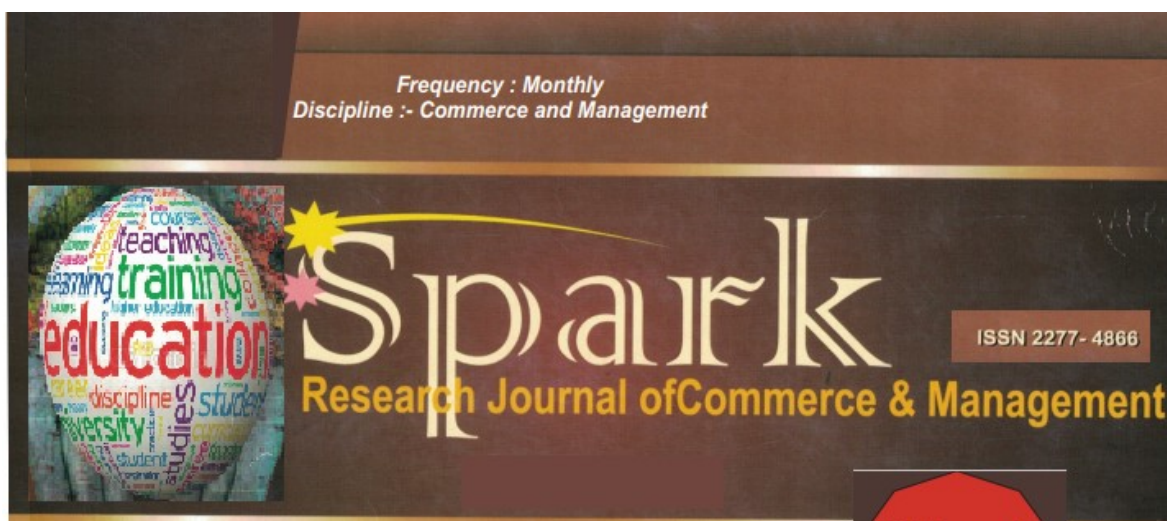


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Today corporate India is adapting a relaxed and casual work atmosphere, however This does not Mean that a friendly work environ implies lack of professional Approach Professionalism plays a Key role in your growth as a professional. It is a passive force that keeps you in the limelight. **“The only successful beings in any field, including living itself are those who have a professional Viewpoint and make themselves and ‘are’ professionals -L Ron Hubbard,** In simple words, the above quote would mean ‘to be successful, it’s important to be professional’. Being a professional means conducting yourself appropriately in a corporate set-up. It is a passive force that keeps you in the limelight.

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Dr. L.M Dani

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Emerging growth for sustainable development and to explore the innovative environment, Change 'New Education Policy' and Pedagogy contributing important steps towards Atmanirbhar Bharat

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Abstract:-The New Education Policy which was published by the Government of India in year 2020 was definitely a good change in the education sector, after 34 years of a gap the change has been taken place. Implementing this policy is a major challenge to the government in this pandemic situation. Though this pandemic has impacted the whole education system throughout the globe, it has definitely taken a setback in the implementation of this policy, but this is only a temporary phase. This research mainly focuses on the changes in the new education policy and pedagogy contributing important steps towards Atmanirbhar Bharat. This paper also summarizes the salient features of Nation Education Policy and investigates how they affect the existing education system. The author thinks that there should be a proper mechanism or a system in place, so that the policy can be successfully implemented. A new curricular introduce in this policy 5+3+3+4, ensuring a very good quality education at the early stage to the students. Hence this paper also attempts to present the gap of the old and the new Education policy and its impact on Atmanirbhar Bharat.

Keywords:-New Education Policy, Higher Education, Atmanirbhar Bharat, Change Management.

Introduction:-The word “Atmanirbhar” (Hindi word in the Indian language, आत्मनिर्भर) means “Self-dependent”. Talking about “Atmanirbhar Bharat” (आत्मनिर्भरभारत), Prime minister of India Shri Narendra Modi addressed to the citizens of India on May 20, 2020 announced an economic package of Rs 20 lakh crores to boost the Indian Economy and be self-dependent. In this Atmanirbhar Bharat Aabhiyan (अभियान) Campaign, the package on- Land, Labor, Liquidity and Laws are been focused accordingly. The concept of Atmanirbhar Bharat is built on the five pillars which are –

1. Economy
2. Infrastructure
3. System
4. Demography
5. Demand

Economy–Economy that doesn't bring incremental change but makes quantum jumps.

Infrastructure – Need to build such infrastructure that will showcase Modern India.

System – System should be technology driven rather than the rules and rituals of the past centuries.

Demography – India has world biggest democracy, our strength is our vibrant demography, this is our strength that brings an added advantage to make India self-reliant.

Demand – There should be an optimum utilization of the demand and supply chain of management.

In this Atmanirbhar package, many changes have been taken place by the government such as the definitions of Micro, Small & Medium Enterprises (MSME) have been modified accordingly which will benefit the society as well. Widening the scope of private sectors in various fields, increasing Foreign direct investment (FDI) in the defense sector too. More emphasis has been given to the term “**LOCAL**” market; we should not only be depending on the raw materials on any other country but also manufacturing should be done within our own land, moreover with proper concept and implementation of Supply Chain Management, Time Management, Strategic Management and Human Resource Management etc, so at the time of crises “Locals” can fulfill the demands. The concept of Atmanirbhar Bharat is very similar to the concept of “Make in India” started by the Prime Minister of India Narendra Modi in September 2014.

National Education Policy (NEP):-The first NEP was introduced by the Government of India by Prime Minister Indira Gandhi way back in 1968, then the updated version or the second version was been formalized in the year 1986 by our Second Prime Minister Rajiv Gandhi, since then there was no amendment or any changes in the policy, so after a huge gap of 34 years the current Prime Minister Narendra Modi and his team has made a drastic change in the policy in the year 2020, hence it is the third education policy of India. This Education policy more focuses on the development of the creative potential of every individual. Critical thinking and problem solving are the two major criteria in this policy.

There are total of four parts explained in the NEP

1. School Education
2. Higher Education
3. Other Key Areas of Focus
4. Making it Happen.

School Education:- At present the school pattern is 10+2, but with the new policy it has been changed to 5+3+3+4 pattern covering the age of 3-18 years. In this pattern a strong foundation of “Early Childhood Care and Education (ECCE)” from early age of 3 is introduced, wherein there will be a strong learning, development and well-being of the student.

Higher Education: A proper well defined and quality education needs to be provided when the child is completed his/her the pattern of 5+3+3+4, an overall development of the student should be given a first preference. Critical thinking, problem solving, soft skills these are the main parameters the institutes should be focusing on.

Other Key Areas of Focus: Professional education plays a key role in the student’s career path. More practical knowledge should be imparted to the students rather than theoretical. More emphasis will be given to the agriculture universities. Promoting adult education, Indian languages, Art and Culture are looked upon.

Making it Happen: Most and challenging part of this policy is the IMPLEMENTATION; it is very easy to put these policies in black and white but it is very difficult to implement the same. This drastic change in the education policy will defiantly have a resistance to it. Some sectors will oppose this but it is the government duty to see to it that there will be a smooth implementation of this policy going forward. this change should be handled with utmost care and the concept of Change Management should be very well implemented.

Review of Literature

J. Khyat (2020), This paper more focuses on the “New Education Policy 2020”, there are many challenges and risk in the NEP 2020, which were not been discussed in the policy manual, the author has mentioned certain new ideas that will have a weightage on this said policy. The policy will be more effective when there is a proper implementation to reduce the gap between the industry sector and the education sector. Furthermore, the authors feels that more emphasis should be given on the practical aspects rather than just theoretical study. The main challenge of this policy is the implementation which is lagging behind, this may be because of the pandemic situation, the government is not able to fully focus on this policy. Many of the important milestone exams (e.g 10th Std) have been cancelled or postponed in this period of pandemic. Another aspect to be considered here is that the industry participation is not been taken into consideration in this new policy, the academic industry and the corporate sector should go hand in hand. The industry sector should be treated as an important stakeholder in this policy.

P. Chandra Padhy, S. Panda, S. Bhattacharya (2020), In this paper the researchers have emphasized on the curriculum based on the Entrepreneurship development at Vellore Institute of Technology, Vellore. This paper develops a sustainable conceptual model and an integrated approach to the development, the educational system playing an important role and for which can generate more entrepreneurs successfully. The main objective of this research paper was i) understanding the present situation of entrepreneurship education in India and global. ii) Understanding the designing of the course work of Entrepreneurship education. iii) Developing a sustainable model for designing the syllabus of Entrepreneurship education. As this paper focuses more on the Entrepreneurship development, it is the medicine for the to treat the disease of the so called “Unemployment”.

P. S. Aithal & S. Aithal (2020), The researchers of this paper are more focused on the National Educational Policy 2020, they try to reach out the comparison between the current and the new Education policy, they are trying to suggest some new innovation ideas that can help to achieve its objectives successfully. Further the objective of this paper which are – i) to forecast the implications of NEP 2020 on the Higher Education System in India, ii) discussions on the advantages of the NEP 2020, iii) Improvements on the NEP 2020 for successful implementation. Very good suggestions were made by the authors some can be mentioned as – A) “Ph.D. should be a compulsory qualification for a permanent teaching position in Colleges & Universities” B) “Use of Services of Retired Professors as Research Guides” C) “Higher Education Leaders should be Role Models in Research and Innovation” these will definitely help to improve the quality.

P. V. Kamat & N. Kamat (2020), This paper talks about the entrepreneur skills of the young generation, they have a good opportunity to gain the status of “Atmanirbhar Bharat”. But for this tremendous effort has to be taken by the institutes, and to reform the education system, this will not only create employment in India but have a good entrepreneur in our home land as well. The young generation will definitely gain the skills of problem-solving, decision making, managerial skills and many more. With these skills the young crowd will start their own business. The base of 4Es (Education, Employability, Employment and Entrepreneurship) is very well explained in this research paper.

Objectives:-The objectives of this research study are as follows –

- 1) To understand the importance of the concept of “Atmanirbhar Bharat”

- 2) To understand the impact of Atmanirbhar Bharat on the New Education Policy.
- 3) To compare the current National Education Policy with the newly introduced policy.
- 4) For further improvements for the effective and successful implementation of NEP 2020 to achieve its goals.
- 5) To discuss the advantages of NEP

Limitations of the Study:-As the National Education Policy is not been fully implemented in the country hence it's very difficult to study each and every aspect of the policy, moreover in-depth comparison of the policy is also difficult. The post implementation results of this policy will definitely have a curve in the research. As far as "Atmanirbhar Bharat" is concerned, the awareness of this concept has not reached in the rural parts of the country, hence this sector is been kept aside. Because of time constraints primary data collection was not taken.

