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Department of Commerce & Business Management
Faculty of Commerce & Management

Advisory Board

Chancellor's Message

It is a matter of great pleasure to know that the Department of Commerce and Business Management, is releasing Integral Review- A Bi-Annual Journal of Management (January-June, 2021) online in this Covid-19 Pandemic times. The journal contains papers of eminent academicians of the country and abroad on current issues and development in the areas of Economics, Commerce and Management which will update the knowledge of the readers immensely.

I am confident that Scholars and Academicians shall find the Article/Papers rich in contents with realistic findings and suggestions given by the authors, be of immense use and also provide the thoughts for conducting further research in the specialized areas of Management.

I take this privilege to appreciate the efforts of the Department and Journal Advisory Board in making this quality journal a great success.

Prof. S. W. Akhtar
Founder & Chancellor
Integral University, University

Editorial

The Covid-19 Pandemic (Corona disease) has completely devastated mankind and shattered all the sectors of the economy in almost all the Countries. After experiencing the Ist and IInd Wave of Pandemic in USA, Europe and South East Asian Countries, now WHO has predicted that IIIrd wave will also inflict these countries and India is no exception to it. This third wave would be fatal like the IInd wave. The Education Sector has been worst affected World over including India. The Teaching and Learning process has been shifted from offline to completely online mode.

Now we are limping back to new normal, and selectively adopting Blended mode of Teaching and Learning process (a combination of online & offline).Looking to other Sectors of the Economy which suffered a lot are, Hotel & Tourism Industries, Unorganized and Organized Sector (Except E-Commerce and E-Business), Aviation Industries, Agriculture Sector, Manufacturing and other Service Sectors Viz., Banks, Railways, Roadways, Insurance. Overall the entire Commerce and Business Industries have faced a rude shock.

The Consequent effect of Covid-19 Pandemic leading to complete Lockdown of Institutions has shaken the confidence of people of all walks of life. Inspite of this tough and testing time the country's Economic Reforms have entered in the 4th generation, indicating the sustain ability of the Indian Economy. We are grateful to our Prime Minister Shri Narendra Modiji for making all-out efforts to control Covid Pandemic in the Country on the one hand and strengthening selectively all the sectors of the Economy on the other. This has raised the confidence of the people of the Country at large in this time of uncertainty.

The Ministry of Human Resource Development (MHRD) - (Now Ministry of Education) Government of India in line with UNESCO's International Commission on the Future of Education, formulating a Policy Document for Education in the Post-Covid World, launched its New Education Policy-2020 almost after 37 Years, adopting blended learning approach where the physical space of the classrooms is supplemented with the use of Technology and Digital tools for the children and youth of the Country pursuing Primary to Higher Technical and Professional Education with Multidisciplinary Approach for all-round multifaceted development of personality of students of our Country, through open sources technologies and digital resources learning, for one and all. With this remark, I take this privilege to present before you the soft copy of June 2021, Issue of our Journal -"The Integral Review-A Journal of Management."I am confident that papers included in this issue will greatly enrich the experiences of people in Academia and Industry.

Prof. A. K. Saxena
Editor-In-Chief

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Articles / Paper

Challenges in Implementation of Sustainable Development Goals (SDGs) in India

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Abstract

In today's scenario Sustainable development is the primary goal of any economy. The sustainable approach towards development will enable countries to increase their ranks in global Index. This paper tries to identify the status of India under Sustainable Development Goal (SDG). A review of state wise SDC was conducted using SDG India Index 2019-20 highlighting the primary concerns under SDG like Hunger, Gender Equality, Industry Innovation and Infrastructure, sustainable cities, and communities. The effect of Global Pandemic (COVID-19 crisis) was also studied on this SDG.

Keywords: *SDG, India, 'Achiever' states, Covid-19, hunger, health, equality*

1. Introduction

An analysis on progress of Sustainable Development Goals 2030 agenda indicates a dismal performance by India as it records a decline in its global rank, from 112th out of 156 countries in 2018to 117th out of 166 countries in 2020. A closer inspection of individual Goals reveals major challenges in the Current Assessment on the SDG Dashboard, particularly with regard to SDG 2 (No Hunger), SDG3 (Good Health and Well-Being), SDG5 (Gender Equality),SDG6 (Clean Water and Sanitation), SDG7 (Affordable and Clean Energy), SDG9 (Industry, Innovation and Infrastructure), SDG10 (Reduced Inequalities), SDG11 (Sustainable Cities and Communities), SDG16 (Peace, Justice, and Strong Institutions), and SDG17 (Partnerships for the Goals).With regard to SDG Trends, there continues to be no information available concerning SDGs10 (Reduced Inequalities) and SDG12 (Responsible Consumption and Production). At the same time, as per the Sustainable Development Report 2020, the country appears to have improved its performance in certain areas, especially SDG4 (Quality Education), SDG6 (Clean Water and Sanitation), SDG7 (Affordable and Clean Energy), and SDG 14 (Life Below Water), all of which have recorded a jump to the next higher SDG Trend as compared to data analysed in 2018; however, some of these continue to record severe challenges in further development.The most impressive development has been in SDG13 (Climate Action), which not only indicates "SDG Achieved" on Current Assessment, but also shows an "On track or maintaining SDG achievement" status on the SDG Trends. Overall, India has a long way to go in ensuring a successful implementation of all Sustainable Development Goals.

Given the nature of these Goals, it can be deduced that the UN-sanctioned blueprint merely provides a set of aspirations around which countries can produce effective development policies.The responsibility of moulding these Goals as per the requirements and provisions of a country's internal factors lies with the respective sources of power.Thus, for a developed country (with a stable political, social, and economic environment), emphasis will, perhaps, be on the implementation of SDG9 (Industry, Innovation and Infrastructure) or SDG12 (Responsible Consumption and Production).In contrast, for a low-income economy, the primary focus will be on SDG1 (No Poverty),

2 (Zero Hunger), 3 (Good Health and Well Being), 4(Quality Education), and 10 (Reduced Inequalities). Similarly, the rate of contribution for worldwide improvement regarding SDG13 (Climate Action), for instance, will not be equal for every participating country. With the United States of America and Russia leading the way as highest contributors of Greenhouse Gas Emissions, the efforts towards planning and implementing environmental regulations will be much more stringent for them than for countries like Morocco and Gambia, whose targets are considered to be "consistent with the Paris Agreement's 1.5°C limit".Thus, a well-defined, overarching global strategy is required for assessing, outlining, and achieving SDGs world over, based on the principle of "fair share". This will compel major contributors of improper adoption of individual Sustainable Development Goals to offer and implement more aggressive solutions than countries that play a less significant role for the same.

For an overarching policy to be a success, it is important to compile an accurate assessment of progress of SDGs in each country. Regarding India, there are several interconnections that can be formulated to strengthen the nationwide strategy for SDGs. For instance, state-supported initiatives on SDG 1 (No Poverty), SDG 3 (Good Health and Well Being), and SDG 4 (Quality Education) will have a resulting impact on SDG 5 (Gender Equality), SDG 10 (Reduced Inequalities), and even SDG 17 (Partnerships for the Goals). Categorization of SDGs in this manner may help the government streamline its development policies.

2. Status of Sustainable Development Goals in India- (2019-20)

India has played a pivotal role in the formulation of SDGs by providing crucial inputs on scope, inclusivity, and most importantly, the role of developed countries in implementation of the Sustainable Development Goals (Sengupta, par. 2). Given the clarity with which India has contributed to this global collaboration, it is important to understand its performance regarding other nations.Table 1 shows a state-wise analysis of the development process as presented in SDG India Index 2019-2020.

For more details, please refer to SDG Index and Dashboards Report 2018 - Global Responsibilities: Implementing the Goals. https://s3.amazonaws.com/sustainabledevelopment.report/2018/2018_sdg_index_and_dashboards_report.pdf

For more details, please refer to Sustainable Development Report 2020. https://s3.amazonaws.com/sustainabledevelopment.report 2020/2020_sustainable_development_report.pdf

For more details, please refer: Climate Action Tracker (CAT). https://climateactiontracker.org

For more details, please visit: SDG India Index. https://sdgindiain dex.niti.gov.in/#/ranking

While eight states (Kerala, Himachal Pradesh, Andhra Pradesh, Tamil Nadu, Telangana, Karnataka, Goa, and Sikkim) and two Union Territories (Chandigarh and Puducherry) classified as 'Front Runners' (with a score of 65-99/100), the remaining states were in the process of recording improvements in different goals before the onset of the global pandemic. This was a welcome contrast from the 2018 SDG India Index, where three states (Himachal Pradesh, Kerala, and Tamil Nadu) qualified as 'Front Runners' and three states (Uttar Pradesh, Bihar, and Assam) required urgent attention from state and central governments. However, in both analysis, India was yet to witness a state falling under the category of 'Achiever', with a perfect score of 100/100 – thereby requiring consistent efforts in fulfilling the national target for 2030. Interestingly, the 2019-2020 SDG India Index refers to three 'Fastest Movers', namely Uttar Pradesh, Odisha, and Sikkim, as they recorded an encouraging improvement in a wide range of SDGs such as goal 6 (Clean Water and Sanitation), goal 7 (Affordable and Clean Energy), and goal 9 (Industry, Innovation and Infrastructure).

The primary challenge for India for FY 2019-2020 had been SDG 1 (No Poverty), SDG 2 (Zero Hunger), SDG 5 (Gender Equality), SDG 9 (Industry, Innovation and Infrastructure), and SDG 13 (Climate Action), given that majority of the states fell under 'Aspirants' (with a national score of 0-49/100) for these Goals. The SDG India Index 2019-2020 did not show any data on SDG 14 (Life below water) for any State or Union Territories with/adjoining water bodies, which made it a concerning area requiring urgent attention, as well. Indeed, the rate of progress in the majority of the states, especially the ones previously scoring between 0-49/100, indicates the commitment shown by governments, civil society actors, and the public at large towards improving different aspects of their social, political, and economic environment. In contrast, as per Sustainable Development Report 2020, some states have now even achieved a perfect score of 100/100; these include Manipur (SDG 15 - Life on Land), Nagaland (SDG 12- Responsible Consumption and Production), Sikkim (SDG 15 - Life on Land), Chandigarh (SDG 6 - Clean Water and Sanitation), Dadra and Nagar Haveli (SDGs 9 - Industry, Innovation and Infrastructure, and 15 - Life on Land), Daman and Diu (SDG 9 - Industry, Innovation and Infrastructure), Delhi (SDG 9 - Industry, Innovation and Infrastructure), and Lakshadweep Islands (SDGs 13 - Climate Action, and 15 - Life on Land).
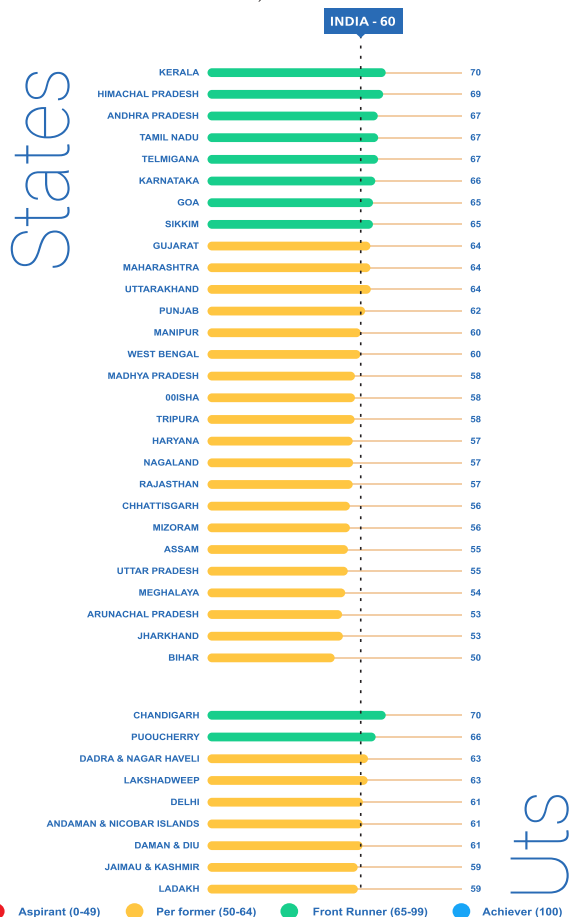
3. Current and Future Challenges to SDGs in India

In 2018, India's immediate concerns were relating to Goals 2 (Zero Hunger), 5 (Gender Equality), 9 (Industry, Innovation and Infrastructure), and 11 (Sustainable Cities and Communities). While the country has recorded improvements in certain Goals, there are a few others where performance has suffered. Thus, by focusing on three Goals (SDGs 1, 2, 5, and 13) that had recorded a slow progress in 2019-2020, the country can ensure effective improvement in various socio-economic challenges. In addition to these, focus must also be on SDGs 3, 11, and 16, especially to counter health-related developments recorded in the country due to Covid-19 pandemic.

The biggest challenge facing India now, which has not been recorded in the SDG India Index 2019-2020 is SDG 3 (Good Health and Well-Being). With the spread of the Covid-19 disease, there is considerable strain on available resources. The country is expected to have 10.3 million Covid-19 cases by February, 2021, with possibilities of higher numbers if proper safety measures are not followed by the general public.

		INDIA - 60
States	KERALA	70
	HIMACHAL PRADESH	69
	ANDHRA PRADESH	67
	TAMIL NADU	67
	TELMIGANA	67
	KARNATAKA	66
	GOA	65
	SIKKIM	65
	GUJARAT	64
	MAHARASHTRA	64
	UTTARAKHAND	64
	PUNJAB	62
	MANIPUR	60
	WEST BENGAL	60
	MADHYA PRADESH	58
	00ISHA	58
	TRIPURA	58
	HARYANA	57
	NAGALAND	57
	RAJASTHAN	57
	CHHATTISGARH	56
	MIZORAM	56
	ASSAM	55
	UTTAR PRADESH	55
	MEGHALAYA	54
	ARUNACHAL PRADESH	53
	JHARKHAND	53
	BIHAR	50
Uts	CHANDIGARH	70
	PUOUCHERRY	66
	DADRA & NAGAR HAVELI	63
	LAKSHADWEEP	63
	DELHI	61
	ANDAMAN & NICOBAR ISLANDS	61
	DAMAN & DIU	61
	JAIMAU & KASHMIR	59
	LADAKH	59

● Aspirant (0-49)   ● Per former (50-64)   ● Front Runner (65-99)   ● Achiever (100)

Table 1: India's State-Wise Score for SDGs - Overall
(Source – The SDG India Index, 2019-2020)

This will become increasingly challenging as more avenues open up to reduce further economic losses suffered by the country since the onset of the pandemic. With reports being made about the country undercounting Covid-19 infection cases and the lack of press briefings by the Health ministry, there is wide scope for spread of misinformation. Inadequate knowledge on the extent of damage caused by the disease may lead to relaxation of precautionary measures practiced by people in public places, which will only worsen the national count on active cases and deaths due to Covid-19. Stringent measures must be put in place to allow a smooth transition from lockdown to reopening phase. SDG 3 is also the determining factor in the implementation process of all the remaining Goals. Successful containment of the disease will ensure a speedy economic recovery, thus paving the way for other SDGs to be taken into consideration.

However, to resolve current economic predicaments, the government needs to implement aggressive strategies to boost the country's performance. India's gross domestic product (GDP) growth dropped from 8.3% in 2016 to 4.2% in 2019. Due to the pandemic, the country's real GDP growth is now at an all-time low of -10.3% for 2020. The International Monetary Fund's 2021 forecast sees an 8.8% GDP growth rebound, but the present reality provides a bleak picture. As per a report produced by the Centre for Monitoring Indian Economy, 21 million salaried people lost their jobs in the period April-August 2020; and up to 200 million being either "underemployed with no real work or employed but earning 50% or less of their former salary in urban centres". In the face of India's modest efforts on providing formal skill-based learning, the employable workforce is poorly equipped to challenge the severity of the country's pandemic-induced economic downfall. With low/absent and uncertain inflow of financial resources, many are facing the prospect of poverty, homelessness, and hunger - thus potentially reversing its progress on SDG 1 (No Poverty), which recorded an "On Track or Maintaining SDG Achievement" Trend in the Sustainable Development Report for 2020.

India had already been struggling with SDG 2 (Zero Hunger) before the pandemic, with the country ranking 103rd out of 119 in the Global Hunger Index, 2018. For 2020, its rank is 94th out of 107, and continues to fall behind neighbouring countries like Bangladesh and Pakistan. Challenges to zero hunger in the country are expected to grow exponentially in light of the country's economic performance, which has forced large number of people into unemployment[12]. This is especially true for those belonging to weaker sections of the country. The country's sudden decision to impose a nationwide lockdown in March 2020 left migrant communities,in particular, stranded in their city of employment, with (initially) no provisions for movement to their hometowns and villages. This was acutely difficult for those who were laid off by their employers and had minimal financial support in face of an uncertain future. Evidently, food security in India is resting on weak foundations, with brief phases of misinformation (regarding poultry meat being a carrier of Covid-19 infection), impact of locust attacks on agricultural states, health constraints and temporary lockdowns, as well as long-standing logistical and infrastructural problems relating to improper storage facilities and climate change, among a host of other problems, disrupting the progress that India had been making with regard to availability of food in pre-Covid period.

