

RELATIONSHIP BETWEEN CORPORATE ENTREPRENEURSHIP, HIGH PERFORMANCE WORK SYSTEM AND OUTCOME OF JOB SATISFACTION

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Abstract

Corporate entrepreneurship is an organizational process for transforming individual ideas into collective actions through the management of uncertainties. The purpose of this paper aims to clarify the relationship between the Corporate Entrepreneurship, High Performance Work System and outcome of Job Satisfaction. In this study sample included 400 middle-level-managers in manufacturing company in Chennai. In contrast to prior research, this paper shows that High Performance Work System is positively related to Corporate Entrepreneurship and Job Satisfaction. The findings indicate that the High Performance Work System (Reward Practices, Employee Empowerment, Job Security, Performance Appraisal, Internal Career Opportunities, Information Sharing) dimensional factors of positively related to Corporate Entrepreneurship (Management Support, Work Discretion, Reward/Reinforcement, Time Availability and Organizational Boundaries) and Job Satisfaction.

Key Words: Corporate Entrepreneurship, High Performance Work System, Job Satisfaction.

Introduction

The relationship between Corporate Entrepreneurship and High Performance Work System in relation with Job Satisfaction of the organization is the concerned area for many researchers. High Performance Work System can be defined as a system of HRM

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Practices that increase the employees' empowerment, knowledge skills and incentives that ultimately motivate them to achieve greater performance, Snell and Delery (1996). There are many theories and researches, which explain this relationship and provide the practices, which are relevant for High Performance Work Systems or Job Satisfaction. In the Corporate Entrepreneurship literature there are some common practices described by many authors that contribute and leads to the Job Satisfaction, (Banumathi and Samudhrarajakumar, 2015). Delery and Doty (1986) explains that following High Performance Work System leads to the Reward Practices, Employee Empowerment, Job Security, Performance Appraisal, Internal Career Opportunities, and Information Sharing. These systems can also be described as High Performance Work System or activities. A part from that various researchers explicitly described the best practices for High Performance Work Systems or Job Satisfaction. Pfeffer (1994) describes 'High Performance Practices for High Performance Work Systems.' 'Information', 'high wages', job security, motivated and flexible work force are amongst them. While Arther (1994) stresses on other practices like decentralization, participative leadership and excellent wages. Delery and shaw (2002) states that a proper mixing and application of best practices as staffing, appraisal, compensation and job design will leads to HRM Practices.

Entrepreneurship and Corporate Entrepreneurship

Entrepreneurship involves creating new resources or combining existing resources in new ways in order to develop and commercialize new products, move into new markets, and/or service new customers (Morales et al, 2006). Entrepreneurship is an attitude, a way of thinking, and behaving. It is a state of mind; an artful, insightful and innovative mentality rather than business administration. Entrepreneurship is a way of perceiving and exploiting opportunity wherever it may be found (Finkle, 2006).

Corporate Entrepreneurship processes go on inside an existing firm, regardless of its size and refer not only to creation of new business ventures, but also to other innovative

activities such as development of new products, services, technologies, administrative techniques, strategies and competitive postures. The characteristics of Corporate Entrepreneurship include: the sum of a company's innovation, renewal and venturing efforts. Innovation involves creating and introducing products, production processes and organizational systems. Renewal means revitalizing the company operations by changing the scope of its business, its competitive approaches or both. It also means building or acquiring new capabilities and then creatively leveraging them to add value of shareholders. Venturing means that the firm will enter new businesses by expanding operations in existing or new markets Zahra (1993, 1996).

This study assesses the measurement properties of a scale that measures the key internal organizational factors that influence middle managers to initiate Corporate Entrepreneurship activities. In this study, Corporate Entrepreneurship is used in a broad sense to include the development and implementation of new ideas into the organization using this definition, this study describes an instrument used to empirically identify the internal conditions that influence middle manager's participation in Corporate Entrepreneurship activities Kuratko and Zahra (2002). Hornsby et. al, (2002) suggested developed by following Corporate Entrepreneurship Assessing Instrument leads to the Management Support, Work-Discretion, Reward Reinforcement, Time Availability, Organizational Boundaries.

Job Satisfaction

The nature of their work, Job Satisfaction can be influenced by a variety of factors, Brayfield (1991). Job satisfaction is one of the most variables in organizational behavior, but the factors that lead to job satisfaction are not yet fully clear. It is important to investigate this construct, because of the reciprocal relationship between job satisfaction and different forms of work behavior (Knoop, 1995; Luthans, 1998; Robbins, 2001). Many studies have already been done on job satisfaction (Knoop,

1995; Luthans, 1998; Robbins, 2001). The current study provides empirical evidence on how the important phenomenon of job satisfaction is influenced by corporate entrepreneurship, flexible business management and a pro-active market orientation. There are many factors that influence job satisfaction and they change constantly as increased global competition demands new ways of managing (Michie & Padayachee, 1997). Source 1.1 proposed a model of Corporate Entrepreneurship, High Performance Work System and Job Satisfaction, (Banumathi and Samudhrarajakumar, 2015).

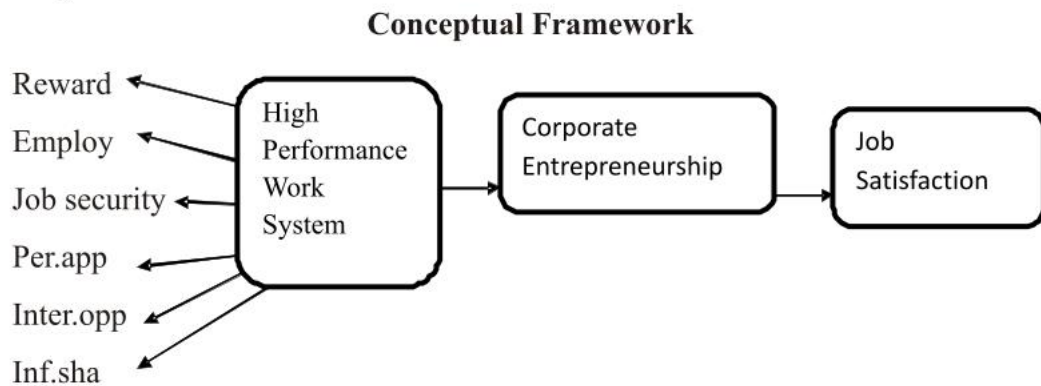


Figure. 1.1. Proposed Model of Corporate Entrepreneurship
Source: Dr. M. Banumathi (2020).

Objectives of the Study

- (1) To investigate the relationships between Corporate Entrepreneurship and High Performance Work System.
- (2) To empirically test the relationship between the dimensions of Corporate Entrepreneurship, High Performance Work System and Job Satisfaction.

Literature of Review

HPWS are those organizations that manage their people and systems in an integrated manner rather than traditional piecemeal approach. High Performance Work Systems are those organizations that characterized by the six key dimensions identified by Snell and Dean, Delery and Doty (1996) developed by 21 items, Reward Practices; Employee Empowerment; Job Security; Performance Appraisal; Internal Career Opportunities; Information Sharing, will be more likely to attract highly skilled, more experienced and knowledgeable workers. Corporate Entrepreneurship influenced the High Performance Work System again the relationship between High Performance Work System is related to Corporate Entrepreneurship, Banumathi and Samudhrarakumar (2015).

High Performance Work Systems impact on Job Satisfaction. Autonomy in the workplace, participation in decision-making and increased communication with co-workers is key factors for workers' well-being. However, team work, job rotation and supporting human resource practices have only a limited effect. Examined the effects of innovative workplace practices on the quality of work, and investigates how being involved in High Performance Work System organizations (HPWS) affects job satisfaction, (Banumathi and Samudhrarakumar, 2016).

High Performance Work System organization is associated with higher job satisfaction. This effect is predominantly induced by increased autonomy of employees over how to perform their tasks, the opportunity to participate in decision-making and increased communication with co-workers. Team work and job rotation, as well as supporting human resource practices, appear to have little impact on increased job satisfaction. All these variables are potential factors that might increase of satisfaction level of employees. High Performance Work System (HPWS), may be particularly useful for firms that need to encourage creativity, exchange of ideas, and increase their capacity to attract and retain talent, (Banumathi and Samudhrarakumar, 2016).

Pfeffer and Veiga (1999), have employed satisfaction is thought to be one of the main necessities of a well run organization and believed an essential by all corporate managements. It is undeniable reality that the future of business depends upon the satisfaction level of its employees. Dissatisfied employees cause immediate problems only to their particular business. High performance HRM practices provide a number of important sources of enhanced company performance.

Hypothesis

In a previous research on High Performance Work System and Corporate Entrepreneurship done by Hornsby et al. (2002) and Delery & Doty (1986). The present study is conducted to explore the relationship between High Performance Work System and Job Satisfaction.

Therefore, our hypothesis is follows:

H1: There is a significant relationship between High Performance Work System and reward practices and Entrepreneurial organization with the outcome of Job Satisfaction.

H2: There is a significant relationship between High Performance Work System and employ empowerment and Entrepreneurial organization with the outcome of Job Satisfaction.

H3: There is a significant relationship between High Performance Work System and job security and Entrepreneurial organization with the outcome of Job Satisfaction.

H4: There is a significant relationship between High Performance Work System and performance appraisal and Entrepreneurial organization with the outcome of Job Satisfaction.

H5: There is a significant relationship between High Performance Work System and internal career opportunities and Entrepreneurial organization with the outcome of Job Satisfaction.

H6: There is a significant relationship between High Performance Work System and information sharing and Entrepreneurial organization with the outcome of Job Satisfaction

Research Methodology

The purpose of this study is to investigate the Corporate Entrepreneurship among Executives. The study is empirically in nature which made use of the survey design to investigate whether the dependent variable – (management support, work discretion, reward/reinforcement, time availability, organizational boundaries) and High Performance Work System whether the independent variable – (reward practices, employ empowerment, job security, performance appraisal, internal career opportunities, information sharing) and outcome of overall Job Satisfaction.

The target population for the study was manufacturing companies located in Chennai. In total, 250 respondents sent back the questionnaires distributed and all questionnaires were available for analysis. Data were mainly from middle managers visited all the 75 Manufacturing Companies, got the permission from the authorities and established rapport with the executives in Manufacturing Sector. The participating organizations were asked to identify individuals in middle management positions and give them the survey instrument scales, Corporate Entrepreneurship Assessment Instrument Scale (CEAI) developed by Hornsby Kuratko and Zahra (2002) by the five dimensions in Management Support, Reward/Reinforcement, Time Availability, Work Discretion and Organizational Boundaries. To measure overall job satisfaction level of the employees, a 13 item developed by Brayfield (1991).

Results and Discussion

Table 2 presents the regression results. This table shows that except employ empowerment and rewards there are positive relationship between dimensions of High Performance Work System and Corporate Entrepreneurship.

Table 1.
Correlations of High Performance Work System and Corporate Entrepreneurship

High Performance Work System							
	Reward practices						
	Employ empowerment						
	Job security						
	Performance appraisal						
	Internal career opportunities						
	Information sharing						
Corporate	.000	.006	.136	.002	.031	.000	.010
Entrepreneurship	0.42	0.28	0.15	0.31	0.22	0.40	0.26

Table 2.
Correlations of High Performance Work System and Corporate Entrepreneurship

High Performance Work System							
	Reward practices						
	Employ empowerment						
	Job security						
	Performance appraisal						
	Internal career opportunities						
	Information sharing						
Corporate	.000	.000 ₈	.000	.000	.000	.000	.000
Entrepreneurship	0.51	0.46	0.46	0.48	0.22	0.47	0.50

Hence, the hypothesis H1, H2, H3, H4, H5 and H6 are supported.

Discussion and Implication

The result of this empirical study demonstrates the relationship between multidimensional, theoretically grounded configuration of High Performance Work System and Corporate Entrepreneurship. Measurement model shows breakdown of HPWS into six dimensions and the

Reliability and validity of all eight scales. Prior research on HPWS and CE. Similar to Hornsby et al. (2002), we found that HPWS are significantly and positively related to CE and this relation was intensified with outcome variables such as Job Satisfaction. Each of six dimensions of HPWS (reward practices, employ empowerment, job security, performance appraisal, internal career opportunities and information sharing) is significantly and positively related to CE and also relationship. Contrary to our expectations, our study did not show relationship between employ empowerment, rewards and CE. Previous results indicated that appropriate use of rewards enhance entrepreneurial activity within organizations. The findings shows that HPWS are only positively related to social exchanges between the organization and employees when a high level of CE and JS.

Limitation and Future Research

Result may be influenced by bias such as different methods of rewards; employ empowerment and informality of HPWS play a determining role in the development of affective commitment among highly skilled professionals. Future research can test relationship between HPWS and CE with other outcomes. It can also use larger sample sizes and other types of industries.