Methodology:-Research is based purely on the secondary data; this data has been collected from various relevant research papers for which the research has been done. Moreover, several websites, magazines and new paper journals have been taken into consideration. This paper is very descriptive in nature, hence primary data is not been considered. Analyzing the secondary data, it was found that there are certain gaps in the current education policy and the New Education policy.

Suggestions:

1. More emphasis to be given to the young generation by providing them a high-tech training and development programs, especially in the rural sector so that they become Atmanirbhar, more over there is a good opportunity for them as well.
2. Providing funds at a very low rate of interest to the youth for their startups.
3. There should be a continuous improvement in the teaching methodology, a systematic and well-defined mechanism should be in place to improve the quality of teaching.
4. Appraisal process should be on early basis with respect to National Education Policy
5. A proper strategic plan should be in place between the corporate sector and academic sector should be in place to provide a good employability skill to the students.

Findings and conclusion:-The author of this paper highlights a unique gap between the new and the existing policy, the new policy states the performance appraisal should be on a "Periodic Basis" the concept of "Periodic Basis" is not defined properly, actually it should specifically be mentioned as YEAR-ON-YEAR basis or a specified time limit. Moreover, the professional standards should not be revised after a period of 10 years, at least after the period of 5 years, it's a too long tenure of 10 years of revision as some of the concepts might be outdated as well. A very good point has been considered in this policy is that of promotions salary hike, increments etc will not be entertained according to the tenure of his/her employment or on the seniority basis but on the basis of his/her performance in that organisation/institutions, this will definitely motivate the employee and the performance level in turn will be high. The author of this paper also highlights that the concept of "**Campus to Corporates**" is not been taken in to consideration, for any institute to grow, there should be a proper hand shake or professional interaction between these two entities (Corporate sector and Academic sector). Employability skills should also be taken into consideration at the Higher Institute Levels. Talking about the impact of this new policy on the Atmanirbhar Bharat, the youth of India is primarily been focused on the concept of Atmanirbhar Bharat, vocational courses such as pottery, horticulture,

plumbing, carpentry, electrical repairing, automobile repairing should be started in the middle levels, so that in future the students can start their own business and make a success of the concept of “Make In India”, more over there will be a skill based employment opportunities.

To conclude: There should be a proper mechanism to implement the National Educational Policy, or the smooth flow of this policy as this policy is not been implemented because of this pandemic. A proper interaction should be done with the corporate/industry sector and the academic sector so that the gap between the corporate expectations and the students' expectations can be minimized.

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A Study of Retail Investor's Preference with regards to Traditional Brokers VS Discount Brokers –an Innovation in the Indian Securities Market

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Abstract: The Indian Broking Industry is one of the oldest industry which ways back before the formal stock market became operational. The Indian Broking Industry has undergone a drastic and revolutionary change in the past two decades. The Industry has seen a transition from the Under the Banyan tree brokers to the current digitalized online platforms provided by big Brokers in the Industry. The article aims to compare the preference of retail investors in India with regards to Traditional Brokers vis-à-vis the Discount Brokers. The study conducted uses an empirical approach. The primary data has been collected from around 68 retail investors in Mumbai using the questionnaire tool. The Chi-square test and Percentage method has been used to analyze the data using SPSS software. The findings of the study reveal that Traditional Brokers are more preferred and their choice is affected by various demographic factors.

Keywords: Indian Broking Industry, Traditional Brokers, Discount Brokers, Stock Market,

Introduction:- The Indian Broking Industry is one of the oldest trading industries in the country which has its roots before the independence of the nation. The initial period saw some brokers trading cotton under the banyan tree. With the passage of time the broking industry became more formalized with the formation of The Native Share & Stock Brokers Association'. The formation of Bombay Stock exchange led to a remarkable increase in the size and scope of the stock trading and broking industry in the country.

This industry has witnessed a spectacular transition from the brokers under the banyan tree to the current day digitalized online brokers and discount brokers. This can be dedicated to the development in the field of technology. This has revolutionized the concept of trading and broking from open outcry system to the screen based trading system adopted by the traders and brokers. In spite of the tremendous change, the industry has experienced sustainable growth. The Indian retail investors have witnessed and experienced dealing with Traditional Brokers for many years. The traders and investors contacted the traditional brokers over the phone calls to buy and sell shares. These traditional brokers were proprietary in nature and provided the facility of buying and selling of shares in the stock market for a certain percentage of commission or brokerage. Over the years these Traditional Brokers set to become a Full service broker providing various trading and advisory services related to financial markets and investments. With the advent of technology and specially internet, the idea of online brokers trading platform came into existence. The traditional brokers gave the facility of providing online platform wherein different categories of investors can do the trades by themselves. The discount brokers are the new innovation in the Brokerage industry. The last five years has seen a complete new business model with the discount brokers coming to the market and capturing the market share. This new business model is the cause of technology and a new concept in the brokerage industry. It has been noticed that in the past 4-5 years, a lot of investors have shifted their operations from Traditional Brokers to the new Discount Brokers. The major players in the Zero Broking Segment are Zerodha with the highest market share followed by 5paisa.com and then SAMCO and various others. The main aim of the paper is to find out the preference for the type of brokers

with respect to the demographic profile of the investor and the reasons for preferring the particular type of Broker.

Literature Review:-Dr. Rajkumar K. P. and N. Lakshmi Kavitha (2015) have asserted that since many young investors are entering the financial markets, the role of a stock broker is very important. The stock brokers will act as the guiding source to these young investors by providing them the knowledge about which companies to invest. Dr. Basha V. J. (2014) have emphasized the importance of brokers as an important link in channeling funds in the capital markets. Though the Brokerage industry is in consolidation phase still brokers will be required for dealings in stock markets. Sharma J (2017) states that E-trading is the new advent due to technology and is gaining momentum because of reduced costs, time and is convenient to trade. Also the online trading will gain momentum with the rise in internet and computer literacy. Singh A. (2013) is of the opinion that the young brokers have adapted to the new technology easily whereas the old brokers find it difficult to adapt to new net broking because of the lack of computer and internet skills.

Objective:-The main objective of this paper is to study the preference and perception of retail investors towards Traditional Brokers versus Discount Brokers. Also the paper intends to study what factors affect the choice of Brokers.

Research Methodology:-The study is an empirical study. The primary data is collected using questionnaire tool. The sample considered for the survey is 68 retail investors. The secondary data used is from research papers, blogs etc. The percentage method and Chi- Square Techniques are used for testing the hypothesis.

Limitations of the study:

1. The study is conducted with a small sample size and in Mumbai city only.
2. The study has limitations in terms of time and cost.

Hypothesis:

Ho: The demographic factors and the preferred type of Broker are independent

H1: The demographic factors and the preferred type of Broker are dependent

Analysis:

Table: The perception of Traders and investors towards Traditional and Discount Brokers

Type of Broker	Cost effective	More convenient	Better advice	Better Customer service	Higher Margin Against Shares	Non-operational issues	Trustworthy
Traditional Broker	41.2%	50.0%	61.8%	79.4%	58.8%	23.5%	67.6%
Discount Broker	41.2%	17.6%	5.9%	5.9%	14.7%	41.2%	8.8%
Both	11.8%	29.4%	17.6%	11.8%	14.7%	11.8%	17.6%
None	5.9%	2.9%	14.7%	2.9%	11.8%	23.5%	5.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The above table shows that traders feel that Traditional brokers are more convenient, give better advice and customer service, provide higher margins against shares and are trustworthy. The traders feel that both the types of brokers are at par in context of cost.

Testing the association between demographic factors and Preferred Broker type using Chi-Square

Table: Gender and Preferred Broker Type

Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.308 ^a	1	.253		
Continuity Correction ^b	.672	1	.412		
Likelihood Ratio	1.246	1	.264		
Fisher's Exact Test				.332	.204
Linear-by-Linear Association	1.288	1	.256		
N of Valid Cases	68				

The above table is used to indicate the relationship between Gender and preferred broker type. The Pearson chi-square value is 1.308. The p-value is 0.253 which is greater than the significance value of 0.05. Hence we accept Ho. This means that gender and preferred broker type are not associated.

Table: Age and Preferred Broker Type

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	11.709 ^a	3	.008
Likelihood Ratio	11.255	3	.010
Linear-by-Linear Association	6.635	1	.010
N of Valid Cases	68		

The above table is used to indicate the relationship between Age and preferred broker type. The Pearson chi-square value is 11.709. The p-value is 0.008 which is less than the significance value of 0.05. Hence we reject Ho. This means that Age and preferred broker type are associated.

Table: Education and Preferred Broker Type

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.206 ^a	2	.332
Likelihood Ratio	2.441	2	.295
Linear-by-Linear Association	1.995	1	.158
N of Valid Cases	68		

The above 2 tables are used to indicate the relationship between Education and preferred broker type. The Pearson chi-square value is 2.206. The p-value is 0.332 which is more than the significance value of 0.05. Hence we accept Ho. This means that education and preferred broker type are not associated.

Table: Occupational Status and Preferred Broker Type

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	13.541 ^a	3	.004

Likelihood Ratio	13.750	3	.003
Linear-by-Linear Association	.031	1	.859
N of Valid Cases	68		

The above table are used to indicate the relationship between Occupational status and preferred broker type. The Pearson chi-square value is 13.541. The p-value is 0.004 which is less than the significance value of 0.05. Hence we reject Ho. This means that occupational status and preferred broker type are associated.

Table: Monthly Income and Preferred Broker Type

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	17.981 ^a	4	.001
Likelihood Ratio	18.846	4	.001
Linear-by-Linear Association	5.149	1	.023
N of Valid Cases	68		

The above table is used to indicate the relationship between Monthly income and preferred broker type. The Pearson chi-square value is 17.981. The p-value is 0.001 which is less than the significance value of 0.05. Hence we reject Ho. This means that Monthly income of the investor and preferred broker type are associated. Higher income traders prefer Traditional Brokers who provide full-fledged services.

Table: Years of Investments and Preferred Broker Type

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	29.286 ^a	3	.000
Likelihood Ratio	30.397	3	.000
Linear-by-Linear Association	19.323	1	.000
N of Valid Cases	68		

The above table shows the Pearson Chi Square value is 29.286. The p value is 0.00 which is less than 5 % significance level. Hence we reject the hypothesis. This means there is an association between the no. of years of investment and the preferred type of broker. The people who are early investors prefer more of Discount brokers.