The most pressing challenge facing SDG 2 now is the implementation of the new farm laws, which can, as per field experts, leave the farming community at a great disadvantage. The controversial nature of the new framework stems from the unpredictable status quo in the dealings between farmers and corporate investors during sale of farm produce, scope for exploitation by private actors, and absence of assured support from government-supported wholesale markets or mandis.Such uncertainties will, undoubtedly, exacerbate the majority of the country's limited access to food and nutrition.

For more details, please refer to: Mohan, Vishwa. "India Reached Covid-19 Peak in September, Likely to have One Crore Cases by February 2021". The Times of India, 18 Oct. 2020.
For more details, please refer to: Pulla, Priyanka. "India is Undercounting its Covid-19 Deaths. This Is How".
The Wire, 4 Oct. 2020.
International Monetary Fund: IMF Data Mapper.

International Monetary Fund: IMF Data Mapper.
For more details, please refer to: Suneja, Kritika. "Indian Economy to Contract by 10.3% in 2020; To Bounce Back with 8.8% Growth in 2021: IMF". The Economic Times, 13 Oct. 2020.
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With 14.5% of the country's total population being undernourished in 2016-2018and 34.7%, 17%, and 33.4% of children below the age of 5 years facing stunted growth, wasting, and being underweight respectively for the same time, there is an urgent need to introduce structural transformations in production, availability, storage, transportation, and sale of nutritious foods such as fruits, vegetables, milk products, and poultry/seafood. This is especially crucial for low-income households that are currently occupying a highly vulnerable position due to pandemic-induced health and economic challenges.

The overall impact of Covid-19 has undoubtedly heightened existing complications for disadvantaged groups in India. The ones to be massively affected are those who receive limited support from governing bodies. With the country's decision to impose a nationwide lockdown, the country's female population has suffered more significantly than before. Complaints regarding domestic violence have increased by 2.5%, in what is now being termed as "shadow Pandemic". Public spaces continue to remain unsafe for women, with innumerable rape cases being covered by mainstream media; case in point being Uttar Pradesh, given the multiple sexual violence incidents that have emerged from the state in the recent past, as per various media reports. Indeed, the same is applicable for other states as well, which indicates the country's poor performance in strengthening SDG5 (Gender Equality). India's male-centric professional sector, too, had already created barriers for female members, without requiring the pandemic to worsen women's participation in the formal or informal sectors.

The skewed gender performance also has a direct impact on women's access to healthcare, education (or access to internet for online schooling), and stable source of food and nutrition. Further, the pandemic has restricted the availability of reproductive healthcare products such as contraceptives, which can have severe repercussions on women's health and quality of life. The systematic handicapping of nearly half the country's population will lower the chances of a speedy recovery from all aspects of growth. To realign collective efforts in achieving goals set forth by SDG 5 as before the pandemic period, India requires a multi-dimensional plan that not only targets women's health and safety, but also sources that ensure their independence and self-reliance in the form of stable employment opportunity, affordable housing, and access to quality education till tertiary level.

To provide such facilities to women, cities must be sustainable (SDG11) and conducive to community development.

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For more details, please refer to: "Contraception and COVID-19: Disrupted Supply and Access". International Planned Parenthood Federation, 15 Apr. 2020.

For more details, please refer to: Safe Life Foundation. https://savelifefoundation.org

Unfortunately, 55% of urban households are in slum areas; nearly 14 lakh people died in last 10 years and more than 50 lakhs were disabled due to preventable road accidents in India; poor infrastructure regularly results in heavy flooding during rainfall, heavy traffic during working hours, and provide very little safety, especially to female travellers; and 6 of the world's 10 most polluted cities are Indian cities. Human activities in the form of coal-based electricity generation which causes tremendous air pollution, use of non-biodegradable items such as plastic, and overpopulation that inevitably reduces the country's green coverage due to spatial constraints not only make urban areas inhabitable but also lead to climate change, which, if left unchecked in the current phase, can present insurmountable challenges to

India's ongoing pace of improvement in SDG 13 (Climate Action). In light of these concerns, it is imperative to understand that the overall SDG performance depends heavily on individual performance of each States much as it does on the overall political and economic contributions of the country. By accounting for geographical location, religious co-existence, economic conditions, among others, proactive measures adopted by State Governments determine the pace of development in a given region. At the same time, performance of each state also gets determined by the practices engaged in by the Central government, which can either promote growth or create barriers in the development process. This, perhaps, accounts for similarities in performance of different states with regard to SDG 2, SDG 5, SDG 6, SDG 7, SDG 15, and SDG 16.

StatesUTs	SDG 1	SDG 2	SDG 3	SDG 4	SDG 5	SDG 6	SDG 7	SDG 8	SDG 9	SDG 10	SDG 11	SDG 12	SDG 13	SDG 15	SDG 16	Composite SD-G
								Index Score								
Andhra Pradesh	69	35	76	52	37	96	86	78	66	68	36	57	70	86	86	67
Arunachal Pradesh	34	66	50	58	33	88	74	52	31	33	43	67	31	71	62	63
Assam	43	39	44	44	33	78	70	62	46	67	40	68	47	90	52	55
Bihar	33	26	44	19	40	81	62	64	47	74	50	47	43	54	64	50
Chhattisgarh	49	27	52	52	43	92	56	67	38	60	49	58	29	97	71	56
Goa	53	76	60	71	46	77	95	71	45	19	79	63	41	99	79	65
Gujarat	47	39	67	47	36	92	75	75	88	59	77	33	63	77	86	64
Haryana	47	43	65	68	36	81	77	71	73	54	49	39	34	40	76	57
Himachal Pradesh	60	44	67	81	52	82	64	76	70	78	79	52	61	92	84	69
Jharkhand	28	22	55	42	34	78	50	70	70	64	57	36	27	99	67	53
Karnataka	49	37	72	67	42	88	86	78	40	70	48	72	71	89	75	65
Kerala	64	74	82	74	61	77	70	61	88	75	51	57	56	98	77	70
Madhya Pradesh	40	24	50	54	45	92	62	67	44	68	55	58	47	94	63	58
Maharashtra	47	34	76	65	41	93	82	70	59	70	45	71	50	85	72	64
Manipur	42	69	52	70	34	87	72	27	43	81	28	85	37	100	70	60
Meghalaya	68	35	53	55	34	70	52	65	22	76	22	60	36	99	59	54
Mizoram	67	75	52	61	37	81	81	42	8	66	33	50	45	75	63	66
Nagaland	56	70	29	47	42	75	70	28	23	61	23	100	51	94	84	57
Odisha	47	34	61	40	35	85	50	59	72	69	51	44	69	99	51	58
Punjab	48	61	71	67	45	74	89	65	69	50	61	35	57	59	83	52
Rajasthan	55	35	58	51	39	76	61	65	38	70	61	30	60	75	76	57
Sikkim	65	66	59	58	49	79	97	68	27	61	74	60	38	100	69	65
Tamil Nadu	72	48	76	70	40	90	90	74	53	65	51	63	45	91	78	67
Telmigana	52	36	66	64	26	84	93	82	61	94	62	63	66	88	77	67
Tripura	70	49	61	55	32	69	56	63	48	45	31	37	37	88	73	58
Uttar Pradesh	40	31	34	48	41	94	63	64	63	46	56	48	48	62	69	55
Uttarakhand	64	45	58	66	38	90	78	73	55	59	51	50	59	95	85	64
West Bengal	52	40	70	50	38	83	58	72	68	73	34	37	37	88	73	60
A And N Islands	48	38	65	61	48	85	73	55	13	94	47	72	72	85	65	61
Chandigarh	48	73	54	80	47	100	84	64	74	33	83	54	54	93	89	70
D And N Haveli	33	45	57	53	44	91	80	63	100	57	41	41	41	100	80	63
Daman & Diu	58	12	50	43	39	96	81	54	100	80	54	46	46	89	76	61
Delhi	54	56	54	64	27	61	96	60	100	69	63	30	30	82	64	61
Jaimau & Kashmir	58	55	62	54	53	85	76	46	49	47	33	59	59	74	69	59
Lakshadweep	56	57	58	62	37	69	43	43	0	93	Null	100	100	100	82	63
Puoucherry	56	71	71	67	35	86	97	58	86	92	53	43	39	37	94	66
India	50	35	61	58	42	88	70	64	65	64	53	55	60	66	72	60
Target	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

🔴 Aspirant (0-49)   🟡 Per former (50-64)   🟢 Front Runner (65-99)   🔵 Achiever (100)

Table 2: India's State-Wise Performance for SDGs (Source – The SDG India Index, 2019-2020)

Thus, partnership for SDGs is a crucial component for project delivery (SDG 17) as it can provide a well-defined structure to each participating actor. It will allow governing bodies to streamline short-term and long-term objectives, and offer a clean, transparent mechanism to track milestones covered and the overall progress. For this to be possible, the country must provide a healthy political environment. Currently, India is witnessing a growing interplay of money and muscle power in its political system that is allowing easy entry of leaders with questionable credentials. When such leaders come to the forefront, it becomes very challenging to prevent exploitation, corruption, and misuse of available resources. The onus of creating a suitable foundation for the SDGs lies with the general public as it does with governing and regulatory bodies. With 43% winners of the 2019 General Elections in India having criminal background (ADR 4), and 35.8% Indian voters showing willingness to vote for such candidates if they had done good work previously (ADR 11), there is an urgent need to establish stringent policies that would eliminate criminality and role of wealth in electoral processes, so that good, reliable leaders with political prowess occupy powerful positions and encourage suitable changes to the country's management of various socio-economic and political complications - both internal and external.

4. Policy Recommendations

The most crucial agenda for the government is to double its efforts on combating the Covid-19 disease. Increased efforts on medical support, rehabilitation, economic provisions, and socio-political stability are fundamental to the country's progress in terms of internal development, which can have a favourable impact on its regional and global position.

In addition, it is important for the central government to enable decentralisation of power and delineate greater decision-making roles to state governments in order to maximise benefits.

For more details, please refer to: Broom, Douglas. "6 of the World's 10 Most Polluted Cities are in India". World Economic Forum, 5 Mar. 2020.

For more details, please refer to: Padmanabhan, Vishnu, et al. "The Growing Threat of Climate Change in India". Mint, 21 Jul. 2019.

Moreover, since some SDGs are interconnected, it is essential to strengthen departments and agencies across different sectors to facilitate collaborations and negotiations.

The government must also strengthen implementation strategies of existing policies for various goals. India does not lack a broad theoretical framework that is necessary to achieve different targets. The aspect that requires attention are the stakeholders assigned with the duty of ensuring the policy's continued relevance and smooth working. There should also be a regular and effective follow-up system to record the progress made. There is also an urgent need to increase budget allocation for areas such as education and health. In this manner, the government would achieve many targets set forth by the sustainable development goals.

Apart from institutional changes, the government must also look into matters related to provisions made available for the people. One of the most effective solutions is to improve the quality of education. By doing so, leaders would ensure a well-informed, critical-minded, and opinionated population that understands the need to collaborate with different institutions in order to facilitate growth and development. The government should also increase partnership with supporting organizations to address problems related to hunger, poverty, and education. Furthermore, in order to resolve challenges pertaining to cities, it is also necessary for the government to improve urban planning and make it as inclusive as possible. By making a denser network of pipelines, better medical support, etc., leaders can ensure good health of those coming from weaker economic backgrounds.

Lastly, the government must ensure that equal representation in project planning and implementation is maintained through inclusion of all stakeholders, especially minority and disadvantaged communities who experience the burden of poorly framed policies in the most acute manner. Indeed, Sustainable Development Goals are an essential guide-map for target-oriented development and must be effectively incorporated in the country's national agenda.

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Can Poor Selection Process Be Remedied Through Training And Development: An Empirical Study

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Abstract

Employees are major assets of any organization. The active role they play towards a company's success cannot be underestimated. As a result, equipping these unique assets through effective training becomes imperative in order to maximize job performance. The cost of hiring an employee has an enormous impact on both productivity and profitability. For many organizations, more thought and time goes into replacing a computer printer than into hiring "their most important asset". Doesn't it seem odd that regards "people as its most important asset", doesn't accurately measure the cost of acquiring that asset. one of the most significant developments in the field of organizations in the field of organizations in recent times is the increasing importance given to human resource. People are vital to organizations as they offer perspectives, values and attributes to organizational life; and when managed effectively, these human traits can be of considerable benefits to the organization.

Keywords: *Training, Human Capital, Productivity.*

1. Introduction

The cost of hiring an employee has an enormous impact on both productivity and profitability, and costs over four times more than what we might spend on something as basic as a computer printer. For many organizations, more thought and time goes into replacing a computer printer than into hiring "their most important asset". Doesn't it seem odd that a company that regards "people as its most important asset", doesn't accurately measure the cost of acquiring that asset. As HR professionals, our organizations rely on us to identify and attract people with the skills and personal qualities to take the business forward. We are now in a culture where the practices of Human capital management have evolved to secure a competitive edge for businesses through recruiting, developing and maintaining people who match the success criteria required by the business. The stakes are high and rising in this battle for top performers, and early assessment is becoming increasingly important. Whilst businesses have become more aware of the value of carefully throughout recruitment, the true downside of wrong recruitment decisions is also coming to light. Recent studies conducted by Royal Bank of Scotland show that the actual cost of a wrong hire can be in the region of a year's salary, and this doesn't even take into account the opportunity cost of not having a high performer in the role. One of key features of the knowledge era is the increased mobility of knowledge workers particularly amongst those who have rare skills and competencies, which leads to higher levels of recruitment and selection. Recruitment and selection are some of the most critical human resources decisions an organisation can make (Sutherland &Jordaan, 2004). Recruitment is the process of attracting and encouraging potential employees to apply for a position, while selection is the process of making fair and relevant assessments of the strengths and weaknesses of applicants with the intention to hire them (Boxall & Purcell 2008; Breaugh& Starke 2000). Correct selection creates a match between the capabilities and inclinations of prospective candidates against the demands and rewards inherent in the organization. The effective appointment of appropriate candidates is critical to organizational success yet few organisations formally evaluate their recruitment and selection efforts (Carlson, Connerly& Mecham, 2002; Hacker, 1997). According to Dale (2003), appointment decisions are amongst the most important a manager has to make as they affect the ability to achieve organizational targets,the quality of services or products delivered to customers and the wellbeing of the staff.

Huselid (1995) showed a relationship between successful hiring and financial performance. Some organizations calculate the costs of appointments using metrics such as selection ratios and responses to adverts, but the outcomes of wrong selection decisions are not typically assessed and empirical research in this area is scant. Most managers have experienced the problems that result from selection errors but often continue making them. "Most companies are so determined to prove that their hiring system is foolproof that they not only fail to admit to hiring mistakes, they also keep them around longer than they should in the vain hope that they may yet work out"

2. Evaluating the Effectiveness of Training

An Investor in People evaluates the investment in training and development to assess achievement and improve future effectiveness.

Kearns (1994) suggests that there are four groups of 'measures' of training effectiveness, which are used by organizations. The groups are as follows:

- No Measurement
- Subjective Measures
- Qualitative Measures
- Objective Measures

The first group, in which no real measurement occurs, includes activities undertaken as an "Act of Faith", where no form of measurement is attempted, such as initiatives to improve communications in organization, which seem to make people feel good and appear to have worked in some intangible manner.

The second group includes subjective responses from trainees/course delegates, as exemplified by the "Happy Sheet". The main question asked is about how individuals feel after the training. Organizations often make the assumption that positive responses indicate training success and therefore value to the organization. However, course delegates may well give strong positive response scores for a number of reasons, including the presentational skills of the trainer, the quality of the venue, and the "feel good" factor of indulging in a creative work group, and so on.

Objective measures are the only really meaningful ones. However, they challenge the provider of training to demonstrate how their training activities feed through to the "bottom line": in terms of return on investment and return on the capital employed. There has often been an assumption, in times past, that training somehow "justifies itself", because it is all about developing people.

3. Model used in this report for Evaluation & Recommendations

The Kirkpatrick Model establishes the effectiveness in terms of assessing the extent to which the objectives are met. Combining the four levels of this model and an optimum cost benefit strategy would enable the management to ascertain the extent to which a programme is contributing to the effectiveness of the organization. Therefore, this technique is used to identify and recommend certain measures in order to improve the training effectiveness at BHEL. The details of Kirkpatrick Model are explained in the succeeding paragraph.