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MGNREGA AND ITS IMPACT ON WOMEN EMPLOYMENT – SOME INSIGHTS FROM REVIEW OF LITERATURE

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Abstract

Employment generation has been an aim of every government worldwide. There has been a plethora of well-thought out programmes to target the rural poor in India since Independence. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has been the flagship programme of the Government of India, with the key objective of poverty alleviation, employment generation and rural employment. MGNREGA, with the revolutionary ideas of providing guaranteed employment, has been considered to have a ground breaking impact on rural poverty and unemployment. This programme has been widely studied, universally accepted, subjected to formidable criticism and fraught with ground level rigidities. This article highlights the different aspects of MGNREGA as studied by different researchers, scholars and government agencies.

Key words: MGNREGA, women employment, rural, impact

Introduction

MGNREGA stands distinct from other programs such as Swarna Jayanti Rozgar Yojana, Jawahar Gram Samridhi Yojana, etc in many important ways. This is one of the rare programmes that has appealed to the masses in a massive way. This flagship programme was launched by Lok Sabha on Aug 23rd, 2005 and notified on 5th September, 2005 and ensued guaranteed employment for 100 days for anyone actively

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seeking employment. With one sweep, MGNREGA managed to cover areas like women employment, financial inclusion, sustainable rural development, environmental dimensions and much more.

Constructive and innovative efforts are being undertaken by the government continuously to provide women employment under this scheme. This act mandates that at least 1/3rd of the people granted employment have to be women.

Earlier Studies on MGNREGA

Ambasta, Pramathesh, PS Vijay Ahankar and Miher Shah (2008) emphasised that NREGA ranks among the most powerful initiatives undertaken by the government for the complete transformation of the rural areas. For NREGA to reach its full potential it must focus on increasing agricultural productivity in the most backward regions of India. It will also lead to creation of other livelihoods and water security, higher rural incomes and employment opportunities in rural areas. These livelihoods include afforestation, water harvesting, livestock, etc.

Ghose, Ajit (2010) argues that it is wrong to depend solely on special programmes for better employment conditions in the country. Jobless growth essentially deals with employment which does not lead to any increase in productivity. This gap of productivity and labour incentives can be lessened by constructive investment programmes rather than special programmes. If properly harnessed, NREGA can be one such programme which can lead to an income transfer to the poor. Also the employment situation of the unorganized sector can be improved in a more sustainable manner.

Ghose, Jayanti (2005) has opined that even if MGNREGA could be partially implemented, it could still have a huge impact on Indian Economy. Disguised employment has plagued the Indian economy since a long time in agriculture where

there has been an excess supply of labour working in limited farm areas. The surplus labour can be productively mobilised through programmes like MGNREGA.

Hirway, Indira (2005) in her paper titled *“Enhancing Livelihood Security through the National Employment Guarantee Act: Towards Effective Operationalisation of the Act”* stressed that Employment Guarantee Schemes (EGS) has been designed in such a way that they can come to claim employment so that the law can be enforced properly. Livelihood of the poor can be enhanced by a carefully designed implementation strategy and systematic planning. A joint effort by the State EGS and Centre EGS will lead to the betterment of the poor. The powerful tool MGNREGA should not only be applied for poverty alleviation but also as a pro-poor programme.

Himanshu (2011) found the impact of MGNREGA to be very visible. According to the 66th Round of National Sample Survey, the casual wage rates for rural males and rural females have grown at the rate of 4%, between 2005 and 2010. He further found that MGNREGA has effectively covered the most vulnerable population of the poor, thus, leading to the upliftment of the masses. If the 66th and 61st rounds of the National Sample Survey are compared, it shows that the number of public works undertaken and completed under MGNREGA have increased eightfold. This means that not only has MGNREGA bettered the lives of the rural poor but has also managed to create useful public assets for the rural population.

Bahugana, B. Rahul and Pandey, Dr. Akhilesh Tiwari and Soodam, Vishal (2016) in their study conducted in disaster-affected areas of Rudraprayag district of Uttarakhand, India, found that MGNREGA had significantly improved the socio-economic wellbeing of the people residing there. The main aim of the programme was to provide a social protection net from poverty and starvation by providing a continuous income

through guaranteed employment in their own villages. The programme has successfully managed to achieve this goal. Many villagers came forward to engage themselves in casual unskilled work as a result of this programme.

Ranaware, K and Das, Upasak and Kulkarni, A. and Narayan (2015) conducted a survey of 4881 users of more than 4100 works created under MGNREGA in Maharashtra. As MGNREGA remains the most powerful and unique strategy for creating rural employment, the programme needs to be critically evaluated to address the alarming levels of inequality between the rural and urban areas. This analysis identified that there were gaps in information regarding level of interrelationship between employment, poverty alleviation and equitable growth hence it was difficult to study the developmental dynamics of MGNREGA. Majority of the users (90%) found the works to be useful and beneficial to a large number of poor farmers. The perception that MGNREGA does not create anything productive seems to be misplaced, though there is scope of improvement in choice of works, design and execution of the various works undertaken by this programme.

Shah, Amrita and Kapur, Mehta, Aasha and Vishnathan Pozhemkandanath and Johnson, Nicky (2018) in their paper titled ***“The Journey of MGNREGA: Changing Approaches and Challenges”*** found that MGNREGA remains the most unique and important strategy for creating rural employment in India. For their study, empirical data from government sites were used and there were many interesting findings. They found that though MGNREGA had performed well in the past, though there may be many challenges in the future. Although constructive efforts have been made in the past to bring about modifications and adaptations according to changing dynamics, future potential of the programme's success may depend on how the socio-economic and demographic characteristics of the rural poor and how much the rural economies change over time.

Bhatia, Bela and Dreze, Jean (2006) in their article, “*Employment Guarantee in Jharkhand : Ground Realities*” conducted a survey in two districts of Jharkhand and found out that there were many flaws in the implementation of National Rural Employment Guarantee Scheme, many of which could be seen as teething problems. They found this atpar with the findings experienced in Dungarpur, Rajasthan by a different set of research scholars. These anomalies were rectified by taking careful measures such as providing job cards to majority of rural poor. This programme generated hope for betterment of the rural poor who otherwise lead miserable lives. Some headway was made in the bringing about transparency, accountability and implementing the guidelines provided by the government. This step has had a positive impact on reducing corruption.

At a National Seminar on NREGA at Vigyan Bhawan, New Delhi on 16th May, **Indu, Navjyoti(2018)** stressed that the lives of women has become visibly better as a result of MGNREGA. As the demand for the work is increasing, the administration needs to increase the scale of employment and timely payments. Women specially have benefitted from their employment in MGNREGA as it has enhanced their economic independence, self-confidence, empowerment, achieving food security and awareness towards their working rights. This has reshaped the future of rural areas by giving opportunities to hitherto excluded groups (women, SC/ST and others).

Jacob, Arun and Richard Vargese (2006) observed that the successful implementation of NREGA in Kerala has led to the successful implementation of the programme. The state played an active role in making the rural poor aware of the correct information, implication and implementation of the programme. This has led to the higher participation of women, decreased corruption levels, and ensured timely payment of wages. Many serious steps were taken by the government for the proper implementation of the programme in rural areas.

Arya, A.P and Meghna , S and Ambily, A(2017) conducted a study of female beneficiaries in Kollam and Pathanamthitta Districts of Kerala. They concluded that there had been a significant change in the income consumption pattern and livelihood leading to greater empowerment of women as a result of being employed in MGNREGA. The decision of consumption of income earned by women working under MGNREGA are generally taken by women themselves and this has increased their decision making power in their households. Changes in livelihood patterns in rural areas has led to asset creation and made the lives of rural poor more convenient. Livelihood patterns of the rural poor are often complex and may include agricultural as well as non-agricultural activities to help them earn an additional income.

Bhat, Basharat and Mariyappa (2016) examined women's participation in Wahipura village of Kupwara district in J&K and concluded that MGNREGA was an important programme implemented by the Government of India to create self-confidence among unskilled workers specially women. Before MGNREGA the state of women in rural areas of J&K was not good and they were widely exploited. MGNREGA has contributed towards decreasing gender discrimination by providing equal wages to both men and women, thus making the women feel that they are being treated at par with men.

Kelkar, Govind (2011) said that women's employment generally refers to women's empowerment and helps reduce gender inequalities. Asset ownership (land, housing, technology) on one side and economic participation (employment, skill development, access to financial market) on the other side are the key components of women empowerment that has led to greater self confidence in women and has helped in changing power relations between them and their men. Women are now more confident and contribute in all aspects of development of not only their home but also their villages. As per him, more research is needed to study the actual extent of impact of MGNREGA.

Priyadarshini, S (2014) conducted a study in Tamil Nadu on household livelihood security and found that despite several drawbacks, the programme has managed to reach thousands of households. The negatives included that MGNREGA affected agricultural activities and created unimpressive quality of assets in villages as most of the labourers turn down agricultural works in favour of MGNREGA. Around 70 % female workers said that they felt empowered after working in MGNREGA.

Desai, Sonalde (2018) examined that many constraints such as labour market discrimination, blocked employment opportunities and wage discrimination reduce women's empowerment but the extent of the impact of these has not been exactly studied. Blocked employment opportunities are those areas where women are not permitted to enter for the purpose of employment. MGNREGA provides a unique opportunity to study women's employment and its cyclonic impact on economic independence. A different approach was used to study women's participation in paid work and it was found that women had participated more in wage labour in rural areas in MGNREGA as compared to men. The main reason for this was the alternative employment opportunities available to men as compared to women.

Narayan, Sudha and Upasak Das (2014) used the National Sample Survey for the 68th employment –unemployment round 2011-12 to study the comparative rationing and participation of men and women in MGNREGA. Sub populations of women (widows, mothers of small children) were also studied and they identified that a differentiation policy was needed to support women's access to participation in MGNREGA. Three main issues were identified with regard to the programme. These were – whether women have equal access to direct wage employment benefits, factors of design and implementation and whether they benefit equally from assets created under public works. They concluded that the state needs to play a progressive role in addressing higher order concerns like conditions of workplace, administrative discrimination, sensitisation of implementing staff and variations across sub-population.

Vij, Sumit and Manoj Jatav (2017) conducted a study on women in MGNREGA in Telangana and Andhra Pradesh and found that in both the states women's participation in MGNREGA has been satisfactory. Using a gender and development framework (GAD), they examined the socio-economic status of rural women in selected villages in areas of decision making capacity within domestic arena and village community. The last decade has been a cause for concern for both policy makers and social scientists. It was found that MGNREGA wages were substantially lower than the wages offered in other casual work and were not adequate to fulfil the household financial requirements. This was one of the key reasons for the dwindling interest of the workers and why rural poor were opting for other livelihood opportunities inspite of getting employment in their nearby areas.

Dr G. Xavier, G. Mari (2014) said that there was a change in the way women's employment was viewed in the 11th Five Year Plan. It stressed that women were constructive agents of economic and social growth. UN (2013) mentioned that MGNREGA in India and Expanded Public Works Programme in South Africa were two benchmark programmes which had successfully provided safety nets for women. The study found that through employment in MGNREGA, women's decision making power increased in a male dominated rural society, income and expenditure increased and better standard of living was achieved. But on the other hand, problems like poor worksite facilities, hot climatic conditions, reduction in leisure time was leading to many health problems in the rural poor. These included physical pain, headaches, giddiness and malaise. Also, women were finding it difficult to manage the dual work responsibilities of worksite and home as there is no flexibility in MGNREGA programme. The study showed that most of the earnings through MGNREGA are spent on family food consumption.

Gyaneshwar, D (2016) stressed that it was necessary to mobilise the massive women power of the country if there has to be development in all spheres of the economy, as women constitute a major share of chronically poor population of India. In spite of its drawbacks, MGNREGA has provided better access to employment, minimum wages and safe and decent working conditions for women. MGNREGA is a beacon of light for women as it has managed to better the living conditions of women by providing equal wages for both men and women. Some problems which need to be addressed are corruption, neglect of childcare facilities, irregularity of payment, social attitude, gender discrimination and low level of awareness of their rights.

Pragabhal, Das K.V (2017) said that the economic development of women is a necessary condition for improving the quality of life, bettering the social opportunity structure , competing on equal terms, fighting against exploitation and violence. Environmental resources have a greater impact on women than on men. Empowerment can only take place when there are better health conditions, higher educational level, equal ownership of productive resources and gender justice.

Sharma, Vishnu Kant, Kumar Ashvini (2013) conducted a study in Uttar Pradesh on women empowerment. They found that MGNREGA has helped in arresting rural migration, enhanced people's livelihood on a sustainable basis and helped in developing social and economic infrastructure in rural areas. In Uttar Pradesh 16.97% workers are women and Sonbhadra district has the highest women employment status in terms of person days. Working in MGNREGA has led to women coming out of their homes and taking a positive interest in other spheres such as banking and panchayat offices.