Table: Category of trader and Preferred Broker Type

Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	13.349 ^a	1	.000		
Continuity Correction ^b	10.304	1	.001		
Likelihood Ratio	11.136	1	.001		
Fisher's Exact Test				.002	.002
Linear-by-Linear Association	13.153	1	.000		
N of Valid Cases	68				

The above two table shows that the two variables namely the category of trader and preferred broker are dependent on each other. The chi-square value is 13.349. The p-value is 0.00 which is less than the significant value of 0.05. This means we reject H_0 . Hence, the choice of broker is dependent on whether the Trader is a Day Trader or Delivery based trader. This indicates that day traders prefer more of discount brokers whereas delivery based traders prefer Traditional Brokers.

Conclusions:-The study depicts that the majority of the traders and investors still prefer the Traditional Brokers as compared to the Discount Brokers. They feel that the Traditional brokers provide better services, advice and are trustworthy and have less issues of non-operation during high volatility. The preferred broker types are dependent on the demographic factors of an investor like age, occupational status, income level, years of investment and category of traders. The paper gages that the Broking industry is a sustainable industry provided the brokers satisfy the requirements of the investors.

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A STUDY ON PSYCHOLOGICAL IMPACT AND CHANGE IN LIFESTYLE DUE TO NEW STRAIN OF MUTATED CORONA VIRUS

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Abstract:-After year long life in isolation, stress, sickness and economic crisis, life was about to return to normal, when the nation once again was traumatized with another wave of new mutated coronavirus causing further uncertainties. This study was taken up to assess the psychological impact and change in lifestyle of Indian population. The research was conducted by circulating well drafted questionnaire through social media and monitoring the counseling sessions of Homecare patients and their families across the major states and cities which were highly affected by the virus. Literature review and past researches related to similar situation were also studied. A total of 212 responses were received and 150 counseling sessions were attended during 15 March to 5 April 2021. The study was conducted on both genders from the age group of 20 to 80 years comprising of various occupational status. It was observed that average 40.13% of participants were with no more stress for another lockdown, movement restriction or getting infected but 56.7% were worried of their financial losses. The lifestyle has definitely changed with 82.6% change in eating habits, 73% in usage of social media and technology, 65.2% by adopting additional activities and 65.7% of change in purchase pattern. Sleep pattern of 42% participant was unaffected. With constant awareness campaigns, vaccination drive and psychological counseling, the Indian population has started coping with mental stress and lifestyle changes but yes the uncertainty of the situation has left people anxious of the financial crisis and economical downfall of the nation.

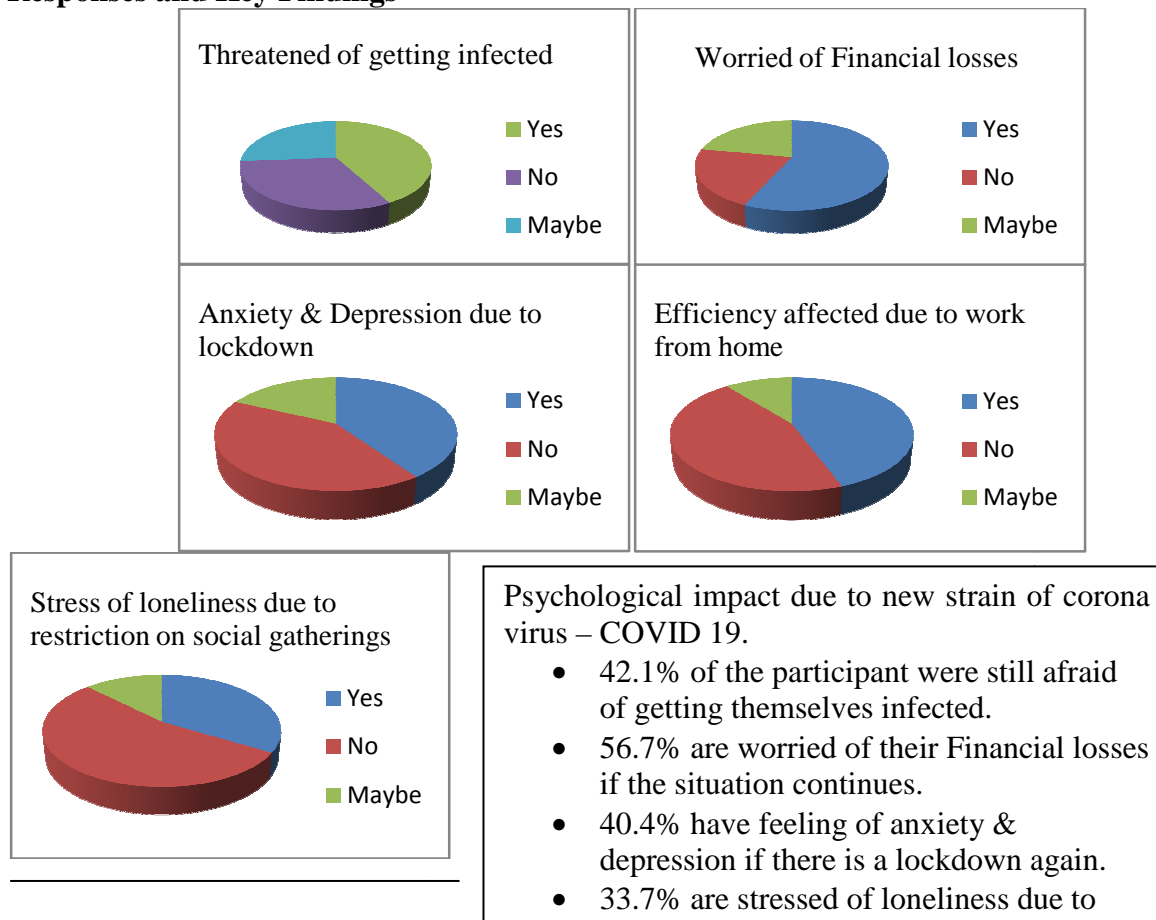
Keywords-Mutated Coronavirus, Psychological Impact, Lifestyle, Stress

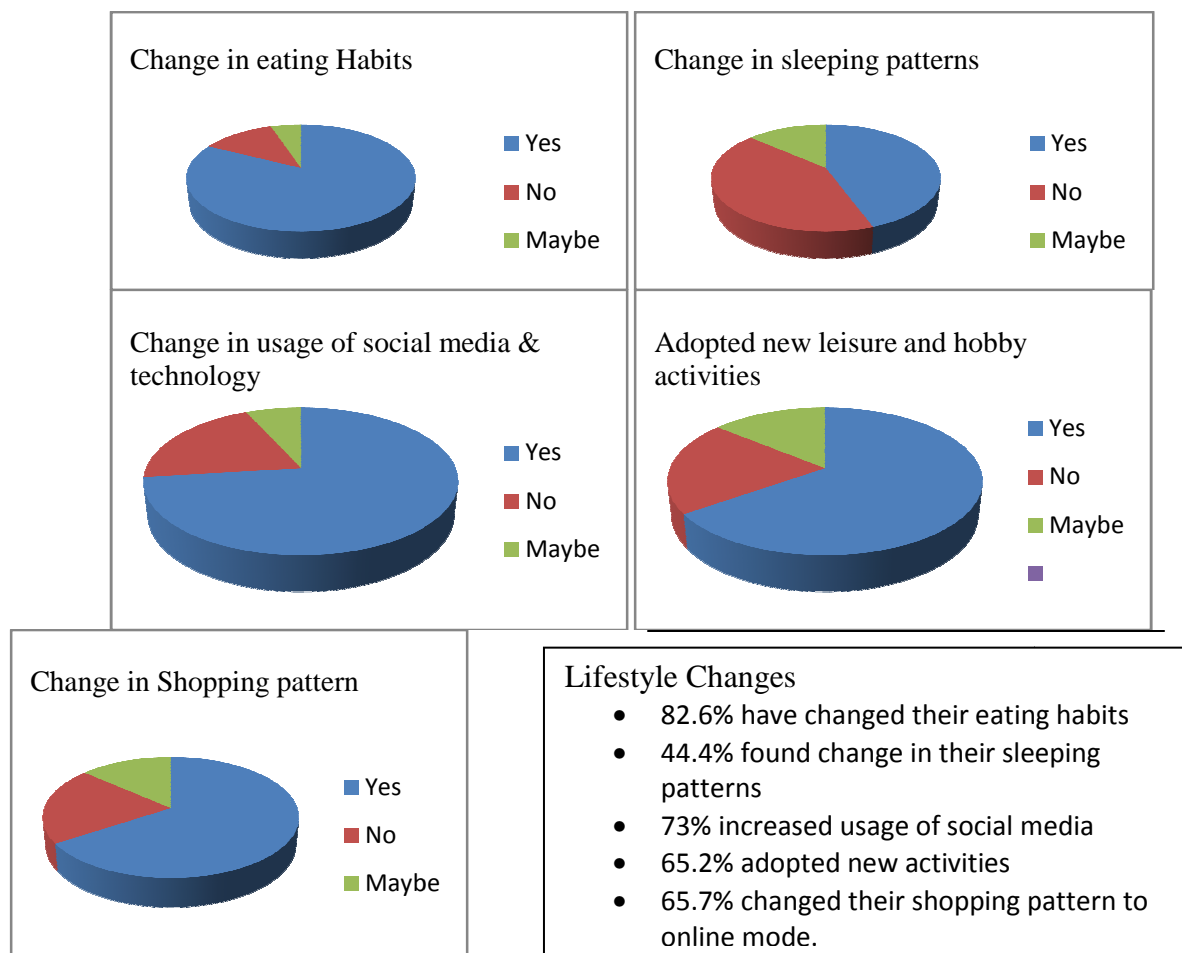
Introduction-Severe Acute Respiratory Syndrome (SARS), a disease caused by virus was first reported on December 30, 2019 to World Health Organization (WHO)'s China bureau in Beijing after a cluster of patients found with pneumonia of unknown etiology in Wuhan China. The virus was named as corona virus as it had crown like spikes on the outer surface of the virus. After various research and studies the virus was declared to be with potential danger by Shi Zhengli, a corona virus expert at the Wuhan Institute of Virology as per the sequence published by the Chinese National Health Commission. On January 20, 2020, World Health Organization declared it as a Public Health Emergency of International concern and later a pandemic on March 11, 2020. The virus was soon spread in many countries and on January 30, 2020, India too reported its first case in Kerala. Within a short span of time, the deadly virus spread like a wild fire across the states of India. India having a diverse population of about 138 crores was at a bigger challenge to control the spread of virus. The uncertainties of the situation brought in the panic and people were clueless with anxiety and stress. Countries all over the world were declaring stay at home policy with the closure of Educational Institutes, Businesses and public places. India too took a decision of complete lockdown as a solution to break the chain of spread. Widespread disruption in the routine due to complete lockdown and its infinity brought in a constant state of anxiety and change in lifestyle among the people. People adopted the change in their lifestyle as a measure of prevention to healthy immune system. Movement restriction, stay at home, lack of information, inadequate supplies, fear of getting infected, loss of family members were few instigators of the mental health of the masses. Higher level of stress, anxiety,

depression and poor quality of life was reported due to physical immobility, self quarantine measures and economical crisis all over the nation. With the spurge of new wave of COVID -19, this research was conducted to evaluate the trends of mental health and lifestyle changes that the population of India was facing. The trends showed that after a year long struggle to prevent and cure the virus, with closed businesses, the people had faced economical crisis. People have accepted that the mortality rate is low, hence getting infected, work from home, self quarantine, restricted movements, etc., is no longer a fear, but yet another lockdown and business shutdown, medical expense and financial losses are the new causes of stress and anxiety. To avoid such circumstances more and more people are inclined towards adopting a change in their lifestyle to prevent from COVID -19.

