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Women Entrepreneurship in India: Present Scenario

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Abstract

Now days, Indian women are contributing to the economic progress. They are doing extra ordinary involvement in entrepreneurship. Women entrepreneurs manage their family and work. In our country women are contributing to increase education level and education help us to improve social living index. Women entrepreneurs are coming forward with their creative ideas and innovation for successful business. The present paper shows the detail of women entrepreneurship, their challenges and her contribution in developing India. In our country's atmosphere men are always considered as financial supporter for his family as well as women are considered as a care taker of the family. In this paper of Women entrepreneurship has been aggravated by gender inequality issues and problems. In current situation equality make our nation stronger.

Keywords: women Entrepreneurship, Meaning of women Entrepreneur present scenario.

Women Entrepreneurship in India: Present Scenario

INTRODUCTION

Women Entrepreneurs can be seen everywhere in our India and World. According to online studies female entrepreneurship conducted earlier this year for rankings on the best places. Many Women entrepreneur established their own venture and organization. Women are normally obvious as home makers. But now present scenario is changing. In Modern India, more and more women are taking up entrepreneurial activity especially in medium and small-scale enterprises. Even as women are receiving schooling, they face the prospect of unemployment. Now era of information, technologies and communication and Women entrepreneurs' role is very important for effective strategy to solve the problems of rural and urban poverty. Government also makes many policies for increasing women empowerment. For example, startup India and standup India scheme well for new born women entrepreneurs. Women Entrepreneurs can not only contribute to the GDP but can also play a key role in addressing societal challenges. Though, the number of female entrepreneurs in India remains comparatively near to the ground.

MEANING AND DEFINITION OF ENTREPRENEUR:

- Entrepreneurship is the process of start, design and running a new business, which is often   initially a small business. The people who create these businesses are called entrepreneurs.
- A person who starts an entity and is willing to risk loss in order to make money.According to economist Joseph Alois Schumpeter (1883-1950),"Entrepreneurs are not necessarily motivated by profit but regard it as a standard for measuring achievement or success."
- The definition of entrepreneurship is a process through which individuals identify opportunities, allocate resources, and create value. This creation of value is often through the identification of unmet needs or through the identification of opportunities for change. Entrepreneurs see "problems" as "opportunities," then take action to identify the solutions to those problems and the customers who will pay to have those problems solved.

ABOUT WOMEN ENTREPRENEUR:

- According to **Ruhani J Alice,** "Women entrepreneurship is based on women participation in equity and employment of a business enterprise"
- According to **J**, "Women who innovate initiate or adopt entrepreneurs."
- According to **Kamala Singh**," A women entrepreneur is a confident, innovative and creative woman capable of achieving economic independence individually or in collaboration generates employment opportunities for others through initiating establishing and running an enterprise by keeping pace with her personal, family and social life.

- **As per dictionary, "a** person who starts a *business* and is willing to *risk* loss in order to make money" or "one who organizes, manages, and assumes the *risks* of a *business* or enterprise."

OBJECTIVE OF THE STUDY

1. To know the present situation of women entrepreneur in India and globally
2. To know gender vise comparison of entrepreneurs in India
3. To know about the problem and prospect of women entrepreneurs

METHODOLOGY OF THE STUDY

This paper is based on secondary type's data which collect from journals, websites, research papers and guidelines.

GENDER WISE COMPARISON OF WOMEN ENTREPRENEUR IN INDIA

Now a day women become a part of business in our country. Woman are across world not only nation because of education and awareness. Entrepreneurship is precise as one of the most significant factors contributing to the development of society. Female constitute the family, which leads to society and Nation. Economic development of society or Nation relies on social and economic development of women. Though women constitutes half of the world's population and performs nearly two thirds of work hours, receives one tenth of the world income.

- **PERCENTAGEWISE DISTRIBUTION OF ENTERPRISES IN RURAL AND URBAN AREAS OF INDIA[1]**

Table no.1 (Male/ Female ownership category wise)

SECTOR	RURAL	URBAN	ALL
Male	77.76	81.58	79.63
Female	22.24	18.42	20.37
ALL	100	100	100

(Source: Report of MSME-AR-2017-18)

From the above table no.-1 further instead of women entrepreneur men dominance in ownership has been more marked for small and medium enterprises. More enterprises being owned by them, as compared to micro enterprises where 77.76% were men and 22.24% were owned by women only. Generally we show that out of 100% women entrepreneurs only 20.37%.

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[1] https://msme.gov.in/sites/default/files/MSME-AR-2017-18-Eng.pdf

- **PERCENTAGEWISE DISTRIBUTION OF ENTERPRISES BY MALE/FEMALE OWNERS**

Table no.2 (Male/ Female ownership category wise)

CATEGORY	MICRO	SMALL	MEDIUM	ALL
Male	79.56	94.74	97.33	79.63
Female	20.44	5.26	2.67	20.37
ALL	100	100	100	100

(Source: Report of MSME-AR-2017-18)

Table no.-2 showing are the detail of category wise male and female entrepreneurs. There are three types of category micro, small and medium and hear also we show the less percentage of women entrepreneurs.

- **STATE WISE SHOWING DETAILS OF WOMEN ENTREPRENEUR IN OUR INDIA**

  Now a day India becoming running fast in development field women thinking different and take apart in all business, Industry and company. Women are managing family and work both, and contributing to the development of our economy. Due to awareness they increase those educations and this reflecting in our present scenario. In India have different state showing the different education ratio of women and men educations. Education create more entrepreneur this paper is showing the current situation of women entrepreneur in India. These study help for knowing about state wise details of women entrepreneurs in India.
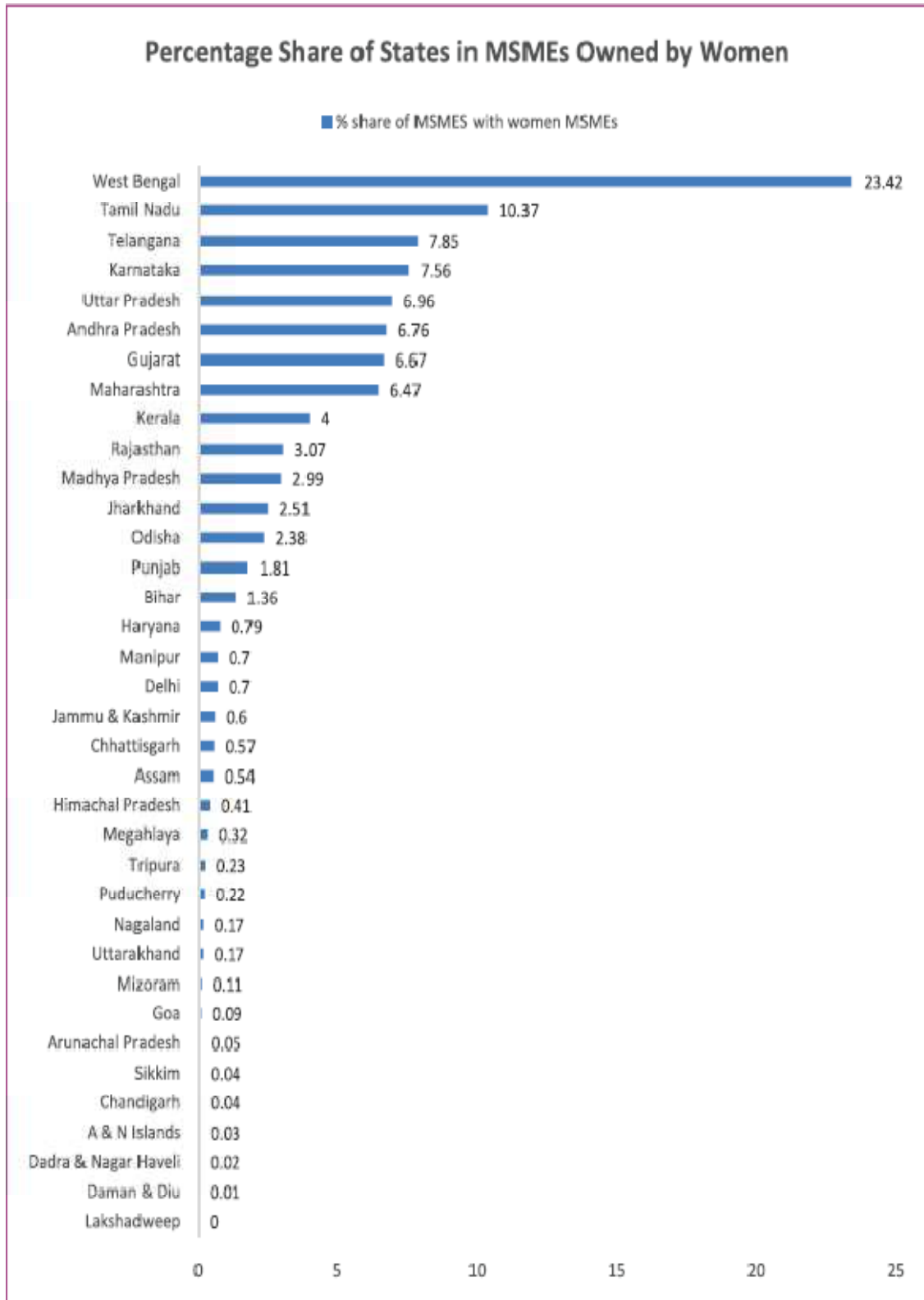
Percentage Share of States in MSMEs Owned by Women

■ % share of MSMES with women MSMEs

State	%
West Bengal	23.42
Tamil Nadu	10.37
Telangana	7.85
Karnataka	7.56
Uttar Pradesh	6.96
Andhra Pradesh	6.76
Gujarat	6.67
Maharashtra	6.47
Kerala	4
Rajasthan	3.07
Madhya Pradesh	2.99
Jharkhand	2.51
Odisha	2.38
Punjab	1.81
Bihar	1.36
Haryana	0.79
Manipur	0.7
Delhi	0.7
Jammu & Kashmir	0.6
Chhattisgarh	0.57
Assam	0.54
Himachal Pradesh	0.41
Megahlaya	0.32
Tripura	0.23
Puducherry	0.22
Nagaland	0.17
Uttarakhand	0.17
Mizoram	0.11
Goa	0.09
Arunachal Pradesh	0.05
Sikkim	0.04
Chandigarh	0.04
A & N Islands	0.03
Dadra & Nagar Haveli	0.02
Daman & Diu	0.01
Lakshadweep	0

Figure 5-4: Percentage share of states in MSMEs with women owners

(Source: Report of MSME-AR-2017-18)

PROBLEM AND PROSPECT OF WOMEN ENTREPRENEUR

The problem and prospects of women entrepreneurship are showing the present scenario of our India. It includes impact of productive, unproductive, and significant women entrepreneurship on social value creation. It is seen that view for Indian entrepreneurs for developing themselves in right surroundings. It is relevant to point out that the entrepreneur may not be aware of the existing forces of law of demand and supply that directly or indirectly affects customer's actions or behavior. Implications for government rule and regulations suggest that institutions such as monetary and education need to be strengthen before entrepreneurial resource can be fully deployed. The study of women entrepreneurship and education of potential entrepreneurs are vital parts of any effort to make stronger our country's economy.

1. **Require of education**
In India women are behind then man in the field of education. Around the 60% of the women are illiterate. Those who are educated are provided either less or lacking education than their male counterpart partly due to early marriage, son's higher education and poverty. Due to lack of proper education, women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to grow.

2. **Inequality of Gender**
India is a male dominated country. In our country some of traditional society where women are not supposed to be equal to men folk. They are treated as inferior to husbands and men, physically weak and lesser confident to be able to shoulder the responsibility of entrepreneur.

3. **Risk bearing capability is law**
In our country women are by nature shy, weak, and mild. They cannot put up with the amount of risk which is essential for running an enterprise. Lack of education, training and financial support from outsides also reduce their ability to bear the risk involved in an enterprises.

4. **Finance problem**
Women entrepreneurs suffer a lot in raising the financial requirements of the company. Creditors, bankers, and financial institutions are not coming forward to provide financial assistance to women borrowers on the ground of their less creditworthiness and more chances of stoppage.

5. **Minimum support**
When women start a new company, business or venture and are finding her place in the big business world, her require as much support as you can acquire. Unluckily, in many cases, no anyone guide to women, she find themselves on their way. Now a day and age, it is more or less necessary to have qualified mentors and role models. For women, organization their own business becomes even more difficult if their family and friends don't step up to take some family responsibilities. As a result, it can be dangerous to make a mark in a market that is already dominated by men.