Ahangar, Gowar Bashir (2011) pointed out that the condition of women has improved a lot due to various literacy programmes, awareness programmes and employment programmes like MGNREGA. They found that the wages earned through MGNREGA

were being used for day to day travelling expenses, buying medicines and repaying loans. The MGNREGA works were preferred because less risk was involved in terms of worksite casualties. They suggested that small and marginal farmers could be encouraged to participate in MGNREGA if the process of registration could be speeded up.

Conclusion

The various studies conducted by different researchers, worldwide institutions, NGOs and government agencies have looked at different aspects of MGNREGA such as rural employment and growth, women employment and empowerment. Some studies found positive aspects like MGNREGA has created a feeling of hope among the rural poor, generated women employment and made them more empowered. Few other studies have pointed towards various aspects such as corruption, untimely wages, and transparency in their monitoring system which MGNREGA needs to address, so as to ensure full benefits are passed on to the targeted groups. There is still a large scope of research which needs to be undertaken to understand the actual impact of MGNREGA on women employment and empowerment.

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IMPACT OF COVID-19 IN ALL ASPECTS IN INDIA

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Abstract

Novel Corona Virus is called COVID-19 which affected the word economy in the short span of time. Many Countries like Italy, China etc., have been suffering both physically and economically. Even our country is also facing the Economic crisis due to the outbreak of Novel Corona Virus. COVID-19 has also affected the Education sector, Textiles show rooms, Productions units, Transport sector (Air/Railway/Road), Automobile section, Food and lodging hotel services and other allied service sector due to lockdown. Fast moving consumer goods (FMCG) sector only is having a positive impact and higher growth without any slowdown. The start-up companies were affected due to lock down and no customer and consumer access their goods and services. There is no transaction in foreign transaction due to the covid-19 to NRI accounts, Investments in Stock markets and export money receivables. Indian's Economy could take a hit of up to half a percent in this FY21 said by the Indian Economic Analysts. There will be a hit of 0.3% to 0.5% in GDP in the next fiscal year. The world is in a panic situation due to the pandemic Covid-19 virus infection. More than 3,592,547 people have been infected as of now and 249,081 have died because of this dangerous virus. This article is about how this pandemic made impact on Global Environment. Ants have been in the earth for more than 120 million years, but it did not change or pollute the environment. Out of all the living beings on earth Human are the one who started changing the environment for the past 700 years. The virus has brought the Indian Economy low due to unemployment and underemployment, non-availability of money to transfer for goods and service purchase. This article discusses the impacts of the entire sector in Indian context due to corona virus (covid-19).

Key words: GDP, FMCG, Education, Artificial Intelligence, Robotic technology, online deception

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Introduction

Novel Corona Virus a new Threat to Global Man Kind. This was discovered in the recent times and the outbreak of this infection is more than what we have seen during the outbreak of SARS 2015. Due to this COVID-19 the world economy had short fall. Many Countries like Italy, China etc., have been suffering both physically and economically. Even our country is also facing the Economic crisis due to the outbreak of Novel Corona Virus.

COVID-19 has also affected the education sector like any other sector as lock down is mandatory even for schools and colleges. We have turned to so called on-line education, postponement of exams, finding ways to avoid loss of term, declaring lock down period as vacation, fees collection to be postponed, etc. In comparison with other sectors like industry, banks, e-commerce, transport, etc., issues or impact on education sector are manageable, not much interdependent with other sectors.

Indian's Economy could take a hit of up to half a percent in this FY21 said by the Indian Economic Analysts. There will be a hit of 0.3% to 0.5% in GDP in the next fiscal year. In the first 2 quarter it was 4%-4.5%. Maybe this may drop to 3.9% to 4% in GDP. India cannot attain the planned 5% growth rate in the current fiscal year. RBI expects the current account deficits would be 22-24 billion dollars. The Exports declining at the rate of 2.91% in February 2020 it was 27.65 Billion Dollars. Let's see what all the sectors which have been affected due to this COVID-19 outbreak.

List of Sectors Affected

1. Aviation

There are 585 international flights have been cancelled by the private passengers in March 6. On March 12th India has cancelled all the Visas which was issued earlier. India's largest airlines have reported that they had 10%-15% of Decline.

2. Hospitality

The restaurant business has fallen by 35%. The average occupancy has fallen from 70%-75% to 20%. National Restaurant Association of India has reported that restaurant's business has been declined to 35%. Many of the Multiplexes from major cities they have been shut down.

3. Apparels

Many countries have denied the products from India almost 35% of apparels are waiting for the Exports. More than 60% of the revenue of Apparels comes from Export which is almost one lakh crores

4. Consumer Durable and Electronics

More than 15% of Consumer Durables has fall in during the period of Jan-Mar 2020. India Imports more than 45% of Accessories and Spares from China which is also denied.

5. Poultry and Seafood

More than 30% fall in demand of chicken in past three week. Poultry industries are forced to sell the chickens at a cost of 30rs. The stock pileup for the Poultry Industry due to the outbreak of the Virus and the Fake news which was circulated among the public is cause of the pileup. Many European countries and many other countries have denied the Export of Sea-foods.

Due the outbreak of Novel Corona Virus (COVID-19) many sectors have their decline stage and Indian Economic growth is started to fall down. Imports and Exports have stopped for the short period of time due to that Tons and Tons products have been stocked to deliver. If this situation continues many businesses is going to end up. Analysts are predicting that the situation is going to still worse in the month of April and May.

6. Education

There would be a big jump in the need for skill based education. Online, simulation based, management game based education, and linking theory to practice and vice versa would be a big priority. The demand for online education will increase to a large. Fly by night online education providers will increase dramatically at least in the short run. Clamour for online examinations will rise; initially this will be around 30% and gradually stabilize to 50%.

The statutory bodies will be forced to relax on the infrastructure needs like number of classrooms, library books, faculties etc. Infact, qualifications of faculties will be replaced by industry experts. Large number of industry personnel especially middle and junior senior personnel will be now available to train students at least till 2023 and 2024.

Syllabus, course content will get revised and new programs like crisis management, disaster management, health attack managements (today it is corona virus tomorrow it could be something else) etc. will be developed and can be offered as electives. Faculties will need to keep themselves abreast of newer knowledge, newer methods of teaching, industry trends etc. Perhaps faculties will have to prepare videos, YouTube and put greater emphasis on learning management systems etc.

In the short run placements / joining dates for fresh students would be delayed and consequently students would have to develop competitive skills to get placements. Innovations, R&D will get a big impetus. Health, Biotech, Pharma will see an increase in admissions.

Lessons from COVID 19 on Education Sector

Schools closed for 2-3 months have limited the impact on education outcome. On-line is the high- way for future learning. Since we follow blindly Macaulay or Western model

of education, we need to switch over to appropriate education model, to be executed with spirit. We are going to overcome the issue of lock down on education sector by simple short cuts, I fear, after lock down we will continue in line with the older teaching practice methods.

Changes in Education Post COVID -19

Blended learning will become a reality: The classroom will be supplemented by online coursework. This way, students may be required to physically attend classes on fewer days and will be free to study at their own pace. This will also give them adequate time to assimilate information.

Training of teachers will be qualitatively different: All the teachers will have to be trained for online teaching as well. This will go a long way to ensure that they are comfortable with technology and will be able to seamlessly switch between online and offline modes of teaching the curriculum. And above all, teachers will feel empowered to deliver a more impactful lecture than before.

Use of Artificial Intelligence (AI) will help personalize the learning experience for every child: Soon, educators will have to discard the 'one-size-fits-all' approach that is mostly followed in traditional classrooms and use technology to offer a learning experience that is uniquely suited to a child's learning needs. The blended approach to learning, in turn will help all types of students, since they will have the opportunity to engage with different types of content such as video, audio, presentations, thereby increasing the ability to personalize learning.

Role of teachers will need to be redefined: With information readily available just a click away, the role of a teacher from that of a 'knowledge-giver' will gradually move to one of a 'facilitator' in the development of learners and helping them to become life-long learners.

Technology will be used effectively to reduce the time spent by teachers on tasks such as paper-setting, evaluating and grading: This will help the teachers focus more effectively on teaching and course improvement.

Interactivity and engagement in a physical classroom will have to be built into the online learning programs to keep students engaged: Physical classrooms offer a high degree of interactivity with the teacher and also among students. Educators will have to bring in a lot of innovations to bring in the element of interactivity and collaboration in their e-learning modules.

Social Distancing principles will have to be incorporated: As and when schools, coaching centers and other educational institutions open up after Covid-19, the new social distancing rules will necessarily change the existing ways of imparting education. Schools might consider working in shifts, classrooms will follow strict sanitization processes and social distancing will become a norm for all activities.

7. Indian Postal Services

People in world now facing the new experience like lockdown, battle against pandemic covid-19, economy falls and all the essential services are stopped. In this fast moving world transportation is more important people are helpless, India post which falls under essential service has been the bridge for many people across the state during the covid-19 lockdown.

Boasting the largest postal network in the world with more than 1.56 lakh post offices, of which 1.41 lakh are in rural areas, India post working around the clock delivering COVID-19 testing kits, ventilators, masks and medicines to far-flung places. The red mail vans is used for delivering parcels within the city limits but now it becomes the mode of transportation to faraway locations during the national wide lockdown with no train and flights in operations.

Apart from delivering medicines India post provides some other uninterrupted services like pension payments and banking services etc. About 14 lakh speed posts were booked about 2.43 lakh parcels used its network and nearly 11 lakh electronic money orders were registered, 1.3 banking transactions carried out totally Rs21000 crore. One lakh AePS transactions were undertaken and Rs 10 crore disbursed among the needy and the poor at their doorstep.

Nearly 23 lakh users have transacted Rs 452 crore using this system across the country, Service through app in mobile phones are India post Payment bank app which helps to withdraw of Rs10,000 at a time.

Pandemic Boost towards Digital Media Consumption

In just some weeks following the outbreak, social and economic habits were broken, and that we are now struggling to stay our smiling expression amid the crisis. The side effects of isolation may additionally influence your online activity, attracting unwanted attention from cyber criminal.

Media on Over Share

The pandemic has boosted digital media consumption across all platforms, from online gaming, movie streaming, forums and chat rooms. Some of us may feel overwhelmed and have the urge to form a “stay-at-home journal” and post excessively. But what if increasing your social media exposure does more harm than good? However, if your personal information falls in the hands of identity thieves, you may get a bad case of identity theft or impersonation to deal with. Remember to post responsibly, to avoid leaving an online identity trail you might later have to regret.

Exposure on Online for Children

To prevent jeopardizing the lives of faculties, school children around the world have closed their doors so that online classes and home schooling has become the new trends. To keep the children engaged parents are looking towards online patterns to attract the children and make them engaged during this “Quarantine Period”. It's recommended to do and keep a detailed eye on what your child is exposed to within the digital world - what apps, streaming or online gaming platforms they use. Moreover, the sense of being isolated from friends and other relations may rush you into posting photos and videos on social media platforms, whether or not just to mention Hello to the worlds to say I'm Alive (Funny)

Online Dating & Chatting App:

Bars, restaurants and shopping malls are now closed. However we're fortunate to live in a time where technological advancements allow us to hear and see each other over great distances. Forums and instant communication apps help us stay in touch with family and coworkers, and sometimes help us make new friends.

When loneliness kicks in, we become more vulnerable. If you're confident that nothing bad can happen in an online dating app, you're wrong. Anyone can use a different identity in the virtual world. The flexibility and anonymity people enjoy online is a double-edged sword, as you can't really identify truth from fiction with any certainty. In the context of the Covid-19 outbreak and the isolation that follows, people are more likely to access online portals designed to help users date, share their story or have a good laugh – we all need one.

Online Deception

Online deception has crept into every known part of the net, and creating a fake account is simply the primary domino. Some might even play the victim card, claiming they were attacked or need medical aid or their house was vandalized by robbers or they were

laid off to do so. They will play on your empathy and may ask you to send them money. If you deny their request, things can get ugly. At best, they'll simply block you and head on to the subsequent victim. In some cases, however, the scammers will even attempt to threaten you by exposing any secrets you would possibly have willingly shared with them. Focus on keeping your devices shielded from malicious activity and threats of every kind. Now over ever, you would like autonomy and safety as you reach the planet via your internet-enabled device.

Changing Hiring Patterns during COVID-19

The present condition today shows a slowdown in the economy due to the novel covid-19 virus that has spread all over the world .It has disrupted the business, revenue and fallen down the consumers demand, stock markets started sinking and the most affected industries are travel and tourism and their related sectors.