Methodology:- The research was conducted by circulating well drafted questionnaire (Google Form) through social media and monitoring the counseling sessions of infected patients and their families across the major states and cities which were highly affected by the virus such as Gujarat, Maharashtra, Rajasthan, Madhya Pradesh, Delhi and many more. The study was conducted between March 15, 2021 and April 5, 2021. The responses received were graphically interpreted and evaluated. Literature review and past researches related to similar situation where also studied and used for understanding the impact on mental health and lifestyle encountering such disasters.

Responses and Key Findings





Analysis

- Even after 1 year of facing the pandemic situation, people are still in the state of anxiety and stress with the new wave of COVID – 19.
- To break the chain of spread it is necessary to implement stay at home policy and cut down social gatherings. But if once again lockdown is imposed people are stressed out with fear of losing their jobs or cut in their salaries which may lead to financial losses and economic crisis of the nation.
- Social disconnect from the loved ones and loss of family members and friends has once again added the depression and elevated the feeling of loneliness.
- To prevent from getting infected, people have started changing their eating habits like adding immunity boosters in routine diet and reducing the consumption of junk food.
- Usage of social media to connect with loved ones has increased after movement restrictions.
- Similarly working class have started using various connecting meeting apps and advanced in technology due to work from home policy or to maintain social distance.
- To maintain a healthy life, (physically and mentally) exercise, yoga, inclusion of hobby activities are few of the new entrants in the lifestyle.
- To avoid entering masses in the market people have started using online purchase platform for their regular utility requirements.

Recommendations

- Government should spread enough awareness and make easy availability of their existing helplines for assistance to mental health of the population.
- Employers should make policies for flexible working hours to help employees cope up with the stress while taking care of the family members during the entire period of the current pandemic.
- People should be more responsible in following guidelines given by the government to prevent the spread of the virus.
- Enough employment opportunities should be generated to help the masses to control the socio economic status to the citizens.

Conclusion:- Although there is uncertainty of the current situation, people should understand that the transmission rate of the diseases is very high but the mortality rate is comparatively low. Hence making the situation of panic will surely add to the mental and physical stress. Government and private sector of the healthcare is trying its best to provide all the possible care to its citizens. It is immensely necessary for the public to follow the guidelines and support the healthcare system to promote the preventive measure and help in controlling the further spread of the diseases. Mental support and change in lifestyle is the only alternative to overcome the pandemic.

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Atmanirbhar bharat in Role of exploration of industries

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Abstract:-The Indian manufacturing sector currently contributes 16–17% to gross domestic product (GDP) and gives employment to around 12% (2014) of the country's workforce. Among the various initiatives planned under Atma Nirbhar Bharat and “Make in India”, the Indian government aims to increase the share of the manufacturing sector to country's GDP to 25% by 2025. This will increase the small, medium and large scale industries and make India strong in economic level and strengthening India. The objective of this study is to decode Atmanirbhar Bharat and discuss it in terms of liquidity in terms of increase the industries in India.

Key Words:-Atma Nirbhar Bharat, liquidity, COVID.

Introduction:-The unprecedented Covid – 19 pandemic has pushed the entire global economy into a recession by bringing down the GDP growth to a historic low. Due to the lockdown announced by all most all countries of the world the economy starts shrinking and growth stops. The high income countries, the upper middle income countries and lower middle countries suffered huge loss as the production activities could not take place. The countries have witnessed collapse of the supply chain due to lack of demand, non availability of raw materials and non availability of human resources. In India also the scenario was not different. In order to ease out the blocks in the circular flow of money as a bid to revive economy the Government of India announced Economic Package of 20 lack crores which amounts to 10 percent of country's GDP under Atma Nirbhar Bharath Abhiyan concept [1]. Different state Governments have announced stimulus packages, and their respective central banks reacted through monetary measures for solving problems of social security, illiquidity in businesses or industries.

Review of Literature:-

1. Dr. Ajay Massand, M.K. Lodi, Dr. Lubna Ambreen, 2020 – discussed that atmanirbhar bharat economical, legal and social aspect. unprecedented times of COVID, the Indian economy faces challenges from different sources.
2. Vaibhav Gandhi, Parag Paija, 2021 – discussed about A framework to create employability skills for small and medium scale industry. Even the Indian government is promoting AtmaNirbhar Bharat scheme under which there will be a huge demand for skilled engineers in the local region. Authors are in connection with industries in the local region and prepared a framework to fill the gap between local industries and Engineering Institutes situated in a rural area.
3. Dr. Vivek Mittal and Mukul Kumar in 2020 - “AtmaNirbhar Bharat”, which decodes to 'Self-Reliant India' or 'Self-Sufficient India', is the vision of making India "a bigger and vital part of the global economy", pursuing environment-friendly policies that are competitive, efficient, resilient, being self-sustaining and self-generating.

Objectives:-

1. To decode atmanirbhar bharat
2. To understand the impact of atmanirbhar bharat on commercial aspect, and social aspects of the industries.
3. To evaluate the way forward to implement the objectives of Atmanirbhar Bharat in a economically responsible manner

Hypothesis:-

H₀: Aatmanirbhar Bharat Abhiyan does not promises to provide benefits to everyone from every sector.

H₁: Aatmanirbhar Bharat Abhiyan promises to provide benefits to everyone from every sector.

Research Methodology:-

1. The study uses descriptive analysis and discussion based on case examples in the Indian context
2. The study uses multidisciplinary content analysis based on the recent policy announcements and its effect on the ground.
3. The research is also empirical as it allows authors to use their personal experience and wisdom in discussing Atmanirbhar and relate it to the government's policy.
4. The data for the study is extracted from several secondary sources, mostly from online data sources such as Elsevier, Google, and Google Scholar and reputed newspapers.
5. The publications referred includes articles from online newspapers and journals, research papers, and Governmental department announcements

Analysis and interpretation of data (result):-**1. Atmanirbhar Bharat Decoded**

In the Atmanirbhar approach, the focus is on making India self-reliant and self-sufficient in all aspects, thereby reducing our dependence on imports from other nations by increasing our capacity to produce locally, most of the items. However, to achieve this result, one must focus on improving the 'Ease of Doing Business in India'; that is essential to realize this vision of Atmanirbhar

2. Liquidity Measures by RBI

- I. **Reserve Ratios:** RBI has reduced Cash Reserve Ration (CRR) to 3% that has released 1.37 billion rupees to banks for further lending. RBI has also reduced the Marginal Standing Facility (MSF) rate that indicates that banks can borrow 1% of reserve for additional lending. Hence, banks have more reserve money to lend in the market.
- II. **Policy Rates:** RBI has reduced the repo rate by 115 basis points; it means that banks can now borrow money from RBI for as low as 4% and lend it to the bank's borrowers. Hence, the overall liquidity in the banks has been increased.

3. Measuring sectoral trend growth (GDP Growth):-

Economic theory suggests that two factors are key drivers of economic growth. The first is increases in total factor productivity (TFP), a broad measure of the productivity of the inputs

used in a sector. The second is increases in labor input, that is, hours worked adjusted for the influence of education and experience levels on worker productivity. Below analysis focuses on the long term rather than temporary changes, so we consider how the first two—common and sector-specific trends— affect GDP growth.

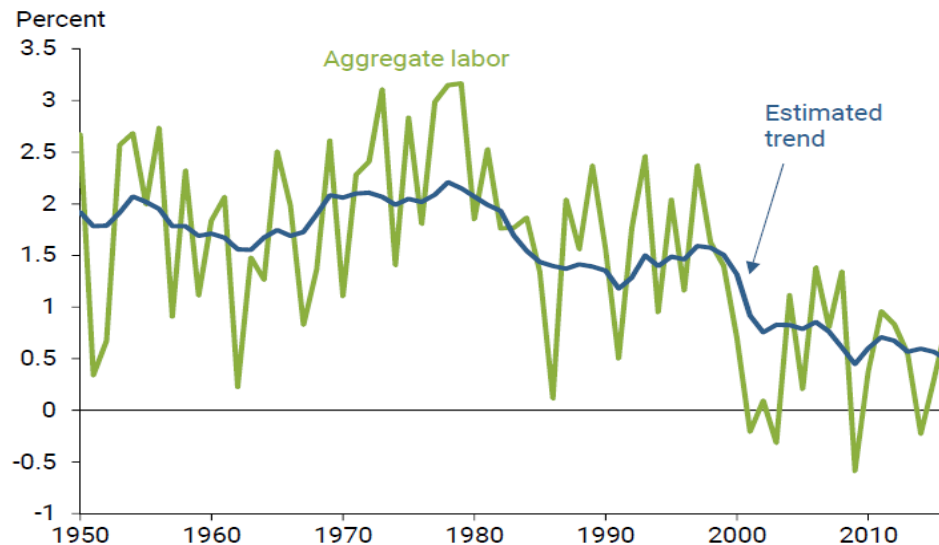


Fig 1 - Aggregate labor growth and estimated trend

Figure 1 shows the annual growth rate in labor aggregated across sectors (green line) and the estimated trend growth rate from our statistical model designed to remove temporary movements from more persistent ones (blue line). The trend shows a clear downward trajectory over time, especially in recent years, in total dropping from about 2% to around ½%. Changes in this trend reflect both common and sector-specific factors. These factors contributed to relatively high growth early in the sample that abated after 1980 and dropped notably around 2000.