3.1 The Kirkpatrick Model

Perhaps the most influential approach to training evaluation was developed by D.L. KIRKPATRICK (1975) which, according to Bornbrauer (1987), despite its age and common sense approach to the subject, remains valid: "because of its comprehensiveness, simplicity, and applicability to a variety of training situations."

3.1.1 Level One - Reaction

This level in the Kirkpatrick model is seen to offer some useful insights into the early experiences of trainees, but precisely because it is concerned with "feelings" and first reactions, the results need to be viewed with some caution.
Measurement can be done through:

3.1.1.1 Reaction Sheets: Reaction sheets (often referred to as 'happy sheets') should ask questions about the achievement of the course objectives, about the course material, the presentation, the activities used, the venue and the pre-course material. Group discussion: Build in time at the end of the course for how they will take the learning forward. Have them record the main points of the discussion for you to take away.

3.1.1.2 Thumbs up, thumb down:
This is much focused on reaction. Ask closed questions about the training course directed to the whole group. If participants feel the answer to the question is 'Yes' they give a thumbs-up sign, if the answer is 'No', it's a thumbs down. You need to record the number of responses, positive or negative, to each question.

3.1.2 Level Two - Learning

This is the level at which "new learning" is generated and which requires evaluators to try to establish an individual's progress towards the learning of specified skills and competencies. Measurements can be done through:

3.1.2.1 Reaction sheets: Questions about what participants feel they have learnt during the course can be included on the reaction sheets.

3.1.2.2 Post - courses review: Delegates should meet with their line manager soon after the course to discuss what learning has taken place and how this will be applied. They should then meet at agreed intervals to review how much progress is being made.

3.1.2.3 Action plans: By requiring delegates to complete action plans at the end of course, we imply that we are expecting them to implement some learning from the course and make some changes in the way they work.

3.1.3 Level Three - Effects on Individual Performance

Recognizing that the purpose of training is to create new job capabilities means that evaluation must be extended to the working environment. Above all, this level of evaluation draws attention to the fact that training does not end at the completion of the training programme, but has to embrace issues such as the transfer of training, support for the use of new skills and competences and the support provided by line managers.

3.1.4 Measurement can be done through:

3.1.4.1 Post- course review with line manager: Delegates should meet with their line manager soon after the course to discuss what learning has taken place and how this will be applied. They should then meet at agreed intervals to review how much progress is being made.

3.1.4.2 Follow-up questionnaire: The trainer circulates a questionnaire to all delegates and their managers asking questions about how the learning from the course is being applied.

3.1.4.3 Follow-up calls: The trainer, or a nominated person, chooses a random sample of delegates from a course and then contacts them and their line managers to ask a series of questions about the application of learning from the course.

3.1.4.4Re-testing: If the training is very skills- based and has culminated with a test, it is possible (although time-consuming) to re-test delegates on a regular basis and then to retrain if necessary.

3.1.5 Level Four - Effects on Organizational Performance
The ultimate level and one that represents an attempt to establish what is often described as the impact of training on the "bottom line" must be measured.

As with level three evaluations, in order to assess the effects of training on an organization, measures need to be taken prior to the training being carried out. Examples of such measures are: Profit levels, Wastage, Levels of consumables used, Accidents and damage rates, Customer complaints, Working rates, Error rates.

4. Review of Literature
Kevin Gordan, (2008)All organizations have to be concerned with the issue of making sure that the best and most effective people are employed by them. This research examines the cost of making "bad" recruitment decisions and the impact it has on the organizations. During the course of the project, the author looked at areas such Recruitment, learning development and also data taken from employees who were leaving the organizations, who had completed exit questionnaires. This was done in order to get a clearer understanding of the reasons why people leave organizations and also, to ascertain whether or not the organization could have done anything to prevent them from leaving.

Aidah Nassazi, (2013) Employees are major assets of any organization. The active role they play towards a company's success cannot be underestimated.

As a result, equipping these unique assets through effective training becomes imperative in order to maximize the job performance. The purpose of this research was to evaluate the effects of training on employee performance, using the telecommunication industry in Uganda as case study.

Samuel Asante-Yeboah, (2012) The necessity for improved work performance has been acknowledged globally and the fact that this depends on efficient and effective training and development programmes cannot be downplayed. Training is a learning process that involves the acquisition of knowledge, skills, and abilities necessary to successfully perform a job.

Joy O. Ekwoaba, (2015) one of the most significant developments in the field of organizations in recent times is the increasing importance given to human resources. People are vital to organizations as they offer perspectives, values and attributes to organizational life; and when managed effectively, these human traits can be of considerable benefits to the organization.

Recruitment and selection training and development,(2016). This report focuses on Sainsbury's human resources strategies regarding its recruitment and selection, training and development, diversity and performance management. The purpose of this report is to focus on issues involved in the HRM (human resources management), both from the existing theory as well as practice.

Dr. Amir Elnaga, (2013) Employee is a blood stream of any business. The accomplishment or disaster of the firm depends on its employees' performance. Hence, top management realized the importance of investing in training and development for the sake of improving employees performance. This conceptual paper aimed at studying the effect of training on employee performance and to provide suggestions as to how firms can improve their employee performance through effective training programs.

Eunice Jane Amadi, (2014) In the field of HRM, training and development is the field concerned with organizational activity aimed at improving the performance of individuals and groups in an organizational setting. It has been known by several names, including employee development, human resource development, and learning and development.

This study aimed at examining the effect of training and development on employee performance with a case study of safaricom call center.

5. Objectives of the Study

1. To study the impact of training and development on the Proper selection of employees.
2. To develop Training and Development mechanism for proper selection of employees as per job analysis.

5.1 Hypothesis

1. There is no effect of Training and development on the proper selection of employees and vice versa.

2. There is an effect of Training and development on the proper selection of employees and vice versa

6. Methodology

Data were collected through questionnaires. Questions were about HR Outsourcing and its impact on employee morale. ANOVA and Linear regression was used to find out the effect of emotional intelligence on employee's decision making and also check the variations between male and female employees in Dehradun.

6.1 Sampling Design

Convenience Sampling is used as it attempts to obtain a sample of convenient elements and respondents are selected because they happen to be in the right place at the right time.

6.2 Sources of Data

1. Primary data :Through Questionnaire and personal interaction
2. Secondary data: Journals, books, research papers, journals, websites etc.

Sample Size: 50

7. Data Analysis

Data analysis and the interpretation of data were a combination of the literature reviewed and the outcomes of the study. This stage was strengthened by the qualitative methods used to discover results of the study.

The Statistical Package for Social Science software (SPSS) was used in the analysis of the survey. Inferential and descriptive statistical tools are employed to quantify and estimate the collected data, and to study their basic patterns.

Following data analysis techniques are be used to analyze the data:

1. Mean
2. Analysis of Variance (ANOVA)
3. Linear Regression

8. Limitations of the Study

- The time period for carrying out the research was short as a result of which many facts have been left unexplored.

- The sample was taken on the basis of convenience; therefore the shortcomings of the convenience sampling may also be present in this study.

- There were some inherent limitations as far as collection of data is concerned. The respondent's response may be biased in favour of their industry.

9. Data Analysis and Interpretation

Table 1. Education wise classification

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Under Graduate	6	12.0	12.0	12.0
Graduate Post	19	38.0	38.0	50.0
Graduate	25	50.0	50.0	100.0
Total	50	100.0	100.0	

Source : Primary Data Analysis by Author

Interpretation

Out of 50 employees 12% respondents are under graduates,38% respondents are graduates and 50% respondents are post graduates.

Table 2 Occupation wise classification

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid CCE	7	14.0	14.0	14.0
Team Leader	9	18.0	18.0	32.0

Source : Primary Data Analysis by Author

Continued

Assistant Manager	3	6.0	6.0	38.0
Manager	12	24.0	24.0	62.0
Others	19	38.0	38.0	100.0
Total	50	100.0	100.0	

Source : Primary Data Analysis by Author

Interpretation

Out of 50 employees 14% respondents are customer care employees,18% respondents are team leader,6% respondents are assistant manager, 24% respondents are managers and 38% respondents are other categories.

Table 3 Income wise classification

	Frequency	Percent	Valid Percent	Cumulative Percent
2% Validless than 5000	4	8.0	8.0	8.0
5000-10000	1	2.0	2.0	10.0
10000-15000	4	8.0	8.0	18.0
15000-20000	13	26.0	26.0	44.0
20000-25000	12	24.0	24.0	68.0
above 25000	16	32.0	32.0	100.0
Total	50	100.0	100.0	

Source : Primary Data Analysis by Author

Interpretation

Out of 50 employees 8% respondents receive income less than 5000,2% respondents receive income between 5000-10000,8% respondents receive income between 10000-15000,26% respondents receive income between 15000-20000,24% respondents receive income between 20000-25000,32% respondents receive income above 25000.

Table 4

Mean & Standard Deviation of Factors Descriptive Statistics

	Mean	Std. Deviation	N
Education wise classification	2.38	.697	50
Training helps in increasing productivity of employees to achieve organizational goal.	1.22	.418	50
Training of workers is given adequate importance in your organization	1.72	.573	50
Does training help to improve employee and employer relationship?	1.90	.707	50
Training program are well-planned	2.28	.607	50
Training programs are sufficient duration	2.50	.678	50
Training is periodically evaluated and improved.	2.58	.758	50
Training programs emphasis on developing technical and managerial capabilities of employees.	2.68	.978	50
Employees are sponsored for training programs after carefully identified developmental needs.	2.72	.834	50
Those who are sponsored for the training programs take the training seriously.	2.68	.891	50
Employees in the organization participate in determining the training they need.	3.00	.808	50
The quality of training programs in your organization is excellent.	3.38	.945	50

Source : Primary Data Analysis by Author   **Cont.**

There is well designed and widely shared training policy in the company	1.44	.541	50

Source : Primary Data Analysis by Author

Table 5 Model Summary

Model	R \ Square	R	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	422a	.178	-.088	.727	.178	.669	12	37	.769	2.327

Source : Primary Data Analysis by Author

Predictors: (Constant) There is well designed and widely shared training policy in the company, Training of workers is given adequate importance in your organization . Training helps in increasing productivity of employees to achieve organizational goals, Training program are well-planned .The quality of training programs in your organization is excellent. Does, training help to improve employee and employer relationship. Training, is periodically evaluated and improved. Those, who are sponsored for the training programs take the training seriously Training, programs are sufficient duration , Training programs emphasis on developing technical and managerial capabilities of employees. Employees are sponsored for training programs after carefully identified developmental needs. Employees in the organization participate in determining the training they need. Dependent Variable: Education wise classification.

Table 6 ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig
1 Regression Residual	4.239 19.541	12 37	.353 .528	.669	.769ᵇ
Total	23.780	49			

Source : Primary Data Analysis by Author

Dependent Variable: Education wise classification
Predictors: (Constant), There is well designed and widely shared training policy in the company, Training of workers is given adequate importance in your organization ,

Training helps in increasing productivity of employees to achieve organizational goals., program are well-planned .The quality of training programs in your organization is excellent. Does, training help to improve employee and employer relationship? Training, is periodically evaluated and improved. Those, who are sponsored for the training, programs take the training seriously .Training, programs are sufficient duration , Training programs emphasis on developing technical and managerial capabilities of employees. Employees, are sponsored for training programs after carefully identified developmental needs . Employees, in the organization participate in determining the training they need.

Education wise classification * Training helps in increasing productivity of employees to achieve organizational goals.

Table 7

Training helps in increasing productivity of employees to achieve organizational goals.	Mean	N	Std. Deviation
Strongly Agree	2.41	39	.715
Agree	2.27	11	.647
Total	2.38	50	.697

Source : Primary Data Analysis by Author

Table 8 ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Education wise classification * Training helps in increasing productivity of employees to achieve organizational goals. Between Groups (Combined)	.162	1	.162	.330	.568

Source : Primary Data Analysis by Author

Table 9 Association

	Eta	Eta Squared

Cont.

Education wise classification * Training helps in increasing productivity of employees to achieve organizational goals.	.083	.007

Source : Primary Data Analysis by Author

Education wise classification ⋆ Training of workers is given adequate importance in your organization

Table 10 Mean

Training of workers is given adequate importance in your organization	Mean	N	Std. Deviation
Strongly Agree	2.47	17	.717
Agree	2.30	30	.702
Neutral	2.67	3	.577
Total	2.38	50	.697

Source : Primary Data Analysis by Author

Table 11 ANOVA

Education wise classification * Training of workers is given adequate importance in your organization Between Groups (Combined)	.578	2	.289	.585	.561
Within Groups	23.202	47	.494	.494	
Total	23.780	49			

Source : Primary Data Analysis by Author

Table 12 Measures of Association

Education wise classification * Training of workers is given adequate importance in your organization	Eta	Eta Squared

Source : Primary Data Analysis by Author

⋆ Training programe are well-planned

Table 13 Means

Training programe are well-planned	Mean	N	Std. Deviation
Strongly Agree	2.50	4	.577
Agree	2.25	28	.752
Neutral	2.56	18	.616
Total	2.38	50	.697

Source : Primary Data Analysis by Author

Table 14 ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Education wise classification * Training programe are well-planned Between Groups (Combined)	1.086	2	.543	1.124	.334
Within Groups	22.694	47	.483		
Total	23.780	49			

Source : Primary Data Analysis by Author

Education wise classification ⋆ Training is periodically evaluated and improved.

Table 15 Means

Training is periodically evaluated and improved.	Mean	N	Std. Deviation
Strongly Agree	2.50	4	.577
Agree	2.35	17	.702
Neutral	2.40	25	.764
Disagree	2.25	4	.500
Total	2.38	50	.697

Source : Primary Data Analysis by Author

Table 16 ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Education wise classification * Training is periodically evaluated and improved. Between Groups(Combined)	.148	3	.049	.096	.962

| Within Groups | 23.632 | 46 | .514 | | |
| Total | 23.780 | 49 | | | |

Source : Primary Data Analysis by Author

Table 17 Measures of Association

	Eta	Eta Squared
Education wise classification * Training is periodically evaluated and improved.	.079	.006

Source : Primary Data Analysis by Author

Education wise classification * Training programs emphasis on developing technical and managerial capabilities of employees.

Table 18 ANOVA

Training programs emphasis on developing technical and managerial capabilities of employees.	Mean	N	Std. Deviation
Strongly Agree	2.33	6	1.033
Agree	2.40	15	.632
Neutral	2.42	19	.607
Disagree	2.33	9	.866
Strongly Disagree	2.00	1	.
Total	2.38	50	.697

Source : Primary Data Analysis by Author

Table 19 Means

	Sum of Squares	df	Mean Square	F	Sig
Education wise classification * Training programs emphasis on developing technical and managerial capabilities of employees. Between Groups(Combined)	.215	4	.054	.103	.981
Within Groups	23.565	45			
Total Within Groups	23.780	49			

Source : Primary Data Analysis by Author

Table 20 Measures of Association

	Eta	Eta Squared
Education wise classification * Training programs emphasis on developing technical and managerial capabilities of employees.	.095	.009

Source : Primary Data Analysis by Author

Education wise classification * The quality of training programs in your organization is excellent.

Table 21 Means

The quality of training programs in your organization is excellent.	Mean	N	Std. Deviation
Strongly Agree	1.00	1	.
Agree	2.57	7	.535
Neutral	2.55	20	.605
Disagree	2.25	16	.683
Strongly Disagree	2.17	6	.983
Total	2.38	50	.697

Source : Primary Data Analysis by Author

Table 22 ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Education wise classification * The quality of training programs in your organization is excellent. Between Groups(Combined)	3.282	4	.821	1.802	
Within Groups	20.498	45	.456		
Total	23.780	49			

Source : Primary Data Analysis by Author

Table 23 Measures of Association

	Eta	Eta Squared
Education wise classification * The quality of training programs in your organization is excellent.	.372	.138

Source : Primary Data Analysis by Author

Education wise classification * There is well designed and widely shared training policy in the company

Table 24 Means

There is well designed and widely shared training policy in the company	Mean	N	Std. Deviation
Strongly Agree	2.34	29	.769
Agree	2.45	20	.605
Neutra	2.00	1	.
Total	2.38	50	.697

Source : Primary Data Analysis by Author

Table 25 ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Education wise classification * There is well designed and widely shared training policy in the company Between Groups(Combined)	.278	2	.139	.278	.758
Within Groups	23.502	47	.500		
Total	23.780	49			

Source : Primary Data Analysis by Author

Table 26 Measures of Association

	Eta	Eta Squared
Education wise classification * There is well designed and widely shared training policy in the company	.108	.012

Source : Primary Data Analysis by Author

10. Conclusion

Every organization needs to have well trained and experienced people to perform the activities that have to be done. If the current or potential job occupant can meet this requirement, training is not important. But when this is not the case, it is necessary to raise the skill levels and increase the versatility and adaptability of employees. Inadequate job performance or a decline in productivity or changes resulting out of job redesigning or a technological break-through require some type of training and development efforts. As the jobs become more complex, the importance of employee development also increases.