Even though there are certain companies who will be cost cutting labour but there are some organizations which is looking for hiring plans such as Hospitals, Ecommerce, logistics and e-services companies they are in huge demand of manpower. As nowadays people are looking for online shopping for social distancing.

Though there is a downfall in the market due to this pandemic there is going to be a biggest changes in the hiring process instead of on the table meetings, job interviews will be conducted through video conferencing like Skype and zoom or by phone. Many companies like Google, Amazon, and Microsoft etc were following this pattern of interview process. On boarding is also another area of recruitment which has gone virtual like animal explainer videos, interactive webinars and podcasts etc.,

The following are the guidelines for video interviewing

1. Be Professional
2. Time Zone is essential
3. Be prepared for presentation

Many corporate have planned for a future oriented hiring that will be widely different from today's scenario .This move will benefit both the candidates as well as the recruiter. Millennial are more tech savvy and they usually won't apply for jobs in companies which have outdated recruitment methods .So organizations looking for talent they need to be technically strong. Video interviewing can be the best optimal methods for hirers.

Global Impact (Positive and Negatives)

The world is in a panic situation due to the pandemic Covid-19 virus infection. More than 3,592,547 people have been infected as of now and 249,081 have died because of this dangerous virus. This article is about how this pandemic made impact on Global Environment. Ants have been in the earth for more than 120 million years, but it did not change or pollute the environment. Out of all the living beings on earth Human are the one who started changing the environment for the past 700 years.

Global warming was threatening the whole world. The poles started melting, the sea level started raising due to this, still now there is a threat that London and many countries which are nearby sea may be flooded by sea and the land may disappear in few years. Air pollution (PM2.5, ozone, and household air pollution) is the fifth leading risk factor for mortality worldwide. Almost one fifth deaths occur worldwide due to air pollution. The air quality index in Delhi is usually 200 (the normal level is 25). The world health organization claims anything above 25 is dangerous to health. Last year the Air Quality Index raised to 900 and on all days it was more than 25. The Delhi Government took several steps like Odd – Even rule to contain this air pollution and to bring the air quality index below 25. But all the efforts went in vain. But now after lockdown the air pollution is 20. Not only in Delhi, have major cities in the world seen decline in air pollution due to lockdown.

More than 70 Billion rupees has been spent to clean Ganges river, even National Green Tribunal has expressed dissatisfaction because the efforts of cleaning Ganges failed for the past several years. The health of Ganges river has improved drastically due to lockdown; there is a reduction in dumping of industrial waste in Ganges and Central Pollution. The Board has found that now Ganges is suitable for bathing and propagation of fisheries and wildlife.

People were able to see Himalayas from Jalandar city at Punjab which is about 213km away from it. This vision is seen after 25 years. From Uttarpradesh Saharanpur which is 636km away from Himalayas is able to see it after 30 years. It is unbelievable to see that how much humans have polluted the global environment. Covid-19 Pandemic Lockdown has helped us to know about the clean environment, more than this silver lining of clean atmosphere during this lockdown, people, government and industrialists should take efforts to control pollution after lockdown. This world does not belong to humans alone; it is for the millions of species in the world. If we don't follow rules nature will react against us.

Revamping India after COVID-19

The COVID-19 pandemic is one of the deadliest diseases written in the history where all of the humankind faces a typical existential risk. Inside three months, the infection has spread the world over and endangered our well being and prosperity, yet in addition our social and monetary systems. We have entered, to acquire an oft-rehashed express, 'a period of radical vulnerability' where we are hustling to make proper reactions, not exclusively to make sure about safe well being results for all, yet in addition to guaranteeing the ways of life and occupations are ensured.

The pandemic has uncovered separation points the worldwide exchange and budgetary engineering, disturbing our movement designs, worldwide assembling esteem chains,

and administration frameworks. The emergency brings home some intense exercises: singular well being results can't be separated from the well being and cleanliness frameworks of the network that national outskirts are no resistance against dangers from nature, and that aggregate worldwide activity is progressively for our own individual insurance from such occasions. The expectation remains that the COVID-19 emergency achieves a worldwide revelation with respect to the requirement for saner reactions to the next imposing (and less quickly obvious) risk: the impacts of environmental change. When this scene is behind us, if its lone inheritance is to hand down us a more astute and progressively deliberative way to deal with adjusting the frequently clashing goals of financial advancement and condition security, at that point a lot of good would have happened to it.

AI in all Aspects

The Pandemic Covid-19 has resulted in high demand of digital services for healthcare. To combat the crisis, we need to first know who has the disease, who is likely to have the disease, and what resources we need to fight against it. AI is one of the helpful applications for this current crisis. AI will help us to reach the goal of social distancing, quarantine, facial recognition and chat box. Using AI tools can help people to assess the risk and figure out if they need to be tested.

AI powered digital triage and virtual assistance is important now in the pandemic situation. Right now, walk in directly to the hospitals are not allowed. They need prior appointments before stepping inside the hospital. In many hospitals now they have implemented a self-kiosk which measures the temperature of the people stepping inside the hospital, asking certain basic questions to the person and transform the data to the concern physician. The physician sees the patient or person through his computer system and advises the treatment. Even some hospital has deployed printer options to take a print of the medical advice given by the physician.

In order to support the initiatives taken by the Government to combat the pandemic recently Hindustan Institute of Technology of Science has developed a AI tool called SEVILI, meaning care taker by Centre for Automation and Robotics. Sevili is designed to navigate to the isolation ward to deliver food, Medication and other necessities. It helps in connecting the medical frontline with quarantined patient through Video/Audio remotely.

Automated finger print technology has gained its importance in the new era before the pandemic. The work staff attendance, identity verification in government offices, as well as entry restrictions in various areas were the application of the biometric technology. Now due to this pandemic situation the fingerprint technology has become not only redundant but also had become potential risk carrier of infectious disease. An alteration to this technology facial recognitions technology has emerged which detects the faces within milliseconds when embedded into the system. New version of facial technology is facial recognition and temperature sensing technology. This new AI helps to detect the facial biometric and senses the temperature of the person who requires authentication.

While the world continues to fight against COVID 19 it also fights with the economic drop-down. Meanwhile Healthcare has shifted its goal towards Healthcare with the help of AI technology which has paved way for many new innovators to innovate new technologies to combat with pandemic situation in the upcoming years. A quote says “A light end of this tunnel shines brighter” creating much needed hope in this intense situation. As a new era we can expect to emerge AI supporting Healthcare.

Robots After COVID-19

Robotics is the intersection of science, engineering and technology that produces machines called robots that substitute for human actions. There are different types of

robots Humanoid Robots, Semi Humanoid Robots, Delivery Robots, Pre-programmed Robots, Tele-operated Robots, Augmented Robots, and Autonomous Robots etc. We have seen many live cases of doctors being infected by Covid while treating Covid patients. Some of the workers at the cremation ground were afraid to cremate the body of patients died due to Covid-19 infections. Dr Simon Hercules, a Chennai-based neurosurgeon died after being infected by Corona virus. We all are aware what happened at the crematorium. To avoid all these Robots can be used in all places where humans are afraid to work.

In most of the developed countries in hospitals they have started using Robots. Delivery Robots are used to analyze patients' temperature, deliver drugs and essentials to the patients. Most of the Covid infected patients were treated by Robots. Since these robots can be easily sanitized and reused most doctors prefer to use robotic technology in treating infectious diseases.

In Hotel Industry serving food has been a big issue, since it requires more man power. During this Covid period social distancing is not possible in Hotel, since the server has to go near the customer to serve. Even before Covid many hotels have been using Robots for serving foods to the customer. Robot Restaurant in Coimbatore have tested and implemented successfully robot servers in serving the food. These robots can work 24/7.

Robot Dogs can be used for herding sheep, guarding the house and it can do number of work. These robots can also be used in military activities. Singapore has started using Robotic dogs which has a pre-recorded message to visitors to remind them of the importance of social distancing.

This era is an Era of Robots and post Covid the need of Robotic technology has grown a lot.

Conclusion

Living day to day after lockdowns: restoring the economy like different nations, India is additionally trying to control a prudent way between the need to protect the populace, and to resuscitate the financial motor. The thorough national lockdown has prevailed with regards to easing back the spread of the infection, and the present intuition in the administration is to open the nation for business in a painstakingly adjusted way, concentrating on resuscitating divisions like agribusiness, assembling, and administrations; while segregating geographic hotspots and helpless gatherings. The most convincing necessity for restoring the economy is to adequately deal with the rising up out of the lockdown, guaranteeing that gracefully chains are revived, assembling and administration undertakings are allowed to work, with guaranteeing essential wellbeing cleanliness. The virus has bought the Indian Economy low due . Though we face these hardships we people with our strong determination can make it again on our track. “Hoping for Better Tomorrow”

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CORPORATE SOCIAL RESPONSIBILITY AT TIMES OF COVID-19

Ms. Padma Abinaya A*

Abstract

The CSR activities of the companies has been improved during the crisis, they helped the society at times of pandemic. This crisis had created a hurdle of both company and employee. Many companies have chosen to help employees and also donated to PM CARES. This COVID-19 pandemic has created a special bond between employers and employees.

Keywords: CSR, Contribution, Companies, Employees, Pandemic, Society

Introduction

Corporate Social Responsibility (CSR) is known in ancient time as charity or social duty and it is not a new term; they are used by the kings to help their people by building educational institutions, hospitals and religious places. Now a days, it is voluntary service rendered by the company to stakeholders, employees, customers, suppliers and also to the environment. The responsibility of the company is to donate a part of their revenue for the social investment, philanthropy programmes and public policy. CSR is an essential element of the business, which shows effective leadership. In 1997, Briton John Elkington introduced the term three bottom line (TBL) they are Profit, People and the Planet and are also known as three pillars of the company. According to Michel Hopkins "Corporate social responsibility is concerned with treating the stakeholders of a company or institution ethically or in a responsible manner. 'Ethically or in a responsible manner refers to treating key stakeholders in a manner deemed acceptable according to international norms'"¹

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Corporate Social Responsibility and Companies Act 2013

It is statutory obligation of companies to take initiatives towards social, economic and environmental responsibilities; in every occasion they are reported to the stakeholders. Section 135 of the Act and the Companies (CSR Policy) Rules, 2014 was framed to govern CSR in India.

Definition of CSR: as per rule 2 (c) corporate social responsibility means and includes but is not limited to: (i) projects or programmes relating to activities specified in schedule VII or activities undertaken by board of directors in accomplishment of the CSR committee of the board as per declared CSR policy of the company subject to condition that such policy will cover the subjects enumerated in schedule VII².

Applicability: according to section 135 (1) every company having net worth of five hundred crore rupees or more or turnover of one thousand crore rupees or more or net profit of five crore rupees or more during the financial year shall constitute a CSR committee with three or more directors, of which one director shall be independent director.

Section 134 (3) The CSR Committee shall,

(i) Recommend and formulate to board, a CSR policy which shall indicate the activities to be undertaken by the company as specified in schedule VII.

(ii) The committee shall recommend the amount of expenditure to be incurred on the activities referred to in clause (i).

(iii) Monitoring the CSR policy of the company from time to time.

The Board of every company referred to in sub-section (1) shall,

(i) After taking into account the recommendations made by the CSR Committee, approve the CSR Policy for the company and the reports and policies are disclosed in company's website and report in prescribed manner and

(ii) Ensure that the activities that are included in CSR Policy of the company are undertaken by the company.

(iii) The Board must ensure every company spends at least 2% in every financial year of the average net profits made during the three immediately preceding financial years in pursuance of its CSR Policy and preference given to local areas and areas around where it operates, for spending the amount earmarked for CSR activities: if the Board fails to spend the specified amount, the Board shall, in the report made under clause (o) of sub-section (3) of section 134, specify the reasons for not spending the amount³.

Functions of CSR

- ❖ To formulate and recommend the Corporate Social Responsibility policy
- ❖ To establish a transparent mechanism to monitor the CSR projects
- ❖ To advocate the amount of expenditure to be incurred in the activities
- ❖ To oversee companies performance from time to time

CSR Committee

The CSR committee is appointed by Board of directors to promote a culture that signifies the high standards of CSR. The CSR committee shall constitute four directors. To review and discuss the CSR activities the committee will meet at least twice a year.

Functions of Board towards CSR

- Analysing the operating information of the company to understand the current situation.
- Approving CSR policies, strategies and budgets.
- To ensure that company spends 2% of their average net profits regarding the CSR policy.
- To make sure the company discloses the CSR activities and expenditure in company's report and in website.

- Considering the ethical, environmental and social impact of CSR's activities
- Monitoring compliances of the company with CSR's sustainability policies and practices.
- By ensuring that company operates in appropriate corporate governance structure.
- To ensure CSR acts legally and responsibly towards the company's policies⁵.