6. Lake of entrepreneurial aptitude

Lack of entrepreneurial aptitude is a matter of concern for women entrepreneurs. They have no entrepreneurial bent of mind. Even after presence various training programs on private enterprise they be unsuccessful to tide over the troubles and risks that may come up in an managerial working.

7. Lack of self confidence

Women entrepreneurs because of their inherent nature, require self-confidence which is fundamentally an inspiring factor in running an enterprise successfully. They have to strive hard to strike a balance between managing a family and an enterprise.

8. Limited decision-making ability

Women entrepreneurs are not efficient in executive functions like planning, coordinating, organizing, inspiring, controlling etc. of a company. for that reason, less and limited decision-making ability of women has become a problem for them to run the enterprise successfully.

9. Legal official procedure

Fulfilling the legal rules and regulations obligatory for running company become an rising task on the part of an women entrepreneur because of the popularity of corrupt practices in government offices and procedural delays for various licenses, electrical energy, water and shed allotments. In such situations women entrepreneurs find it hard to concentrate on the smooth working of the enterprise.[2]

Prospects of Women Entrepreneurs

In all our world women entrepreneurs' ratio is increasing day by the day. Women entrepreneur is quite able to be seen in India and their all contribution to Indian economy is also very important. Today the role of Women entrepreneurs in economic development is predictable as women are coming not only in selected area (for example Education), but also in fields like Company, Trade, Engineering and Industry. The manufacturing structure and the enterprises are undergoing an essential modification. Information knowledge has transformed the very technique of doing business individually. Business ownership provides women with the Independence they crave and with the economic and social success they need. Nationally, business ownership has great importance for future economic prosperity. Worldwide, women are enhancing, directing and changing the face of how company is done today. Finally, female business owners must be recognized for who they are, what they do, and how significantly they impact the World' Global Economy. Training on professional competence and leadership skills should be extensive to Women entrepreneurs. Activities in which women are trained should focus on their marketability and profitability.

CONCLUSIONS

Women entrepreneurs are an important human resource of the country and each and every state of India should try to develop them as mediators of economic development and growth. We have to support for increasing a ratio of women entrepreneurship. Encouragement is one of the ways for increasing above level of women entrepreneurs. But unfortunately it is seen that the old and traditional mind set of our male dominate society and negligence of the state and respective powers that be are very important obstacles in the female entrepreneurship

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[2] https://www.ijsr.net/archive/v3i9/U0VQMTQ0MjM=.pdf

development in India. Therefore, there is need of continuous attempt to encourage, inspire, and motivate women entrepreneurs.

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Study on Change Management Practices in Organizations

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Abstract

Because times change and organizations evolve, virtually all companies that wish to keep their doors open for a long time need to successfully undergo organizational change sooner or later.Generally speaking, change management refers to switching up the way things are done at an organization.Whether that means reallocating the distribution of resources or budgets or changing processes altogether depends on the organization's specific situation. So how can you ensure your change management initiatives are successful? Here are few real-world studies that should provide some insight into how strong companies pivot successfully.

Study on Change Management Practices in Organizations

Since the advent of globalization the business environment has undergone drastic changes both in terms of complexity and dynamism. Organizations are grappling with changes in market conditions, workforce demographics and diversity, technological innovations, increased focus on customer and quality, shortage of talent and economical changes. (Shweta Maheshwari, 2015) Organizational change is a complex, uncertain and difficult process that requires careful planning and thoughtful analysis. It is essential to be equipped with appropriate understanding of change perspectives before introducing any form of change in an organization. Considering its importance the perspectives of change has been discussed under the rubric of processual perspective and theoretical perspective.

The article will refer to the description of international change management methodology. The author has made an attempt to study and gather the notable features of various organizations to implement change practices.

Research Outline

The research is purely a qualitative research cause of its underpinning philosophy of empiricism where the study and knowledge will be gained only after practical experiences. Also, the approach to enquiry is flexible and based on open methodology. The main purpose of selecting qualitative research is it enables to describe the variation in change management, various issues pertaining to it, and also the current situation in organizations.

The methods of evaluating change and improvement strategies are not well described. The design and conduct of a range of experimental and non-experimental quantitative designs will be considered. Such study designs should usually be used in a context where they build on appropriate theoretical, qualitative and modelling work, particularly in the development of appropriate interventions. A range of experimental designs shall be discussed including single and multiple randomised controlled trials and the use of more complex factorial and block designs.

Literature Review

What is change management?

Change management is a study which aides how we get ready, prepare and bolster people to effectively adopt change so as to drive authoritative achievement and results. Change Management is the application of a structured process and set of tools for leading the people side of change to achieve a desired business outcome (Prosci) Change management is a term used to refer to the introduction of new processes in an organisation, or the management of people who are experiencing change. Transition describes the process that occurs within each of us when change happens. Anticipating the process of transition and any resistance that may occur along the way is key to change management (www.change-management-coach.com)

"Be the change that you wish to see in the world."

— Mahatma Gandhi

Change management is and has always been an enigmatic process. Change is rapidly taking place in the social, political and economic environment and this is creating an accomplished impact on organizations and individuals.

Change has its source in the past and can be forecasted into the future. The ability of organizations to adapt and change has become a central research issue focusing on the complexities of various external factors (Hallgrimsson, 2008)

According to (Julien Pollack, 2014) there appears to be little research that enquires into the practicalities of using change management techniques to effect organizational change, either with regard to their suitability or appropriateness. Although there is a significant body of literature, which provides advice for practitioners, there, remains little research on how to actually apply change management techniques, or critically questions their effectiveness.

Organizations are grappling with changes in market conditions, workforce diversity, technological innovations, increased focus on customer and quality, shortage of talent and economical changes. Thus it is essential for organizations to continuously modify their business strategy, policies, practices and align with the changing demands of business environment, achieve long-term sustainability and overall organizational effectiveness.

"Nothing is so painful to the human mind as a great and sudden change."
― Mary Wollstonecraft Shelley, Frankenstein

It has been found that in defiance of the growing need of organizations to manage change effectively 70 percent of the change efforts fail and this rate has been consistent over the years (Shweta Maheshwari). A change management practice that fits in one organization may not work or even fail in the other organization hence there is not a one size fits all solution as every organization differs in many ways- work culture, design and structure, values and behavior, policies and procedures etc an intended change, to be implemented effectively should be congruent with this dynamism.

According to (Rosen, 2014) "Our iceberg is melting" (Kotter &Rathgeber, 2006:1). A penguin realizes that the iceberg is melting and understands immediately that this will evolve into a disaster. This is a story that Kotter &Rathgeber (2006) tell as an allegory for change. At first none of the other penguins believe him but he does not give up and the reader is able to follow the brave penguin's way of practicing change management. There are plenty of melting icebergs out there in different forms and shapes that we have to become better at handling. Change is happening and it cannot be ignored. . The paradox of our time is that change has become the only constant. Changing organizations is as messy as it is exhilarating, as frustrating as it is satisfying, as muddling through and creative a process as it is a rational one. This study is an attempt to recognize the tensions involved in managing organizational change. Changes occur in an organization every day. Organizations are started, and some evolve, and some dissolve. Some undergo mergers, takeovers, or buyouts, some go bankrupt. (William J. Rothwell, 2005) The last decade was defined by events that marked unprecedented change. Due to both, the magnitude and severity of change, organizations are now being compelled to include 'change management' as a key competence in their competency framework. Today, change management as a topic, is being widely researched by management practitioners and academicians alike. All people in all organizations are concerned and involved with change. Consequently, no study of organizational life is complete without complementary studies of the way change affects it and how that change can be managed. In a world of constantly fluctuating demand and supply, of changing customer needs as well as the wider concerns brought about by the legitimate expectations of employees, change is essential.

Modern and legislative organizations are continually endeavouring to adjust their tasks to an evolving situation (Al-Haddad, 2014).

According to (Turner, Kendra M, 2017) Change is inescapable and is available in all features of life, and the management of any change is generally shifted to various types of business. Negative representative conduct is frequently the foundation of resistance from change. The flow of management driving the change can either add to the pessimism or transform a negative circumstance into positive outcome with winning situations. In this thesis , the researcher tries to contribute her understanding on various aspects of change and change management practices and how the practices are adopted by the employees and to what extent is it beneficial to the organization. Also, while implementing change, various other factors have to be kept in mind in order to avoid its serious repercussions.

Therefore, the principal aim of this literature review is to identify the systematic application of change models in organisations.

Change Management Practices

QUALITY CIRCLE STORY

- Plan for change to bring improvement
- Do change on small scale first for trial
- Act to get the greatest benefit from change
- Check to see if changes are working & investigate the selected process

Plan · Do · Act · Check

At GAIL (Gas Authority Of India LTD) there is a practice of Quality Circle wherien all the departments participate to achieve various targets and solve various problems. They wanted to implement a process change and hence they extensively folowed the above model of QC. It tries to implement change in a way that every member adapts to it smoothly.

Innovation and Change at Reliance Industries

Reliance recognises that that every mind is creative. Mission Kurukshetra (MK) is a step towards democratising creativity and innovation within the organisation. Through the Mission Kurukshetra platform, our people can submit ideas and track their progress right up to implementation. In addition, businesses can put up specific challenges seeking novel ideas and solutions. In short, MK aims to be a platform where ideas are born, brought to logical conclusion and executed for impact.

The Beyonders programme aims at creating innovation leaders at Reliance by linking opportunity with innovation training. Participants receive training in multiple world-class innovation approaches to break psychological inertia and enhance quantity and quality of their ideas. In addition, the programme gives the participants opportunities to lead substantial innovation projects. The logo reflects the attitude of Beyonders – where others are satisfied with leapfrogging, Beyonders believe in pole-vaulting.

The D4 programme aims to create a drive for innovation within our people, ultimately creating a vibrant culture of innovation. This programme is action-oriented – participants identify innovation opportunities and are trained to use cutting edge innovation tools and techniques to find innovative solutions. The ultimate objective is to achieve bottom-up innovation and help accelerate the accomplishment of organisational goals.

LEAP

Innovation thrives within inspired minds. LEAP was born with the aim of providing people at Reliance with access to global thought and innovation leaders through interactive sessions. From industry captains to Nobel Laureates, senior government officials to social crusaders, all have inspired and mesmerized the people of Reliance through LEAP.

Innovation and Change at MICROSOFT

Why the reorg was needed: After the phenomenal and long-lived success of its Windows operating system and suite of Office products, Microsoft was struggling to write its second act. The gigantic company was stagnant and rife with turf wars between major business units that often viewed each other more as competitors than partners in the same company. Innovation was being thwarted by a toxic environment that kept the company increasingly dependent on regular refresh cycles for Window and Office. As the world moved forward, with Google becoming dominant online and Apple owning the market for mobile products,

Microsoft struggled to keep up, with unevenly executed new products (e.g., Zune) in which even the company soon lost interest.

What the reorganization was: After being named CEO in February of 2014, Satya Nadella undertook a major restructuring of the massive company to do away with the destructive internal competition. Products and platforms would no longer exist as separate groups, but rather all Microsoft employees would begin focusing on a limited set of common goals including:

Reinventing- productivity and business processes

Building- the intelligent cloud platform

Creating-more personal computing

In September 2016, Nadella shook things up again with the merging of the Microsoft Research Group with the Bing, Cortana, and Information Platform Group teams to create a new AI and Research Group. With about 5,000 engineers and computer scientists, its goal is to innovate in artificial intelligence across the Microsoft product line.

What they got right: As the reorg began, Nadella shared with employees a new sense of mission: "To empower every person and every organization on the planet to achieve more." He recalled his thought process: "Over the past year, we've challenged ourselves to think about our core mission, our soul — what would be lost if we disappeared. . . . We also asked ourselves, what culture do we want to foster that will enable us to achieve these goals?" Prior to the restructuring, employees had been lacking a positive sense of purpose, with the result being low morale and weakened employee engagement.

Although Microsoft's future does look brighter as a result of the still-ongoing reorg, perhaps its greatest achievement has already been realized: to offer the company's employees a new sense that their work has real meaning. (Troyani)

GOOGLE-

Why the reorg was needed: By the early 2000s Google was a phenomenal success, dominating internet search and making itself indispensable in our lives through products like Google Maps and Gmail. Its R&D teams were seemingly interested in *everything*, searching for what cofounder Larry Page termed "moonshot" projects, supposedly impossible things Google engineers could perhaps make real. From human longevity and autonomous vehicles to wearable tech, smart home devices, and artificial intelligence — the list goes on and on. Some things succeeded, some failed, and many haven't left the labs yet.