The purpose of the training and development is to help meet company objectives by providing opportunities for employees at all organizational levels to acquire the requisite knowledge, skills and attitudes:

(i) The first step in training is to determine needs and objectives.

(ii) The techniques and processes of a training programme should be related directly to the needs and objectives of an organization.

(iii) Training is properly the responsibility of any one in the management who wants to attain a particular objective.

(iv) The purpose behind the training of personnel is to assist line management in the determination of training needs and in the development, administration, conduct and follow-up of training plans.

(v) To be effective, training must use the tested principles of learning.

(vi) Training should be conducted in the actual job environment to the maximum possible extent.

11. Suggestions

Based on the data collected through the questionnaire the following recommendations are made for consideration:

(i) The organization may utilize both a subjective and objective approach for the training programmes.

(ii) The organization may consider deputing each employee to attend at least one training programme seach year.

(iii) The In-house training programmes will be beneficial to the organization as well as employees since it will help employees to attend their official work while undergoing the training.

(iv) The organization can also arrange part time training programmes in the office premises for short durations, spanning over a few days, in order to avoid any interruption in the routine work.

(v) The organization can arrange the training programmes department wise in order to give focused attention towards the departmental requirements.

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Entrepreneurial Culture Development Through Financial Support Under Mudra Scheme in India

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In India, job creation is the most critical issue being faced by the Indian economy. In India unemployment rate is 7.8% and Indian small businesses play an important role by providing employment to many people. It is the second largest sector of the Indian Economy. This sector is engaging uneducated and unskilled people after agriculture. But Finance is one of the most important instruments to fight poverty and generate employment in the country. India currently faces difficulty to access credit from the regular banking system. The major problem for the growth of entrepreneurs is the lack of financial support. To solve such types of problems GOI launched MUDRA on 8th April 2015 to deal with the financial problem of MSMEs. To create an inclusive, sustainable and value based entrepreneurial culture is the mission of this flagship scheme. MUDRA offers three types of loans Shishu (to 50,000), Kishore (to 50,000 to 5 lakh), and Tarun (to 5 lakh to 10 lakh).

Keywords: *Mudra, GOI (government of India), Non–banking financial institutions (NBFI), Small enterprises, financial inclusion.*

1. Introduction

Non-availability of timely and adequate credit at an affordable cost at a fixed time is one of the most important problems faced by the rural poor households and other small business entities in the society. One of the major reasons for low availability of timely credit is lack of financial institutions, which provides loans to the economically weaker section of society. The problem of non-accessibility of credit at a time is more serious for micro enterprises requiring small loans and the first-generation entrepreneurs who want to establish their own enterprise. The underprivileged society of India faces another problem: higher interest rate charged by the local moneylenders. Financial support is the most essential factor to resist poverty and provide opportunities. India currently faces difficulty to access credit from the regular banking system. Financial inclusion is one of the most precious strategies in India. Our financial deal has been consistently motivated by a basic plan of a practical and comprehensive development. The Governor of RBI Shri Y.V. Reddy first introduced the concept of financial inclusion in 2005. Government of India (GOI) has been introduced a number of financial inclusion initiatives such as Pradhan Mantri Mudra Yojana (PMMY), Pradhan Mantri Jeewan Jyoti Beema Yojana (PMJJBY), Pradhan Mantri Jan Dhan Yojana (PMJDY), Atal Pension Yojana (APY) and Pradhan Mantri Surakhsha Beema Yojana (PMSBY) etc. for the small businessman, weaker section, low-income groups and micro enterprises. Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched by the Hon'ble Prime Minister on April 8, 2015, for providing loans up to 10 lakhs to the non-corporate, non-farm small/micro enterprises.These loans are classified as MUDRA loans under PMMY. These loans are given by Commercial Banks, RRBs, Small Finance, Banks, MFIs and NBFCs.

Indian MSMEs contribution is highly remarkable in the overall industrial economy of the country. They contributed around 8 % to the GDP of India. As per NSSO survey (2013), there were 5.77 crore small/ Micro units in the country, mostly individual proprietorship / 'Own Account Enterprises' which employ around 12 crore people. Over 60% of these units are owned by persons belonging to weaker sections of the society, the scheduled castes, scheduled tribes, Other Backward Classes, minorities, and women.

2. About Mudra Scheme

MUDRA stands for Micro Units Development and Refinance Agency Ltd. It is a financial institution being set up by the government of India for development and refinancing activities related to micro units. It was announced by the then Hon'ble Finance Minister Mr. Arun Jaitley while presenting the union budget for financial year 2015-16. It is a wholly owned subsidiary company of SIDBI. MUDRA loans are extended mainly for Vendors, Traders, Shopkeepers, transport vehicles, non – farm income activities like Pesci culture, bee keeping, poultry farming, etc. MUDRA has been working towards bridging this gap. By creating a good architecture of Last Mile Credit Delivery, MUDRA aims to increase the confidence of the aspiring but unemployed youth of the country to become first generation entrepreneurs as also of existing small businesses to expand their activities. The present authorized capital of MUDRA is at ` 5000 crore with a paid-up capital of `1675.93 crore. SIDBI has contributed the entire capital of MUDRA. RBI has allocated an amount of `20,000 crore from Priority Sector shortfall of Commercial Banks for creating a Refinance Corpus Fund, PMMY is a scheme to finance income generating. To facilitate hassle free and flexible working capital assistance to the borrowers, MUDRA introduced the MUDRA card-a debit card on RuPay platform which can be operated across the ATMs and 'Point of Sale' (POS) Machines. A Borrower would be able to manage his credit needs by drawing funds from ATMs or make payments through POS machines, based on the requirement, and repays and when funds are available with him. Many partner banks/MFIs disbursed working capital loans by adopting the MUDRA card scheme. The lending terms of PMMY, such as, margin, interest rate and security, etc. are as per the RBI stipulations.

3. Objectives of the Study

The main motive behind this study is to find out the impact of MUDRA loans on MSMEs. There are some objectives of this study.

1. To evaluate the role of Mudra yojana in India

2. To find out the scheme offered by MUDRA under PMMY and their impacts on Indian Small business owners and self-employed people.

3. To examine region wise and category wise fund disbursement performance of MUDRA Scheme.

4. Methodology

The research paper is descriptive, the data and information for the study is collected from secondary sources like newspapers, magazines, various websites including the website of MUDRA Yojana and other government functioning institutes. Descriptive Statistical tools were applied in the analysis of data.

5. Literature Review

Sandhya Ruhela (July 2017) studied the role of MUDRA bank in refinancing and regulating MFIS in India and discusses the issues that needs to be addressed with the creation of MUDRA bank. She concluded that the inclusive growth and development of India, MUDRA is imperative to provide adequate financing to the SMEs, which is the growth engine of the Indian economy.

In another study Ramesh, P. (2016) analyzed the MUDRA bank schemes, such as Shishu, Kiran and Tarun. He concluded that it explores the bank financial performance, number of accounts and amount disbursed by the MUDRA bank and state wise number of accounts and disbursed amount by the three schemes.

6. Results and Discussion

6.1 Products of Mudra Scheme in India

Under the categories of PMMY, MUDRA has created three products namely 'Shishu', 'Kishore' and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and provide a reference point for the next phase of graduation / growth. MUDRA will associate with local coordinators and provide finance to entrepreneurs. MUDRA Scheme may be beneficial in following scenarios.

Figure 1: Coverage of MUDRA Scheme in India

Source: www.mudra.org.in

1. Impact on job generation.
2. MUDRA is fueling growth of micro enterprises and informal sectors
3. An alternative to private money lenders
4. Impetus to entrepreneurship

MUDRA and the PMMY will help crores of micro entrepreneurs to access credit from the formal financial system.

6.2 Region Wise Performance by Banks

**Table 1: Region wise performance by banks (Amount Disbursed) Amt in Rs Cr**

Category	North	West	East	South	Total
Shishu	4090.28	3478.55	3746.97	5668.02	16983.82
Kishor	9436.71	7312.05	7116.48	16426.35	40291.59
Tarun	9022.46	7143.29	4219.29	9389.86	29774.9
Total	22549.45	17933.89	15082.74	31484.23	87050.31
% Share	26%	21%	17%	36%	100%

Source: mudra.org.in

The table 1 reveals that the highest **36 percent** amount disbursed in the South region and followed by the North region (26 percent) India. The campaign culminated in mega credit camps in different locations in the country from 25th September 2015 to 02nd October 2015. To enhance the awareness of the program, MUDRA carried out a month-long publicity campaign, on behalf of DFS, through print media and Radio.

Figure 2 .shows Category wise Performance– Shishu, Kishor and Tarun category comprising 46.65%, 30.89% and2 2.46 respectively.

Figure : 2
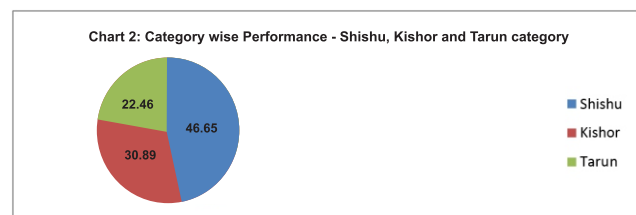
Source: Prepared by Author

6.3 Beneficiaries of Scheme - Any Indian Citizen who has a wage producing plan from small scale business exercises in exchanging and preparing and whose advance prerequisite is under Rs.10 lakh can approach advances under PMMY. Loan rate is regulated by the Reserve Bank of India (RBI) from time to time.

Non corporate Small Business Sector (NCSBS) occupied with benefit division, miniaturized scale fabricating units, natural products a vegetable distributing, support and repairing, handiworks and working nourishment administrations. MUDRA is offering under Mahila Uddyami. Scheme specially encourages women entrepreneurs leading to Women empowerment. A fixed sum of money is allotted only to women entrepreneurs. The borrower can approach any of the lending institutions mentioned above or can apply online through this portal www.udyamimitra.in

6.4 Progress Made Under PMMY- MUDRA is a refinance institution. MUDRA does not lend directly to the micro entrepreneurs / individuals. PMMY can be availed of from nearby branch of bank, NBFC, MFIs etc. MUDRA loan is extended for variety of purposes which provides income generation and employment creation in manufacturing, services, retail, and agri. Allied activities. A total no. of 27 public sector banks, 17 private sector banks, 25 NBFIs, 31 RRBs, 4 co- operative banks, 36 MFIs have currently been selected to allow disbursement of this loan 60% under SHISHU ,40% under Kishore and Tarun. This is the progress report of PMMY, 15. 56 crore loans have been disbursed so far worth Rs.7.23 lakh crore under MUDRA yojana. It was said by finance minister Piyush Goyal in budget 2019 report. In F. Y. 2019 -2020 of loan sanctioned is 14199352 crores. Given tables show a big change in the number of sanctioned amounts year by year. MUDRA enhances liquidity by its disbursed amount to the non-corporate sector. It increases the production capacity with the help of finance so the small entrepreneurs can utilize their resources to increase productivity. MUDRA also increase share in GDP. It helps small sector with finance, and they can contribute to Indian GDP.

Table 2: Credit Disbursed under MUDRA Scheme in India

FINANCIAL YEAR	NO. OF PMMY LOANS SANCTIONED	AMOUNT SANCTIONED	AMOUNT DISBURSED
2015-2016	34880924	137449.27	132954.73
2016-2017	39701047	180528.54	175312.13
2017-2018	48130593	253677.10	246437.40
2018-2019	59870318	321722.79	311811.38
2019-2020	14199352*	69757.90 *	66369.54 *

* PROVISIONAL DATA Source; www.mudra.org.in

MUDRA loan interest rates are very low which is very supportive for the weaker section of society. Because of higher interest rates they do not use finance for self-reliance.

7. Suggestions

Here are some suggestions given to improve this program.

1. This Scheme can be extended to personal sectors other than farms and factories. They can start a loan funding of less than Rs 50,000 so that the gap of 0- 50k can be fulfilled.

2. There should be more concentration on the minority sector.

3. MUDRA cards can be used more intensively in the future.

4. Women entrepreneurs should be more encouraged to wipe out the difficulties faced by them.

8. Conclusion

It can be concluded that the MUDRA is the recent scheme to focus exclusively on entrepreneurs. It is a very effective financial tool which makes a special change that will help in making a NEW India. Government initiatives to encourage young and educated entrepreneurs is a useful tool in Job creation. It not only means to provide employment opportunities but also plays a vital role in women empowerment. India is a fast-growing economy. The government is implementing various programs for increasing the employment rate with the help of finance and has succeeded to a great extent.

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Overview of Healthcare Tourism: An Indian Perspective

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Abstract

Healthcare tourism is a rapidly growing practice to seek healthcare services around the world. The Southeast Asian market for medical tourism has been growing at a higher rate than any other region. Singapore, Thailand, India, and Malaysia are the most preferred medical tourism destinations in the region. India is evolving as a hub for global healthcare tourism and the development is not limited to certain hospitals; it involves a range of healthcare services providers like ayurvedic, homeopathic, naturopathic and yoga institutions in the form of availability of alternative medicine. Renowned medical experts conduct a complex surgical procedure in a world class hospital at a very nominal cost. SWOT analysis has been performed to examine the present strength and weakness of the Indian healthcare tourism market and assess the opportunities and threats for India as the medical tourism destination. Compared to other nations, superior quality healthcare combined with low treatment cost is benefitting Indian medical tourism.

Keywords: *Healthcare tourism; medical tourism; SWOT; Southeast Asia, India*

1. Introduction

Healthcare Tourism is expanding worldwide. Healthcare tourism is also referred to as wellness tourism and medical tourism. In healthcare tourism, patients travel to other countries for medical care from various parts of the world which could range from small root canal treatment (dental) to major knee replacement. When patients seek healthcare treatment, they also choose to combine their treatment with a well-planned holiday. When patients seek healthcare services in foreign countries, they choose to combine their treatment with a well-planned holiday. Healthcare tourism can be described as when patients go for healthcare treatment to foreign countries.

Over several years, healthcare tourism has become a buzz in the healthcare sector and developing countries like Thailand, Singapore, India, Malaysia is promoting healthcare tourism to attract patients from all around the world. To gain competitive advantage, all these countries promote healthcare tourism actively and expect a huge base in coming years as it has a lucrative potential. Most patients who seek medical treatment hail from developed countries like the US, UK, Australia, etc. Patients look for a good healthcare facility at an affordable cost along with a destination where they can enjoy leisure time. In most of the emerging countries, hospitals provide health care facilities at a low cost by giving a bundle of services in a package to patients including medical visa, healthcare service, hospitality, voyage to local sightseeing all within a bundle. Thus, the difference between the hospitality and healthcare services has lessened, as healthcare tourism incorporates tourism as well as healthcare services in one package. As per McKinsey, (2008) "The primary purpose of the people is to acquire medical treatment in overseas countries by travelling.

Medical tourism has become a multibillion-dollar industry. The elderly population is rising rapidly in the developed countries and highlighting an additional demand for health infrastructure. Transparency Market Research report highlights that the value of the healthcare tourism market was US$10.5 billion in 2012 and is increasing at a rate of 17.9% CAGR2,10. This creates a massive opportunity for these Asian countries to promote healthcare tourism. Southeast-Asian countries have potential to become the most favourable medical tourism destination owing to various factors. Singapore, Thailand, and India are the top countries that serve maximum healthcare patients because of affordable healthcare facilities, quality infrastructure, and expertise of skilled doctors.

Patients form developed countries visit India for the rejuvenation offered by yoga and ayurvedic massage. Medical tourists from bordering countries like Bangladesh, Afghanistan, also come to India for quality treatment that is not offered in their country. India has potential to become a top medical tourism destination as it has a good combination of quality healthcare facilities at an affordable price and help private hospitals to tempt healthcare tourists. India is considered as one of the potential destinations for healthcare tourism owing to skilled doctors with no waiting time, affordable cost of treatment, attractive tourist places, good infrastructure, etc. It was anticipated that healthcare tourism in India was around US$ 6 billion in 2018 and patients coming to India for healthcare treatment is estimated to double in the next five years.

The aim of this paper is to assess the present scenario of the healthcare tourism industry in the Southeast Asia region with special reference to India. Secondly, to explore the factors that prospect the developments in the medical tourism industry in India. And lastly, conduct a SWOT analysis to investigate the Strengths, Weakness, Opportunities, and challenges (SWOC) of healthcare tourism in India.