List of CSR activities as per schedule VII:

Activities which may be included by companies in their Corporate Social Responsibility policies

- Promoting education
- Eradicating the poverty and the hunger
- Promoting gender equality
- Empowering women and improving maternal health
- Reducing child mortality
- Ensuring environmental sustainability
- Increasing the employment opportunity by teaching vocational skills.
- Tackling human immunodeficiency virus, acquired immune deficiency syndrome and malaria and other diseases.
- Social projects
- Contributing to Prime Minister's fund and any other funds organised by state and central government for the welfare of the people and for the socio- economic development
- Such other matters as may be prescribed⁶

CSR at times of Pandemic:

The arrival of COVID-19 already crushed the survival of many sectors and India is no exemption. Everything has been abruptly stopped. Local businesses, financial institutions, shopping malls, manufacturing units, construction business etc., has been

debilitated to its core by the impact of this pandemic. For every corporation, there are four important groups; they are consumers, suppliers, investors and human resources. Human resources play a vital role for all business organisations. Due to the pandemic, the company should choose the employee first and should take careful measures in ensuring their safety. This pandemic has entrusted corporations with wide opportunity in exhibiting their true loyalty to employees and the society. Various companies had offered contributions to battle against COVID by donating to relief funds for both central and the state, relief materials such as PPE kits, masks, ventilators and hand sanitizers. And there are some companies providing essentials like food and medicines⁷.

Considering the situation, Ministry of Corporate Affairs (MCA) has clarified that spending of CSR funds for COVID-19 is entitled as CSR activity under item nos (i) and (xii) of schedule VII which are related to promotion of health including preventive health care, sanitation and disaster management⁸

In the present circumstances, some companies are implementing awareness for social distancing as part of CSR activities. MC Donald's has sent the message to the society by divided the 'm' into two parts 'n' 'n' in the logo as symbol of social distancing. Likewise the four rings in the Audi logo has been separated and with the tagline “keep your distance” for better understanding the significance of social distancing. Volkswagen has separated their logo by creating a space between V and W. The Bengal Beverage Company shared a message “staying apart is the best way to stay united”. Many international brands have changed their slogans to create awareness, for instance Nike, their new slogan is “if you ever dreamed of playing for millions around the world, now is your chance to play inside, play for the world”. The slogan for pizza hut is “pizza home”⁹. Indian brand Amul motivated people with their illustrations and advertisement to wash hands and maintain social distance.

Apart from changing the slogans and tagline, many companies had contributed to relief

funds. For example, Infosys provided Rs. 50 Crore to PM CARES fund and contributed additional of Rs.500 crore to be availed in providing masks, ventilators, PPE kits, testing kits and food to be provided for poor persons. They are also joined with Narayana Hospitals to provide 100 beds. SBI employees donated Rs.100 crore to PM CARES funds and also announced that they will provide additional of 0.25% of net profit of financial year 2019-20 to fight against COVID-19. ITC Ltd has provided Rs.150 crore of financial assistance to the district and rural health cares for poor people. TCS created iON digital classroom for online learning and provided ventilators, health kits and masks. Hindustan Unilever Ltd provided Rs.100 crore, and also donates soap, hand sanitizers, hand washes, further they donated health kits to hospitals and to needy persons. Reliance also contributed 100 bed for COVID-19 hospitals, 50 lakh meals, masks, free fuel for emergency vehicles, PPE suits and also donated Rs.500 crore to PM CARES fund¹⁰. And there are lot more companies that have contributed to the society.

Conclusion

Obviously, the funds for CSR are planned to help general public but the employees comes first. At present many companies have taken preventive measures for most of their employees to work from home and 50% of workers are allowed to work with safety equipment such as masks, hand sanitizers, and regular checking of temperature. To be precise the companies are facing the hurdles now, but they survive by learning the things to do in times of crisis and in due course the business blooms in four to five years. This pandemic has created a bond between companies and the society.

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A STUDY ON THE SOURCES AND CHALLENGES IN FINANCE FOR MICRO, SMALL AND MEDIUM SIZED ENTERPRISES WITH SPECIAL REFERENCE TO THE CITY OF BANGALORE

Aishwaryalakshmi. C*

Abstract

Micro, small and medium-sized enterprise finance (MSMEs) has been a problem for all stakeholders including entrepreneurs', financial institutions and government organizations. The key objective of the study was to identify various sources of funds used by MSMEs for their initial investment, initial working capital and for the expansion of the enterprise. The study also identifies various challenges faced by MSMEs in sourcing of finance from public and private sector. Data was collected through personal interviews using a structured questionnaire from a sample of 50 MSMEs. The survey was conducted mainly in the city of North Bangalore. The study found that micro, small and medium-sized enterprises are expected to rely on their own funds, or loans from friends and family, for money. However, these sources are often insufficient or expensive, and act as a constraint on growth. Based on the conclusion adequate and timely availability of finance is the major constraint for MSMEs due to lack of awareness about the government policies and commercial bank loan for MSMEs, recommendations have been proposed for entrepreneurs, bankers and for the ministry.

Key Words: MSME, finance, entrepreneur

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Introduction

MSMEs play a major role in most economies, especially in developing countries. MSMEs represent the majority of companies around the world and contribute significantly to job creation and global economic development. They account for about 90 percent of businesses worldwide and more than 50 percent of jobs. In emerging economies, formal SMEs contribute up to 40% of national income (GDP).

India's micro, small and medium-sized business sector has been considered the backbone of the national economic structure and has continuously served as the Indian economy's bulwark, providing it with resilience to avoid global economic shocks and adversities. MSMEs are key tools for fostering inclusive regional development, job creation, desirable sustainability, Developing entrepreneurial skills and contribution to export earnings, Gross Domestic Product and innovations.

Over the last five decades, this sector has not only played a crucial role in creating large-scale employment opportunities at comparatively lower capital costs than large industries, but also in helping to industrialize rural and backward areas, thereby increasing regional imbalances and ensuring a fairer distribution of national income and wealth.

An IFC study in 2012 estimated the size of the sector at 29.8 million enterprises in 2010. That number has grown to 55.8 million enterprises in 2017 as per the MSME Ministry's annual report for that year and employs over 110.989 million individuals. Micro, small and medium enterprises are spread throughout urban and rural India. The sector's contribution to the national GDP is eight percent. It contributes about 6.11 percent of the manufacturing GDP, 24.63 percent of the services, and 33.4 percent of India's manufacturing output. It's contribution to exports stand at 40 percent.

Number of MSMEs Category Wise

As per the National Sample Survey (NSS) 73rd round, conducted by National Sample Survey Office (NSSO), MoSPI, during the period 2015-16, there were 633.88 lakh unincorporated non-agriculture MSMEs in the country engaged in different economic activities excluding the MSMEs registered under (a) Sections 2m(i) and 2m(ii) of the Factories Act, 1948, (b) Companies Act, 1956 and (c) Construction activities falling under Section F of National Industrial Classification (NIC) 2008. Table 1.3 shows the distribution of MSMEs category wise.

Table 1
Distribution of MSMEs (Category Wise)

Number of MSMEs category wise				
Activity Category	Estimated Number of Enterprises (in lakh)			Share (%)
	Rural	Urban	Total	
Manufacturing	114.14	82.50	196.65	31
Trade	108.71	121.64	230.35	36
Other Services	102.00	104.85	206.85	33
Electricity*	0.03	0.01	0.03	0
All	324.88	309.00	633.88	100
*Non-captive electricity generation and transmission and distribution by units not registered with the Central Electricity Authority				

Source: Annual reports of Ministry of MSMEs

MSME Sector – Definition

In accordance with the provision of Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 the Micro, Small and Medium Enterprises (MSME) are classified

in two Classes: Manufacturing Enterprises-The enterprises engaged in the manufacture or production of goods pertaining to any industry specified in the first schedule to the industries (Development and regulation) Act, 1951) or employing plant and machinery in the process of value addition to the final product having a distinct name or character or use. The Manufacturing Enterprise are defined in terms of investment in Plant & Machinery. Service Enterprises:-The enterprises engaged in providing or rendering of services and are defined in terms of investment in equipment.

Table 2
MSME Sector Definition

Manufacturing Sector	
Enterprises	Investment in plant & machinery
Micro Enterprises	Does not exceed twenty five lakh rupees
Small Enterprises	More than twenty five lakh rupees but does not exceed five crore rupees
Medium Enterprises	More than five crore rupees but does not exceed ten crore rupees
Service Sector	
Enterprises	Investment in equipment's
Micro Enterprises	Does not exceed ten lakh rupees
Small Enterprises	More than ten lakh rupees but does not exceed two crore rupees
Medium Enterprises	More than two crore rupees but does not exceed five crore rupees
	exceed five crore rupees

Source: Ministry of MSMEs

Review of Literature

Researchers study on “Evaluating access to finance constraints for MSMEs in India”, Focused on the obstacles faced by India's micro, small and medium-sized enterprises

(MSMEs) in accessing finance and government policies to achieve sustainable growth in the sector. The article analyzed data from the World Bank Enterprise Survey (firm level) to understand the main growth constraints faced by Indian firms

'Small and Medium enterprises (SMEs) in Greece - Barriers in Access to banking Services - An Empirical Investigation', The study revealed that not only in the start-up phase, but also in the later growth phase SMEs face financial constraints. Research revealed that companies rely on their primary source of funding, such as their own investments, venture capital during their start-up process, and subsequently on external capital for their investment needs.

Has done study on Issues, challenges and prospects of Small and Medium scale enterprises (SMEs) in Port-Harcourt City, Nigeria. The paper focused on determining whether poor financing, inadequate social infrastructure, lack of managerial skills and multiple taxation create major challenges in the performance of SMEs. The authors had adopted a descriptive study using 120 randomly selected registered operators of SMEs in Port-Harcourt City. The paper concluded that the above mentioned four factors were the major challenges faced by the SMEs in Port-Harcourt City. The authors also suggested few recommendations to address the major challenges of SMEs like provision of soft loans, long term loans by government should be guaranteed to SMEs, establishment of funding agency.

Has done study on Challenges of Financing small and medium enterprises in equity Bank branches in Kenya. The study aimed in determining the challenges faced by equity bank (k) Limited branches in financing SMEs and examining how these challenges are addressed. 50 branches were selected as sample for the study. The study revealed that SMEs lack banking history, credit history, they don't have Collateral to act as security, non-registration of business, lack of financial statements required for financing. The

securities provided by SMEs Has done paper on “**The Role of Government in SME Development in Transition Economies**”. From empirical evidence from Ukraine, Belarus and Moldova, it showed that most Small Enterprises are survived and develop due to their successful resource utilization and adaptability of creative techniques that suit the external environment. Although many companies remain just small businesses and their economic contributions are minimal. Government must therefore take a number of steps to promote and grow small and medium-sized enterprises. Similarly, improving the advance market level and enabling the banking system to introduce new financial products as well as expanding the infrastructure Public Private Partnership.

Statement of the Problem

Despite the various policies and measures taken by authorities to cater financial needs of the MSME Sector, Lack of adequate access to finance has been the major challenge for MSMEs for growth and scaling up of business. This study is to check the various sources of finance used by MSMEs and to check various challenges faced by the MSMEs.

Objectives of the Study

The following are the objectives of the present study:

1. To identify the sources of funds available to MSMEs.
2. To identify the specific challenges in finance faced by MSMEs in Bangalore.

Scope of the Study

The scope of the present study has been classified into two categories which are as follows,

Periodic Scope: The scope of the present study is confined to micro, small and medium sized enterprises which are defined under MSME Act (2006) and registered with the

District Industry and Commerce (DIC) or Karnataka State Small Scale Industrial Development Corporation (KSSIDC), who has been in operation for minimum of five years.

Geographic Scope: The present study is limited to micro, small and medium sized enterprises located in the taluk of North Bangalore, which comprises of four Industrial Estates, namely, Rajajinagara, Peenya Phase I, Peenya Phase II and Peenya Phase III, of Bangalore Urban district.

Research Methodology:

This paper is conducted based on descriptive research basis. To meet the objectives of the study and to test the hypothesis framed, primary data have been collected. The primary data required for the study was collected by using structured questionnaire from Micro, small and medium sized enterprises located in the taluk of North Bangalore. Relevant information was gathered through discussions with different entrepreneurs.

Sample Size:

A sample of 50 micro, small and medium sized enterprises is selected to conduct the study. The present study covers four Industrial Estates of North Bangalore, namely, Rajajinagara, Peenya Phase I, Peenya Phase II and Peenya Phase III.

Sampling Technique:

Simple random sampling technique was adopted by the researcher. Each and every item in the population has an equal chance of inclusion in the sample and each one of the possible samples, in case of finite universe, has the same probability of being selected.