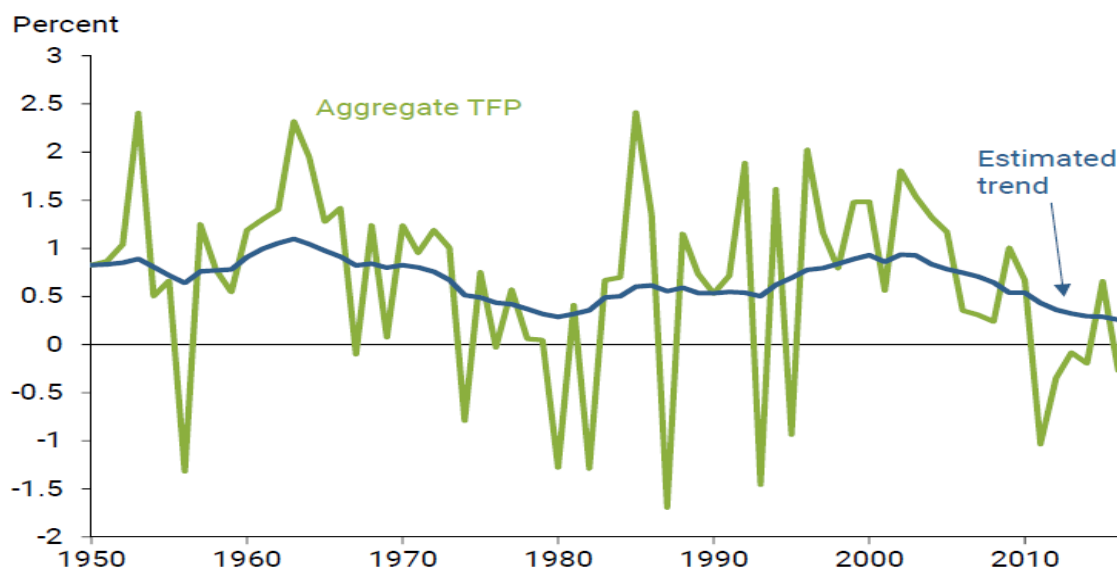


Fig 2 - Aggregate TFP growth and estimated trend

Figure 2 shows similar results for TFP growth. The changes in annual TFP growth fluctuate around a slow-moving trend that fluctuates—falling until about 1980, rising until the 2000s, and then falling again. Over the entire sample, it gradually declines around 0.5 percentage point. Again, this trend reflects both common and sector-specific factors.

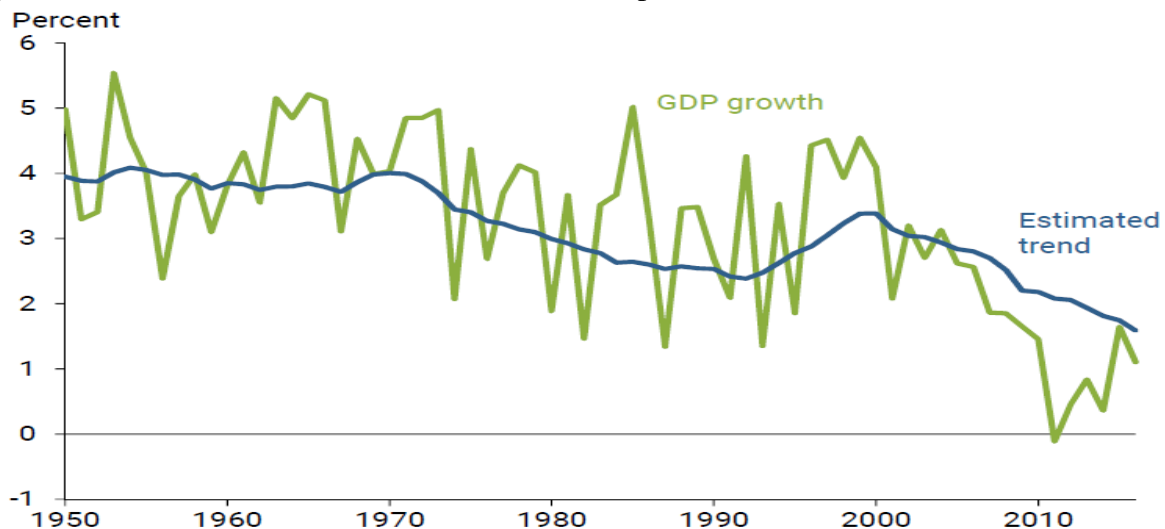


Fig 3 - Annual GDP growth and estimated trend

Figure 3 shows annual GDP growth (green line), along with the model-implied estimate of trend GDP (blue line). The annual growth rate of GDP shows significant fluctuations. The model estimate of trend growth, which we construct from the estimates of trend TFP and labor growth shown in Figures 1 and 2, looks similar to a moving average and highlights the decline since 1950. The trend estimate was around 4% in 1950 but steadily declined until a period of accelerating growth during the 1990s. Starting in 2000, the trend declined steadily again to the most recent estimate of 1.7%. We conclude from this estimate that trend GDP growth declined 2.3 percentage points from 1950 to 2016.

4. Impact to economic sectors with Stimulus Package in AtmaNirbhar Bharat Abhiyaan:

- a) **Primary Sector: One Nation One Market would help India become the food factory of the world.** The measures (reforms to amend Essential Commodities Act, Agricultural Produce Market Committee, Contract farming, etc) announced for the agricultural and allied sectors are particularly transformative. These reforms are steps towards achieving the goal of a self-sustainable rural economy.
- b) **Secondary Sector:** AtmaNirbhar Bharat Abhiyaan has given the importance of small/medium scale industries for the revival of the Indian economy. The campaign has earmarked INR 3.0 lakh crore collateral-free loan facility for small/medium scale industries under the package. It will help this finance-starved sector to provide an impetus to the stalled economy. The small/medium scale industries sector is the second-largest employment generating sector in India. Thereby, with this master-stroke, a two-way objective will be fulfilled: the creation of labour-intensive jobs and facilitating industries with much-needed capital.

c) **Tertiary Sector:** The government has adopted a balanced approach to addressing concerns across various sectors. Telecom, transportation, Information technology (IT) and IT-enabled

services, education, healthcare are major contributors to the tertiary sector. These industries ride through the green platform- digital wave. The special attention to the development of the renewable energy sector, through various incentive schemes, in AtmaNirbhar Bharat Abhiyaan will further promote Green Consumerism.

Findings & Conclusions:

1. Indian government has repositioned the 'Make in India' agenda as 'Make in India for the world'. This signifies India's aspiration to be a powerful trading nation on the back of quality products, competitive manufacturing, and integration into the world economy
2. It is required to strengthen the MSMEs by fixing the various issues that they are facing since last two decades such as:-
 - Quality Workforce / Manpower
 - Access to Financial Credit.
3. Growth of manufacturing sector results in employment which can help for atmanirbhar bharat
4. India can plan to promote its manufacturing and trade with the help of small and medium scale industries to encourage that providing assurance of quality workforce, Making Financial Credit easily accessible so as to have financial stability etc.

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Perception of Teacher and commerce Students towards online and offline teaching in New Normal

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Abstracts:- Learning is the key of success. Everyone is trying to get educated in the field of their interest. Human being is a very curious person who always tries to find the ways to overcome hurdles with intelligence and achieves the goals in his life. Sudden outbreak of Covid19 forces everyone to cease their normal activities and to stay at home to protect themselves. It's human who never knows to stop searching solution for different problems. Apart from routine works and official work, education is considered as one of the eminence field for the students and teachers. If one wants to be properly educated, then the things like reading of reference books, discussion with friends and teachers, frequent physical meetings or seminars organised for such purposes are required. Before pandemic everyone was happy with the routine set for their daily activities. Social distancing makes it impossible to have physical classes or classroom teaching, the only solution for this problem is to have online teaching. Different online teaching platforms have been introduced by the different software companies like Zoom, Microsoft teams, Google meet, Webex etc. whereby teachers and students can contact each other onscreen and can discuss their subjects. This study is undertaken specifically for the problems faced by the teachers and students of commerce field. There is vast difference in physical classroom teaching and online teaching. Commerce streams covers different subject with theoretical approach and practical approach. This paper focuses on how teachers deals with their theory subject and practical subject as well as it also reveals the understanding of both types of subjects from students point of view, if thought through online medium.

Key Words:- Online Teaching, Offline Teaching, Practical Subjects, Theory Subjects, New Normal

Literature Review:

Article by Mr.Sanjaya Mishra on “E- Learning in India” gives overview of E learning in India. It highlights the national level initiative taken by UGC, MHRD and Government of India to promote E-learning.

Mr. Zeynab Behzadi, Mr. Azam Ghaffari, in their Research Paper Titled as “haracteristics of Online Education and Traditional Education” focuses on distance education with the use of audio/video recordings, telecommunications through the internet-email and web based delivery system.

This paper discusses the issue of keeping students engaged in online classes with the purpose of creating a favourable experience for the student. The author shares their experience of using the synchronous WIMBA tool embedded in a web-based course management software system.

COVID 19 – Lockdown: Technology Adaption, Teaching, Learning, Students Engagement and Faculty Experience by Ms. Veena Shenoy, Ms. Sheetal Mahendra, Ms. Navita Vijay highlights the adaptability of technology and virtual engagement of students. They find out that virtual engagement and involvement of students is more than the regular class engagement

Objectives of the Study:

1. To find out the conventional method of teaching.
2. To know Teachers approach towards online and offline teaching
3. To know the preferences of students with regards to Online or Offline teaching

Limitations:

- a. Data is restricted to Degree college **Commerce** students and Teachers of Kalyan- Dombivli region only. Therefore, the results may not be generalized for other cities.
- b. Sample size is limited to 200 students

Research Methodology:

- Primary Data is collected thorough questionnaire
- Secondary data is collected from magazines, journals, newspapers and reference books.

Techniques Used for Analysis of data:

- Data collected through questionnaire is analyse using Cronbach's Alpha Chi-Square Test using SPSS

Data Analysis and Interpretations:-Perception of Degree college students towards online teaching and understanding of suitability of online teaching for practical or theoretical subject is a challenging task. Data is collected from 200 degree students through questionnaire. To know the reliability of responses received from 200 students, Cronbach's Alpha – a measure of internal consistency is applied using SPSS

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	.0
	Total	200	100.0

- a. Listwise deletion based on all variables in the procedure.

Reliability Statistics	
Cronbach's Alpha	N of Items
.644	13

The Alpha Coefficient for 13 items is 0.644, suggesting that items have relatively moderate internal consistency. Alpha > 0.5 indicates acceptable level.