2. Healthcare Tourism in Southeast Asia

In the year 2016, around 105 to 120 healthcare tourists travelled to foreign countries in search of medical treatment and this figure is anticipated to raise by 10-14% annually in the coming years. Healthcare tourism generated 150 billion euros ($177 billion) in 2016 and is expected to reach 200 billion in the next five years5. Southeast Asian healthcare market is growing quicker than any other regions and healthcare tourists contribute handsome amounts for private hospitals in the region. In Asia, Singapore, Thailand and India account for 90% of Asia's medical tourism industry. In countries such as Singapore, Malaysia and particularly Thailand healthcare tourism contributes 40-55% revenue of private hospitals. Healthcare tourism accounts for 25% of revenue in India, and 10-15% of revenue in Philippines, South Korea and Taiwan5. Medical tourism market has picked up in the southeast Asian region and is growing at a fast pace. The major reasons can be seen under two categories- push factors and pull factors.

2.1 Push Factors
Healthcare tourism destinations can offer quality treatment with high standards to wealthy patients from emerging countries and middle-class patients from developed countries who suffer

from long waiting times for treatments. Healthcare tourists look for cost-effective medical facilities across the border in foreign countries that are timely available without any waiting time. They prefer facilities that are reasonable, simply available with skilled doctors delivering quality treatment. The low cost of healthcare services and medical tourism destinations is an obvious attraction. Another reason for healthcare tourism is that in developed countries health insurance does not cover some types of treatment, such as cosmetic surgery and dental care.

2.2 Pull Factors

Along with push factors there are some pull factors as well which attract healthcare tourists from foreign countries. Governments endorse their countries as preferable medical tourism destinations and promote accredited hospitals for healthcare tourists looking for medical treatment. Medical service providers install referral systems to attract health tourists, and healthcare companies offer complete packages to assist patients in their choice of medical tourism destination and hospital. There are vast prospects of healthcare tourism and healthcare organizations are developing technologically advanced facilities to fulfil this demand. They are training doctors, physicians, nurses, and technicians to international standards and hiring expatriates to channelize their country's skill in catering the needs of foreign patients and building a robust relationship. These organizations also offer state-of-the-art health care technology for healthcare tourists. The affordability of air fares for international travel has also supported the progress of healthcare tourism.

Healthcare tourism is a flourishing industry in Southeast Asia mainly because of affordable prices, quality service, advanced technology, and infrastructure support which encourage patients to opt for healthcare tourism. Many of the Southeast Asian nations consider healthcare tourism as a source collection of foreign currency and economic development. Ministries of Tourism in Thailand, Singapore and India have been promoting healthcare tourism actively. Private players and investors perceive healthcare tourism as a good business opportunity in Asia-Pacific. The following presents a picture of the status of medical tourism in different countries in Southeast Asia.

2.3 Thailand

Healthcare tourism in Thailand flourishes due to the government's attention and strong interest in hospital accreditation.

Healthcare tourists are mainly concerned about their safety and medical treatment which they can opt from Joint Commission International (JCI) accredited hospitals and clinics. JCI provides accreditation to health care centres that have quality standards, good medical records of patient success, safe environment, and patient's satisfaction. The World Health Organization also acknowledged Thailand's healthcare facilities are "world class". The reason to choose Thailand as a medical tourism destination is low cost and beautiful places to spend the vacations. For instance, the price of a hip surgery in Thailand is half the cost in comparison to the US, and other medical treatments are also at an affordable price.

2.4 Singapore

Singapore is one of the most expensive cities in the world, still healthcare facility in Singapore is not that much costly. A knee surgery costs around US$53,000 in the US, but in Singapore it costs nearly US$13,0009. Surgery and healthcare treatment in Singapore are more costly than nearby medical tourism destinations such as Thailand and Malaysia. But for affluent healthcare tourists who seek quality treatment at a lower rate than developed nations, Singapore offers a low-cost choice. English speaking doctors, advanced medical facilities, well trained staff, safety, and good medical record help to attract healthcare patients from all around the world. The English-speaking population and modern infrastructure of the country, allow healthcare tourists to feel comfortable and make Singapore a distinct medical tourism destination.

2.5 Malaysia

Malaysia is an emerging medical tourism destination for healthcare patients. The country offers a blend of both Eastern and Western medicine to patients. Malaysia Provide traditional Chinese and Southeast Asian medicine such as acupuncture, herbology along with other forms of treatment. Due to low treatment cost, availability of skilled doctors and well-trained staff are the factors that have doubled the number of healthcare tourism in the country since 2019. Doctors and surgeons are also aware of Muslim customs to make Malaysia an attractive destination for healthcare patients from gulf nations seeking Islamic culture with Halal food and prayer rooms. In Malaysia, routine check-up and screening are the most common healthcare services, but recent advancements in healthcare infrastructure opens the door for more medical patients to coming to Malaysia. Owing to low cost, qualified healthcare professionals and alternative treatments for healthcare

tourists make Malaysia an appealing medical tourism destination.

2.6 India

India is among one of the 'big three' medical tourism destinations in Southeast Asia. India has well trained medicos and surgeons that are trained in the country's prominent medical universities and research centres. Using internal healthcare professionals at top medical tourism facilities keeps costs low, while ensuring a qualified medical expert with experience of international medical procedures. Experts suggest that India can be a top healthcare tourism destination in southeast Asia and around the world, due to low cost of healthcare in the country. In India, a patient can save up to US$2000 in cost of surgery in comparison to other destinations like Singapore, Thailand. India promotes healthcare tourism through different governmental and non-governmental agencies like the Ministry of Tourism, India Healthcare Tourism, etc. These certified agencies that assist healthcare tourists in planning their medical tourism destination beginning from arrangement of medical visas to selection of hospital, local travelling, and tourist places for accompanying family members.

3. Healthcare Tourism in India

India has good medical professionals which makes a strong base for medical tourism to flourish. It also has a low cost of healthcare facilities and medical service. The low-cost advantage helps in attracting medical tourism from all around the world. India has an upper hand advantage because of less cost of medical research as compared to other countries. India has also emerged as a key player for research and development activities of many domestic and international companies. In terms of incremental growth, it is anticipated that India would be among the top three healthcare markets. In India, the healthcare tourism sector is one of the fastest growing sectors. The present estimate of the Indian healthcare tourism industry is around $6 billion. It is one of the key drivers of the Indian economy. There are many private and government hospitals which provide medical treatment to healthcare tourists. Some private hospitals like Apollo, Fortis, Medanta and government hospitals like AIIMS give a boost to medical tourism. Private hospitals and agencies play a significant role in improving healthcare tourism in India. The AIIMS also has an international healthcare service team to manage the healthcare tourists from their arrival to their departure.

Government of India has also taken initiatives like National Health Protection Scheme, Ayushman Bharat which is projected to generate employment for 1,00,000 people. The Asian Research and Training Institute for Skill Transfer (ARTIST) planned to train 10 lakh skilled healthcare professionals by 2027.

According to a report by the FICCI, the healthcare tourism sector in India is expected to reach the $9 billion mark by 2020 (Ernst & Young)3. The report high lighted the increase in costs of medical services in developed countries such as the US and the UK which will make India an affordable medical tourism destination in the coming years. The Medical Tourism Index (MTI) 2016 report showed that in overall ranking India is one of the favoured destinations for medical value travel as it occupies the 5th position among 41 major medical tourism destinations. India hosts lakhs of healthcare tourists annually from different countries and majority of them are from the neighbouring countries, the Middle East, Africa, and SAARC countries. The number of Foreign Tourist Arrivals (FTAs) to India on a medical visa is growing with an average growth rate of 55% approximately. The number of FTA in India on medical visa in the year 2017 has been displayed below in the Table-1.

Table-1 Foreign Tourist Arrivals

Countries	FTA on Medical visa
Bangladesh	2,21,751
Afghanistan	55,681
Iraq	47,640
Maldives	45,355
Oman	28,157
Yemen	11,903
Uzbekistan	8,309
Ethiopia	7,6959
Kenya	7,496
Sudan	6908

Source: Ministry of Tourism, 2017 & EY Analysis

4. Healthcare Tourism Advantage in India

There are many reasons why India is chosen for medical treatment; some of the main advantages that India has are mentioned below.

4.1 Low Cost of Treatment: A major factor that places India higher on the list of medical tourism destinations among healthcare tourists is low cost of healthcare services. In India, a patient can save up to 50% in healthcare service and treatment in comparison to Western countries.

4.2 World level Accreditation: Joint Commission International (JCI) assesses the hospitals and accredited them at global level for providing quality standard healthcare practices. India has 38 hospitals accredited by the JCI and has 619 hospitals accredited by NABH. This gives an assurance to healthcare tourists that they are safe and choosing a world class healthcare facility. India also has a lower postoperative mortality rate as compared to other countries like the US.

4.3 Attractive Tourist Spots: There are many attractive tourist destinations in India, which incentivize healthcare patients to save on costs along with local sight-seeing for patient's families. Healthcare tourism package involves quality treatment, world class services, united with the local travel to discover a variety of tourism destinations in India such as Mumbai beaches, Delhi monuments, Kerala coasts, etc.

4.4 State-of-the-Art Technology: India's healthcare professionals and medical experts in healthcare facilities are assigned with advanced and updated technology to perform healthcare diagnostics and medical procedures. The recent developments in Indian healthcare treatment such as surgery with cyber knife stereotactic options, intensity modulated radiation therapy, image-guided radiation therapy, transplant procedure and complete support systems, and other advanced neuro and spinal treatments are also available.

4.5 Skilled Healthcare Professionals: India has top-class medical and healthcare personnel too. The number of doctors registered with MCI increased to 1,154,686 in 2018 from 827,006 in 20107. In Southeast Asia, India has the largest pool of doctors and paramedics: approximately 1.2 million allopathic doctors, 0.17 million dental surgeons, 2 million nurses and 0.8 million trained Ayurvedic doctors. With many healthcare professionals, there is a high degree of expertise and ability to implement the latest technology and new methods of treatment methods.

4.6 Alternative Medical Treatments: India as a medical tourism destination not only offers allopathic medicine but also provides other modes of healthcare treatment like Ayurvedic, homeopathic, meditation, yoga, etc. This additional form of treatment provides a bundle of distinct healthcare services as compared to other medical tourism destinations. The healthcare services offered by India are inimitable in nature. Due to the natural and inherent cultural component many foreign patients are attracted towards Ayurvedic treatment. For many years, Kerala has been famous for Ayurveda and patients who are visiting this state include nationals from Britain, America, Germany, Spain, France and even Sri Lanka.

4.7 Initiatives of Government: Ministry of tourism endorse India as a healthcare tourism destination to increase the presence of healthcare facilities at a world level. It promotes medical tourism through participation in exhibitions and fairs in foreign countries. To encourage healthcare tourism road shows are organized from time to time in West Asia (Dubai, Riyadh, Kuwait and Doha) by the Minister of State for Tourism4. The Ministry of tourism provides market development assistance (MDA) to approved healthcare service providers participating in promoting medical tourism. The Ministry of AYUSH has adopted various initiatives to promote Ayurveda, yoga and other treatments on an international platform. The GOI liberalized its policy by allowing 100% FDI for wellness and medical tourism segments in the AYUSH sector. Government also aims to increase healthcare spending to 3% of Gross Domestic Product (GDP) by 2024.

5. SWOT analysis of healthcare tourism in India

  5.1 Strength
- The affordable cost of healthcare services and medical treatment has led to a growth in the country's healthcare tourism, appealing to healthcare tourists from foreign countries.

- India is one of the preferred destinations for healthcare tourism due to various factors such as JCI accredited world-class hospitals, large pool of health care professionals, attractive tourist spots, etc.

- India appeals to health tourists from developing countries and neighbouring countries due to lack of cutting-edge healthcare facilities in many of these countries.

• India also offers alternative forms of medical treatment to healthcare patients such as Ayurveda, naturopathy, yoga, meditation, homeopathy, and other traditional methods of treatment which strengthens its position to become a preferred healthcare destination.

• Relatively low cost of clinical research makes India a hub of Research and Development (R&D).

• Initiatives taken by the government for promoting healthcare tourism at an international level through exhibitions, fairs, roadshows, etc.

• To attract venture capital, private equity and foreign player's government has encouraged favourable FDI policies, tax concessions and benefits, and other initiatives to reassure support to the players in the healthcare sector.

5.2 Weakness

• India is a populous country and has huge healthcare requirements for its citizens also, the country lacks infrastructural facilities as 3 million beds are required for India to achieve the target of 3 beds per 1,000 people[7].

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• In terms of quality and accessibility of healthcare facilities, India ranks low among 195 countries[7].

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• In India, there is a need for an additional 1.54 million doctors and 2.4 million nurses to meet the growing demand for healthcare. Having the largest pool of skilled healthcare professionals in the region still there is high demand for these professionals in comparison to their supply[7].

5.3 Opportunities

• In terms of incremental growth, India is expected to rank amongst the top three healthcare markets by 2027.

• It is anticipated that by 2024, over US$ 200 billion is expected to be spent on healthcare infrastructure in India7.

• It is expected that the healthcare sector would create additional 40 million employment opportunities in India by the year 2025.

• Ageing population, growing health awareness, rising income levels, and changing attitude towards preventive

healthcare is expected to boost healthcare services demand in future.

• Easier norms for medical visa approvals make India an attractive healthcare tourism destination and the healthcare tourism market is expected to double in a short span of time.

• Several big players such as Apollo, VLCC and Manipal Group are setting up wellness centres across India focusing on offering alternate methods of treatment using traditional methods of treatments such as Ayurveda, naturopathy, yoga etc.

5.4 Threats

• India ranks low in terms of quality and accessibility of healthcare. This puts a question mark on the Indian healthcare system and raises concern that this may erode the image of Indian healthcare tourism.

• Tough competition from other developing nations (Singapore, Thailand, Malaysia) which also offers low-cost healthcare treatment and developed nations (United States) that uses cutting edge technology.

6. Conclusion

Healthcare Tourism is at its initial stage and has immense opportunities for countries which have healthcare infrastructure for medical tourism to flourish. Southeast Asian countries have a lot of scope to attract medical tourists from all around the world for healthcare tourism due their low-cost advantage in comparison to developed countries and availability of skilled healthcare professionals. But there is stiff competition in the region between Southeast Asian countries like Singapore, Thailand, India, and Malaysia. In Southeast Asia, India can become a most favoured destination for healthcare tourism majorly because of affordable cost, skilled manpower, hospital able nurses, yet government incentives to promote healthcare tourism. As most doctors and surgeons at Indian hospitals are qualified and have global visibility, India holds an advantage as a healthcare tourism destination. . The low cost of the healthcare and quality of service and amenities provided is a critical factor in becoming a preferred destination. However, it must work on mitigating its weaknesses by upgrading its quality and increasing accessibility of healthcare facilities.

There are ample opportunities for enhancing the healthcare and service penetration for medical tourists such as easy medical visa norms, availability of alternative methods of treatment. Threat of tough competition from other countries in the region raises concern for each player to acquire the position of most favoured medical tourism destination. From low cost, accreditation of hospitals, alternative medicine and treatment options, infrastructure and skilled manpower strengthens India's position to become a hub of medical tourism.

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Buying Green:
Perceived Barriers of Consumers

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Increasing levels of greenhouse gases in the atmosphere, a hole in the ozone layer, widespread destruction of the rainforests, and a growing list of endangered species and ecosystems are just a few of the indicators that all is not well. A sustainable response from Governments, business organizations and the public at large are urgently required for, and environmental priorities must guide policy making at all levels. Consumerism leading to Economic growth and development fuelled by Consumerism needs to be revisited in favour of Sustainable Development envisaged by the MDGs. Environmental considerations should be integrated into all aspects of marketing and for best results this must be accompanied by a corresponding responsive/ responsible behaviour of consumers. Green consumer behaviour consists of three dominant themes related to uncertainty in the adoption of environmentally friendly behaviours. These themes are Consumer confusion, trust/credibility, and compatibility (Carrete, Castano, Felix, Centeno, Gonzalez, 2012). It is imperative for organizations to find out the consumer buying behaviour with respect to green products and to identify the barriers, if any, in adopting green products.

This study aims to identify perceived barriers of consumers with respect to buying green products. Descriptive research design was used to conduct the study in three districts of Uttar Pradesh. A total number of 500 respondents participated in the study.

Results indicated that consumers were aware of the environmental needs and the availability of green products in the market, but lack of trust and price were the major barriers in buying such green products. Role of the media and advertising in creating awareness and promotional campaigns to develop trust, needs to be studied.

Keywords: Consumer behaviour, green buying behaviour, Green products

1. Introduction

The social and environmental consequences of the unquestioning, indiscriminate, and aggressive pursuit of economic growth and profiteering by organizations are progressively clearer. Increasing levels of greenhouse gases in the atmosphere, a hole in the ozone layer, widespread destruction of the rainforests, and a growing list of endangered species and ecosystems are just a few of the indicators that all is not well. A sustainable response from the Governments, Business organizations and the public at large is urgently required, and environmental priorities must guide policy making at all levels. Consumerism leading to Economic growth and development fuelled by Consumerism needs to be revisited in favour of Sustainable Development envisaged by the MDGs.