Table 3
Sources of initial investment

Source	Frequency	Percentage
Personal funds and loan from family and friends	9	18
Personal funds and banks	27	54
Personal funds, loan from family and friends and banks	11	22
Personal funds and others	1	2
Personal funds, loan from family and friends and others	2	4
Total	50	100

Source: Computed from Primary data

The above table3 depicts that all the micro, small and medium sized enterprises in the sample have pooled in their personal funds in the business as their initial investment, which ranks the highest. 38 micro, small and medium sized enterprises in the sample have chosen banks for financing their initial investment, which ranks the second highest. On the other hand 2 of the sample MSMEs have chosen government MSME Schemes for their initial investment and 1 have issued shares. It is interpreted that all the MSMEs in the sample have used their personal funds for the initial investment and only 2 have gone for Government MSME Schemes for initial investment.

Table 4
Sources of initial working capital

Source	Frequency	Percentage
Banks	27	54
Personal funds and money lenders	10	20
Personal funds and banks	10	20
Personal funds and loan from family / friends	1	2
Banks and money lenders	2	4
Total	50	100

Source: Computed from Primary data

The above table 4, depicts that most of the MSMEs i.e. 39 MSMEs chose banks for their initial working capital, which ranks the highest. 12 MSMEs in the sample have used money borrowed from money lenders, which ranks the third. On the contrary, none of the MSMEs have gone for NBFCs or financial institutions or government schemes for their initial working capital. It is interpreted that most of the MSMEs go for banks when it comes for initial working capital than any others.

Table 5
Sources of fund used for expansion

Source	Frequency	Percentage
Banks	15	41.67
Industry specific schemes of government or MSME	6	16.67
Others	12	33.33
Money lenders and others	1	2.78
Industry specific schemes and others	1	2.78
Banks and industry specific schemes	1	2.78
Total	36	100

Source: Computed from Primary data

From the 50 MSME samples, 36 of the MSMEs have gone for expansion. The above table depicts that MSMEs in the sample chose bank loans for their expansion, which ranks one, followed by the others option, which are profits from the business and personal funds together ranks second. Only 7 of the total MSMEs have utilized industry specific schemes of Government or MSME development institute for their expansion, which ranks third and followed by industry specific schemes of SIDBI or NSIC, where only one MSME has availed it. It can be interpreted that most of the MSMEs use bank loans and profits from the business operation for expansion. And only few enterprises go for government schemes.

Table - 6
Challenges faced by MSMEs of manufacturing sector in availing finance from Government source

Challenges	Frequency	Percentage
Institutional delays	7	8.0
Difficulty in providing business plan	10	11.5
Inflexible repayment terms	12	13.8
No transparency	23	26.4
No formal accounting system	6	6.9
Lack of knowledge about the schemes	15	17.2
Difficulty in providing collateral and documents	14	16.1
Total	87	100

*Source: Computed from Primary data *multiple responses were allowed*

The above data depicts that 26.4% of the sample enterprises expressed that there is no transparency in lending funds from the government. 17.2% of the sample enterprises expressed that they lacked knowledge about the schemes. 16.1% face difficulty in providing collateral and documents for availing financial assistance from the government. On the other hand 11.5% of the sample enterprises faced difficulty in providing Business plan for the loan and 6.9% of the enterprises couldn't avail finance from government sector as they had not maintained proper accounting system. It is interpreted that enterprises face difficulty in providing collateral and necessary documents and a small size of the sample face difficulty in providing the business plan and by not maintaining proper accounting system.

Table -7
Challenges faced by MSMEs of service sector in availing finance from
Government source

Challenges	Frequency	Percentage
Difficulty in providing business plan	4	13.8
Inflexible repayment terms	4	13.8
No transparency	7	24.1
No formal accounting system	3	10.3
Lack of knowledge about the schemes	6	20.7
Difficulty in providing collateral and documents	5	17.2
Total	29	100

*Source: Computed from Primary data*multiple responses were allowed*

The above data depicts that 24.1% of the sample enterprises expressed that there is no transparency in lending funds from the government, 20.7% of the sample enterprises expressed that they lacked knowledge about the schemes. 17.2% face difficulty in providing collateral and documents for availing financial assistance from the government. On the other hand 13.8% of the sample enterprises faced difficulty in providing Business plan for the loan and inflexible repayment terms. 10.3% of the enterprises couldn't avail finance from government sector as they had not maintained proper accounting system. It is interpreted that enterprises expressed that there is no transparency in lending funds from the government and a small size of the sample face difficulty in providing the business plan and by not maintaining proper accounting system.

Table 8
Challenges faced by MSMEs of manufacturing sector in availing finance from Private Source

Challenges	Frequency	Percentage
Processing of loan	19	23.8
Difficulty in providing collateral	18	22.5
High rate of interest	37	46.3
No formal accounting system	6	7.5
Total	80	100

*Source: Computed from Primary data*multiple responses were allowed*

The above data depicts that 46.3% of the sample enterprises expressed that the interest rate was high when they lend from private source. 23.8% of the sample enterprises expressed that they had to pay high service fees for processing of loan. 22.5% face difficulty in providing collateral and documents for availing financial assistance. It is interpreted that enterprises expressed that interest rate was high and enterprises expressed that they had to pay high service fees for processing of loan.

Table 9
Challenges faced by MSMEs of service sector in availing finance from Private Source

Challenges	Frequency	Percentage
Processing of loan	5	17.2
Difficulty in providing collateral	8	27.6
High rate of interest	13	44.8
No formal accounting system	3	10.3
Total	29	100

*Source: Computed from Primary data*multiple responses were allowed*

The above data depicts that 44.8% of the sample enterprises expressed that the interest rate was high when they lend from private source. 27.6% face difficulty in providing

collateral and documents for availing financial assistance. 17.2% of the sample enterprises expressed that they had to pay high service fees for processing of loan.

Table 10
Chi-Square Test Results on Source of Funds used for Initial Investment of
different Business Activities

Particulars	Value	df	Asymp. Sig. (2 sided)
Pearson Chi-Square	1.315	4	.859
Likelihood Ratio	2.054	4	.726
Linear-by-Linear Association	.845	1	.358
N of Valid Cases	50		

The above table exhibits the chi-square results on Source of Funds and Initial Investment of different Business Activities. Pearson Chi-square P-value (2 sided) has .859, since the P-value lies more than 0.05 (5%), we cannot reject the null hypothesis, and we can conclude that there is no significant association between sources of funds used for initial investment of different business activities.

Table -11
Chi-Square Test Results on sources of funds used for initial investment and type
of business firm

Particulars	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	52.217	8	.000
Likelihood Ratio	12.707	8	.122
Linear-by-Linear Association	1.628	1	.202
N of Valid Cases	50		

The above table exhibits the chi-square results on sources of funds used for initial investment and type of business firm. Pearson Chi-square P-value (2 sided) has 0.000, since the P-value is less than 0.05 (5%), we reject the null hypothesis, and we can conclude that there is significant association between sources of funds used for initial investment and type of business firm

Suggestions

MSMEs could take orientations from banks and other consulting firms to understand the variety of financing options available to MSMEs. MSMEs should establish efficient lines of communication with commercial banks and government agencies to have knowledge about Government schemes and policies of commercial banks. MSMEs should explore various other sources of finance like NBFCs, private investor, angel investors and venture capital instead of using personal funds, loan from family/friends. MSMEs should maintain proper books of accounts, which helps the government and banks to evaluate the viability of the enterprises, so that they can avail finance from government schemes or banks.

For Government and Ministry

Strong finding of the study is the lack of awareness among MSMEs on the financial schemes of the Government, hence special awareness programs and awareness drives should be initiated by the government. Though the policies of the government are encouraging for MSMEs, it is not reaching the MSM entrepreneurs effectively; in this direction government should make efforts to reach its policies to entrepreneurs. Special consultation centers in industrial areas could be established. Awareness should be created on the services of business development institutions like National Small Industrial Corporation of India (NSIC), Technology Business Incubation (TBI), Council of Scientific Research (CSIR), Indian Institute of Technology (IIT), National

Research and Development Corporation (NRDC), National Institute Design (NID) and other institutions. Government may need to create transparent and less cumbersome ways of financing MSMEs, since the study reveals lack of transparency in lending to MSMEs. A designated cell could be linked to DIC to collect and analyze relevant data in assessing the performance of assisted units.

For Bankers

Strong finding of the study is that there is a time lag between application of loan and disbursement of loan, hence banks could simplify the procedure of sanctioning of the loan. The banks should collect feedback from the MSM entrepreneurs, in order to understand and cater to the financial needs of MSMEs. The banks should educate the bank officials at the ground level regarding specially designed MSME loan and subsidized Government loan for MSMEs, since the study reveals that MSMEs are unaware about these schemes.

Conclusion:

MSMEs play an important and vibrant role in stimulating economic growth and fostering balanced regional development, rural and backward area industrialization by growing regional imbalances and ensuring a fair distribution of national income. In India, the MSME sector continues to show remarkable resilience in the face of trialing global and domestic economic conditions. Although it has emerged as a highly vibrant and competitive economy market, it has played a crucial role in providing large job opportunities at a comparatively lower cost of capital compared to large industry. Realizing its capacity and significance in economic development and its tremendous contribution to the country's socio-economic development, the Government has formulated policies and acts for the sector's progress by invoking a slogan of 'make in India' 'start up' have been launched to promote and develop MSMEs.

Despite several government policy initiatives and RBI guidance, MSMEs still face financial, marketing, technology and skilled workforce problems. The critical problem for business growth and development is amongst finance. There still exist demand and supply mismatch in the availability of finance. Adequate and timely availability of finance is the major constraint for MSMEs due to lack of awareness about the government policies and commercial bank loan for MSMEs. Government and commercial banks should understand the need of finance and other services to MSMEs. RBI and Government have to take steps in formulation and implementation of policies towards development of MSMEs.

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A STUDY ON QUALITY WORK LIFE OF EMPLOYEES: AN EMPIRICAL STUDY

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Abstract

It aims to increase an insight into current working life policies and practices, as well as work-life balance issues of employees. Quality of Work Life (QWL) provides for the balanced relationship among work, non- work and family aspects of life. In other words, family life and social life should not be strained by working hours including overtime work, work during inconvenient hours, business travel, transfers, vacations, etc. This report is formulated after a thorough research and is based on the information given by the company employees. Primary data is collected through questionnaire and secondary data is collected from company's records & websites. The primary data was analyzed with the help of statistical tool simple percentage analysis, Chi-square Test and one way ANOVA. Findings were drawn and appropriate suggestions are given to improve the job rotation process, and to provide effective training session to the Employees. From the study we can understand that mutually convenient time and Place for discussion about the Quality of Work Life should be scheduled and enough time and privacy should be needed.

Key Words : Quality life balance, Work environment, Employees, Satisfaction

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Introduction

Quality of work life is a prescriptive concept; it attempts to design Work environment so as to maximize concern for human welfare. It is a goal, as well as a process. The goal is the creation of more Involving, Satisfying and effective jobs and works environments for People at all Leave of the organizations, as a process, quality of work Life involves efforts to realize this good through active Participation. The while essence of quality of work life may be stated thus:

“The quality of work life is cooperative rather than authoritarian: Evolutionary and open rather than static and rigid; informal rather than Rule-bound; impersonal rather than mechanistic; Mutual Respect and trust Rather than hatred against each other.

According to Lloyd shuttle,” Quality of work life in the Degree to which members of a work organization are able to satisfy Important Personal needs through their experience in the organization”.

Quality of Work Life (QWL) is quick phrase that encompasses a lot, because it refers to the thing an employer does that adds to the lives of employees. Those “things” are some combination of benefits explicit and implied tangible and intangible that make somewhere a good place to work. Implied in the area of QWL is the notion that to be a good employer, a business or institution must recognize that employees have lives before and after work. That recognition in turn creates trust and loyalty among employees, every benefit, and the world is a better place.

Objectives of the Study

- ❖ To understand the factors influencing towards quality of work life in Sundram Fasteners Limited
- ❖ To find out effects of quality of work life in Sundram Fasteners limited
- ❖ To find out way to improve quality of work life in Sundram Fasteners limited

- ❖ To gain an insight into current working time policies and practices, as well as Work-life balance issues in Sundram Fasteners limited

Scope of the Study

Quality of work life focuses on the problem of creating a human working environment. Where employees work cooperatively and achieve results collectively. This study attempts made on the quality of work life in sundram fastener limited. This study will bring out the importance and its effectiveness of work life practice in the organization. This result can be useful to researcher to do research in further

Limitations of the Study

- ❖ It may be noted that this study has the following some limitations
- ❖ The quality of work life is a vast subject, the most common factors that are influencing the quality of work life only were considered in this study.
- ❖ The data were collected from permanent employee only, the other employees were not considered.