Gender * method Cross tabulation					
			method		Total
			Online Teaching	Offline Teaching	
Gender	Male	Count	49	41	90
		Expected Count	51.3	38.7	90.0
		% within Gender	54.4%	45.6%	100.0%
	Female	Count	65	45	110
		Expected Count	62.7	47.3	110.0
		% within Gender	59.1%	40.9%	100.0%
Total		Count	114	86	200
		Expected Count	114.0	86.0	200.0
		% within Gender	57.0%	43.0%	100.0%

Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.436 ^a	1	.509		
Continuity Correction ^b	.267	1	.605		
Likelihood Ratio	.436	1	.509		
Fisher's Exact Test				.567	.303

Linear-by-Linear Association	.434	1	.510		
N of Valid Cases	200				
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 38.70.					
b. Computed only for a 2x2 table					

Ho: There is no association between Gender and Method of Teaching

H1: There is association between Gender and Method of Teaching

Observed Value 0.436 < Tabulated Value 3.841

Hence Ho is accepted, there is no association between Gender and Method of Teaching

Conclusion: Male Student or Female both gave similar preference to Online and Offline teaching (50:50 approximately)

Gender * Online Teaching in pandemic situation only Cross tabulation					
			Online in pandemic		Total
			Yes	No	
Gender	Male	Count	70	20	90
		Expected Count	73.4	16.7	90.0
		% within Gender	77.8%	22.2%	100.0%
	Female	Count	93	17	110
		Expected Count	89.7	20.4	110.0
		% within Gender	84.5%	15.5%	100.0%
Total		Count	163	37	200
		Expected Count	163.0	37.0	200.0
		% within Gender	81.5%	18.5%	100.0%

Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.504 ^a	1	.220		

Continuity Correction ^b	1.088	1	.297		
Likelihood Ratio	1.496	1	.221		
Fisher's Exact Test				.273	.148
Linear-by-Linear Association	1.496	1	.221		
N of Valid Cases	200				
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 16.65.					
b. Computed only for a 2x2 table					

Ho: There is no association between Gender and Online Teaching during pandemic only

H1: There is association between Gender and Online Teaching during Pandemic Only

Observed Value 1.504 < Tabulated Value 3.841

Hence Ho is accepted, there is no association between Gender and Online Teaching during pandemic only

Conclusion: Maximum number of Students whether male or female would like to have online teaching only during the pandemic Situation

Gender * Online Teaching is effective than offline teaching								
Cross tabulation								
			Online is effective					Total
			Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Gender	Male	Count	15	23	20	20	12	90
		Expected Count	11.7	24.8	25.7	19.8	8.1	90.0
		% within Gender	16.7%	25.6%	22.2%	22.2%	13.3%	100.0%
	Female	Count	11	32	37	24	6	110
		Expected Count	14.3	30.3	31.4	24.2	9.9	110.0
		% within Gender	10.0%	29.1%	33.6%	21.8%	5.5%	100.0%

Total	Count	26	55	57	44	18	200
	Expected Count	26.0	55.0	57.0	44.0	18.0	200.0
	% within Gender	13.0%	27.5%	28.5%	22.0%	9.0%	100.0%

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	7.598 ^a	4	.107
Likelihood Ratio	7.645	4	.105
Linear-by-Linear Association	.147	1	.701
N of Valid Cases	200		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.10.			

Ho: There is no association between Gender and effectiveness of online Teaching as compared to Offline Teaching

H1: There is association between Gender and effectiveness of Online Teaching as compared to Offline Teaching

Observed Value 7.598 < Tabulated Value 9.488

Hence Ho is accepted, there is no association between Gender and Effectiveness of Online teaching as compared to Offline Teaching.

Conclusion: Same preference is given to Online and Offline Teaching

Gender * Online for practical subject only Cross tabulation								
			Online for practical Subject Only					Total
			Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Gender	Male	Count	9	17	24	25	15	90
		Expected Count	9.9	17.1	19.8	30.2	13.1	90.0
		% within Gender	10.0%	18.9%	26.7%	27.8%	16.7%	100.0%

	Female	Count	13	21	20	42	14	110
		Expected Count	12.1	20.9	24.2	36.9	16.0	110.0
		% within Gender	11.8%	19.1%	18.2%	38.2%	12.7%	100.0%
Total		Count	22	38	44	67	29	200
		Expected Count	22.0	38.0	44.0	67.0	29.0	200.0
		% within Gender	11.0%	19.0%	22.0%	33.5%	14.5%	100.0%

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.899 ^a	4	.420
Likelihood Ratio	3.909	4	.418
Linear-by-Linear Association	.006	1	.940
N of Valid Cases	200		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 9.90.			

Ho: There is no association between Gender and suitability of online Teaching for Practical Subjects Only

H1: There is association between Gender and suitability of Online Teaching for Practical Subjects only

Observed Value 3.899 < Tabulated Value 9.488

Hence Ho is accepted, there is no association between Gender and suitability of Online Teaching for Practical Subjects Only.

Conclusion: Maximum Students are of the opinion that Online Teaching is Not Suitable for Practical Subjects.

Gender * Online Teaching suitable for Theory Subject Only Cross tabulation		
	Online Teaching suitable for Theory Subjects Only	Total

			Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Gender	Male	Count	19	27	17	18	9	90
		Expected Count	16.7	35.6	17.6	14.9	5.4	90.0
		% within Gender	21.1%	30.0%	18.9%	20.0%	10.0%	100.0 %
	Female	Count	18	52	22	15	3	110
		Expected Count	20.4	43.5	21.5	18.2	6.6	110.0
		% within Gender	16.4%	47.3%	20.0%	13.6%	2.7%	100.0 %
Total		Count	37	79	39	33	12	200
		Expected Count	37.0	79.0	39.0	33.0	12.0	200.0
		% within Gender	18.5%	39.5%	19.5%	16.5%	6.0%	100.0 %

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	9.952 ^a	4	.041
Likelihood Ratio	10.128	4	.038
Linear-by-Linear Association	3.095	1	.079
N of Valid Cases	200		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.40.			

Ho : There is no association between Gender and suitability of online Teaching for Theory Subjects Only

H1 : There is association between Gender and suitability of Online Teaching for Practical Subjects only

Observed Value 9.952 < Tabulated Value 9.488

Hence H_0 is Rejected, there is an association between Gender and suitability of Online Teaching for Theory Subjects Only.

Conclusion: Maximum Students are of the opinion that Online Teaching is Suitable for Theory Subjects only.

Gender * Physical meetings make Practical Subject More Interesting Cross tabulation								
			Physical meetings					Total
			Strongly Agree	Agree	Neutra l	Disagre e	Strongly Disagre e	
Gender	Male	Count	30	34	25	1	0	90
		Expected Count	25.7	33.3	24.8	5.4	.9	90.0
		% within Gender	33.3%	37.8%	27.8%	1.1%	0.0%	100.0 %
	Fema le	Count	27	40	30	11	2	110
		Expected Count	31.4	40.7	30.3	6.6	1.1	110.0
		% within Gender	24.5%	36.4%	27.3%	10.0%	1.8%	100.0 %
Total		Count	57	74	55	12	2	200
		Expected Count	57.0	74.0	55.0	12.0	2.0	200.0
		% within Gender	28.5%	37.0%	27.5%	6.0%	1.0%	100.0 %

Two Cells have expected count less than 0.05 therefore conclusion is drawn on the basis of percentage instead of Chi Square Test.

Maximum no of students agreed that Physical meeting and discussions play important role in Practical subjects

Conclusions and Suggestions:

1. Students Prefer Online Teaching only During the extreme situations like pandemic, as Internet Connectivity and Electricity failure often distracts their attention.
2. Equal preference is given by the students for Online as well as offline teaching, considering the Teaching style of subjects.
3. In the opinion of students Online teaching is more suitable for Theory subjects whereas offline teaching is more suitable for Practical Subjects

4. Therefore, it is suggested to have a blend of both online and offline teaching which make it convenient for both teachers and students to avail the benefit of both.
5. Even though most of the student favoring Smart/Android phone for online lectures, it is suggested to use laptop/Desktop for practical subject for better understanding
6. So Considering Opportunity in adversity, in new normal alternate arrangement of online and offline teaching will be more effective and suitable.

Online Short Term Courses will help students to grab more knowledge and in real sense they will be AtmaNirbhar

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Economics and Strategic Commercial Policies has important role in Indian Business Organizations and Forex transactions for sustainable development and Innovation in Atmanirbhar Bharat.

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Abstract:-Atmanirbhar Bharath is a novel concept by Government of India, which focuses on self-sufficiency in all sectors in our country. India been a major importer of most of the consumer and manufacturing goods, we should have a long term strategy to come out of this over dependency and utilize our internal resources to meet the requirements from our country itself. This programme focus on attracting new investments, motivating young and energetic entrepreneurs, enlighten and fulfillment of new ideas and innovations, providing and supporting with required infrastructure and regulatory and non-regulatory approvals, seamless availability of raw materials and resources, employment opportunities, modification and implementation of existing and new rules and regulations, availability of easy and cheap finance, reduction in tariffs and taxes, free market and provide a level playing field for the new enterprises and organisations. To achieve these goals, the existing business enterprises and corporates should reinvent the business models and strategy which differentiate from the existing one with new and competitive products and services. It should also ensure the self-reliance with social values and affordability to the end users, comparing to a product which is imported from other countries. The quality and service should be competitive enough and new performance bench marks are to be fixed to ensure these objectives. Also the Government has to provide all support and encouragement at multiple levels to get the best outcome of these initiatives.

Key words: Atmanirbhar Bharath, New Investments, Approvals, Tariffs and Taxes.

Introduction:-Atmanirbhar Bharat, which translates to 'self-reliant India', is a Hindi phrase used and popularized by the Government of India in relation to economic development in the country during and after the Covid-19 Pandemic. Atmanirbhar Bharat Abhiyaan or Self-reliant India campaign is the vision of new India envisaged by the Hon'ble Prime Minister Shri Narendra Modi. On 12 May 2020, our PM raised a clarion call to the nation giving a kick start to the Atmanirbhar Bharat Abhiyaan (Self-reliant India campaign) and announced the Special economic and comprehensive package of INR 20 lakh Crores - equivalent to 10% of India's GDP – to fight COVID-19 pandemic in India. The aim of these economic and strategic commercial polices are to make the country and its citizens independent and self-reliant in all senses.

Economic and Commercial Policies for sustainable Development and Innovation in Atmanirbhar Bharath

Policy Reforms to fast-track Investment:-Reforming Governance for Ease of Doing Business. Globally, potential investors look at a country's Doing Business

Report (DBR) ranking. Sustained measures taken have resulted in steadily improving India's position in World Bank's Doing Business Report rank from 142 in 2014 to 63 in 2019. This included streamlining processes such as granting of permits and clearance, self-certification and third party certification among others. There should be a mission mode on the next phase of Ease of Doing Business Reforms relating to easy registration of property, fast disposal of commercial disputes and simpler tax regime for making India one of the easiest places to do business. It is learned that the Government has put up a committee to Fast track Investment Clearance through Empowered Group of Secretaries (EGoS). Improvement in rankings in 'starting a business' and 'insolvency resolution' have contributed to the overall improvement in India's ranking on EoDB. Further key reforms to include- Direct listing of securities by Indian public companies in permissible foreign jurisdictions. Private companies which list NCDs on stock exchanges not to be regarded as listed companies. Suggested to Include the provisions of Part IXA (Producer Companies) of Companies Act, 1956 in Companies Act, 2013 and Lower penalties for all defaults for Small Companies, One person Companies, Producer Companies & Start Ups. The Government should form Project Development Cell in each Ministry to prepare investible projects, coordinate with investors and Central/ State Governments. Ranking of States on Investment Attractiveness to compete for new investments. Incentive schemes for Promotion of New Champion Sectors will be launched in sectors such as Solar PV manufacturing; advanced cell battery storage; etc. Other policy reforms in sectors like Coal Mining, Aviation, Space and Defense also announced along with these reforms.