Google as a company grew monstrously diverse. It was all connected, and yet not: an increasingly impossible entity to manage, with intertwining goals, teams, funds, and managers. Mindful of the troubling latter days of other once-great tech companies, Page decided it was time to deconstruct the entire thing.

What the reorganization was: Page broke up Google into its constituent parts, making each one its own company, with all of them owned by a new umbrella corporation called Alphabet. Page sits atop the structure as CEO of Alphabet, with Google cofounder Sergei Brin as president and long-time Google exec Eric Schmidt as chairman. Each of Alphabet's companies has its own goals and a CEO focused solely on those goals.

In a blog post, Page wrote, "Fundamentally, we believe this allows us more management scale, as we can run things independently that aren't very related. Alphabet is about businesses prospering through strong leaders and independence."

Page admitted the reorg was radical in the same post, saying, "in the technology industry, where revolutionary ideas drive the next big growth areas, you need to be a bit uncomfortable to stay relevant."

What they got right: Page let everyone at Google in on his thinking when the launch of Alphabet was announced, explaining that the reorganization would free the employees to concentrate more productively and happily on their own mission without having to be concerned about Google overall. With each company responsible for its own expenditures and income, they'd also enjoy a new sense of cause and effect that could make innovating more meaningful.

SUMMARY

The aim of this study was to show the ways in which an institutional perspective can broaden our understanding of change readiness.At a global level, change management methodologies are integrated with other management processes, such as project, process, risk and quality management or management by objectives. A synergy effect, as a result of this integration, is expected to reduce the level of bureaucracy in decision-making path of input changes, to rationalize the chattiness of work and to optimize the amount and type of resources used to make desired changes. The methodology itself can also become a channel of communication between the party commissioning and performing work in favor of the changes to the organization.This work has stressed the importance of being particularly knowledgeable of those organisations that play a key role in an organization or field. While newly hired managers or change consultants are generally aware of the importance of becoming particularly savvy about an organization's culture. Hence, the criticality of understanding the institutional context is rarely considered.

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Demonetization and Its Impact on Payment System in India

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ABSTRACT

It's regarding thirty 5 years ago businesses in Republic of India began experimenting with info Technology (IT). The digital economy isn't merely regarding moving business dealings from face to face to on-line, however it's regarding remodeling the numerous aspects of business interactions and transactions and sanctionative innovations too. Exponential technology advances, bigger shopper power and accrued competition mean all industries face the threat of commoditization. Republic of India stands on the brink of growth in web and e-commerce activity. The digital economy has modified the operating of business in today's world. Whereas huge companies have greatly tailored to the dynamical state of affairs, little businesses ar still finding it troublesome to simply accept and find wont to the digital economy. To be ready to keep afloat within the business, even little businesses have to be compelled to become tech-savvy and rent workers that are cognizant of the digital world. Currently each business from an internet shop to a computer code supplier to a physical store must be tech-savvy and application primarily based. in conjunction with the impact of digitalization within the economy, termination has additionally a serious result during this economy since eighth November 2016. Termination may be a generations' unforgettable expertise and goes to be one amongst the economic events of our time. Its impact is felt by each Indian subject. The term termination has become a house name since the govt. force the previous Rs 500 and Rs 1,000 notes out of circulation. Since November eight, each Indian has just one factor on mind: the quandary of selecting a secure, secure, convenient and cashless payment possibility. Presently obtainable cashless payment systems embrace credit/debit cards, e-wallets like Paytm, Unified Payment Interface (UPI), IMPS, USSD, RTGS, and NEFT. Termination has probably been the only biggest policy whole this country has seen in 2016. It actually was larger than GST from an effect perspective. It's a policy initiative that in its current state appearance terrible on implementation and weak on intent.

Keywords: demonetization, digitization, Money

INTRODUCTION:-

The government has enforced a significant modification within the economic environment by demonetizing the high value currency notes – of Rs 500 and Rs 1000 denomination. These ceased to be official tender from the hour of 8th of November 2016. Individuals have been given up to December 30, 2016 to exchange the notes held by them. the appliance by the govt. involves the removal of those existing notes from circulation and a slow replacement with a fresh set of notes. Within the short term, it is prospect that the cash inflow would be considerably squeezed since there are limits placed on the amount that people can withdraw. In the months to come, this squeeze may be relaxed somewhat. The reasons offered for demonetization are two-fold: one, to control fake notes that could be causal to act of terrorism, in different terms a national safety concern and second, to weaken or remove the "black economy".

DEFINITION OF DEMONETIZATION:-

Demonetization is the act of striping a currency unit of its status as legal tender. Demonetization is necessary whenever there is a change of national currency. The old unit of currency must be retired and replaced with a new currency unit.

DEMONETISATION IN INDIA:-

The demonetization of Rs. 500 and Rs. 1,000 banknotes was a policy enacted by the government of India on 8th November 2016, ceasing the usage of all Rs. 500 and Rs. 1,000 banknotes of the Mahatma Gandhi series as legal tender in India from 9th November 2016. The term demonetization is not new to the Indian economy. the best denomination note ever written by the depository financial institution of India was the Rs ten,000 note in 1938 and again in 1954. However these notes were demonetized in January 1946 and again in January 1978, according to RBI data. Demonetization is done for the general economic development for India. There are numerous benefits and drawbacks of the demonetization drive the question that arises is why demonetization was needed at this point of time. Demonetization is definitely hampering the present economy and can still do so in the near term and can also impact India's growth for the coming two quarters however will have positive long lasting effects. Here is the short term and long term impact of government's move to make India a cashless economy.

Prime Minister Shri Narendra Modi's historical call of demonetization modification the outlook of plastic card holders as post demonetization government took vary of initiative to push cashless economy that directly not solely compact existing card holders however additionally hyperbolic the cashless transactions several fold. There have been following initiative by Government to extend the plastic card holder.
• All state and section began to collect the money through plastic cards and began to relinquish discount.
• They additionally started acceptive on-line payments through debit/credit cards for all the taxes and charges.
• They extensively marketed use of plastic cards and even launch Rupay Card that was backed by UPI (Unified Payment Interface) that was utterly backed by GOI.

- There were money back offers i.e. 0.75% money back on gasoline payments and lucky draw provide were offered by Government to relinquish push to card usage.

Secondly, owing to demonetisation economic activity took a significant hit and to induce the business on the track even personal businesses had began to promote cashless economy that additionally helps the plastic card holders, a number of these initiatives area unit as follows.

- Retailers and different B2C started offers of 10-15% money back to push for promoting the cardboard usage.
- There were vary of discount offered by banks to push their cards like Axis Bank, Visa, Master Card, SBI all of those were giving vary of discount on usage of the cardboard

This all resulted in several fold jump in plastic card post demonetization. These demonetization measures have had important and immediate impact on the state of the Indian economy. These measures are also expected to result in long term impact on industries and sectors. These measures have resulted in a significant decrease in liquidity within the short term, which is predicted to ease gradually with the introduction and circulation of the new currency notes. As a result of these measures and increased deposits with bank, the bank deposits base has increased significantly and financial saving are expected to increase as a results of the shift from unproductive physical assets based mostly saving to interest bearing financial assets. With the cash transaction was impacted by a decrease in liquidity. alternative payment methods, like e-wallets, on-line transaction using e-banking, debit and credit card usage have increased significantly. this may increase usage of such payment system and enable a shift towards an efficient cashless infrastructure. Reduced liquidity has also caused a sharp decline in the economy in the short term.

EFFECTS OF DEMONETIZATION IN PAYMENT SYSTEM

There is remarkable effect of demonetization on the digital payments in India which is shown in following charts.

**Chart - 1: Growth of card holders in March 2017**
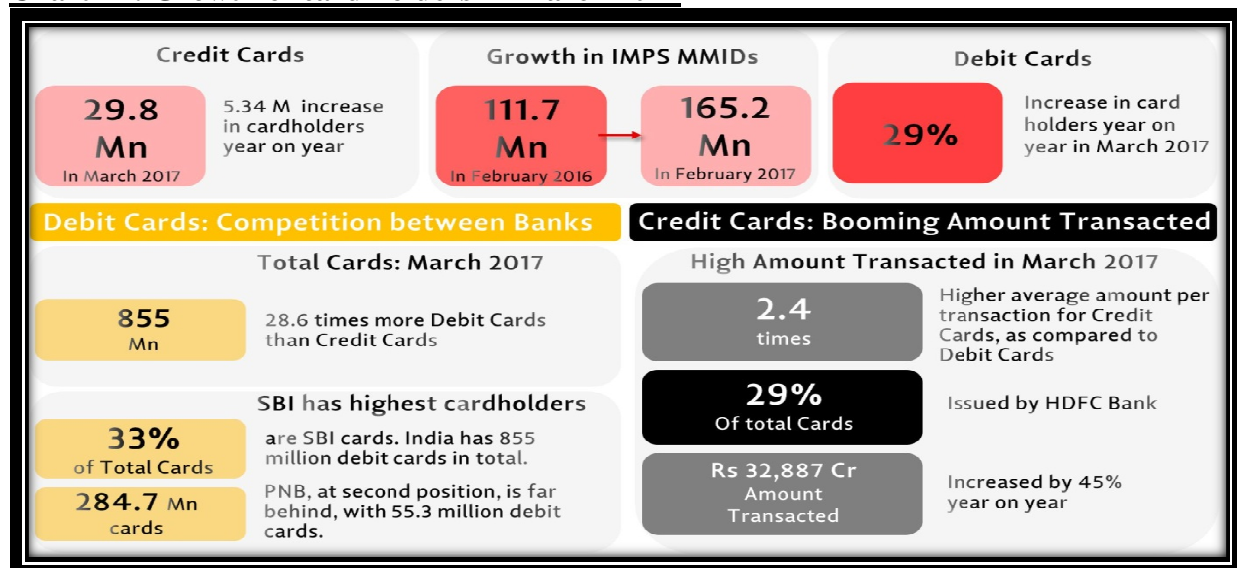
(Source: www.medianama.com)

Above chart is showing the rapid growth of digital payment in India. Year by year the number of credit card holders increased by 5.34 million. Every year approximately 29% debit cards. In the comparison of credit cards debit cards has increased 28.6 times. If we see the total number of debit cards in India it reached up to 855 million in 2017. SBI has 282 million debit card holders which is the highest and PNB is in next position having 55.3 million debit cards. The chart also represents the booming amount of transaction of credit cards. In the comparison of debit cards, credit cards are having 2.4 times higher average amount per transaction. Out of total cards in India 29% cards are issued by HDFC bank. And the total amount of card based transaction increased by 45% every year.