Review of Literature

Saad, H. S., Samah,et al, (2008)This study aims to find out about the employee's perception of their work-life quality in the university. Previous studies indicated that employees' perception on work life quality significantly influenced their job satisfaction. 251 employees in the university participated in this study. Ten variables to measure Quality Work Life (QWL) are examined namely support from organization, work-family conflict, relationship with peers, self-competence, impact on job, meaningfulness of job, optimism on organizational change, autonomy, access to resources and time control. All these variables are tested the relationship with job satisfaction.

Nanjundeswaraswamy, T. S., &Swamy (2013) A high quality of work life (QWL) is essential for all organizations to continue to attract and retain employee. There is an impressive contribution by technical Institutions to the development of technology and economy of our nation. The study helps the technical institution employees to know the level of perception towards QWL and to enhance the same by the management. The sample consists of 109 employees of a technical institution. The questionnaire was designed based on nine important components of QWL. The research reveals that male employees are more satisfied than female employees.

Chan, K. W., & Wyatt, T. A. (2007). This study examines Quality of Work Life (QWL) in China in terms of how their work lives satisfy eight basic needs of employees and how the satisfaction of each individual need in their work life affects employees' job satisfaction, affective commitment, turnover intention, life satisfaction and general well-being. A total of 319 questionnaires were collected from eight organizations in Shanghai, China. Based on the need satisfaction theory and spillover theory in the QWL literature, hypotheses are derived and tested. Results confirm hypotheses regarding the relationship between perceived QWL and all the dependent variables. Multiple regression analyses confirm using levels of satisfaction of six different individual needs as significant predictors of the five dependent variables.

Reddy, L. (2010) has Many factors determine the meaning of Quality of Work Life (QWL), one of which is work environment. QWL consists of opportunities for active involvement in group working arrangements or problem solving that are of mutual benefit to employees or employers, based on labor management cooperation. This article reviews the meaning of QWL, analyses dimensions of QWL, practices of QWL, techniques for improving QWL and judgment methods of QWL in an organisation. The dimensions of QWL include health and wellbeing, job security, job satisfaction, competence development and the balance between work and nonwork life.

Rathi, N. (2009). has made an attempt an important constituent of an individual's life and is integral to the life of all human beings. An individual's experiences in the workplace and his/her Quality of Work Life (QWL) influences his/her health and well-being, besides affecting organizational outcomes. This study explores the relationship between an individual's QWL and psychological well-being, and investigates the influence of the former on the latter, using a sample of 144 employees of various organizations in India. The results of the study show that there is a significant relationship between an individual's QWL and psychological well-being. Moreover, QWL is found to be an important predictor of an employee's psychological well-being.

Normala, D. (2010) has determined the quality of work life (QWL) of employees is an important consideration for employers interested in improving employees' job satisfaction and commitment. The purpose of this paper was to investigate the relationship between quality of work life and organizational commitment among a sample of employees in Malaysia. Seven QWL variables were examined namely growth and development, participation, physical environment, supervision, pay and benefits and social relevance were examined to determine their relationship with organizational commitment.

Permarupan, P. Y., Al-Mamun,(2013) have examined the relationship between the quality of work life (QWL), employees' job involvement and affective commitment among the employees of the public and private sector organizations in Malaysia. A total of 334 middle management level employees were selected to participate in this study. QWL was measured with five dimensions which are 'fair and appropriate salary', 'working conditions', and 'capacities at work ', 'opportunities at work 'and' organization climate. The intervening and dependent variables are job involvement and affective

commitment respectively. The results indicated that working conditions, opportunities at work and climate organization had a relatively higher impact on 'job involvement' and 'affective commitment'. Findings of this study contributed to the knowledge and understanding of the effect of the selected factors, which leads to better understanding among the practice for both public and private organizations in Malaysia towards attainment of a superior level of efficiency to thrive in an ever competitive business world.

Research Methodology

Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. A research design is an arrangement of condition for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. In this study descriptive research design has been used.

Descriptive research design is a scientific method which involves observing and primary data was collected from St. Johns Freight Systems Ltd. The primary data was collection through structured questionnaire. In this study convenience sampling technique was used. In this methods sample were collected based on the convenience of both the researcher and the respondent.

Tools of the Study

Chi-Square Test

One- Way Anova

Data Analysis and Interpretation

Table 1
Age of the respondents

Factors	No. of Respondents
Below 20	0
21 – 30Years	45
31-40	27
41-50	18
Above 50	10
Total	100

Source: Computed from Primary data

From the above table it is clear that 45% respondents are in the age group of below 21- 30 years, below-27% of respondents are in the age group of 31-40 years, 18% of respondents are in the age group of 41-50 years, 10% and of respondents are in the age group of above 50 years.

Table 2
Respondents on the basis of marital status

Factors	No. of respondents
Married	65
Unmarried	45
Total	100

Source: Computed from Primary data

From the above table, it found that 65% of the respondents belong to the married category and 45% of respondents belong to the single category.

Table 3
Respondents on the basis of Years of Experience

Factors	No. of respondents
Below 5	28
6-10 year	25
10– 15 year	17
15-20	18
Above21	12
Total	100

Source: Computed from Primary data

From the above table it was inferred that 28 per cent of the respondents have the experience of less than Below 5 years, 25 per cent of the respondents have the experience of 6-10years, 17% of the respondents have the experience of 11-15 years, 18% of the respondents have the experience of 16-20 years, 12% of the respondents have the experience above 21years.

Table 4
Respondents on the basic of income of employee

Factors	No. of respondents
Below- 10000	28
10000-20000	32
20000-30000	12
Above-30000	28
Total	100

Source: Computed from Primary data

The table shows that, majority 32% of the respondents belong to less than 1000- 20000 and 28% of below income 10000, and the remaining 12% of the respondents belong the income group of 20000-30000 and 28% of the above 30000income.

Table 5
Satisfaction level on the motivation given in the work environment

Factors	No. of respondents
Very High	30
High	20
Moderate	18
Low	16
Very Low	16
Total	100

Source: Computed from Primary data

The above table 5, indicates that the 30 per cent of the respondents motivated in the very high order from the environment and 20 per cent of the employees from the given situation. More than 50 per cent has getting the positive environment in the high order level.

Table 6
Chi-square test showing the relationship between year of Age and Job performance of the Employees

Age of the years	High	Very high	Moderate	Low	Total
20-30	12	13	11	9	45
31-40	6	7	5	9	27
Above 40	8	6	8	6	28
Total	26	26	24	24	100

Source: Computed from Primary data

H_0 : There is significant relationship between Age and Job performance of the employees

H_1 : There is no significant relationship between age and job performance of the employees

Calculatedvalue	2.5492
Tablevalue	26.296
Levelofsignificance	5 %
Degreesoffreedom	6
Calculated value > table value	H0: Rejected

Source: Computed from Primary data

Thecalculatedvalueis7.249itisgreaterthanthetablevalue26.296.Sowereject the null hypothesis (H₀) and accept the alternative hypothesis(H₁).

Table 7
Chi-square test showing the relationship between year of experience and promotion policy

Year of Experience	High	Very high	Moderate	Low	Total
Below 5	10	5	6	7	28
6-10 year	6	6	5	7	25
11-15year	5	5	5	3	17
Above 15	8	7	9	6	30
Total	29	23	25	23	100

Source: Computed from Primary data

H₀: There is significant relationship between year of experience and promotion policy offered by the company

H₁: There is no significant relationship between year of experience and promotion policy offered by the company

Calculatedvalue	2.8938
Tablevalue	16.916
Levelofsignificance	5 %
Degreesoffreedom	9
Calculated value > table value	H0: Rejected

Source: Computed from Primary data

The calculated value is 1.21962 it is less than the table value 16.916 so we reject the null hypothesis (H₀) and accept the alternative hypothesis (H₁)

Table 8
One-Way Anova Test Result between education and welfare facilities

Education				
	High	Moderate	Low	
UG	8	6	14	28
PG	12	9	5	26
Diploma	6	10	8	24
Others	5	10	7	22
Total	31	35	34	100

Source: Computed from Primary data

H₀: There is no significant relationship between the years of education and welfare facilities provided to the employees.

H₁: There is significant relationship between the education and welfare facilities provided to the employees.

SS Between = 2.1668

SS Within = 84.491

SS for Total Variance = 86.65

Source of Variance	Sum of Square	Degrees of Freedom	Mean Square	F Ratio	5% F Limit
Between Sample	2.1668	(4-1) = 3	2.168/3 = 0.7222	0.7222/5.63 = 0.1282	F(3,15) =
Within Sample	84.491	(16-1) = 15	84.491/15 = 5.63		
Total	86.65	18			

Source: Computed from Primary data

The above table shows that the calculated value of F is 0.1282 which is greater than the Table value of 3.29 at 5% level with degrees of freedom being $v_1=4$ and $v_2=9$. Hence could have arisen due to chance. This analysis is supported the null hypothesis.

Table 9
One-Way Anova Test Result on income and reward linked to job performance

H0: There is no significant relationship between the Income and reward linked job performance.

H1: There is significant relationship between the Income and reward linked job Performance.

Education	High	Moderate	Low	Total
Below-10000	8	6	14	28
10000-20000	12	10	10	32
20000-30000	6	4	2	24
Above-30000	8	10	10	28
Total	34	30	36	100

Source: Computed from Primary data

Source of Variance	Sum of Square	Degrees of Freedom	Mean Square	F Ratio	5% F Limit
Between Sample	4.668	$(4-1) = 3$	$4.668/3 = 1.556$	$1.556/6.134 = 0.2536$	$F(3,15) = 3.29$
Within Sample	92.01	$(16-1) = 15$	$92.01/15 = 6.134$		
Total	96.669	18			

Source: Computed from Primary data

The above table shows that the calculated value of F is 0.2536 which is less than the Table value of 3.29 at 5% level with degrees of freedom being $v_1=4$ and $v_2=9$. Hence could have arisen due to chance. This analysis supports the null hypothesis.

Conclusion

This overall observation of the activities of the firm helps us to gain insight about the best practices followed by Sundram Fasteners Limited (SFL), which makes it, one of the internationally acclaimed automotive component manufacturers. SFL being an indigenous firm is in the process of raising its standards to Multi National company (MNC) norms and strives towards maintaining a paperless office. The future goal of the firm is to be the premier automotive component manufacturer among the competitors. The quality of work life in SFL is satisfactory. There were few defects in the system; it can be reduced through periodical opinion report collected in all the working domain.

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LIVING CONDITIONS OF NORTH KARNATAKA MIGRANT WORKERS – AN IMPACT STUDY OF BANGALORE RURAL DISTRICT

Victor Prashanth Kumar B*

Abstract

The research study mainly aims to achieve the important objective of the study by understanding the living conditions of North Karnataka migrant workers living in Bangalore Rural District. In addition to this objective the research study also attempts to analyze the type of work of the migrant workers at hometown as well as migratory place and how it impacts as a change for migrant workers, to identify the factors influencing the migration and also to analyze the wages earned by the migrant workers. A descriptive research method was followed to obtain primary data from the field, a total of 500 respondents were interviewed in the study area of Bangalore Rural District. Primary data was collected through schedules by way of interviewing the respondents from the 4 different taluks in Bangalore Rural District.

The major results obtained from the field was found that the majority of migrant workers living in Bangalore Rural District have migrated for better livelihood due to push factors at hometown, they work mainly in the construction sector with majority earning on daily basis, the migrant workers from North Karnataka are becoming the main source of labour for the construction industry in Bangalore Rural District

Keywords: North Karnataka, Migrants, Living conditions, Labour, Bangalore Rural.

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Introduction

The term migration is normally comprehended to cover all situations where the choice to mover was taken openly by the individual for reasons of "individual accommodation" and without the mediation of an outside convincing element. In this manner people, and relatives, moving to another nation or district to improve their material or living conditions and to improve the possibilities of job opportunities for themselves or their family. In modern times migration has become a universal phenomenon. It has become part of the worldwide cycle of urbanization and industrialization due to the growth of transport and communication. For several causes, migration is a form of movement from one place to another. Labor migration rarely involves exclusively migrants. The decision to relocate is often taken within the family, taking into consideration wider family and/or social contexts, a large proportion of migrants are men, and many migrants take their families along with them to the migratory location.

A Universal definition for "Migration" is challenging, because of the multifaceted nature of the different components impacting the migration like the spatial element of separation of migration among local and destination (short separations/long separation), the time term of stay at the new location – the time measurement the migrant can move for brief length specifically season (occasional), itinerant (semi-perpetual, looking for employments) or potentially changeless, long span remain, the issues relating the geographic borders (between state, intra- state, between nation and between mainland). More difficulties are confronted when the definition needs to incorporate the smallest social unit of "family".