Infrastructure:- Scheme will be implemented in States through Challenge mode for Industrial Cluster Up gradation of common infrastructure facilities and connectivity. Availability of Industrial Land/ Land Bank for promoting new investments and making information available on Industrial Information System (IIS) with GIS mapping. Distribution of Power plays a major role in attracting any new investment to any State. The inefficiencies of Distribution companies should not to burden consumers. Standards of Service and associated penalties are to be put in place for the seamless supply of power for all the new and existing manufacturing and service enterprises. DISCOMs to ensure adequate power; load-shedding to be penalized.

Tariff, Regulatory and Legal Policy Reform:- Recent Corporate Law measures to boost Measures for Ease of Doing Business. In the first phase of decriminalization of Company Law defaults in 2018, 16 compoundable offences were shifted to an in-house adjudication & penalty mechanism. Integrated Web based Incorporation Form - Simplified Proforma for Incorporating Company Electronically Plus (SPICe +) introduced which extends 10 services of different Ministries and one State Government through a single form. Databank of Independent directors launched. Rationalization of Related Party Transaction related provisions. Timely Action during COVID-19 to reduce compliance burden under various provisions of the Companies Act, 2013 as well as enable

Companies conduct Board Meetings, EGMs & AGMs, Rights issue by leveraging the strengths of Digital India. Action is to be taken to progressive reduction in cross subsidies, the new investors should be given some tax soaps in the initial years to make the business a break even and sustainable one. These concessions can be in any form like, export duty, GST, Income Tax etc.

Employment:- The reforms should pave the way for creation of new employment in the country. India being a country with more number of youth population, comparing to any other country in the world, creation of employment opportunities is the backbone of any development of our country. The employment generated should be on a sustainable way for all sectors like skilled and unskilled, white collar and blue collar. Investment in Manufacture and Information Technology will assure the job opportunities in our country for the educated and unemployed youth. The Government has announced that an outlay of Rs 40,000 Crores increase in allocation for MGNREGS to provide employment boost. Government will now allocate an additional Rs. 40,000 crore under MGNREGS. Will help generate nearly 300 crore person days in total. Address need for more work including returning migrant workers in Monsoon season as well. Creation of larger number of durable and livelihood assets including water conservation assets. Will boost the rural economy through higher production.

Public Sector vs Private Sector - Self-reliant India:- Private companies are always showing an edge on public sector companies on operations of scale and profitability. Here we suggest to change the policies towards the ease of doing business by Private Sector. India and the world have changed in the last few decades. Need for a new coherent policy—where all sectors are open to the private sector while public sector enterprises (PSEs) will play an important role in defined areas. Accordingly government will announce a new policy whereby, List of strategic sectors requiring presence of PSEs in public interest will be notified. In strategic sectors, at least one enterprise will remain in the public sector but private sector will also be allowed. In other sectors, PSEs will be privatized. To minimize wasteful administrative costs, number of enterprises in strategic sectors will ordinarily be only one to four; others will be privatized/ merged/ brought under holding companies Privatization of Distribution in Utilities. Sub-optimal performance of power distribution & supply. Power Departments / Utilities will be privatized. Will lead to better service to consumers and improvement in operational and financial efficiency in Distribution. Provide a model for emulation by other Utilities across the country.

Agriculture – Sustainable Economy:- The Government has announced Rs. 30,000 crore Additional Emergency Working Capital for farmers through NABARD. NABARD will extend additional re-finance support of Rs 30,000 Crore over and above the Rs 90,000 already being provided by NABARD for meeting crop loan requirement of Rural Cooperative Banks and RRBs. Will benefit 3 crore farmers, mostly small and marginal. 2. Rs 2 lakh crore credit boost to 2.5 crore farmers under Kisan Credit Card Scheme. A special drive to provide

concessional credit to PM-KISAN beneficiaries through Kisan Credit Cards. Fisherman and Animal Husbandry Farmers will also be included in this drive. In addition to these initiatives, the Government has to come out with policies for creating the demand for the produce of these farmers. All the above mentioned announcements are for increasing the productivity and for attracting the farmers towards farming and related activities. It should not lead to overproduction and less demand. The demand is to be created for agri commodities or produces by way of indirect usage by better preservation and value added products. Storage facilities are to be strengthened and every village should get at least one cold storage and one dry storage. This will help the farmers to produce more and save themselves from price disadvantages by storing and selling them at a better price, when good demand is available. Minimum support price needs to be extended to more commodities and produces. The regulated marketing activities to be avoided and farmers should get an open market access to sell their products. This will help the agriculture sector to be profitable venture and the farmers will ensure the food security and will help the nation to build a sustainable economy through this segment.

Banking Sector– Effort towards Atmanirbhar Bharat:-Government has announced various supporting measures during the Covid time for the non-individual borrowers through banking channel. The Scheme shall be named as ‘Emergency Credit Line Guarantee Scheme (ECLGS)’. ECLGS refers to the scheme for providing 100% Guarantee to member lending institutions in respect of eligible credit facility extended by them to its borrowers whose total credit outstanding (fund based only) across all lending institutions and days past due as on February 29, 2020 was up to Rs.50 crore and up to 60 days respectively. The credit product for which guarantee would be provided under the Scheme shall be named as ‘Guaranteed Emergency Credit Line (GECL)’. Is to provide 100% guarantee coverage for the GECL assistance (pre-approved under ECLGS 1.0) up to 20% of loan outstanding as on 29th February, 2020 to eligible borrowers, in the form of additional working capital term loan facility. Another measure on banking side is to enable the Indian Banks to compete with the Global Banking Giants by business size and economies of scale. The number of banks in the country has to bring down by mergers and amalgamations. More number of private banks to be established with all the technology support and competitive edge on global players.

Investment Promotion for attracting FDI and to earn Foreign Exchange:-The Government has announced a lot of measures for attracting Investments towards self-reliant India. It includes:

Investment promotion is a multidimensional and complex process which requires continuous efforts to be channelized around Ease of Doing Business, FDI reforms, skill development, infrastructure creation and fiscal incentives. Department for Promotion of Industry and Internal Trade (DPIIT) has put in place a comprehensive FDI policy regime by bringing more activities under the

automatic route, increasing sectoral caps and easing conditionalities. Numerous measures have been undertaken to improve the business environment of the country by engaging with the State Governments. Offering information to potential investors on land availability, setting up a single window system for clearances, focus on Sub sectors for Atmanirbhar Bharat, promoting Start-ups and setting up etc. As a result of all these initiatives, India should become a major player in International trade with an export surplus country with positive balance of payment. Large scale foreign direct investments and exports will help India to earn more foreign exchange and will contribute towards good balance in our Forex reserves. After all with the combined effort of Atmanirbhar Bharath in various sectors, India will be a major player in the Global Village.

Conclusion:-Our country was depending on major manufacturing hubs like Europe, Russia, Japan, China etc.. for the last few decades in most of the sectors. This has resulted in over dependence of import market and underutilization of the internal resources. Covid-19 has given us an opportunity to think about the self-reliance and make in India in a big way. To push this initiative, our PM has announced ‘Atmanirbhar Bharath Abhiyaan’. As part of this campaign, the government has initiated a lot of policies and programmes to meet this requirements. These policy and other initiatives are mainly on the Economic and Commercial sectors, Technology, International trade, Aviation, Coal and Mining and Power. These initiatives will definitely pave the way for the Atmanirbhar Bharath Abhiyaan in a big way in the coming years.

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INFLUENCE OF COVID-19 ON INDIAN EDUCATION

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ABSTRACT:-The pandemic of Covid-19 has wreaked havoc on all aspects of human life, including education. It has spawned a Unprecedented educational test Campuses are closed in many educational establishments around the world, and teaching-learning is no longer possible. has relocated to the internet. The rate of internationalization has slowed significantly. Around 32 crore students in India have stopped travelling. All educational operations, including schools/colleges, are halted. Despite these obstacles, higher education continues to thrive. The main effects of Covid-19 on HEIs are highlighted in this article. In the country of India HEIs and educational authorities in India have taken some steps to provide seamless educational services during this period. The crisis are brought up. Many new ways of learning, insights, and patterns have arisen as a result of the Covid-19 pandemic. And it's possible that this will happen as we move on to a new tomorrow. So, here are a few post-Covid-19 patterns that may help. In India's higher education, new ways of teaching and learning are defined. There are also some useful suggestions made. to carry out educational programmers in the event of a pandemic.

Keywords: Covid-19, teaching and learning, higher education, and impact

INTRODUCTION:-The WHO declared Covid-19 a pandemic on March 11, 2020. More than 4.5 million people have been affected by Covid-19 globally (WHO). The first Covid-19-affected case in India was discovered on January 30, 2020 in Kerala, with a travel history from Wuhan, China (Wikipedia). On March 12, 2020, India announced its first death, and on March 22, 2020, the country followed the Janta Curfew for a day. On March 24, India re-instituted the 14-hour Janta Curfew to combat the Coronavirus pandemic and evaluate the country's ability to combat it. The Prime Minister then declared the start of the first phase of lockdown on March 25, 2020, for a period of 21 days. The Indian government has been extending the lockdown time in stages to monitor the virus's effects, and lockdown 5.0 was announced on April 30. It will be in place from June 1 to June 30, 2020. Throughout all phases of lockdown, from lockdown 1.0 to lockdown 5.0, educational institutions across the country have never been allowed to resume their educational activities. As a result, the pandemic Covid-19 had a huge effect on the education sector. In an effort to contain the spread of the pandemic Covid-19, most governments around the world have temporarily closed educational institutions. The global student population has been affected by this closure. Governments all over the world are attempting to mitigate the immediate impact of educational institution closures, especially for more marginalised and deprived populations, by facilitating the continuation of education for all across various digital modes of learning. According to a survey report on higher education conducted by the Ministry of Human Resource Development (MHRD), Government of India, there are 993 universities and

39931 colleges. and 10725 standalone institutions listed on their portal, which contribute to education (DNS Kumar, 2020). Even though the country has adapted to new-age learning, only 45 crore people out of the country's total population have access to the internet/e-learning. Rural residents also lack access to technology, which hinders the cause of online education. By allowing educational institutions to embrace online learning and introduce a virtual learning community, the Covid-19 pandemic taught the entire society how necessity is the mother of innovation. A large number of Indian students who were enrolled in many universities abroad, especially in the worst-affected countries, are now leaving those countries, and if the situation continues, demand for international higher education will decline significantly in the long run.