Environmental considerations should be integrated into all aspects of marketing - new product development and communications and all points in between. (Ottman et al.,2006). Green marketing is also called environmental marketing/ecological marketing. According to the American Marketing Association (1975), green marketing is the marketing of products that are presumed to be environmentally safe. Mostly terms like phosphate free, recyclable, refillable, ozone friendly and environment friendly are some examples that consumers associate with green marketing. Green marketing consists of "All activities designed to generate and facilitate any exchange intended to satisfy human needs or wants such that satisfying of these needs and wants occur with nominal harmful input on the national atmosphere."(Polonskyet al, 1997). Along with green marketing, the resultant/responsive consumer behaviour has also attracted much attention. Such consumers largely relate to non-consumption and post-consumption activities like energy conservation, efficient disposal of waste and recycling, or even buying products which are perceived to be green.

Green consumer behaviour consists of three dominant themes related to uncertainty in the adoption of environmentally friendly behaviours. These themes are Consumer confusion, trust/credibility, and compatibility (Carrete, Castano, Felix, Centeno, Gonzalez, 2012). Some people believe that green products may not only be confusing but also deceptive (Carrete.et.al. 2012) Some of the factors which drive the consumers to become green are combination of: how they perceive the personal benefits, decreased risk and uncertainty, control over costs and a change in deeply embedded cultural values and practices.

Overall, it is accepted that consumers might have a significant impact on the environment. These behaviours are a) rarely costing money, b) demanding frequent effort or c) causing discomfort to those who are using green products trying out the green products. That a change of habit is also involved may possibly make it difficult for the consumer to adapt to the new behaviour (David & Sutton, 2011).

2. Review of Literature

Studies report that 87% of U.S. adults are concerned about the condition of the natural environment (Kotler, 2005), 80% believe that protecting the environment will require major changes in current life-styles (Ottman, 2006) and 75% consider themselves to be environmentalists (Osterhus, 2007). However, the caveat is that such claims and attitudes may not always translate into actual behaviours. One reason could be the social pressures to be 'green' (Thøgersen, J., Haugaard, P., N Olesen, A. (2010). Some scholars claim that green policies/products are profitable: green policies can reduce costs; green firms can shape future regulations and reap first-mover advantages (Porter & Vander Linde, 2005). Different factors that affect green consumer behaviour are divided as internal, external, and situational factors. The external factors are education, media, family or culture. Sometimes respondents believe that companies and media misinform consumers and that they are not honest about the implications of eco-friendly products (Porter & van der Linde, 2005).

It is important to use factual-based information when communicating with consumers (Tadajewski, M., & Wagner-Tsukamoto, S. 2006). The internal factors are knowledge, attitude, awareness or involvement and the situational factors are: economic rewards and legislation (Carrete, Castano, Felix, Centeno, Gonzalez, 2012). The lack of specificity in many environmental claims has resulted in consumers forming a negative view of green advertisement. This situation makes it less likely to lead to the purchase of environmentally friendly products (Rahbar& Wahid, 2011).

Consumers make buying decisions daily and these decisions are the focal point of the marketers' efforts. Learning about the consumer's buying behaviour is not as simple and it is deeply embedded inside the consumer's mind. Consumers themselves do not always know what precisely influences their purchases. For the companies to know how consumers respond to marketing stimuli a "stimulus-response-model"

has been developed to understand buyer's behaviour. The company's marketing and other types of stimuli enters the consumers 'black box' where they are turned into observable responses. Marketing stimuli can be price, product, place, promotion or forces and events like economic, technological, political and cultural. These inputs enter the 'black box' and are turned into buyer responses. The buyer's characteristics influence how they react to the stimuli and the decision process affects their behaviour (Kotler, 2011). It is imperative for companies to find out the consumer buying behaviour with respect to green products and to identify the barriers, if any, in adopting green products.

3. Objective of the Study

To identify perceived barriers of consumers with respect to buying green products.

4. Research Methodology

A descriptive research design was adopted to achieve the aforesaid objective. The study was carried out in the State of Uttar Pradesh in three districts selected randomly with the help of a lottery. A structured questionnaire was developed and tested with the help of a pilot study before final data collection. The pilot study was carried out on 30 respondents. Finally, data was collected from 500 respondents from Malls / Stores in Lucknow, Kanpur and Prayagraj. Collected data was analysed using percentages.

5. Results & Discussion

5.1 Demographic Profile of Respondents: 65.5% of the sample were in the age group of 26 - 50 years. Only 9% of the sample were young and 25.4% of the sample was above 50 years of age. Regarding the gender of the respondents, 53.8% of the respondents were male, whereas 46.2% of the respondents are female. The findings revealed that 24% had completed high-school, 41.8% had completed graduation and 34.3% had completed post-graduation. About the occupation, 12.8% were students, about 62% were professionals, out of which 30.8% were into business and 31.3 % were into service. Only 25.3% of respondents were housewives. Majority of the respondents had monthly income between 50,000 and 99,999. . Only 9.8 % respondents were earning below 25,000 and 18.8% respondents earning between 25,000 to 49,999. Whereas 9.4% of the respondents earn above 1,00,000.

Majority of the respondents (40.8%) were having a household between 2 to 4 members. 32.8% of the respondents were having a household of greater than or equal to 5 members.

All the respondents' surveyed know about either green cosmetics or green food products. So, their responses will be relevant to the research.

Table 1: Respondents' buying Green Products

Respondent	Frequency	Percent
Yes	249	49.8
No	251	50.2

Source : Prepared by Author

Table 1: Clearly shows that 49.8%, i.e., 249 respondents bought either green cosmetic or food products on the other hand, 50.2% respondents, i.e., 251 respondents have not bought neither green cosmetic nor food products.

Table 2: Respondents Frequency for buying Green products

No. of times product bought	Frequency	Percent
Less than once a month	134	26.8
Once a month	146	29.2
Once a fortnight	115	23
More than once a fortnight	105	21

Source : Prepared by Author

Table 2: exhibits the frequency of purchase of either green cosmetic or food products, 26.8% respondents', i.e., 146 respondents used to buy green products less than once a month. 29.2 %, i.e., 146 respondents buy green products once in a month. 23%, i.e., only 115respondents buy green products once a fortnight and 21%, i.e., 105 respondents buy green products more than once a fortnight. This means that the last group, i.e.,105 respondents are regular buyers of either green cosmetic or food products.

Table 3: Reasons for purchasing green products by consumers of U.P

Respondent	Frequency	Percent
Awareness of products available in the market	175	35
Quality of products	124	24.8
Liked by the family members	96	19.2
Influence of friends or relatives	52	10.4
Easily available in the shops	53	10.6

Source : Prepared by Author

An attempt was made to elicit the factors considered by the respondents for purchase of green products in U.P. As shown in Table 3, major factors that were considered while purchasing Green products are: Awareness of products available in the market (35.00%), Quality of products 24.80% and preference of family members 19.20%. The other reasons for the purchase of products were influence of friends or relatives and easy availability in the shops, (10.40% and 10.60% respectively).

Table 4: Reasons for not purchasing green products by consumers of U.P

Respondent	Frequency	Percent
Lack of awareness of products available in the market	141	28.20
Dislike the product	0	0.00
High price	116	23.20
Perception of Low quality	82	16.40
Lack of awareness product	77	10.60
Any other	84	16.80

Source : Prepared by Author

product

Reasons for not purchasing green products, as reported by the respondents are presented in Table 4. That is nobody who disliked the product as all respondents expressed that they liked green products. The other reasons for not purchasing were high prices (23.20%).

About 16.40 per cent of the respondents did not purchase due to perceived low quality of the product. In the case of most of the respondents (28.20%) were not purchasing this product because of lack of awareness of products available in the market. Reasons reportedly mentioned in the 'Any other' column were lack of trust in the product or the brand, a belief that there was no difference between the green and the chemical/ non-green product in performance or utility,

6. Conclusion

Although respondents are aware of the environmental needs and the availability of green products in the market, the lack of trust and price are reportedly the major barriers in buying such green products. Role of the media and advertising in creating awareness and promotional campaigns to develop trust needs to be studied.

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From Inclusiveness to Sustainability: Reviewing Long-Term Viability of Tourism Benefits to Cross-Sections of Society

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Tourism, one of the largest industry of the world, has been identified as a significant tool for development of any country especially Annex II (developing) nations. According to UNWTO, tourism industry alone contributes to around 10% of world's GDP, 7% of world's export and 10% of world's employment in services sector. This proves the ability of tourism to become an effective engine of economic growth and prosperity worldwide. This study is conducted with the aim to explore the key variables and their role in securing the long-term viability of tourism-led inclusive growth by conducting an extensive review of literature available on inclusive growth in tourism and linking it with sustainability. This study leads to the main conclusion that sustainability of inclusive growth in tourism depends on five key variable i.e. destination's competitiveness, product diversification, multi-stakeholder's involvement, environmental awareness and socio-cultural authenticity. It suggests that the proper control and management of these variables would ensure the long-term availability of inclusive tourism benefits to poor.

Keywords: *Developing Nations, Inclusive, Poor, Sustainability.*

1. Introduction

Inclusive Tourism refers to an alternative form of tourism that aims to reduce poverty and inequality by offering income and employment benefits to all the sections of society especially the poor ones by including them at proper place in supply chain and managing economic leakages and linkages (forward and backward). Inclusiveness in tourism development enhances destination's economy and brings balanced growth that helps to increase personal income and narrows the urban-rural gap and gap between rich and poor (Njoya & Seetaram, 2017; Zhizhang & Yang, 2013). As defined by World Bank, inclusive growth refers to economic growth that leads to reduction in poverty and inequality by providing equal benefits to lower and middle sections of society (Hampton et al., 2017). Proper promotion and management of inclusive tourism fosters the local economic growth and eventually results in enhanced well-being of poor (Zaho & Ritchie, 2007). Inclusive tourism aims to include poor at appropriate places in supply chain by strengthening linkages and reducing rate of economic leakages at micro and macro level, thereby reducing poverty (Njoya & Seetaram, 2017; Adiya et. al., 2017).

Pro-poor framework of tourism in Paraguay, Daniel Peak (2008), study on inclusive growth in Vietnam tourism by Hampton et al., (2017), in Kenya by Njoya & Seetaram (2017), in Uganda by Adiya et al. (2017), in Iran by Aref (2011) and in Nigeria by Babalola & Ajekigbe (2007) proves the existence of sufficient potential in inclusive tourism to address poverty by offering income and employment benefits to poor. However, it may not be claimed that such benefits to poor will be sustainable in long run because each destination in its life cycle reaches stagnancy stage (Butler, 1980) after which signs of decline like reduced length of stay, low per tourist spending rates, low repeated visits rate, failure of business establishments etc. are visible. In addition seasonality is a major drawback that tourism industry suffers which explains low occupancy rates in certain seasons and income earned by workers in peak season is not sufficient for family to meet expenditure in lean season where workers remain unemployed (Swain & Mishra, 2012). In long run, destination reaches decline stage in its life cycle (Butler, 1980) where it faces socio-cultural demolition and environmental degradation along with economic slowdown that reduces tourists' footfall, and thereby snatching the income and employment benefits from locals

(Postma & Schmuecker, 2017; Kumar et al., 2015; Mason, 2008; Archer et al., 2005; Jafari, 2001). These facts challenge the long-term economic, socio-cultural and environmental viability of inclusive tourism.

Most of the developing nations like India have decent rates of foreign exchange earnings and foreign tourist arrivals. Given the inclusive policies of government in these nations like Incredible India! Campaign for tourism development in India, the growth of travel trade sector in developing nations is at boom and tourism is offering income and employment benefits to each section of the society including poor (Munoz et al., 2015; Rogerson, 2013). But, the existence of such benefits to cross sections of the society is highly unpredictable in long run. Therefore, the present study proposes the review on long term viability of inclusive tourism benefits to all the sections of the society especially the unprivileged ones.

2. Objectives of the Study

Many studies are available in the field of inclusive tourism which proves the claim that tourism development can significantly reduce poverty. However, there exist few studies that attempts to discuss tourism-led inclusive growth in sustainability grounds. Therefore present study is undertaken with an aim or overall objective to make a novel contribution to theory by arguing the sustainability of inclusive tourism benefits to poor in long run. The more specific research objectives are given below:

1. To discuss inclusiveness and review available literature in the area of tourism-led inclusive growth.

2. To find out key variables that affect sustainability of tourism destination and link them with inclusiveness.

3. To explain relationship between identified variables of sustainability.

4. To identify challenges while achieving sustained inclusive growth and develop a suitable model of such growth.

5. To suggest ways and means to achieve sustainability of secure long-term availability of tourism benefits to cross-sections of society.

3 Research Methodology

3.1 Data Collection:

Entire study is based on secondary data collected from books and research papers published on national and international journals, annual reports of Ministry of Tourism & UNWTO, etc. First of all, the secondary data is collected on tourism-led inclusive growth and then on different variables that affect sustainability of tourism destination. Secondly, the identified variables and their significance while securing sustainability are discussed. Finally these variables are linked to tourism-led inclusive growth in the context of developing country. Poverty is the significant issue in developing nations therefore this research is focused in identifying sustainability challenges for these nations and suggesting ways to secure long term viability of destinations.

3.2 Grounds for Framework Classification:

Based on research objectives, all the secondary sources had been classified according to relevancy, similarity and contexts to the topic (Assaf, 2012; Hassan, 2000). The basis for this classification is as follows:

1. Three sustainability aspects
   - Economic
   - Environmental
   - Socio Cultural

2. Five Key Variables identified during review of literature to ensure sustained inclusive growth

   - Destination competitiveness
   - Product diversification
   - Multi Stakeholders involvement
   - Environmental awareness
   - Socio-Cultural authenticity

This research has applied a completely qualitative approach to meet the objectives of the study.

4 Results and Discussions

Inclusive Growth in Tourism Sector of Developing Countries:

Inclusive Growth refers to an economic growth that aims at including each and every section of the society in the development process especially the deprived sections.

Tourism-led Inclusive Growth results in reducing poverty in the host communities by creating income and employment benefits for all the sections of society especially for the deprived ones (Hampton et al., 2017). In this regards, the pro-poor framework of tourism in Paraguay, Daniel Peak (2008), concluded that with proper management and diversification of tourism at national level, the rural poor will obtain a new source of income. Peak also suggests a need to offer employment and ownership opportunities to local community members. Hampton et al., (2017), in their study on Vietnam stated that inclusive growth would give equal share of benefits to both lower and middle level income households, and would offer employment opportunities to cut down poverty level. They conclude that inclusive tourism has three dimensions such as social, economical and institutional, unlike other alternative forms of tourism. Moreover, they opined that the combination of weak backward linkages and economic leakage combined with low tourist expenditure raises concern over the economic aspect of inclusive growth from tourism. Hence, it is required to find out various avenues to increase tourist spending and their length of stay at the destination. A study on Kenya by Njoya & Seetaram (2017), infers that tourism industry is pro-poor in nature. They also opine that tourism expansion and resulting economic growth reduces both rural and urban poverty by increasing labor demand, strengthening supply chain and reducing leakage rate. Adiya et al. (2017), in their study on Uganda analyzed different types of rural livelihood activities and compared tourism with alternate off-farm income opportunities and fond that financial impacts of tourism employment are sufficient to keep a family above poverty line despite the fact that tourism wages are low compared with alternate non-farm activities. Aref (2011,) identified a lack of capable organization and community resources as hurdles in the path of tourism development for poverty alleviation in Iran and declares tourism industry superior to other sectors for reducing poverty. . Babalola & Ajekigbe (2007), in their study on Nigeria stated country's tourism resources have great potential to alleviate poverty through creation of creation of job opportunities for unemployed and poor. They also opined that designing pro-poor strategies for tourism will not only reduce poverty but also produce positive socio-cultural and environmental impacts. Lang Guo (2008), attempt to investigate tourism industry of China in pro-poor perspective and found sufficient potential in rural tourism to address poverty. They also suggest involving tourism in government plans and policies for reducing poverty so as to increase net benefits to poor from tourism development.

Ppandey & Joshi (2016); Nair et al. (2014); Singh (2012) & Roy (2010) in their studies on India define tourism industry as a major contributor of inclusive growth in India due of its immense potential in employment generation and foreign exchange earnings. Ibid opines that pro-poor impact of tourism results from employment of local community members in tourism industry. Participation of local community of destination in tourism would foster the process of tourism development by allowing India to reap its rich demographic dividend. Poverty alleviation would take place through creation of Tourism-Income-Poverty reduction spiral. Pro-poor tourism will also lead to cultural development and national-international integration. But these studies do not discuss about availability of such benefits to the cross-sections of society in the long-run.