Unemployment is curbed and job opportunities are improved for people. Migration aid in enhancing people's quality of life. This helps improve people's social life as they learn about new cultures, traditions and languages that help improve people's

brotherhood. Migration of skilled workers leads to greater regional economic prosperity. Kids are getting better chances of higher education. The density of the population is decreased and the rate of birth increases.

But they are also Negative Impacts. A person's absence from rural areas impacts on the output level and rural development. Worker's migration into developed rural areas raises competition for jobs, dwellings, school facilities etc. This puts too much pressure on natural resources, infrastructure and facilities to have a large population. Survival in urban areas is as is impossible for a villager, because there is no natural environment and pure air in urban areas. They have to pay for everything and for everyone. Migration changes a place's demographics, and thus the population distribution in India is unequal. Many migrants are totally illiterate and poorly educated, they are not only unfit for most jobs, but also lack basic knowledge and life skills. Poverty leaves them unable to live a healthy and productive life. Children who grow up in poverty do not have access to proper nutrition, education or healthcare. Migration increased slum areas in cities which raised many issues such as unhygienic conditions, crime, pollution etc. Migrants are some times abused.

Review of Literature

Theoretical Framework of Migration A sufficient number of studies have been done on the theoretical aspects of migration: Ravenstien (1885) migration occurs from the low opportunity areas to the high opportunity areas. He emphasised on the fact that the choice of destination is controlled by the distance and most of the people has a tendency to migrate to the nearby areas of origin. He also added that it was the rural residents who migrated largely than the urban residents. Stouffer (1940) laid emphasis on the role played by the intervening opportunities in the migration process. He points out that a number of persons migrating to a particular destination are directly promotional to the

number of opportunities in that area and vice versa. Lewis (1957), introducing the idea of dual economic theory, opines that in rural areas the employment opportunities are comparatively much lower than the urban areas, and thus migration brings an equilibrium in the economy by the movement of workers from the labour surplus rural areas to the labour deficit urban areas which are needed by workers. Lewis also introduced the concept of subsistence wage, which is the absolute minimum reward to sustain the productivity of a worker. It is the minimum wage requirement to provide basic needs of the worker which specifies economic goods to sustain health and nourish a person.

Prasad-Aleyamma (2017) in her article tries to understand the wages as an indicator of cultural and spatial relations. By examining the wages of migrant workers and the wages of the local unionised labour in Ernakulam in Kerala, South India, she demonstrates that 'wages' symbolize local practices and processes. She conducted a study on the construction workers, for understanding social and economic living conditions in Kerala, which she beautifully draws the picture of wage differences towards migrants and the local people, who are engaged in equal work. The article talks about the labour practices in port building sites and in spot labour markets for construction work.

Kumar and Sidhu (2017) made an attempt to identify the push and pull factors which influence workers inter-state migration in Punjab, from the perception of workers. A sample was drawn from 25 brick-kilns, located in the three districts of Punjab. The study found that push factors are the better job opportunities and comparatively higher wages attracts migrants towards Punjab and lack of development, inadequate agricultural land and poor economic conditions forced the migrant workers to migrate

from their native states. The authors also suggested that concrete developmental plans and effective implementation measures in the rural areas will minimise the flow of migration towards urban areas.

Statement of the problem

The living conditions of North Karnataka migrant workers are very harsh because of poor living conditions and low wages. Most of these workers struggle to feed their families and themselves because their work is physically demanding. Migrant workers often work for long hours with very little leisure time and this can lead to serious health issues and especially mental health issues. They depend on their employers for temporary housing and when they run out of their savings they have to leave their homes. Sometimes the only living area provided for them are open space which is un fit and dangerous for living and when they fall sick or injured, they have a very limited access to healthcare facilities. Migrant workers often migrate in search of better livelihood and migrate permanently for good salary, good work condition and permanent work but they are often discriminated and harassed by local residents and this makes it harder for them to find better living conditions. There search study tries to find out the living conditions of the North Karnataka migrant workers, factors influencing migration, salary received by the migrant workers and the work they do for a living and the impact it has on their lives in Bangalore Rural District.

Research Methodology

Tools for the data collection:

Data collection instruments under this area of study include structured questionnaire, personal interview, and information from the internet, articles, journals prepared by the research scholars.

Sample size/Frame:

The sample size in the study has been limited to 500 respondents within the Bangalore rural district i.e., 125 samples each from 4 different areas.

Areas selected for the Study:

The research study defines the purpose and objectives of the research study, and also defines migrant worker as an individual who did not reside in his or her village for work or looking for work and will undoubtedly come back to the typical spot of habitation after a specific period.

There were totally 4 Bangalore rural places which were selected for the purpose of conducting this study:

- a. Nelamangala – Bangalore Rural
- b. Doddaballapur– Bangalore Rural
- c. Devanahalli – Bangalore Rural
- d. Hoskote – Bangalore Rural

Objectives of the Study

- ❖ To classify the type of work of the migrant workers
- ❖ To assess the salary paid among the migrant workers
- ❖ To analyze factors influencing the migration
- ❖ To understand the living conditions of migrant workers in Bangalore Rural District

Results and Discussion

Table 1
Occupation of migrant workers at migrated place

OCCUPATION AT MIGRATED PLACE	TOTAL	PERCENTAGE
Assistant mason	62	12.33%
Carpenter's Aid	28	5.67%
Carrying fire wood	23	4.67%
Carrying soil	50	10.00%
Carrying water	28	5.67%
Centering work	47	9.33%
Making clay	43	8.67%
Mason	117	23.33%
Moulding bricks	28	5.67%
Painting work	45	9.00%
Wiring and plumbing work	28	5.67%
Grand Total	500	100%

Source: Primary data

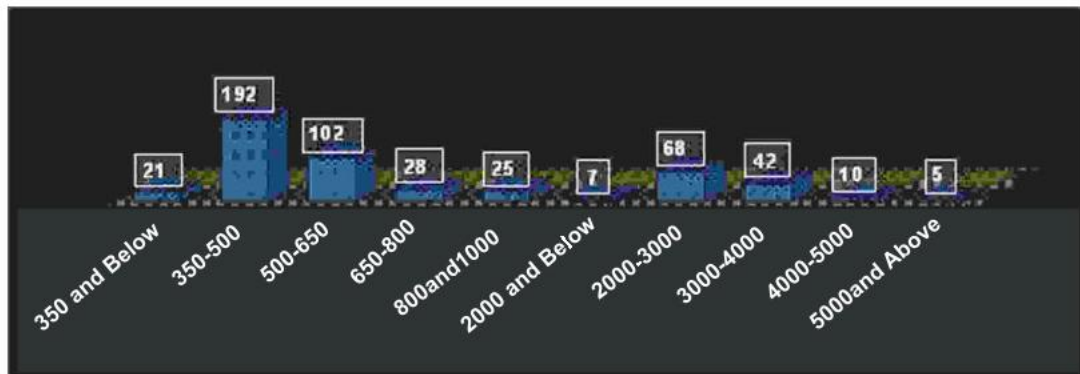
The above table can be interpreted that among the 500 respondents surveyed during the research, totally 62 migrant workers work as assistant mason consisting of 12percent followed by the occupation at migrated place-carpenter' said, carrying firewood, carryings oil, carrying water, centering work, making clay, mason, moulding bricks, painting work, wiring and plumbing work is consisting of 6 percent, 5percent 10 per cent, 6percent, 9percent, 8percent, 23percent, 6percent, 9percent, 6percent respectively. It is also understood that majority of the migrant workers work as mason consisting of 117 respondents of 23%, it is because most of them are male and mason is the most preferred job by the migrant workers in the beginning to learn the basics of construction works.

Table 5.2
Wages paid to the migrant workers.

Wages (Rs.)	Total	Per cent
Daily		
350 and Below	21	4.33%
350-500	192	38.33%
500-650	102	20.33%
650-800	28	5.67%
800 and 1000	25	5.00%
Weekly		
2000 and Below	7	1.33%
2000-3000	68	13.67%
3000-4000	42	8.33%
4000-5000	10	2.00%
5000 and Above	5	1.00%
Grand Total	500	100%

Source: Primary data

Figure Number 5.2



Source: Primary data surveyed, (2019-2020)

The above table and bar graph can be interpreted that among the 500 respondents surveyed during the research, totally 21 respondents get paid daily between (350 and below) consisting of 4%, followed by 192, 102, 28, and 25 respondents are paid daily between (350-500),(500-650), (650-800), and (800-10000), consisting of 38 per cent,

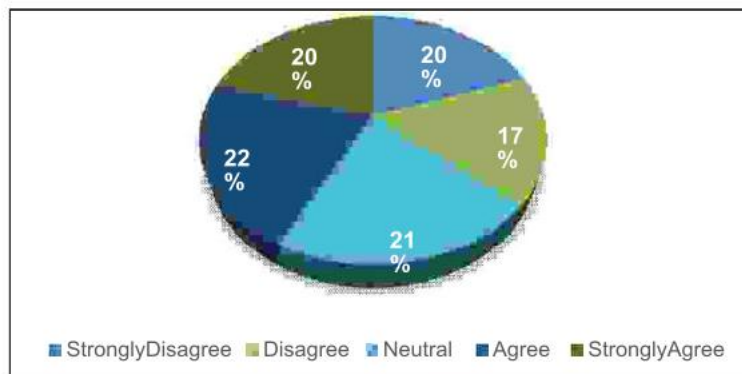
20 percent, 5 percent and 6percent respectively. Totally 7respondents get paid weekly between(2000 and below) consisting of 1.33 percent followed by 68, 42,10, and 5respondents are paid weekly between (2000-3000), (3000-4000),(4000-5000),and (5000 and above), consisting of 14percent, 8percent, 2percent and 1percent respectively. It is also understood that majority of the migrant workers get paid between (350-500) daily consisting of 38 per cent and the least of the migrant workers get paid between (5000 and above) weekly consisting of 1per cent.

Table 3
Pull factor - better job opportunity at migrated place

Better Job Opportunity	Total	Percent
Strongly Disagree	98	19.60%
Disagree	84	16.80%
Neutral	106	21.20%
Agree	109	21.80%
Strongly Agree	103	20.60%
Grand Total	500	100%

Source: Primary data

Figure Number 5.



Source: Primary data surveyed, (2019-2020)

The above table and pie chart can be interpreted that among the 500 respondents surveyed during the research, totally 98 respondents strongly disagree about the better job opportunity consisting of 20 per cent followed by other scales—disagree, neutral, agree and strongly agree is, 84, 106, 109, and 103 respondents respectively, consisting of 17 per cent, 21 per cent, 22 per cent and 20 per cent respectively. It is also understood that most of the migrant workers agree that there is better job opportunity at migrated place. And the least of the migrant workers disagree that there are no better job opportunities at the migrated place.

Suggestions:

Although the MGNREGA scheme was launched by the government of India to the rural people for a better employment opportunity, the results of this study are not substantial. This means that people who are benefiting from these scheme are very few. The government of India must take necessary steps to promote and create awareness (through newspapers, television, etc.) of these scheme to make sure that the scheme launched are utilized effectively by poor people in rural villages all over the country.

A part from the government as responsible citizens of India, we the people should also st and create awareness concerning the concept of better livelihood and various schemes launched by the government of India to uplift the poor migrant workers from time to time.

Conclusion

It is seen now that people even migrate from underdeveloped rural areas to developed rural areas for a better livelihood, but through the survey conducted it has been observed that the livelihood is not always better at the migratory place as they live in poor living conditions and are exploited by various people based on social and economic discriminations.

Throughout their stay at the migratory place they are forced to live in very polluted atmosphere and poor housing conditions. But there is also another side to the fact that during their stay at the destination the majority are co-operative with co-workers and but also lack identification. All migrants are very much entitled to utilize all the fundamental and human rights available in the constitution of India. The Government of India has implemented various laws, schemes and programs for the migrant workers, but these measures seldom or never touch migrant workers, mostly because of the draw back in communication and bureaucracy that have been set up by the Government. The migrant workers from North Karnataka are becoming the main source of labor for the construction industry in the Bangalore rural district and because of good wages, better employment opportunities the construction work has brought in these migrant workers. Migrant workers come in large numbers from north Karnataka to the Bangalore rural for work to meet their social and financial needs. The majority of migrant workers already have their own land and property at their respective hometowns, but they find it very difficult to live in the agricultural sector because of the unfavorable climate changes and poor living conditions, so they relocate. Since most of these migrant workers have a poor background and low socio-economic status, migration has not only helped them boost their financial status economic, social class. Migrant workers felt that the migration enabled them to involved in the process of growth.

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3. Sequential arrangement of the text with proper headings.
4. Acknowledgement(s) if any.
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