OBJECTIVES

- The effect of Covid-19 on higher education should be highlighted.
- Describe on the various emerging Indian approaches to higher education.

METHODOLOGY:-The current study's data and knowledge come from a variety of studies on the COVID-19 pandemic published by national and international organisations. The data was gathered from a variety of reliable sources. The effect of COVID-19 on the educational system is discussed using several journals and e-contents.

Impact on Higher Education:-During Covid-19, the Indian government took educational initiatives. To stop a pandemic from spreading The Indian government has taken a variety of preventative steps in response to COVID-19. On March 16, 2020, the union government announced a nationwide lockdown of all educational institutions. The Central Board of Secondary Education (CBSE) has postponed all secondary and higher secondary school exams across India on March 18, 2020. The CBSE has issued updated guidelines for examination centres to conduct exams with a minimum distance of one metre between students taking the exam and a class size of no more than 24 students. The Indian government declared a one-day nationwide Janta-curfew on March 22 and enforced lockdown in stages beginning March 25, 2020. The Indian government has been expanding lockdown times on a regular basis, using various methods to combat the pandemic, but educational institutions have remained closed indefinitely. On June 29, a lockdown 6.0 was announced, which will last from July 1 to July 31, 2020, with some fewer restrictions in other sectors except education. Almost all state government ministries have taken steps to ensure that school and college learning programmes are not disrupted during the lockdown. For this, online learning is the best choice. Covid-19 pandemic condition (Pravat, 2020b). As a consequence, the digital The Indian government's vision is proving to be an important tool for growth. resolving the current crisis brought about by Covid-19. Students use the word "lockdown" to describe the situation. WhatsApp, Zoom, and Google+ are all common social media tools. For online meetings, use Meet, Telegram, Youtube Live, Facebook Live, and other similar services. system for teaching and learning.

The following are some of the UGC and MHRD's digital initiatives for higher education during COVID-19:

e-GyanKosh (<http://egyankosh.ac.in/>) is a National Data Repository that houses and distributes digital learning services created by India's Open and Distance Learning Institutions. Copyright protection applies to all things in eGyanKosh, with all rights reserved by Indira Gandhi National Open University (IGNOU).

Gyandarshan (<http://www.ignouonline.ac.in/gyandarshan/>) is a web-based TV channel dedicated to Open and Distance Learners' educational and developmental needs. A web-based television channel dedicated to society's educational and developmental needs.

Gyandhara: IGNOU offers Gyandhara (<http://ignouonline.ac.in/Gyandhara/>), an online audio therapy service. It is a web radio where students can listen to live discussions by teachers and experts on current events and communicate with them via phone, email (gyandhara@ignou.ac.in), and chat mode.

Swayam offers Massive Open Online Courses (MOOCs) with credit transfer to 140 universities. Swayam Prabha offers high-quality educational programming through 32 DTH channels that broadcast educational programming. Postgraduate students can use e-PG Pathshala (<https://epgp.inflibnet.ac.in/>). Postgraduate students can use this site to access e-books, online courses, and other resources. The details of these three digital platforms e-Adhyayan (e-Books) is an online platform of 700 e-Books for Post-Graduate courses. The e-Books are all based on the e-PG Pathshala courses. It also allows you to build a video playlist.

e-PG Pathshala One of the verticals of e-PG Pathshala is e-Pathya (Offline Access), which is a software-driven course/content bundle that assists students pursuing higher education (PG level) in both distance and campus learning modes. It also makes offline access easier. Forms are described by the author in the previous paper (Pravat, 2

e-Yantra (<https://www.e-yantra.org/>) offers hands-on embedded device training. It has over 380 labs and has supported over 2300 universities.

SAKSHAT (<https://sakshat.ac.in/>) is a one-stop shop for all your educational needs. The Education Portal is a one-stop shop for all things related to education and learning. Students, academics, and teachers have learning-related needs as well as lifelong learners. The portal offers the most recent information news, press releases, milestones, and other material about Human Resources Development Ministry. To learn more, go to SAKSHAT. The world of online education

FOSSEE (<https://fossee.in/>) is an acronym for Free/Libre and Open Source Software for Education, and it was created to encourage open source software for both educational and professional purposes.

Virtual Labs (<http://www.vlab.co.in/>) has created a web-based curriculum based on experiments that can be performed remotely. It has over 100 Virtual Labs, each of which contains approximately 700 web-enabled experiments that can be operated remotely. It allows remote access to labs in a variety of science and engineering disciplines. These Virtual Labs are a great way to learn new things.

e-ShodhSindhu (<https://ess.inflibnet.ac.in/>) is a long-term access collection of e-journals, e-journal archives, and e-books. There are over 10,000 e-journals and 31,35,000 e-books available. It offers academic institutions discounted access to high-quality electronic services, such as full-text, bibliographic, and factual databases.

Shodhganga (<https://shodhganga.inflibnet.ac.in/>) is a website that allows Ph.D. students to deposit their theses and make them open access to the entire scholarly community. Researchers

should upload Electronic Theses and Dissertations to the archive, which can be captured, indexed, stored, disseminated, and preserved.

COVID-19 HAS A POSITIVE EFFECT ON EDUCATION:-Despite the fact that the COVID-19 outbreak has resulted in a slew of negative effects, educational institutions in India have acknowledged the difficulties and are doing their best to provide students with seamless support facilities during the pandemic. The Indian education system has been given the opportunity to evolve from a conventional system into a modern one. The following factors may have a positive effect.

Move to Blended Learning:-COVID-19 has accelerated the use of new technology for education delivery. Blended learning is becoming more common in educational institutions. It invited both teachers and students to participate. New methods of communication, delivery and evaluation of learning opened up enormous possibilities for fundamental changes in curriculum growth and pedagogy. It also allows large groups of students to participate at the same time.

Learning Management System Use is on the Rise:- Learning management systems are in high demand among educational institutions. It provided a huge opportunity for businesses that have been designing and improving learning management systems for educational institutions (Misra, 2020).

Improvements in collaborative work-A new opportunity exists for collaborative teaching and learning to take on new forms. Faculty/teachers from all over the world will collaborate and learn from each other (Misra, 2020).

Increased use of online meetings—The pandemic has resulted in a significant increase in the use of teleconferencing, virtual meetings, webinars, and e-conferencing.

Enhanced Digital Literacy:People were forced to learn and use new technologies as a result of the pandemic.

NEGATIVE IMPACT OF COVID-19 ON EDUCATION:-The outbreak of COVID-19 has wreaked havoc on the education sector. It has had numerous negative effects on education, some of which are mentioned below:

Educational activity has been hampered in the following ways:-Exams at various levels have been delayed and classes have been cancelled. Annual exams and entrance tests have also been delayed by various boards. The admissions process took longer than anticipated. Students lost almost three months of the entire academic year of 2020-21 due to the continuation of lockdown, worsening the condition of educational stability and making it impossible for students to return to school after such a long break.

Job implications:-COVID-19 caused the majority of the recruitment to be postponed. Companies delaying the board of students can also have an effect on student placements. As a result of the pandemic, the unemployment rate is predicted to rise. Because of the current situation, there is no recruitment in the government sector in India, and fresh graduates fear losing their work offers in the private sector. Unemployment figures from the Centre for Monitoring Indian Economy increased from 8.4 percent in mid-March to 23 percent in early

April, with the urban unemployment rate increasing to 30.9 percent (Educationasia.in). When unemployment grows, education declines as people concentrate on living rather than learning.

Teachers and students who are unprepared for online learning-Not all teachers/students are adept at it, or at least were not prepared for the drastic change from face-to-face to online learning. Most teachers deliver lectures via video platforms such as Zoom, Google Meet, and others, which may not constitute true online learning in the absence of a dedicated online learning platform.

Global education access: The pandemic has had a huge impact on higher education. A large number of Indian students enrolled in many universities abroad, especially in the worst-affected countries, are now leaving those countries, and if the situation continues, the demand for international higher education will decline significantly in the long run.

School and college fees were not charged on time:-Most parents may be unemployed during the lockdown, so they will not be able to pay the fee for that time span, which will have an effect on private institutes.

Global job prospects are shrinking:-Due to COVID-19's limitations, some citizens may lose their jobs in other countries, and graduates may be unable to find work outside of India. Due to COVID-19, several Indians may have returned home after losing their jobs abroad. As a result, fresh graduates who will be entering the job market soon will have trouble finding suitable jobs. Due to the lockdown, several students who have already gotten jobs through campus interviews will not be able to start working.

SUGGESTIONS:-If the COVID-19 pandemic has ended and educational institutions have reopened, the authorities in control should continue to invest in online education to boost the learning experience. They should closely review the problems that emerged as a result of the dramatic change to online learning and be prepared for any potential situations. During the pandemic, India should formulate innovative measures to ensure that all children have access to schooling. COVID-19 is a virus that infects people. For successful implementation, Indian policies must involve people from different backgrounds, including remote areas, marginalised and minority groups. To mitigate the impact of the pandemic on job losses, immediate action is needed. Educators must be well trained in digital skills and better student-teacher engagement. To prevent any interruption to their studies, deprived students must have access to digital resources, including proper internet access and access to gadgets. Many students are likely to experience tension, anxiety, and depression as a result of the situation in Covid-19, so it is important to provide emotional support to students. Future research in this area may look into the effects of various stress relievers on students' mental health. In addition, guidelines should be developed to anticipate the needs of vulnerable students.

CONCLUSION:-Our results showed that the Covid-19 outbreak has spread. Influenced, schooling and day-to-day life students' daily routine Interruptions relevant to Covid-19 draw attention to important points challenges and offer an incentive to explore alternative options. Measures in the field of education the new policies and guidelines in this area .The idea of "working from home" has gained popularity. Greater importance in a pandemic situation to contain the spread. India should formulate novel methods to tackle COVID-19. Ensure that all children have access to healthy food on a long-term basis. Individuals from diverse backgrounds must be included. Including remote areas, marginalised peoples, and minorities to ensure that

education is delivered effectively As far as online practise goes, It should be continued because it is highly helpful to the students. Having a plan in place will help to alleviate some of the detrimental effects and prepare for the future.

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