PURPOSE OF THIS STUDY:

The purpose of this paper is to study the impact of factors that influence Green Logistics in an Indian firm thereby contributing to sustainable development.

OBJECTIVES OF THE STUDY:

To identify the impact of variables affecting the green logistics in India

RESEARCH METHODOLOGY

Research methodology is the way of systematically solving the research problem. It is a science of studying how research is conducted scientifically.

Research design:

“A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. In fact, the research design is the conceptual structures within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data” (Sellati, et.al., 1962).

Descriptive Research Design

Descriptive research design is used for this study. It is a fact-finding approach related to the current situation and deals with determining frequency with which something occurs. The main purpose is description of the state of affairs as it exists at present

RELIABILITY TEST:

Cronbach Alpha is a reliability test conducted within SPSS (23) in order to measure the internal consistency i.e. reliability of the measuring instrument (Questionnaire). It is most commonly used when the questionnaire is developed using multiple Likert scale statements and therefore to determine if the scale is reliable or not.

Reliability Statistics	
Cronbach's Alpha	N of Items
0.979	51

Source: Primary Data

Source: Primary data

INFERENCE:

Cronbach's alpha test was performed to check the reliability of 51 items. The result states that the overall score is 0.979 indicating internal consistency of the items.

Scale Statistics			
Mean	Variance	Std. Deviation	N of Items
184.95	2028.56	45.04	51

Source: Primary Data

Source: Primary data

INFERENCE:

The above table shows scale statistics of the reliability test whereby the mean is 184.95, variance is 2028.56, std deviation of 51 items are 45.04.

ANOVA with Cochran's Test						
		Sum of Squares	df	Mean Square	Cochran's Q	Sig
Between People		1551.25	39	39.776		
Within People	Between Items	121.62	50	2.43	139.304	.000
	Residual	1624.50	1950	0.83		
	Total	1746.12	2000	0.87		
Total		3297.37	2039	1.62		
Grand Mean = 3.63						

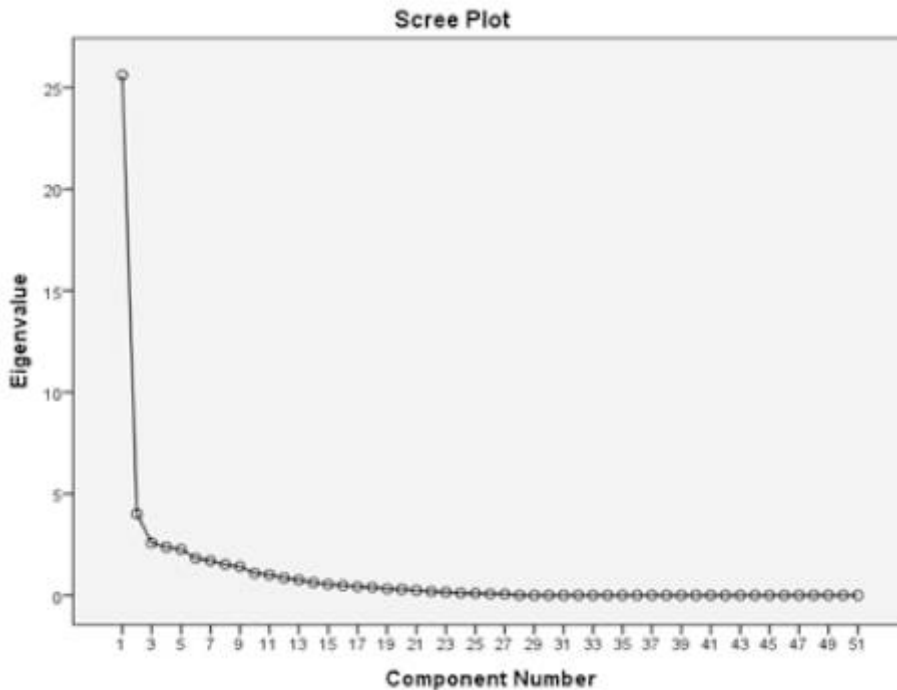
Source: Primary Data

Source : Primary data

INFERENCE:

The above table, shows the ANOVA with Crochran's test whereby the total sum of squares between and within the people and the Q value is 139.304 and the grand mean is 3.63.

Scree Plot



INFERENCE:

The above plot shows the items(variables) in the curve factor space. It helps to see how the items (variables) are organized in the common curved space

CHI SQUARE TEST:

(H0): There is no significant association between Green Logistics and the level of information system used in the firm

(H1): There is significant association between Green Logistics and the level of information system used in the firm.

Chi-Square Tests for Green Logistics and the level of IS used

Tests	Value	df	Asymptotic Significance (2-sided)
Pearson Chi Square	489.06 ^a	308	0.000
Likelihood Ratio	170.49	308	1.000
Linear-by-Linear Association	28.95	1	0.000
N of Valid Cases	40		

Source : Primary data

345 cells (100.0%) have expected count less than 5. The minimum expected count is 0.03.

INFERENCE:

The above table indicates that the Pearson Chi-Square value was 489.067, Linear-by-Linear Association was 28.950, the degree of freedom was 308, level of significance is 0.000 and the p value is assumed to be less than 0.005. Since the level of significance is less than the p value rejects null hypothesis. There is significant association between Green Logistics and the level of information system used in the firm.

GREEN LOGISTICS AND GREEN MANUFACTURING:

(H0): There is no significant association between Green Logistics and Green Manufacturing

(H1): There is significant association between Green Logistics and Green Manufacturing.

Chi-Square Tests for Green Logistics and Green Manufacturing

Tests	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	398.133 ^a	242	0.000
Likelihood Ratio	158.958	242	1.000
Linear-by-Linear Association	24.837	1	0.000
N of Valid Cases	40		

Source : Primary data

INFERENCE:

The above table indicates that the Pearson Chi-Square value was 398.133, Linear-by-Linear Association was 24.837, the degree of freedom was 242, level of significance is 0.000 and the p value is assumed to be less than 0.005. Since the level of significance is less than the p value rejects null hypothesis. There is significant association between Green Logistics mean and Green Manufacturing.

CONCLUSION:

The study was conducted on analyzing the various factors that influence Green Logistics. The major objective of this study was to help the Indian companies contribute more towards sustainable development by exactly analyzing the various factors that influence Green Logistics the most. The various factors chosen for this study included Government regulations, policies and support, competitor pressure, green manufacturing, green suppliers, top management support and IT enablement, the level of IS (Information System) used, that contribute to a green design and TQEM (Total Quality Environmental Management) are in further analysis which in-turn contribute to Green Logistics.

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