4.1 Variables Affecting Sustainability of Tourism Benefits to Poor

Inclusive Tourism refers to an alternative form of tourism which focuses on broad-based growth which results in poverty alleviation by creating income and employment opportunities across all sections of society, (Gupta, 2015). As cited by Aref (2011), poverty can be defined as "denial of opportunities and choices that are most basic for human to lead a long, healthy & creative life and to enjoy a decent standard of living, freedom, dignity, self-esteem and respect from others" (Hirschonitz et al., 2000). A successful promotion of inclusive tourism makes travel trade sector of economy an effective tool to alleviate poverty (Aref, 2011) because of its capacity to create employment opportunities for both skilled and unskilled workforce, has huge multiplier effect and forward & backward linkages (Gupta, 2015; Rana, 2011). But this is only one part of the story because an unplanned and uncontrolled growth can result in deterioration of destination's economy with degradation of its environment & ecological balance and socio-cultural authenticity in long run (Swain & Mishra, 2012). Therefore the benefits that tourism development offers to poor may not be available in long run.

Sustainability as defined by Brundtland Commission states that sustainable development is development that meets the need of present generation without compromising the ability of future generation to meet their own needs (WECD & UN, 1987). Sustaining the viability of destination becomes a function of response to market demand and competitive challenges. Four major determinants of destination competitiveness are comparative advantage, demand orientation industry structure and environmental commitments (Hassan, 2000).

Destinations face global competition from both emerging and existing destinations hence competitive advantage that refers to the effectiveness with which destination resources are utilized is necessary to ensure the probability of success relative to competing destinations in long run (Goeldner & Ritchie, 2012). Destinations can win competitive battles by carefully analyzing and responding to the core values and needs of the highly saturated travel market (Hassan, 2000; Kotler et.al., 1993). Destination planning and development should focus on competitiveness by systematic examination of destination's resource based attributes like climate, location, natural resources, awareness amongst stakeholders and indigenous culture (Eccles, 1995; Nelson et.al.,1993).

Product diversification is another strategy for securing sustainability and competitiveness of destination as it helps tourism by acting as catalyst for investments in new activities and physical spaces thereby leading to overall economic diversification of these areas. Product diversification leads to long term standing of destinations and provides for the assessment and evaluation of various potentials for sustainability of destination (Rotich, 2012). Product diversification in tourism helps to achieve rejuvenation and thus sustainability (Farsari, et. al., 2007; Ioannides, 2002; Sastre & Benito, 2001; Agrawal 2001). Diversification in most cases has been viewed as a means of getting away from mass tourism rather than offering variety of activities and services to support it. However, diversification has a synergic character that aims to attract both new market and conserving existing mass market, helping existing product to become more attractive (Farsari, et. al., 2007). Moreover, diversification helps to overcome the problem of seasonality, a major drawback of tourism industry, by offering business to SMTEs and jobs to employees throughout the year (Swain & Mishra, 2012; Poon, 1989).

Stakeholders' involvement, the most significant part of any destination, play a vital role in development and sustainability of travel trade (Waligo, et. al., 2013; Seaton & Wesley, 2009; Hall, 2008). Stakeholders shall take part in decision making and their concerns, goals and expectations should be included in strategic framework of tourism industry (Getz & Timur, 2005; Robson & Robson, 1996). Each stakeholder group has different sets of their needs and expectations relating to destinations performance and its sustainability goals.

These variations in expectations may cause conflicts among stakeholders which may negatively affect destination's long term viability; therefore tourism needs to pay attention to the concerns of each and every stakeholder and deal with them fairly (Getz & Timur, 2005). Organization structure of destination is a multiple stakeholder network on which quality of experience and hospitalityoffered by the destinations depends (Cooper, et.al. 2009; March & Wilkinson, 2009; Hawkins & Bohdanowicz, 2001). Stakeholders' collaboration will result in solving problem associated with lack of understanding and few shared common goals between many stakeholders involved in destination planning and development (Fyall & Garrod, 2005; Ladkin & Bertramini, 2002; Hall 2000). Greater understanding of Strength, Weakness, Opportunities and Threats (SWOT) that stakeholders' involvement may entail and exploration of factors influencing stakeholders when engaging with sustainability is needed (Woodland & Acott, 2007).

Tourism planners should evaluate the level of environmental awareness amongst stakeholders for achieving tourism sustainability. Stakeholders must have basic awareness on environmental concerns of destinations before they can fully participate in its management and service provision and therefore tourism planners must educate them about related issues (Cardenas, 2015; Carmin, et. al., 2003). Tourism activities can only be sustainable if implemented with common understanding and consensus based approach to development (Chand & Vivek, 2012). Essentially all stakeholders need to have knowledge on tourism processes and their environmental impacts in order to make informed decision and it cannot be assumed that stakeholders know enough about tourism and its impacts (Byrd & Gustke, 2007; Sofield, 2003). Awareness strategy plays a vital role while achieving the environmental target recognized by major environmental organizations and it highlights the responsibility of stakeholders to take care of environmental resources and habitat degradation (Gracia, et. al., 2012). Public awareness on environmental impacts of tourism helps citizens to "think globally and act locally" for safeguarding long term viability of destination.

Authenticity is another important characteristic of destination that tourists are keen to experience and it gets deteriorated due to negative impacts of mass tourism on socio-cultural composition of the destination.

Socio- cultural authenticity can relate to more than just cultural artifacts, rituals or settings. In particular it may be described as range of activities that allow tourists to 'keep distance from their daily life and thereby find their true selves' (Kontogeorgopoulos, 2003). Tourism involves temporary stay of tourists at destinations that promotes two way social exchanges, however, host population is more vulnerable than tourists because tourists live in destinations for a short duration and the adaptation and practice of host culture is normally impossible when return to their normal place. On other hand, locals experience foreign culture throughout their lives because of their continuous interaction with tourists and such interaction leads to degradation, dilution and destruction of traditional culture and values of destination (Swain & Mishra, 2012). Unlike mass tourists who travel to escape from both home and work (Krippendorf, 1997), alternate tourists travel in search of authenticity, novelty, creativity and self discovery (Iso-Ahola, 1989). Authenticity has been identified as a future key customer driver and as a trend that matches brand equity proposition; hence it must be built around the notions of ethical, natural, honest, beautiful, rooted and human concepts (Yenoman, et. al., 2007). Authenticity and sustainability go hand in hand where communities build a tourism product which belongs to their community and may learn its significance in maintaining long standing image of destination (Schlesinger, 2006).

On the basis of above cited literature, destination's competitiveness, product diversification, multi-stakeholders involvement, environmental awareness and socio-cultural authenticity comes out to be some significant variables that affect long term viability of destination.

4.2 Relationship Between Identified Variables

From the above discussion competitiveness, diversification, involvement, awareness and authenticity comes out to be independent variables that directly or indirectly affect longitivity of destination. In other words, sustained inclusive growth is dependent on these five key variables.

Multi-stakeholders' involvement is a major independent variable that holds direct and positive relationship with sustainability. With the increase in involvement of stakeholders in proper management and utilization of resources in destinations, the average life of destination will also increase.

In addition, stakeholder involvement is again positively related to destination's competitiveness. More involvement of stakeholders results in more competitive destination. Another variable i.e. product diversification is a part of competitiveness and it is also positively related to competitiveness. Hence, more diversified tourist products at destination increases its competitiveness by making it a twelve months destination and thereby ensuring sustainability of inclusive growth. Finally, stakeholders' involvement is positively related to environmental awareness and socio-cultural authenticity of destination. Awareness and authenticity may be seen as supporting variables from environment and socio-cultural composition of destination respectively that indirectly affects the sustainability of inclusive growth. With the increase in environmental awareness and socio-cultural authenticity of destination, its sustainability also increases and leads to long-term availability of tourism benefits to host community.
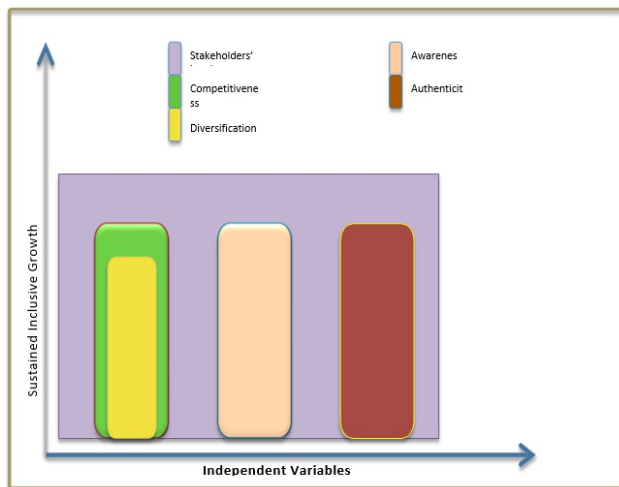
Fig. 1   Source: Author's own work

5 Challenges for Sustained Inclusive Growth in Developing Nations

Aas a result of unplanned development in tourism sector of many developing nations, there arises threat to the long-term existence of benefits that inclusive growth offers to poor. Destination life cycle itself is the major challenge for sustainability of destination. Unplanned growth reduces the length of destination life cycle and destination soon reaches its stagnancy stage followed by decline (Butler, 1980) where reduction in tourists' spending, average length of stay, repeated visits, multiplier effects etc. are visible. In addition, seasonality is another significant drawback that tourism industry possesses (Swain & Mishra, 2012).

Seasonality deters workforce in tourism to secure benefits of inclusive growth even in short-run. In many cases income earn by employees in peak season is not even sufficient for survival of family in long run. Moreover, the efforts of and public and private stakeholders in different directions create hindrance in the path of growth process. Different stakeholders like government, local community, TATOs, tourists, NGOs and educational institutes have different expectations and interest in the growth process. Lack of coordination among stakeholders and ignorance of their expectation leads to deterioration of service provision and sustainability practices. Lack of environmental awareness amongst tourists results in environmental degradation and hence indirectly harms the economic viability of destination because highly polluted destination receives no or very low tourist footfalls and hence disappearance of inclusive growth benefits for all the sections of society including poor. Over engagement of host community with guest and adoption of their practices in their day to day lives reduces the authenticity of host culture. This reduces authenticity diverts the interest of potential tourists towards more original destination and hence decreases footfall and thereby economic viability of destination.

Furthermore, the competition that destination faces from existing and upcoming destination is also a significant challenge while ensuring sustainability. Development in existing destinations and upcoming of new destinations increases the available choices for current customers and diverts their interest towards these destination. Hence, in the absence of necessary development plans and growth policies for given destination, it may collapse in near future. To address these challenges, one needs to analyze the motivations, needs and expectations of tourists as well as the tourist products of competitor to satisfy their customers. It will help the destination to retain its existing customers and attract new ones at the same time.

6 Model For Sustained Inclusive Growth

Sustainability of inclusive growth can be studied as a function of destination's competitiveness, product diversification, multi-stakeholders involvement, environmental awareness and socio-cultural authenticity.

> **Sustained inclusive growth = f** (competitiveness, diversification, involvement, awareness and authenticity).
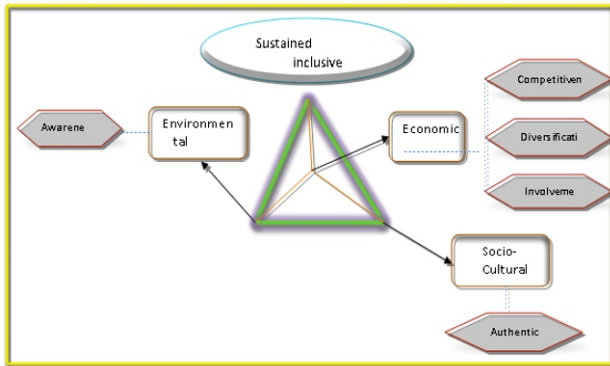
Fig. 2   Source: Author's own source

As reflected in the above diagram, competitiveness, diversification and involvement helps to secure long term economic viability of destination. On the other hand awareness and authenticity act as supporting variables from environment and socio-cultural structure of destination to assure long term existence of inclusive growth and resulting economic benefits to poor.

7. Conclusion & Recommendations

Given very limited studies that have investigated the sustainability of inclusive tourism benefits for poor, this research has made a contribution to knowledge by expanding the existing theory on tourism-led inclusive growth towards sustainability (long term viability). Sustainability in this context has been studied as an essential element of inclusive tourism development that leads to long-term availability of its resulting socio-cultural, environmental and economic benefits. As, sustainability of economic growth from inclusive tourism is significant concept in regards to its social welfare character therefore, this study recommends proper promotion and management of inclusive tourism to ensure the long-term viability of its benefits to poor. Externality created by tourist on destination's environment, society and culture is not visible in short run but it leaves its negative impacts on destination that affects the inclusiveness of growth in long run. Therefore, it is suggested to carefully examine such impacts and minimize their effect on sustainability of tourism-led inclusive growth. Existing models of inclusive growth from tourism are not framed to internalize sustainability hence, this research stress on creating a strategic economic model that would converge on sustained growth by incorporating socio-cultural and environmental dimensions in the model. Finally, this study suggests to secure sustainability of inclusive growth by collaborating the efforts of different stakeholders namely tourists, small and medium tourism enterprises (SMTEs),

local community, government & educational institutes (Getz & Timur, 2005). Diversification in tourist products of destination is suggested to overcome seasonality. Bringing multi-stakeholder efforts into a common platform and their involvement in inclusive tourism development, planning and management along with ensuring destination's competitiveness to adjust with global environmental changes, product diversification to address seasonality, public awareness to preserve environment and ecology and maintenance of socio- cultural authenticity of destination would create an understanding on how to ensure sustainability of tourism-led inclusive growth in long run.

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Marketing Opportunity and Endurance: Digital Thrust Vs Digital Trust

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Abstract

Beauty is in the eyes of the beholder and hence the total digital adoption with trust may take its own establishment time, but the reality is making it closer day by day. The article focuses on the major aspects and features established win-win positions for both the counterparts i.e., seller & consumer. Digital thrust is the outcome of experienced benefits, and the need is to adopt the same not only as a social transformation tool but also as a professional transformation mechanism to explore the immense opportunities existing all over the world. Thus, digital thrust is needed as market orientation is almost cyclical in nature where in one man's trash is another man's treasure.

Keywords: *Digital marketing, customer, marketer, seller, trust, risk and mitigation, win – win position*

1. Introduction

In our daily life we observe many privileges like – SMS alerts for each and every transaction of a bank, notification for required market opportunities, email notification, promotional mails etc. It may be noticed here that mostly all such notifications mentioned above are almost pertaining to our own areas of interest, utility or need based subscriptions. This is the finest aspect of digital marketing. At this platform the customer finds everything about his/her interest well displayed for his/her choice with luxury of the convenient time for purchase along with many payment options including digital mode of payment or COD as per choice and hopefully at a better comparative pricing. Is it not enough to gain a competitive edge by marketers for those exploring digital market opportunities? Certainly yes, the future of marketing is almost clear to be overwhelming with digitization in the coming years.

Now, the way the concept of digital marketing has evolved in the last 30-years, it is quite mature now, like a perfect groom and well established as a suitable match for modern marketing. Hence, let us understand the broadly defined types of digital marketing and make it a better platform of a preferred choice. A fair understanding of marketing is to raise or generate the demand in the consumer market providing proactive and selective information. The process of creation of information may vary but content involved may be mostly of three types i.e. written content, audio content and video/ audio-visual content. Can anybody imagine these days to ensure broadcasting or spreading of content without any digital help? Certainly not possible. Reason is quite obvious of being so diversified, convenient, cost effective and ultimately acceptable by the targeted consumer market segment. Here is the key to respond and understand, that digital thrust is a well established situation and a pre-accepted condition as well, to be adopted by marketer.

2. Types of Digital Marketing

Artificial intelligence made the digital world so impactful that may be understood by knowing the way it works and how marketing evolved digitally may be highlighted as follows

2.1 SEO (Search Engine Optimisation): Digital world is so advanced that it will not let anything relevant out of your sight by observing your area of interest during each search, which is able to correlate it with customer's age, geographical location, education history, observed personnel interest from search history, observed the activities at various social media sites like facebook, Instagram etc. and hopefully not let you out of mind any way possible.

2.1.1 Win-Win Position for Customers/Consumers: The customer is benefited with most valuable content/ blogs/ videos as per his/her own preferences.

2.1.2 Win-Win Position for Marketers/ Sellers: The marketers or advertisers have easy access to targeted segments of the customer/ consumer and hassle-free display of products relevant to the preferred customer.

2.2 Pay per Click Advertising (PPC): SEO has a reverse mechanism feature which utilises the bid option for advertising by sellers/ promoters to improve brand value or generate demands from respective targeted customer groups, higher the bid will acclaim priority display. Working as a consumer interface we generally get certain pop-up advertising may be co-related products or observing our area of inclination, wherein some minimum time may also be set for display and rest as per discretion of the user. For example, in YouTube videos certain advertisements are displayed for its full time and many with 5 second skip option. Here, per click some payment is payable by the advertiser to Search Engine, who is intelligent in identifying the target customer for the advertiser and in turn customer will get informed with relevant information about product range or supplier, who is matching to his/her requirement. Utility software understands the viewer's choice and advertisement placed in front of a right person with right content, as customer's wish to continue in the line normally click the pop-up blinked and advertiser has to pay as per the count of such click. It may be a best example of cross selling of information.