## Chart - 2 : Growth of Card Based Transaction
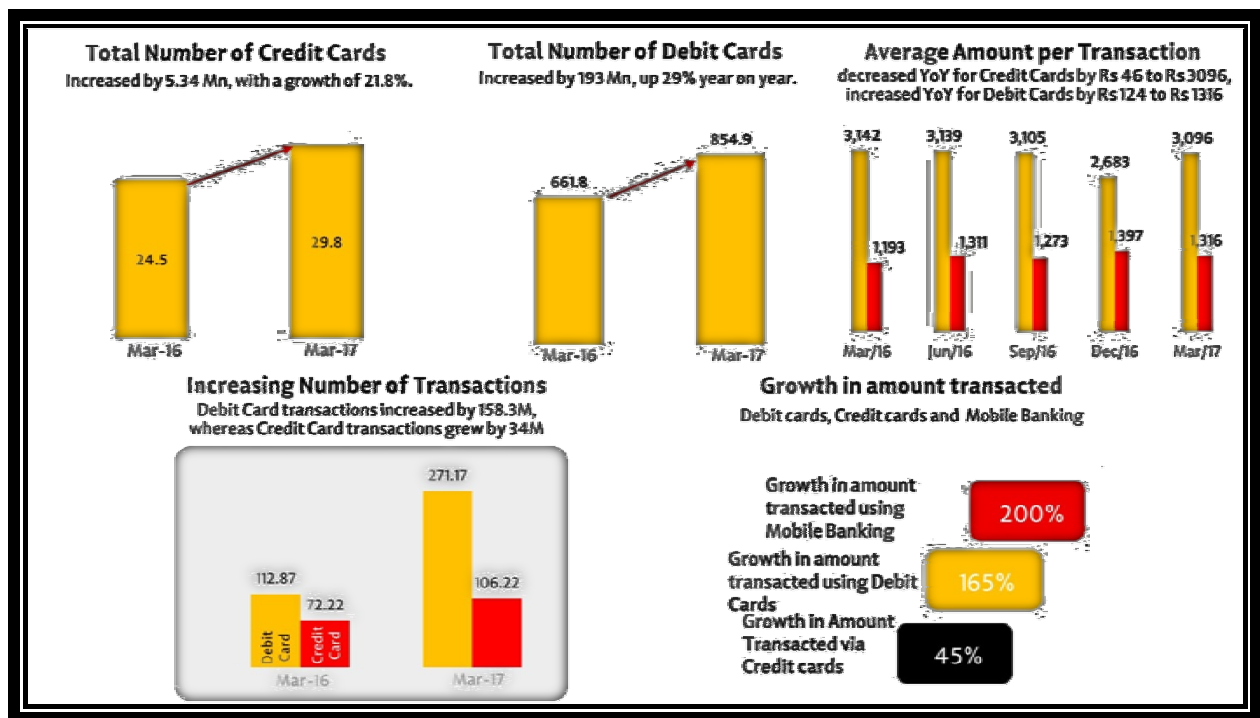
 (Source: www.medianama.com)

The above chart shows increase in total number of credit cards and debit cards, average amount per transaction, increasing number of transactions in debit cards and credit cards as well as the growth in amount transacted of debit cards, credit cards and mobile banking. It shows that the total number of credit cards is increased by 5.3 million with a growth of 29.8% up to March 2017 in the comparison of March 2016. By looking at debit card statistics, we come to know that there is increase of 193 million cards in March 2017 in the comparison of March 2016. It can be seen that average amount per transaction for credit cards decreased by Rs. 46 to Rs. 3096. Whereas average amount per transaction for debit cards increased by Rs. 124 to Rs.1316. But if we see the number of transaction statistics of debit cards and credit cards, both has increased by 158 million and 34 million respectively. It

is also revealed that there is growth in amount transacted debit cards, credit cards and mobile banking by 200%, 165% and 45% respectively.

Chart - 3 : Mobile Banking Growth for Top 4 Banks
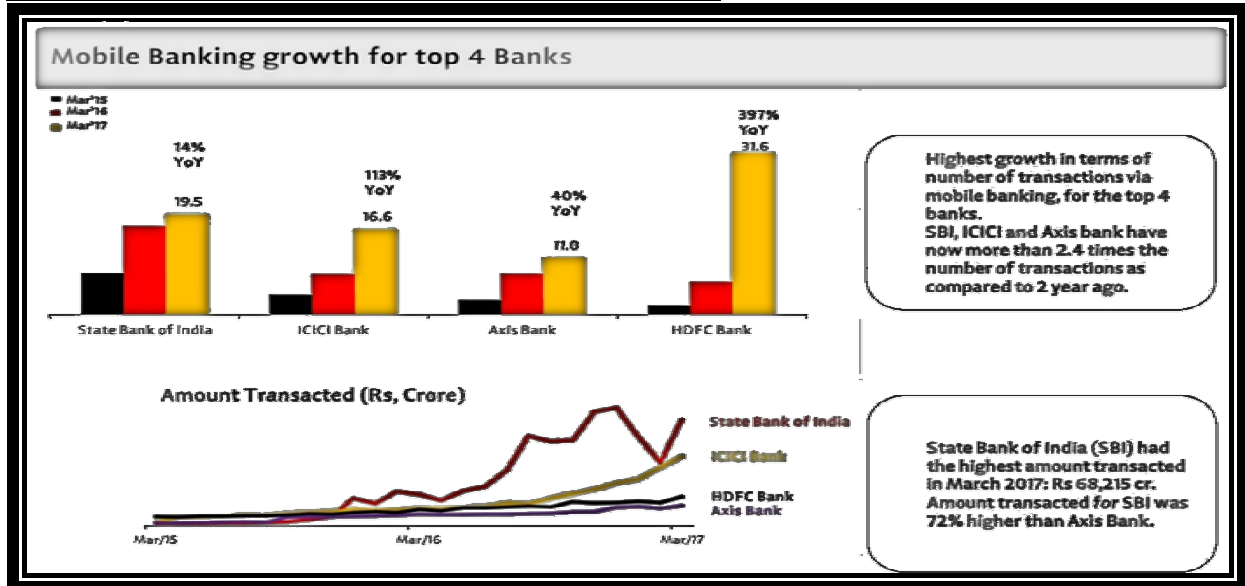
(Source: www.medianama.com)

The above chart 3 represents growth of mobile banking for top 4 banks. In March 2015 there is lowest mobile banking growth in comparison to March 2016 and March 2017. In HDFC bank has highest growth in terms of number of transactions via mobile banking. It is also to be seen that SBI, ICICI and Axis bank have now more than 2.4 times the number of transactions compared to 2 year ago. Whereas State Bank of India has the highest amount transacted in March 2017: Rs. 68,215 cr. whereas amount transacted for SBI was 72% higher than that of Axis Bank.

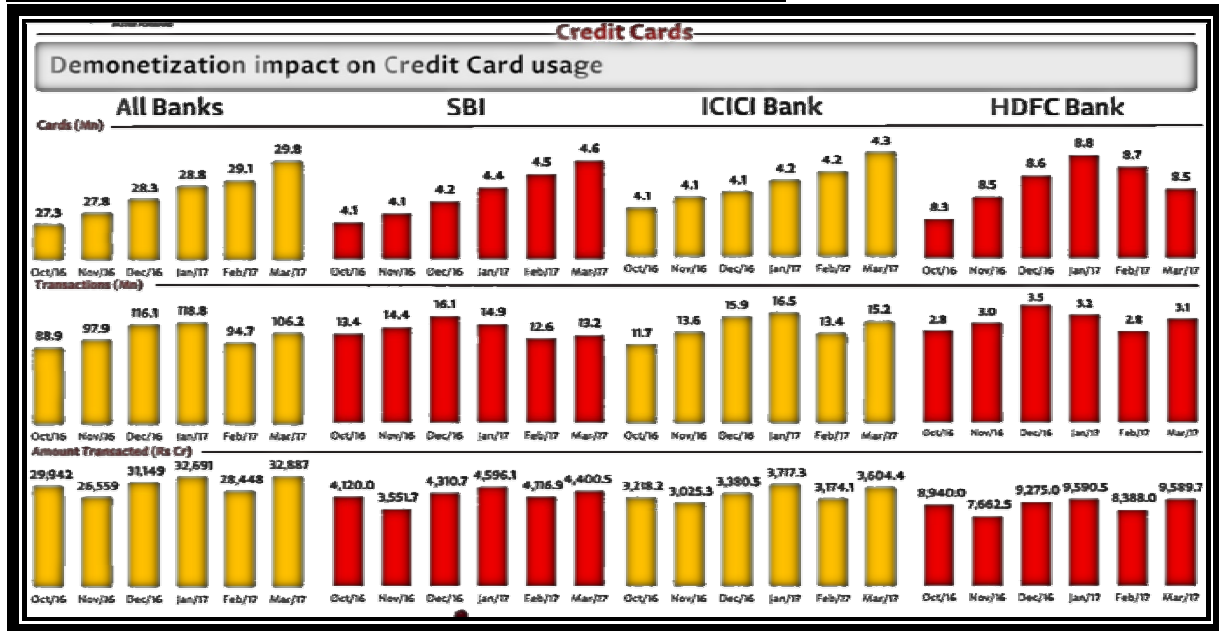### Chart - 4 : Demonetization Impact on Debit Card Usage
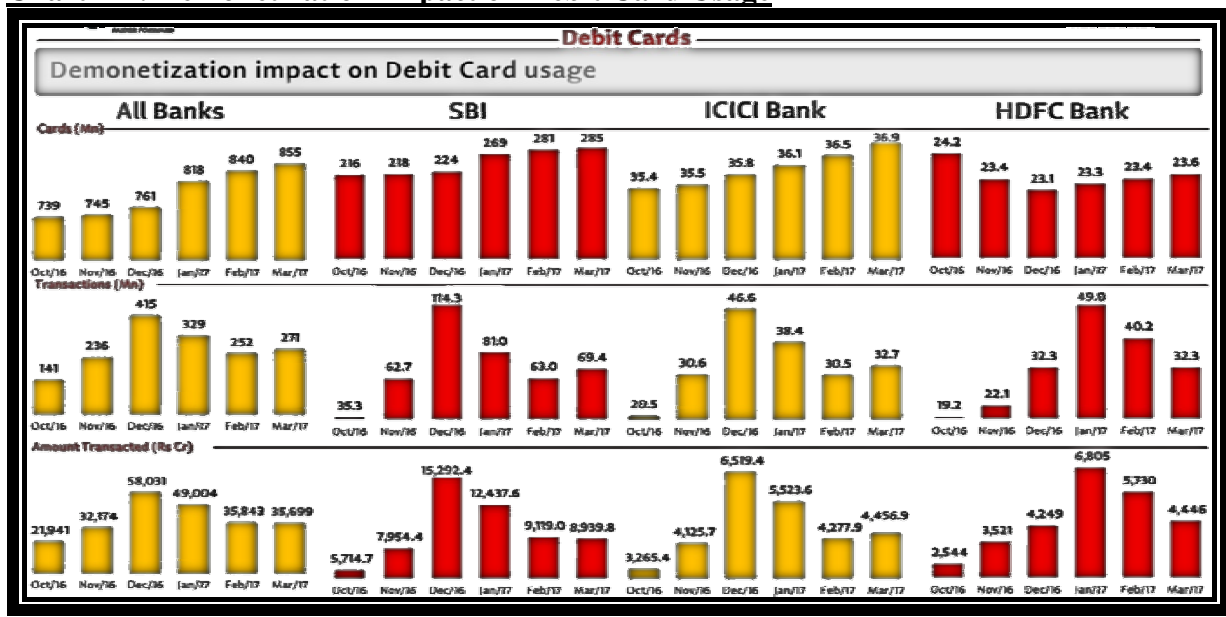
(Source: www.medianama.com)

The above chart shows the impact of demonetization on debit card usages. It can be seen that the number of debit cards of all banks are increasing month by month except HDFC bank. It can also be seen that the number of transaction is lowest in the month October 2016 and highest in the month December 2016 which is very vast difference. And the amount of transactions is also lowest in the month October 2016 and highest in the month December 2016. This shows immense impact of demonetization.

Chart - 5 : Demonetization Impact on Credit Card Usage

(Source: www.medianama.com)

The above chart shows the impact of demonetization on credit card usages. It can be seen that the number of credit cards of all banks are increasing month by month except HDFC bank. It can also be seen that there is not too much variation in the number of transaction between October 2016 and March 2017. And the amount of transactions is also not showing too much fluctuation during October 2016 and March 2017. This shows that the effect of demonetization is more on debit cards and their transactions than on credit cards and their transaction.