2.2.1 Win-Win Position for Customers/Consumers: Customer win is sure in the sense that there is nothing special to pay for both, the content of interest and the relevant product information. Through blinked advertising pop-up, the content cost is borne by the advertisers.

2.2.2 Win-Win Position for Marketers/ Sellers: It is being studied by researchers that priority display in online advertisements plays a vital role in reinforcing purchase decisions of web users.

2.3 Social Media Marketing: It is a thumb rule that "what you see is on sale" and social media is all about it. Broadcasting the information through various such channels helps in preparing a Brand image at large. Normally brands portray or connect their name with the larger-than-life characters played by Celebrities without putting the separate advertising and product being highlighted by the celebrity in reel usage frequently to convey a sub-conscious message of use of product in mass. As the brain usually resists the idea if pursued directly but easily accepted sub-consciously under influence of the character it can connect. Hence, it has such a powerful impact that even proves the main cause in making trends in the consumer market.

2.3.1 Win-Win Position for Customers/ Consumers: As defamation the biggest potential threat in Brand Making, social media has played a vital role in establishing the customer as King, it bounds the seller to maintain best practices in each dealing, more particularly in online sales/ services being performed to avoid negative promotion as minor reason may impact heavily. Hence, it certainly develops a win - win situation for customers also.

2.3.2 Win-Win Position for Marketers/ Sellers: It is the easiest way to market any brand to a target group among a large audience with powerful promotion and may also generate leads for personal interaction. Market penetration is much easier.

2.4 Influencer Marketing: It is a normal human nature and a natural behaviour of the brain that it trusts people until the same is not breached once. Hence, role function as influencer involves responsibility not to breach such trust to maintain the fan-followings on social media.

It is a good alternative to promotion through a celebrity, which may cost more. Influencer marketers may be a partner to whom specified target customers are already taking interest or believing the ideas shared by him/her through social media.

2.4.1 Win-Win Position for Customers/Consumers: As most of the influencers try to deliver true value of product, which creates a win position for end users. The existing relationship with influencers will always remain both ways, where trust is the key.

2.4.2 Win-Win Position for Marketers/ Sellers: Surveys reveal that almost 84% marketers believe promotion through influencer marketing works well at low cost and it's a good way to enter into the market and create some basic customer base.

2.5 Public Relations Content: Large brands are much concerned about sustaining their Brand Image and even minor negative comments may affect consumers and investor's sentiments. Hence, maintaining good public relations is the only available mitigation for them.

The contents involved in this process may be spread by news media in different perspectives. Maintaining a good PRC team helps an entity/brand to sustain in such eventuality by making a better understanding about actual position and raising trust of consumers/ investors.

A good PRC team not only helps in maintaining brand loyalty & improves awareness about campaigns, product launches, events conducted for sales promotion etc but also works as a panacea during eventuality as a crisis management toolkit.

2.5.1 Win-Win Position for Customers/Consumers: Large brands are much concerned about sustaining their Brand Image and even minor negative comments may affect consumers and investor's sentiments. Hence, maintaining good public relations is the only available mitigation for them. The contents involved in this process may be spread by news media in different perspectives. Maintaining a good PRC team helps an entity/brand to sustain in such eventuality by making a better understanding about actual position and raising trust of consumers/ investors.

2.5.2 Win-Win Position for Marketers/ Sellers: Maintaining a Good PRC team may incur certain cost but improves brand loyalty for a firm.

2.6 Brand Journalism: Marketing through journalism – focus on building stories and other content that highlights a company or organization's value from a different viewpoint.

Brands basically focus to introduce such varieties in products that can cater the region-specific need, market demand most satisfactorily to targeted range of consumers by addressing the local choices/preferences in the main targeted product along with maintaining their brand image. This can be done by duly highlighting their logos, themes, taglines, and promos.

As it is also true for all brands that the deeper the products acceptance the deeper the penetration hence concept of Brand Journalism has entered to ensure and remind consumer through various digital or physical platforms,

about the availability of branded product by linking it with occasions or be some weekday or festival or any occasion or party events etc.

Brand Journalism is evolved also to keep the target group of consumers/customers aware of the product utility or range made available by the Brand with ensuring Midas of a superior feel in the mind-set of end user consumer by adding or highlighting the inherent organization's values, which somehow makes the selection easy for them and possibly help in creating some special moment of truth for further promotion.

2.6.1 Win-Win Position for Customers/Consumers: When it's done in the right way, brand journalism provides consumers with valuable, interesting, and engaging content.

2.6.2 Win-Win Position for Marketers/ Sellers: Through newsrooms, brands can now tell their stories in authentic ways and foster real and meaningful connections like the flip kart is doing by letting the stories of its customer's care executives online available to create a emotional link and create trust as well as loyalty.

2.7 Email marketing: The studies/ surveys reveal that customers preferred to get personalised offers in their area of interest or interested brands and want to get access to available information at their own convenience. E-mail may carry all 3-types of content i.e., written, audio as well as video.

2.7.1 Win-Win Position for Customers/Consumers: Email marketing is the best qualified style for obtaining relevant information from pre-accepted sources with ensuring convenience. It ensures and truly establishes a win position from the customer's point of view. For example, we all prefer and even expect to get all banking transactions information and other related messages through email. Mostly all brands were specifically providing their specified communications during COVID-19 pandemic management through e-mails like standard operating procedures for on-boarding to flights and many more.

2.7.2 Win-Win Position for Marketers/ Sellers: Concept of e-mail marketing is a well-established model for most of the brands that not only ensures customer convenience and awareness about related updates like information on new arrivals, discounts, shopping festivals & product specifications etc. but also to increase customer loyalty.

Another most important aspect for marketers for accepting e-mail marketing is its cost-effective method of direct marketing and can also be used to target specific customer segments both under mass marketing strategy to penetrate in the market and be present in existing customer's day-to-day lives.

2.8 Video Marketing: Promotion through video content is preferred by the customers more, as revealed in the survey conducted by Hub spot Research.

Video content, if created interestingly, made a deeper impact on subconscious   memory as it involves almost 2-senses i.e., vision & sound, which make it easy to get connected with suitable products easily and naturally as per the content & quality of video. The videos created may be circulated easily for public access through various apps like YouTube, WhatsApp, Facebook etc.

2.8.1 Win-Win Position for Customers/Consumers: Customer position is commanding because, in the right of choice vests in his own hand. The relevant content addressing his concern, will be viewed and rest may be ignored.

2.8.2 Win-Win Position for Marketers/ Sellers: Product demo explaining USP, video interview of naturally accepted leaders of the fields, testimonials of satisfied customers, video blogs and explainers to answer FAQs etc. are used as popular tools to promote product through video marketing model. Sometimes videos of training, webinars etc also circulated to enhance product values.

2.9 Audio Marketing: Naturally audio content is more convenient in usage than video or written content. Conveying audio messages through FM/ Radio also makes a good impact.

Many individuals avoid spending much time on social media these days; however, they prefer to keep due focus on audio content available during their drive time or assistance available through Google Home or Alexa etc. under a busy work schedule. It is a very good tool for digital mass marketing to penetrate in rural and urban areas.

Hence, by creating short and long-form audiograms, a good promotion is possible. However, limitation of audio promotion is being a one-way communicator, feedback or immediate response may not be available to attend simultaneously.

2.9.1 Win-Win Position for Customers/Consumers: Smart speakers, Bluetooth devices etc makes it so convenient to have access to audio contents without disturbing work schedule or wasting time in reading or viewing the unwanted contents, making it a win-win situation for customers.

2.9.2 Win-Win Position for Marketers/ Sellers: Podcasting, social media live audio or conducting events by anchor etc. are the popular ways in which the advertiser can reach the targeted customer.
Some Other types like Mobile Marketing, Native Advertising or conducting Live Chat etc. are there, which are in trend these days but we have covered the major types above to understand the need of digital thrust from both point of views i.e. as consumer and as marketer.

3. Innovations: That are involved and creating more prospective future in Digital Marketing world are shown in the following:

3.1 Augmented/Virtual Reality Marketing: To understand the concept, let us observe the incidents wherein we all are already experiencing the virtual realities like each click on camera enabled some auto correction feature to enhance the ideal image experience. Like wise use of technology may transform our all five sensory experiences.
Such technologies are already under usage in almost all software related programs and applications. Integration of the same is already initiated in appliances like your cars may assist you in many ways like searching for addresses or plan out weekend locations and auto drive, voice assistance by Alexa/ Google in day to day life like reminding you timely for medicine or any important tasks etc.

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3.1.2 Win-Win Position for Marketers/ Sellers: Customer experience so augmented set better satisfaction and sense of complacence as has been established as our virtual reality in day-to-day life.

3.2 Sensory Marketing: It is easy to influence a consumer, because his exposure under sensory experience could be secured as it amplifies the experience and emotional attachment. Hence, now all brands tried hard to establish a positive emotional connection by augmenting the sensory experience of the product. There are five senses — sight, hearing, touch, smell and taste and the human brain tries to assume all five with all objects like if we see a picture of a Food item, we start assuming taste & smell or if we see a picture of the theme park, we start assuming thrill. Science reveals that this assumption amplifies and is more accurate with increasing sensory experience like adding the essence of the same food picture will lead the brain to ensure the taste more accurately. Using this concept, user experience is enhanced to the level it ensures positive emotional connection with the product or brand.

3.2.1 Win-Win Position for Customers/Consumers: Better product / brand experience.

3.2.2 Win-Win Position for Marketers/ Sellers: Product innovation may lead the product / brand into a less competitive segment.

4. Market Conditions: "Instead of one-way interruption, Web marketing is about delivering useful content at just the right moment that a buyer needs it."– David Meerman Scott

With so many benefits, Digital thrust seems not only the ultimate choice for modern marketing Mix but also it is expanding the concept of true customer satisfaction. To support my statement, I prefer to assume distinct two market condition under which customer experience may be examined in digital world –

4.1 Competitive Market under Digital World– Please refer to Table 1.0 for the conditions in which customers as well as the advertisers will act.

Table 1.0

Sellers	Customers	Market Condition
Will prefer to add innovation to create short term monopoly	Benefited in pricing if many similar products are available and benefited with utility based experiences if specified / innovative options are opted matching the requirements.	Efforts will be focused to create Monopoly in the Market to retain in business. Customer is the King.

Source : Prepared by Author

4.2 Monopoly Market in the digital world - Please refer to Table 2.0 for the conditions in which customers as well as the advertisers will act.

Table 2.0

Sellers	Customers	Market Condition
Will prefer to maintain monopoly	Customers will focus on alternatives and may supplement innovations to break monopoly.	Will redirect towards a competitive market environment.

Source : Prepared by Author

5. Conclusion

Hence digital market orientation is almost cyclical in nature where in One man's trash is another man's treasure and demand nature may be treated as permanent. If such digitisation is permanent in nature, trust can never be avoided. In this regard, suggestive measures are well established like avoiding saving passwords on devices or google drive etc., avoid sharing of passwords/ pin/ CVV number mention on Cards /OTP, avoid usage of public network place for financial or administrative works and many more as particularly advised in Information Technology Act 2000 (the IT Act, india). We understand that there is a need to establish a dedicated Cyber Security Law in our beloved Country to evolve the cyber discipline among its citizens, which is certainly not our area to comment. Other risks that may be evolved are highlighted in the table 3 below :

Table 3.0

Digitisation Related Other Risk Involved	Mitigation Available
Preference pages appear first may tempt for cross selling of product ranges even offers may allure for credit sale, which may impact short term cash flow management.	Self-control and utility-based purchasing is preferred.
Purchase decision is merely based on images offered & specifications mentioned	Reviews & rating makes selection of product comparatively easy and reliable.
Unwanted advertisements/ cookies/pop-ups/ promotional mails increase risk of hacking of personnel data and information	Avoid allowing cookies & pop-ups received for promotions. Use suitable internet Avoid allowing cookies & pop-ups received for promotions. Use suitable internet security & antivirus protection. Preferably use genuine software only.
Even genuine looking webpages may not reveal the modus-operandi of operational arrangements and physical existence of an entity may not be ascertained.	Genuineness of the websites may be ascertained by ensuring the security certificate of the webpage and physical evidence may be separately searched on the world wide web.
Sometimes fake reviews may mislead the decision and return policy specified pre-sale makes it difficult to rectify the order already placed online.	May be fairly judged through the company's redressal policy available at portals. Any misleading notice may be high-lighted through blogs, social media etc to raise awareness
It may not be easy to analyse the money to value in case of services/ products opted that are pertaining to unorganised sector or un-branded category in nature.	Reliance on personal or professional references available on social media makes the decision better in mitigating any such risks associated.

Source : Prepared by Author

It is well said that "When in Rome, do as the Romans", hence digital embrace is the only resort to all the emerging economies of the world, digital thrust is panacea and digital trust is merely a by-product, which will be naturally extracted in coming days.

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Hospital
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Central Library
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Play Ground

Academic Block F

Academic Block E

Academic Block D

Academic Block B

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Scenic Beauty of Campus during Rains

Inaugration of Oxygen Plant of Medical College by Hon'ble Chancellor

Oxygen Plant

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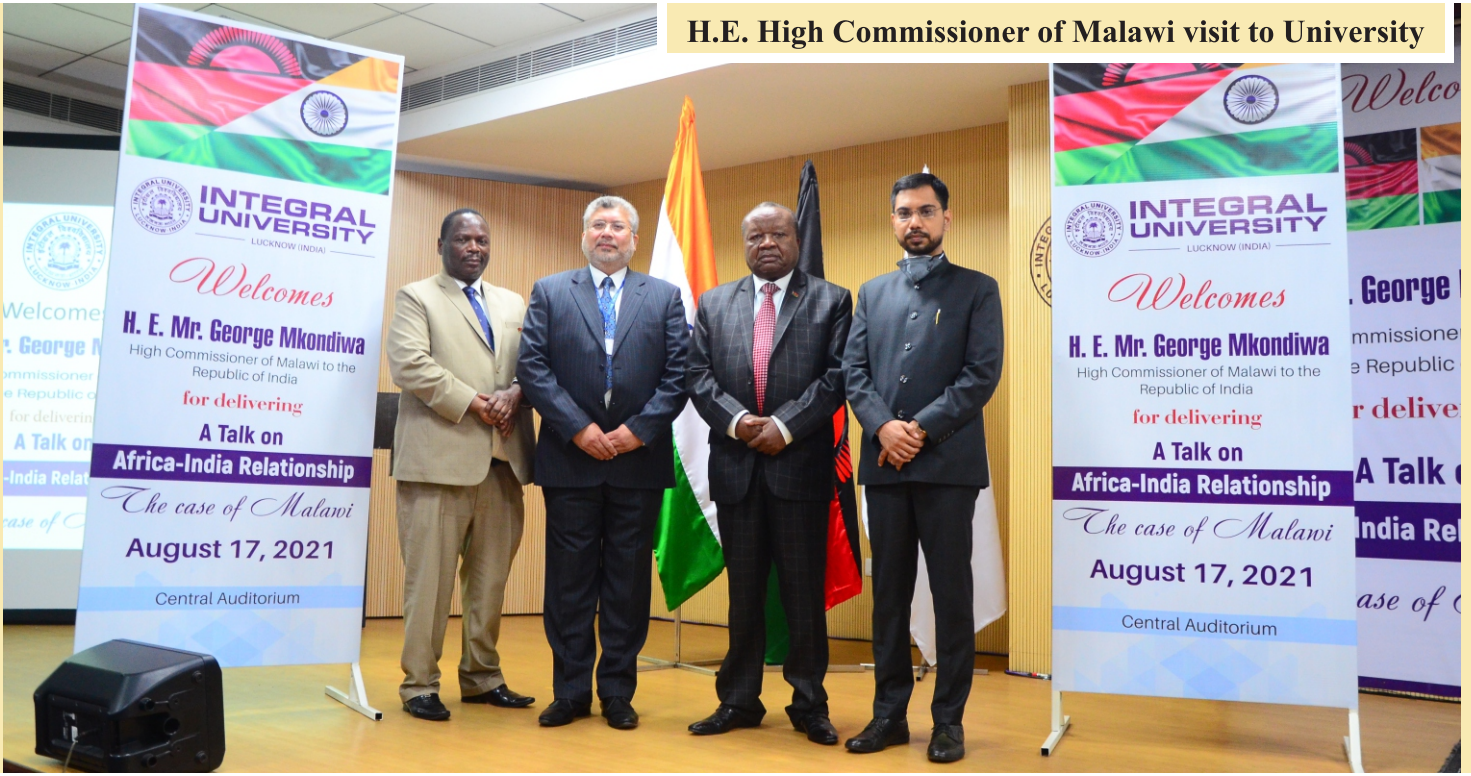
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