Chart - 6 :Demonetization Impact on Other Modes of Payment
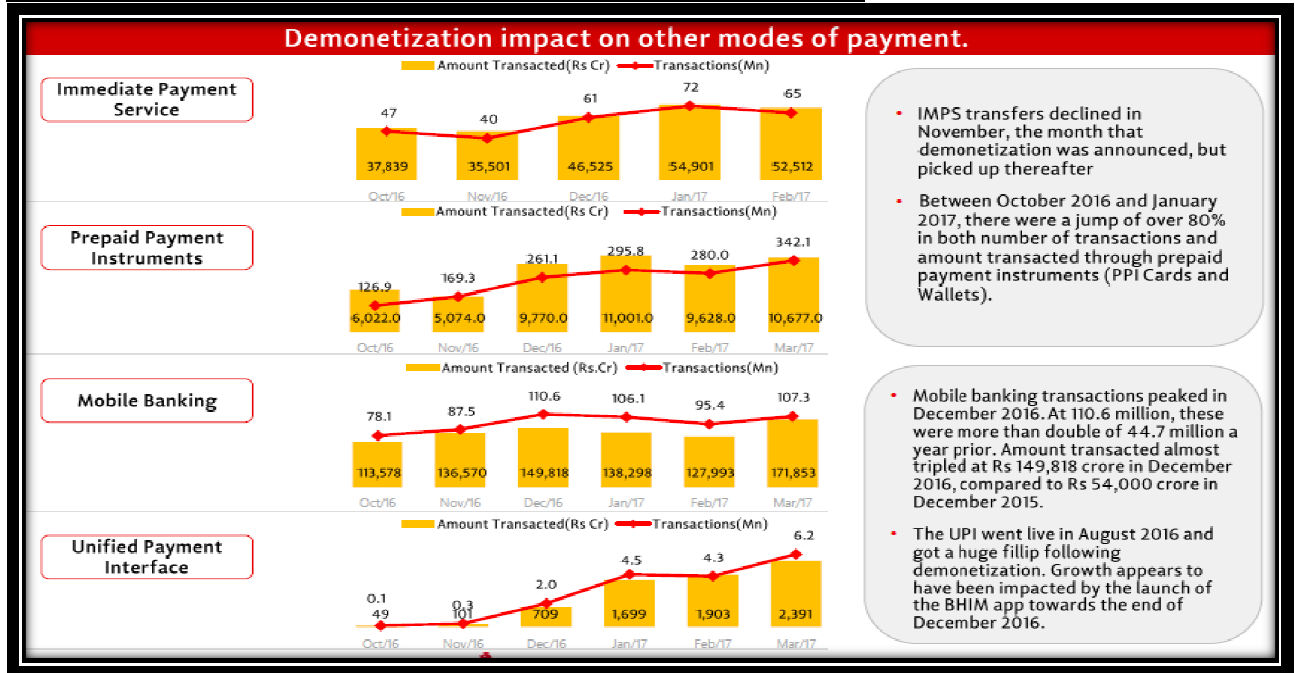
(**Source: www.medianama.com**)

The chart - 6 represents the impact of demonetization on different mode of payments. It can be seen that there was growth in every payment mode month by month. Immediate payment services have grown from 37,839 Cr. Rs. to 52,512 Cr. Rs. between October 2016 and February 2017. Prepaid payment instruments like PPI Cards and Wallets are having the rapid growth from 6022 Cr. Rs. to 10,677 Cr. Rs. between October 2016 and March 2017. Mobile baking shows least growth month by month in comparison to other mode of payment from 1,13,578 Cr. Rs. to 1,71,853 Cr. Rs. during October 2016 and March 2017. The Unified Payment Interface went live in August 2016 and got a huge fillip following demonetization. Growth appears to have been impacted by the launch of the BHIM app towards the end of December 2016.

Chart - 7 : Transactions of Prepaid Cards and Wallets
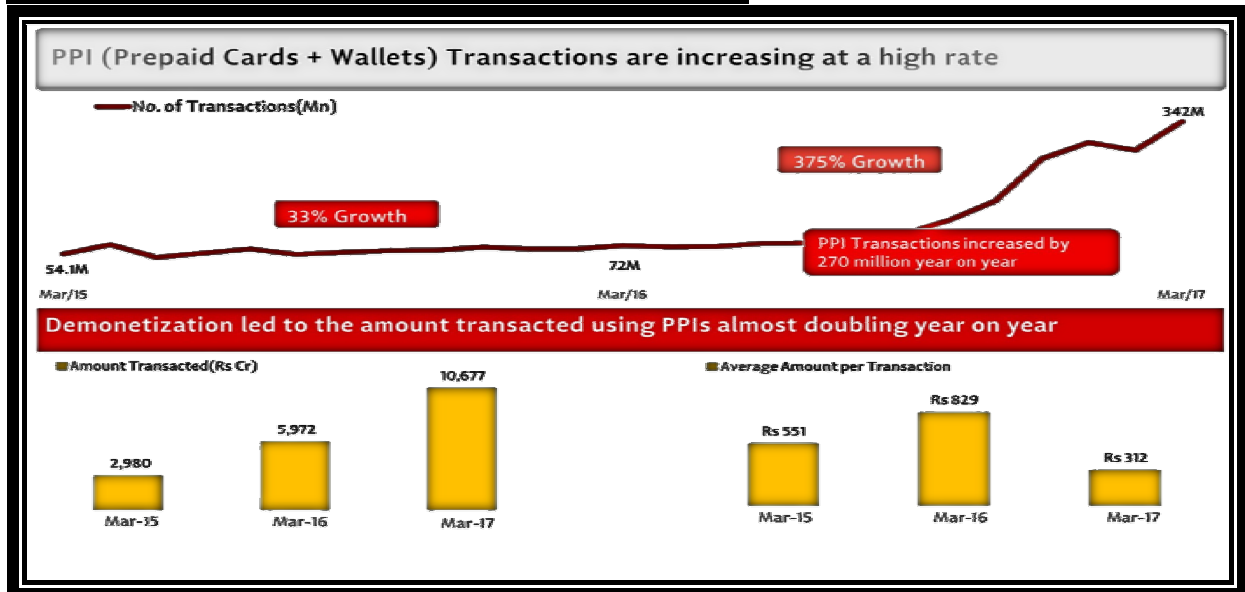
(**Source: www.medianama.com**)

The above chart shows the transaction of prepaid cards and wallets during 3 years i.e. 2015, 2016 and 2017. In the March 2015 number of transactions was 54.1 million, in March 2016 it increased by 33% and reached up to 72 million and there was huge transaction growth up to March 2017 i.e. 375% and 270 million year on year.

The amount transacted was 2980 Cr. Rs, 5972 Cr. and Rs. 10,677 in the years March 2015, March 2016 and March 2017 respectively. But there is variation in average amount per transaction. In March 2015 it was 551 Rs. in March 2016 it increased up to 829 Rs. and it decreased up to 312 Rs. in March 2017. This shows that there was huge impact of demonetization in March 2016 and it again reduced in March 2017.

CONCLUSION:-

The idea behind this move, the government says, is to curb "financing of terrorist act through the proceeds of fake Indian currency notes and use of such funds for subversive activities such as espionage, smuggling of arms, drugs and other contraband into India". a number of the objectives behind demonetization are:

- To eliminate of black money
- To combat against inflation
- To combat against the corruption
- To discourage a money system
- To eradicate counterfeit currency or to manage parallel economy

But after the implementation of demonetization there was direct impact on currency based transaction. By observing current scenario after demonetization it can be said that cash isn't an equivalent as cashless (digital payments) because of some reasons stated bellow.

- Not enough individuals have mobile connections, an internet connection (which will survive huge usage in times of emergency), or use it often, on a smart phone, which supports all Indian languages. Internet connectivity isn't reliable or accessible or as low-cost for users as cash.
- The process of making digital payments in India is not easy and is time consuming.
- Making digital payments is costlier either for the merchant or the customer, or both.
- Digital payments will lead to major security risks, with adequate processes not in place for easy redressal, for either merchant or customer. Above all, not enough is being done to educate the buyer, the weakest chain in the link.
- Digital payments don't seem to be a single standard like cash: money in one type of account isn't the same as in another kind of account, and it is not inter – operable, unlike cash.
- Here is that the thing: cash might be costlier for the government, because of tax evasion, corruption and therefore the need to keep re - circulating old, spoilt, currency and enabling transfers, however digital is extremely expensive for citizens. What is happening here are a transfer of cost of money from government to citizens, and a huge collection of data?

The point is that we don't seem to be ready yet. several of these problems mentioned above are addressed one by one: connectivity can (hopefully) improve; India Language interfaces and operating systems developed, security improved, customer care improved, smart phone prices will come down, however the idea to force individuals into adopting cashless payments is foolish and inessential, when you don't have the time to satisfy the demand at that scale,

this quickly. Individuals are hurting and there are no means of meeting that demand in the near term.

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Skill India Build India

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Abstract:
India has been ridden by various chronic unified problems like Illiteracy, Underemployment / Unemployment, Poverty since Independence. Though status of literacy has been progressive, its orientation towards only formal education, with compromised quality and ignored skill development has led to disproportionate employability. This paper with its mixed method of research approach uses secondary data, to prove that Literacy in its true sense needs a reorientation towards skill development for better employability. Skill Development Mission of Indiacan harness with its demographic advantage of youngest nation of the world and develop its tremendous potential to build a progressive nation.

Key words: Skill Development, Strategy For Nation Building, Vocational Development, Skilling For Employability, Build India

Skill India Build India

Problem:
Illiteracy, Underemployment/Unemployment, Poverty and are pressing issues of India, since independence and need to be addressed forbuilding a strong nation and leading towards globally accepted Sustainable Development Goals.

Recommended Solution:
Skill Development Mission of India is a catalyst for awakening and building India. Efforts towards improving the National consciousness towards this mission, and its potential, can be marching towards nation building. Escalating quality skill training efforts to meet market demands can drive economic growth, and curtail the issue of Illiteracy, Unemployment/Underemployment, Poverty and lead towards globally accepted Sustainable Development Goals.

PURPOSE OF STUDY:
The aim of this paper is to build argument that skill development is the primary strategy for nation building.Chronic poverty and acute unemployment/underemployment, have been the broken blocks in India's building, dating back from the independence till date.The damaged blocks have consequently lead to multidimensional problems including social and political problems.
The perspective of this paper,'Skill India Build India',is to focus on building national consciousness towards idea of skill development rather than focusing on only formal education system. The changing perspective,tends to be lucrative especially for the population which is still lagging behind and living in poverty.

DESIGN/METHODOLOGY/APPROACH:
Mixed method having Quantitative and Qualitative, retrospective study and snapshot approach of research design is adopted to study the Indian status of literacy, employment, poverty and role of skill development mission in building the nation. The study uses purposive sampling technique and analyses the secondary data from various primary documents, secondary documents and tertiary documents, to develop the perspective.

INTRODUCTION:
"Nation-building is a normative concept that means different things to different people." Nation-building is social evolutionary process. (Carolyn Stephenson, 2005)

This paper adopts the perspective of Steven Nguyenwho has presented 9 building blocks of a nation, as Language, Ethnicity, Culture, Religion, Geography, Relationship to the Land, Spirituality, Politics, and Civic Nation. These blocks create a sense of belongingness, love and affection among large group of people.(Steven Nguyen, 2016) Human beings are the pivotal force for most of these blocks.

President Ram Nath Kovind expressed in his first speech as President Of India, thatgood quality of leaders, citizens and their institutions together comprise the building blocks of a successful nation. Government and society's innate entrepreneurial and creative instincts can

be facilitators, to nurture the creativity of its peopleand its building." Each citizen of India is a nation-builder."(Ram Nath Kovind, 2017)

To its dismay, India estimates only 4.69 % of the total workforce as formally skilled and trained. This status of workmen in India make them largely unemployable.

To improve this status, the 'National Institution for Transforming India' (NITI) is created as an evidence based think tank to guide India's transformation through providing both directional and policy inputs. NITI operates, with the basic thought that development depends on the quality of institutions and ideas, in addition to quantity of capital and labour (P.M. Narendra Modi, 2016). Having skilled and knowledgeable workforce, drive economic growth and social development of a nation. Skill Development and Employment unit of NITI, along with Ministry of Skill Development and Entrepreneurship and the Ministry of Labour and Employment are the facilitators for Skilling 95% of India's low skilled workforce. India has a long way to go in skill development in comparison to developed nations where 68% of UK, 75% of Germany, 52% of USA, 80% of Japan and 96% of South Korea, workforce is formally skilled and trained.("National Skill Development Mission Booklet," n.d.)

The vocational profile in below table shows India's challenge for providing appropriate skill training for better employability. (Sanghi & Ms. A. Srija, 2015)

Vocational Training Profile of the Work force

Vocational Training	Agriculture	Manufacturing	Non-manufacturing	Services	Total
Receiving formal training	0.08	0.13	0.05	0.39	0.64
Received formal training	0.22	0.51	0.20	1.48	2.41
Non-formal hereditary	3.05	0.77	0.15	0.47	4.44
Non-formal self-learning	0.60	0.61	0.23	0.79	2.23
Non-formal learning on job	0.86	2.02	0.98	1.49	5.35
Non-formal others	0.07	0.15	0.04	0.18	0.44
Did not received any training	38.22	7.56	9.45	20.56	75.80
nr	5.81	0.85	0.55	1.48	8.69
Total	48.90	12.60	11.65	26.84	100.00

Source: Calculated from NSSO unit level data

Literacy in India

" Human capital, as viewed by economists, involves a process of investment that enhances human labor productivity by means of advances in knowledge and its applications"(Asefa & Huang, 1994). Literacy is one of the indicator of Human capital development.

Further we examine the statusof literacy in India to apprehend the status of Human Capital of India. Literacy in India is defined as a person aged seven years or above who can read and write with understanding. Though most countries cover the population ages 15 and older for defining literacy, this is a much compromised definition as compared to those adopted by some of the leading institutions like OECD, UNESCO, UNICEF etc. of the world.

LITERACY RATE IN INDIA (Census)

	Person	Male	Female
1991	52	64	39
2001	65	75	54
2011	74	82	65
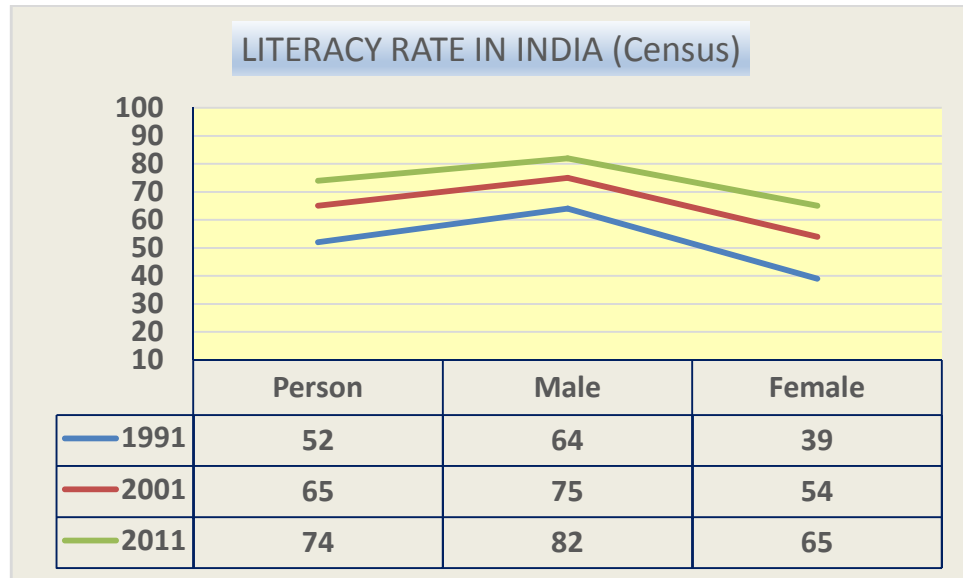
Source: ("Literacy Rate In India State wise (RGI& NSSO) | Ministry of Statistics and Program Implementation | Government Of India," n.d.)

The analysis of Census data, shows that the rate of literacy has constantly risen in each round of study, and the latest data shows literacy rate of 74% overall, and men having literacy rate of 82%, 18% more than female who are 65% literate. At macro level what seems a good number is just an illusion, when examining the literacy status of rural populations, specially the rural women, average status of Highest Education and the dropout rates.

Highest Education Completed Status 2011		
Literacy Status	Urban	Rural
Illiterate	17.85%	35.73%
Higher Secondary	10.48%	5.42%
Graduate Or Higher	13.06%	3.45%
http://secc.gov.in (Socio Economic and Caste Census (SECC) 2011)		

Average Drop-out Rate at Primary Level of India				
2008-09	2009-10	2010-11 All	Boys	Girls
9.11	6.76	6.50	6.92	6.07
Source : http://niti.gov.in/content/dropout-rate-primary-level				

Level-wise Average Annual Drop-Out Rate in School Education (2013-14)* (In percentage)

Level	ALL			SC			ST		
	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
Primary	4.53	4.14	4.34	4.42	3.85	4.14	7.97	7.98	7.98
Upper Primary	3.09	4.49	3.77	3.75	5.04	4.38	8.03	8.85	8.43
Secondary	17.93	17.79	17.86	18.96	18.32	18.66	27.42	26.96	27.20
Senior Secondary	1.48	1.61	1.54	2.20	1.38	1.81	3.09	2.77	2.94

Source : http://mhrd.gov.in/("EDUCATIONAL STATISTICS AT A GLANCE.pdf," n.d.)

The entire orientation towards literacy in our nation is attaining of formal education. Whereas literacy in its real terms need to emphasise on skill attainment for employability and healthy living, as much as attaining formal degrees.

a. **Effects of illiteracy:** The biggest effect of illiteracy in India is poverty, and all other issues are directly or indirectly linked to each other. Illiteracy leads to many other issues like unemployment, Underpayment, Underemployment, child labour, female foeticide, child marriage, social crimes, starvation, poor health etc…..("Illiteracy in India," 2009)(Victor, 2016)

b. **Causes:** Some of the causes of illiteracy are Illiteracy among parents, Lack of family support, Unemployment of the educated, Lack of awareness, Social barriers, Lack of affordable education facilities, Poverty and the list goes on…(Victor, 2016) etc.

c. **Remedies:** Government has initiated many efforts to deal with illiteracy. The National Policy of Education (1986), The National Literacy Mission (1988), Education Policy (1992), "Right To Education" (1993), Saakshar Bharat (2009), Right of Children to Free and Compulsory Education Act (2009), Rashtriya Uchchatar Shiksha Abhiyan (RUSA), Rashtriya Madhyamik Shiksha Abhiyan . Indirect programmes like Midday Meal Scheme, Free Bicycles Program , Swachh Bharat Abhiyan("Adult Education | Government of India, Ministry of Human Resource Development," n.d.)

d. **Status of poverty in India:** Low education and skill levels has resulted to 72.5% of the population as poor and vulnerable in 2011-12. Further details of distribution of population in different expenditure class and percentage distribution of unorganised workers across expenditure classes is shown in the tables below.

Population in Different Expenditure Class

Expenditure class	Percentage Distribution		Absolute (in millions)	
	2004-05	2011-12	2004-05	2011-12
1. Extremely Poor (up to 0.75PL)	6.4	9.4	66	114
2. Poor (0.75Pl to PL)	15.4	15.8	158	192
3. Marginally Poor (PL to 1.25PL)	19.0	16.5	195	200
4. Vulnerable (1.25PL to 2PL)	36.0	30.7	370	372
5. Middle Income (2PL to 4 PL)	19.3	21.0	199	255
6. High Income (>4PL)	4.0	6.4	41	78
7. Extremely Poor & Poor (1+2)	21.8	25.3	224	306
8. Marginal & Vulnerable (3 +4)	55.0	47.2	566	572
9. Poor & Vulnerable (7 + 8)	76.7	72.5	789	878
10. Middle & High Income (5+6)	23.3	27.5	240	333
11. Total	100.0	100.0	1,029	1,211

Source: Calculated from NSSO unit level data

Percentage Distribution of Unorganised Workers across Expenditure Classes

Status	Total	Self Employed	Regular	Casual 2004-05
Poor+ Vulnerable	78.70	74.70	66.70	90.00
Higher income group	21.30	25.30	33.30	10.00
2011-12				
Poor+ Vulnerable	76.28	73.00	56.75	88.28
Higher income group	23.72	27.00	43.25	11.72

Source: Calculated from NSSO unit level data

EMPLOYMENT, UNDEREMPLOYMENT AND UNEMPLOYMENT IN INDIA

a. Status:

India has a greatadvantage over its demographic profile presently, as 62.50% of its population is the working agepopulation. And on the other side, providing employment to such a large population that is largely illiterate or below primary level and unskilled is a challenge. The organised sector employees only 6% of the workforce, employed by the government, state-owned enterprises and private sector enterprises. Whereas 94% of the workers are the Wage Workersin the Unorganised Sector, Self-employed in the Unorganised Sector, Unprotected Wage Workersin the Organised Sector, Regular Unorganised Workers.(Arjun K. Sengupta, 2007).
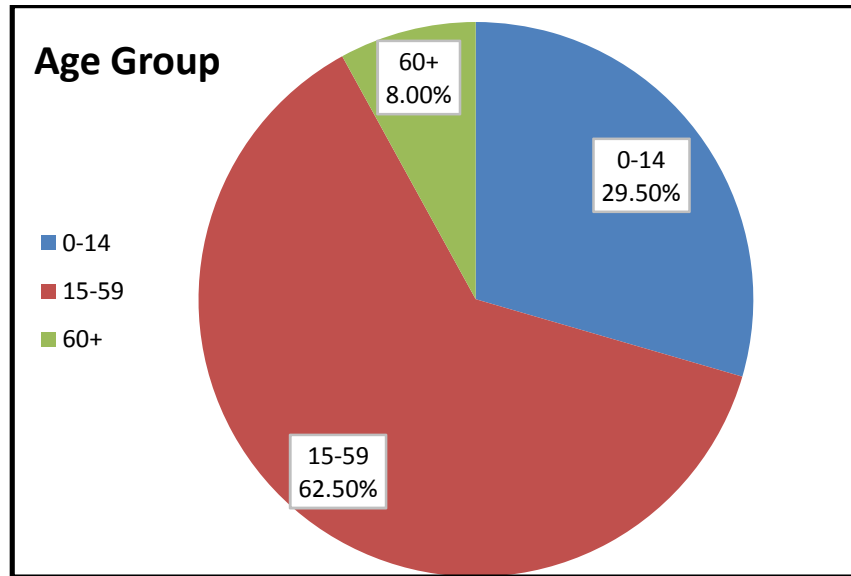
Source : Percentage distribution of population by broad age groups to total population by sex and residence, India, 2011("POPULATION COMPOSITION," n.d.)

Below table shows the latest status of unemployment in India, due to the mammoth of unskilled population. And the status of underemployment is worst.

Month-Wise Fluctuation Rate In Unemployment			
Month	Unemployment Rate (%)		
	India	Urban	Rural
Feb-18	6.06	6.84	5.65
Jan-18	5.04	6.35	4.36
Dec-17	4.76	5.43	4.42
Nov-17	4.76	5.5	4.38
Oct-17	5.05	6.12	4.49
Sep-17	4.65	5.69	4.12
Aug-17	4.11	5.13	3.58
Jul-17	3.39	4.21	2.98
Jun-17	4.15	4.92	3.76
May-17	4.04	4.89	3.62
Apr-17	3.89	4.25	3.71
Mar-17	4.71	5.86	4.11
Source : CMIE("Unemployment Rate in India," 2018)			

b. Effects of unemployment :
Unemployment has a very far reaching, multifaceted consequence, resulting into engagement in undesirable activities, Criminal activities, low standard of livingsocial unrest, economic imbalance of the country, poor health, low literacy and overall wellbeing.

c. Conventional education v/s vocational training and causes of unemployment:
Trend over the years show rising rate of literacy and motivation among people for higher education. Though professional educational qualifications have been expanded, they have not promoted vocationalisation. With increase in level of education and privileges rendered by the formal sector, the youth are attracted towards non-manual work opportunities, particularly in the non-agriculture sector. The workforce participation in agriculture sectoris slowly declining to 48% with only 16% contribution to the GDP. (Sanghi & Ms. A. Srija, 2015)The inflexibility of the labour market, need to be guided more by the demand for and the supply of labour. Lack of Skill and vocational training of the persons seeking work for the first time, cause unemployment among the educated. Salary structures are linked to formal degrees instead of acquired level of skills or performance capacity. This orientation leads to concentration of potential work force towards formal degrees rather thanpursuing vocational courses required by the markets. Acceleration of population growth and mortality decline is also one of the reasons. (Visaria, 1998)

d. Remedies:
The government has designed various policies for promoting youth employment in India. There are specialemployment schemes focusing on self-employment and entrepreneurship development through training and skills development. The focus of orientation of Indian educational system in getting directed towards Vocational Education; an Apprenticeship Training. Scheme of TRYSEM (Training of Rural Youth for Self-Employment); and a Self-Employment Scheme for Educated Unemployed Youth (SEEUY) are comprehensive policies. The National employment service or employment exchanges, Employers' organisations and trade unions, legislation, Apprenticeship scheme, Training of craftsmen, Prime Minister's scheme for unemployed urban youth have their role in improving the condition of unemployment in our country. (Visaria, 1998)

SKILL DEVELOPMENT MISSION OF INDIA:
Analysing the statistics above about literacy, employment and poverty, it is clear that orientation towards literacy needs to be changed from formal education system, to relevant and quality skill development. Skill development missionis a significant initiative towards poverty reduction by improving employability, high productivity and helping sustainable enterprise development and inclusive growth, breaking the low wage, low skill, low productive employmentcondition.(Sanghi & Ms. A. Srija, 2015)

Mission statement states that " To rapidly scale up skill development efforts in India, by creating an end-to-end, outcome-focused implementation framework, which aligns demands of the employers for a well-trained skilled workforce with aspirations of Indian citizens for sustainable livelihoods." ("National Skill Development Mission Booklet," n.d.)

This mission will reap benefits of the economic growth through skill development to the marginalised sections of the society including women, school drop outs, disabled, minorities,

tribal groups etc.Smaller enterprises also get access to training services and develop for growth.

These efforts towards sustainable livelihood are urgent and imperative, to fullfill the demand of our nation, and also has the potential to provide skilled workforce to other parts of world with aging population."The National Policy on Skill Development aims to train about 104.62 million people afresh and additional 460 million are to be reskilled, up-skilled and skilled by 2022"(Sanghi & Ms. A. Srija, 2015) This will make them compatible with the changing needs of the industry and market. However the present demographic advantage of young population is predicted to last only until 2040.("National Skill Development Mission Booklet," n.d.)

The success of this mission, will lead to success of major programmes viz; Make in India, Digital India, Smart City, Namami Gange, Swachh Bharat. Entrepreneurship promoting, skill development programmes namely-(i) SETU, (ii) Atal Innovation Mission AIM (iii) Start Up India, and will lead towards building as strong nation.

This word cloud shows the central point of focus of the objectives of this mission.

The diagrams to follow, gives the status of implementation of this mission, the milestones achieved, and the plan of further action.

This diagram below explains the relationship between skill development strategy for productivity, employment and sustainable development.

Skills development strategy for productivity, employment and sustainable develop
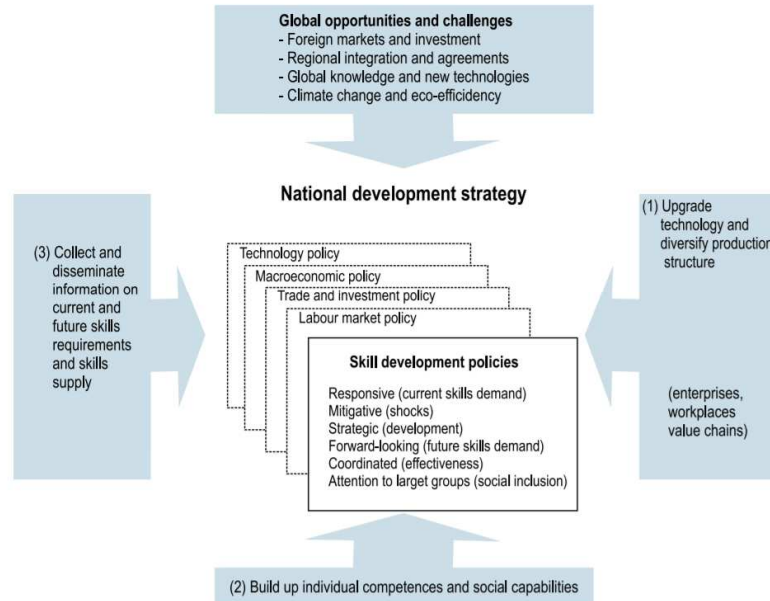
Source: Skills for Improved Productivity, employment growth and development ILO 2008

The below figure shows the initiatives and the beneficiaries of this mission. This is a dashboard, to keep track of the progress on daily basis.

Source : https://www.nsdcindia.org/
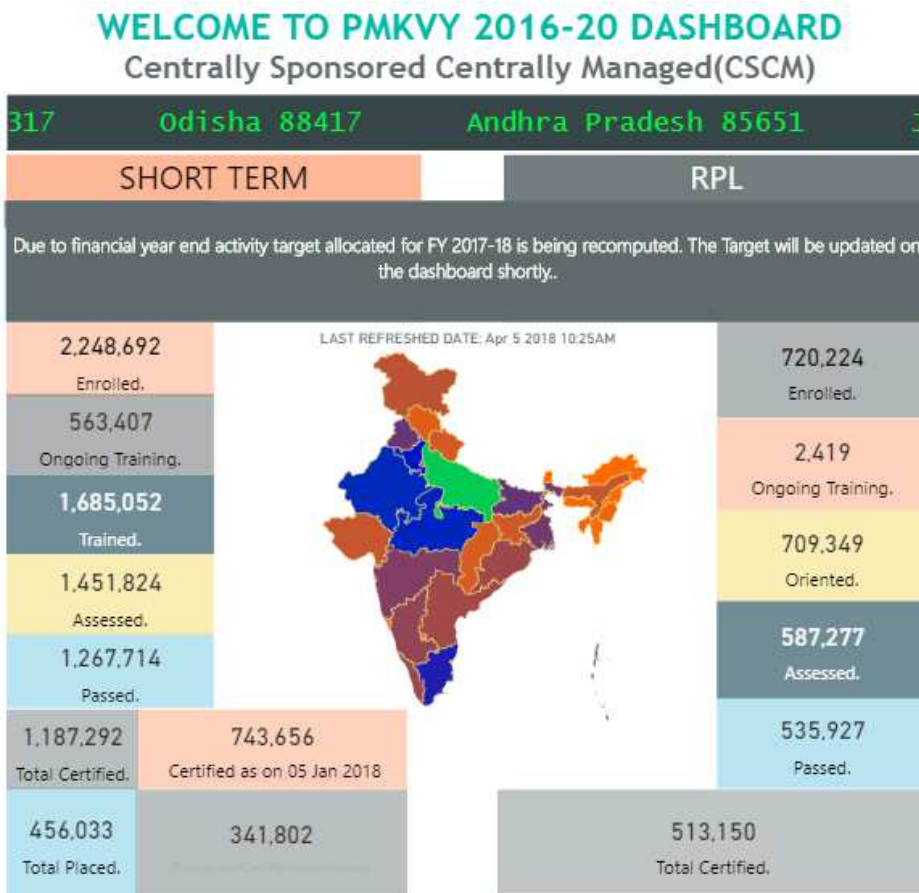
This diagram shows the ecosystem formed to march on the mission.

TRANSFORMING THE **SKILL LANDSCAPE**

7,000+ Training Centres

39 Sector Skills Councils

2,000+ Job Roles
10,000+ National Occupational Standards (NOS)

All 29 states
7 Union Territories

300+ Training Partners

Organisational Structure

Governing Council
· Policy and Guidance

Steering Committee
· Targets and Review

Mission Directorate
(Executive Committee)
· Implementation and Monitoring

National Skill Development Agency

National Skill Development Corporation

Directorate General of Training

Quality & Standards

Research and Policy

Sector Skill Councils

Support Private Sector

Training

Apprenti-ceship

This structure is established to partner with other stake holders and promote skill development in 39 defined sector skills councilsby catalysing creation of vocational institutions, providing funding, build scalable and profitable vocational training initiatives, quality assurance, infrastructure, information systems, train the trainer, develops National Skill Qualification Frameworks, National Occupational Standards (NOS), define job roles, manageNational Labour Market Information System (NLMIS), define assessment and certification standards, structure of courses, curricula creation, affiliation and accreditation of institutes, regular assessment of the progress of mission etc. ("National Skill Development Mission Booklet," n.d.)

This diagram shows the initiatives towards change in perspective for skill development. The scope for literacy for better and quick employability rather than only lengthy formal education for getting degrees.
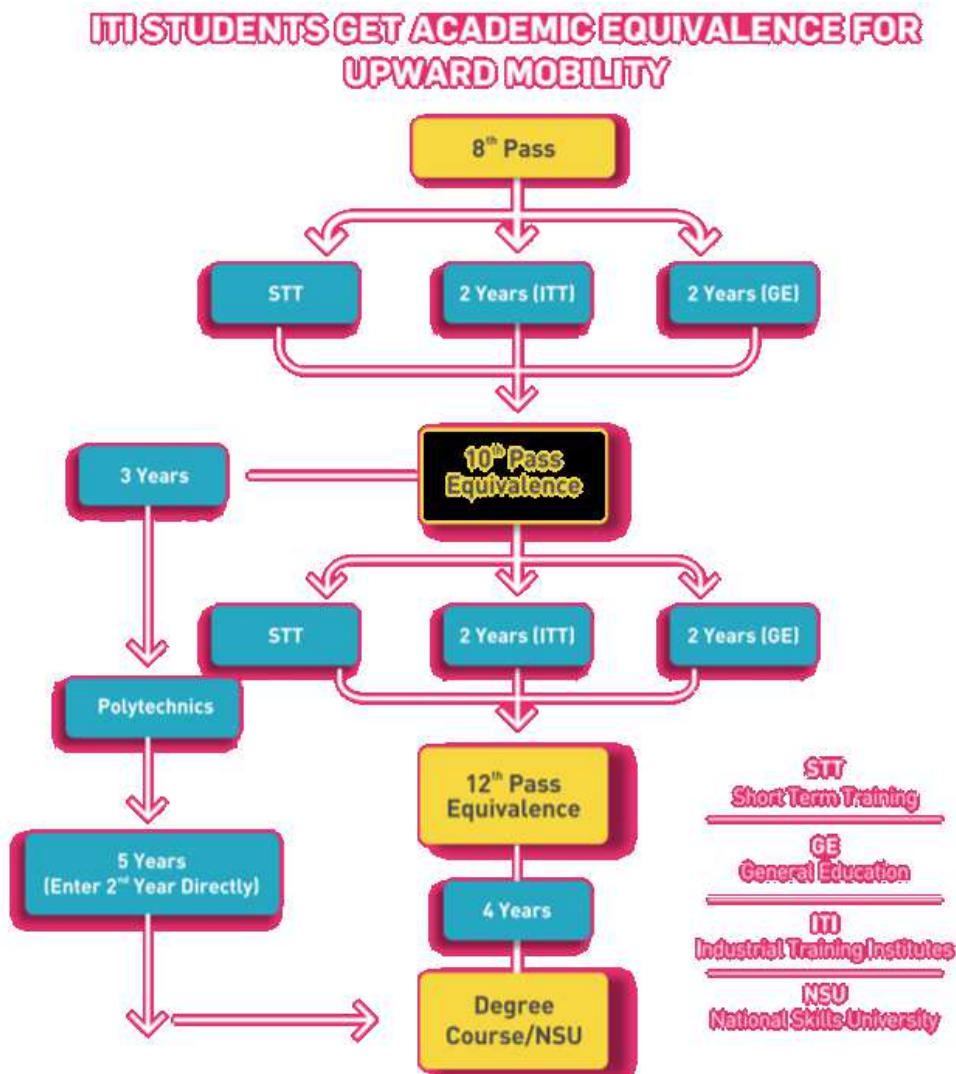
This mission in action has completed more than 3 years, and has huge list of success stories asachievements of mission. This diagram shows the regular progress in initiatives taken for success of the mission.

MSDE: THE SKILL JOURNEY SO FAR

01 — November 2014
Ministry of Skill Development and Entrepreneurship formed

02 — December 2014
Apprenticeship Act Amended

03 — July 2015
Launch of Skill India and National Policy for Skill Development and Entrepreneurship

04 — July 2015
Cabinet clears Common Norms for all skill development schemes

05 — July 2015
PMKVY 1 launched

06 — September 2015
NitiAyog's sub committee of CMs from 11 States tables skill development report

07 — January 2016
National Industry Conclave for industry connect

08 — February 2016
NCVT courses go online

09 — February 2016
Skill India partnership for Make in India

10 — March 2016
ISO Certification of ITIs

11 — April 2016
Forging partnerships for building transnational standards

12 — July 2016
Rebranding of ITI ecosystem; Launch of India Skills Competition

13 — July 2016
PMKVY 1 trains more than 17 Lakh candidates

14 — July 2016
Allocation of 12000 Crore to PMKVY 2 by Centre

15 — October 2016
PMKVY 2 was launched with a target of skilling 1 Crore candidates over the next 4 years

16 — January 2017
Centre Notifies Indian Skill Development Services

5.2 million trained students, 235 PPP, 38 Sector Skill Councils (SSC), 1386 Qualification Packs, 2400+ schools coverage, 2 Boards, benefitting over 2.5 lakh students, Curriculum based on National Occupational Standards (NOS) and SSC certification, 1400 training partners, 28179 training centres, 16479 trainers, 20 Job portals, 77 assessment agencies and 4983 empanelled assessors.

Nationwide skill development initiative by ICICI Foundation; Tata STRIVE – Helping create a Skilled workforce, Reliance Foundation, SAKSHAM initiative of Adani Skill Development Centre , Aditya Birla Skills Foundation; "Kushal" by

CREDAI etc are some of the examples of initiatives taken for skilling India for building India, by various private partners.

FINDINGS:

The analysis of the data from various sources, shows that efficient, skilled and knowledgeable workforce can lead to better earning capacity and curb the problems arising out of poverty and illiteracy, and elevate the nations building.

Short term market driven skill development vocation courses have more potential and quick employability scope especially for the underprivileged rather than formal education that is lengthy but focussed on only degrees rather than skill and market demands.

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Impact of GST on Textile Industry

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Abstract

Now a days ,the reform of tax structure know as GST is must talkable point in all over corner of the country . GST means goods and service tax has creat a dynamic change in the country tax return with more income .GST is applicable on the market on 1st july 2017. This new taxation reform would not only require organization to capture appropriate data but also present cost optimization and cash liberation . There are very few industries which is vertically integrated from raw material to finished goods and service with potential growth in market , The Indian textile industry is one of them in the economy. There are so many downside of the current tax structure so it is necessary to change them and to create a similiarity in tax payble in all sector. The rate of GST create positive and negative impact on textile industry on their different segment.

Impact of GST on Textile Industry

INTRODUCTION

Textile sector plays a very important roll in the development of the Indian economy with regard to GDP , export promotion, employment etc. It is the one of the oldest manufacturing industry and basic need industry in india . The india textile industry is the second largest industry which provide skill and unskilled menforce employment . The forien direct investment (FDI) is also allowed at the rate of 100% in this sector with the help of government under automatic route. It contributes about 15% of the total annual export and this value is likely to increase unde GST.

The textile industry divided into two sectors. (i) unorganized sectors (ii) organized sectors. The unorganized sectors consists of hand loom handi carfts , small and medium scale mills and The organized sectors consists of rotating apparel and garment segment which implement modern machinery and techniques. The main component of textile industry are cotton ,wool, Hand loom, Hand crufts, Milesector, Power looms, Silk, Jute.

MEANING OF GST

The goods and service tax, it is on indirect tax. That is tax levied on the consumption of goods and items, versus a direct tax that is levied on income.

The goods and service tax is a value added tax levied on most goods and services sold for domestic consumption . the GST is paid by consumers, but it is remitted to the government by the business selling the goods and service . in effect GST provides revenue   for the government.

The buissness adds the GST to the price of the product , a customer who buys the product pays the sales price GST; and the GST portion is collected by buissness or seller and forwarded to the government.

The GST has replace a route of central and state government tax structure and create a new tax return with new compliances . while in principle GST is meant to be a single tax structure in india . one country one tax.

DUAL GST SYSTEM

From 1st july 2017, A comprehensive dual goods and services tax (GST) has replaced the complex multiple indirect tax structure.

On 12th april 2017, the cemtal government enacted four GST Bills.

- ❖ Central GST
- ❖ Integrate GST
- ❖ Union Territory GST
- ❖ Bill of compensate states

Most of countries with a GST have a single unified GST system, which means that a single tax rate is applied throughout the country. A country with a unified GST platform mergers central taxes with state level taxes and collects them as a single tax. These countries tax virtually everything at a single rate.

A dual GST system is also present in tax system, compared to unified GST economy where tax is collected by the federal or central government and than distributed to the state, in a dual syatem. The federal GST is applied in addition to state sales tax.

EXISTING INDIRECT TAX STRUCTURE IN INDIA

Central taxes   State taxes

❖ Central cxcise duty   => State vat/sales tax
❖ Additional duty of excise   => Central sales tax
❖ Excise duty levied under medicinal & toilet   => Purchase tax
   Preparation act.   => Entertainment tax
❖ Additional duty of customs   => Luxury tax
❖ Service tax   => Entry tax
❖ Surcharges &cesses   => Tax on lottery, betting,
                                                            Gambling, surcharges & cesses

GST
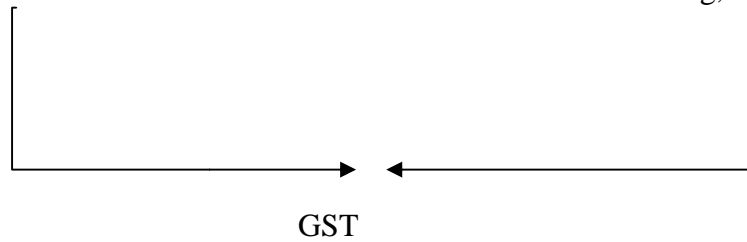
(One Country One Tax)

It's actually dual tax – central GST and state GST and then there's integrated GST on the inter state supply of goods and service. The main objective of incorporating the GST is to eliminate tax on tax.

GST RATES

A four tier rate GST tax structure of 5%, 12%, 18%, 28% with lower rates for essential items and the highest for luxury and de-merits goods that would also attract an additional cess, have been decided by the GST council.

➢ 5% - Essential goods
➢ 12% - Standard slab rate
➢ 18% - Standard slab rate
➢ 28% - De-merit and luxury goods

→ Rate Classification For Goods:

Excempt	5%	12%	18%	28%	28% + cess
Food grains	Cool	Fruit juices	Kitchware	Air conditioner	Small car(1to3 cess)
Cereals	Sugar	Vegetable juices	Hair oil	refrigerators	Luxary cares (15% cess)
Milk	Tea & coffee	Beverages	Soap		
Jiggery	Drugs& medicine	Containing milk	Toothpaste		
Common salt	Edible oil	James	Glass fibre		

→ Rate Classification For Services:

Excempt	5%	12% - 18%	28%
Education	Good transport	Work contact	Cinema tickets
Health care	Rail tickets(other than sleeper)	Buissness class air travel	Betting
Residential	Economy class	Telecom service	Gambling
Accommodation	Air tickets	Financial service	Hotel /codges with
Hotel /codges with	Cab oggregators selling space	Restaurant service Hotel /codges with	Traffic above 7500
Traffic above INR 1000	For advt.in Print media	Traffic between INR 1000 and 7500	INR

→ Rates On Textile Industry Items:

Items	Rate
Silk and jute	0%
Cotton and natural fibre	5%
Man made fibre	18%
All categories of yarn fabric	5%
Apparels priced above rs 1000	12%
Apparels priced below rs 1000	5%

EFFECT OF GST ON TEXTILE SECTOR

- A common law and produres throughout the country under single administration of GST norms
- No scope for levy of cess, resale tax, additional tax, turnover tax, etc.. in GST rates
- Minimum number of flor rates of tax generally not exceeding two rates
- Under the GST regime , the concept of manufacture and levy of excise duty would be given a go bye tax wood be levied on supply of goods service whether by a manufacture or by any other person.
- GST would enable a smoother input credit system, which would shift the balance towards the organization sector.

- By the help of GST some fringe taxes like octroi, entry tax , luxury tax etc are go away from raw material and manufacturing goods system which would be help to reduce the cost of textile industry.
- In GST system the input cost of procuring the latest technology for manufacturing textile goods is expensive as the excise duty paid is not allowed as input tax credit , there wil be input tax credit available for the tax paid on capital goods.
- GST would streamline the process of claiming input tax credit this allowing the textile industry to be more competitive in the export market.
- According the GST law ,every manufacturer with an aggregate turnover of more then rs.20 lakhs is liable to registration under GST. Unlike excise duty where a manufacturer shall be liable for registration if the turnover exceeds rs. 90 lakhs.
- GST will encourage the farmers togrow ample amount of cotton more then before . the farmers will get right price of hardwork because of 5% GST on cotton yarn and fabrics.
- By the comeing of GST some of the textile product will be became costly because of cotton chain tax.

CONCLUSION

There may be a few drawbacks for textile industry due to the higher tax rate and removal of benefits under cotton value chain but it is safe to say the GST will help this industry in the long run by getting more registered tax payers under a well – regulated system. It can also be hoped that GST will help the textile industry to get more competitive in both the global and domestic markets and create opportunity for sustainable long term growth.

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Start-Up India: The Power of Youth

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ABSTRACT

India is a country of many great legends who were famous all over the world because of their works, sharp mind and high skill. However, our country is still on the developing track because of the lack of some solid support and ways to work in right direction. Youths in India are very talented and highly skilled and full of innovative ideas. In this context, the Start up India action plan, unveiled by the honourable Prime Minister, Shri Narendra Modi,on 16th Jan,2016,has kindled the spirit of adventure amongst the country's youth, with stronger eco-system to support their creativity and growth at multiple levels. The budding entrepreneurs can now go ahead with their dream ventures, taking advantages of easy registrations, liberal finance, tax exemptions, stronger incubation network and a faster exit mechanism. This chapter presents the burgeoning growth of start-up companies, and their potential sources of financing with special emphasis on financing ventures in India. The various stages of development for start-ups, as well as their financing sources at each stage have been explored. The goal of the chapter was to examine whether India has made sufficient arrangements to fund the entrepreneurial ideas that have potentials of success and growth in times to come. This chapter intends to provide an insight into the prolific funding being made available to Start-up Companies in India, thereby backing any research in this regard. Also, at the international level, there is more and more research associated with the importance and ways of financing new businesses and businesses that are in their early phases of development, especially in the period of intense globalization. Therefore, the progress made by India so far and the incentives and regulations framed by the Government of India have been discussed hereunder.

Keywords: Startups; Unicorns; Stakeholders; Ecosystem; Entrepreneurship.

START-UP INDIA: THE POWER OF YOUTH

INTRODUCTION

"I see start-ups, technology and innovation as exciting and effective instruments for India's transformation"- Shri Narendra Modi, Prime Minister of India

Entrepreneurship among youth is fundamental to make the growth inclusive. It eradicates economic stagnation and development gap, bringing innovations, new jobs and dynamism into the business environment. Startups have been the flavor of the season over the last few years for the Indian markets. This has resulted into the emergence of a number of home grown unicorns across the country. One of the major contributors leading to this development has been the mega funding that has been ploughed into most of these unicorns between the period 2007 and 2015. This has been in line with the global trend dominating the space. Even the aspiring unicorns have had a decent run during this period, where managing to find investors is usually considered a tough task. Making big bets on Indian innovation has become a global point of interest. Prime Minister Narendra Modi launched an ambitious program called Startup India. This was aimed at revolutionizing and accelerating the start-up revolution in India, which is already witnessing strong traction. However the road to success is not as smooth as it appears to be. The larger problems plaguing the businesses, such as the unorganized and fragmented Indian market, lack of clear and transparent policy initiatives, lack of infrastructure, lack of knowledge and exposure, complications in doing business, etc. are at least now being identified as issues that need to be addressed. The framework and course of regulations need to be updated and adopted as per the times. The right policy matter announcements by lawmakers can be a push the growth of start-ups. To create awareness and building an entrepreneurial environment, a lot of emphasis should now be given to creating infrastructure for mentoring start-ups. Various stakeholders such as the government, corporate, educational institutions and others should join hands to build a better ecosystem for young people. In times like these, pro-reforms announcements are required to provide the much needed impetus to the general business environment in the country in the start-up space. A remarkable growth of 25% had been witnessed in 2016 with more than 350 start ups founded by young entrepreneurs in the country.By2020,a projected 11500 tech start ups are going to emerge, employing over 210000 people. Pepper Tap, Zivame, Common floor, Car Dekho and others are some of the successful leading Start ups in India. Secondary data has been used to study how this maturing ecosystem is unleashing the power of youth and making India to gain supremacy in the entrepreneurial coliseum. This chapter is intent to explore the major difficulties faced by startups in India and discuss the various opportunities of start-ups in India.

CONCEPTUAL FRAMEWORK

Start-up means an entity, incorporated or registered in India-

- Not prior to seven years, however for Biotechnology Start-ups not prior to ten years,
- With annual turnover not exceeding INR 25 crore in any preceding financial year, and
- It is working towards innovation, development, deployment or commercialization of new products, processes or services driven by technology or intellectual property.
- The entity should not have been formed by splitting up or reconstruction of a business already in existence or created as subsidiary of an existing company or foreign entities.

- A proprietorship or a public limited company is not eligible as start-up. A one person company, being a private limited company is entitled to be recognized as a 'start-up'.

IMPORTANCEOFSTART-UPS

Start-ups have influenced the economy in any nation. It has not only led to increase in growth but also all round development of the economy. Its importance can be highlighted in the following ways:

- Creation of employment.
- Contribution to the growth of the economy.
- Proper use of technology to outsmart old ways of doing business.
- Positive attitude that aims at achieving new and innovative business procedures.

STAGES OFTHE START-UP LIFECYCLE

Pre start-up

*Discovery***:** Identify a potential scalable product/service idea for a big enough target market.

Validation: The service or product discovered hits the market, looking for the first clients ready to pay for it.

Start-up

Efficiency: The entrepreneur begins to define his/her business model and looks for ways to increase customer base constantly.

Scale: Pushing the growth of the business aggressively while increasing its capacity to grow in every possible sustainable manner.

Growth

Maintenance: Maximizing benefits and facing problems derived from the global dimension in terms of competition that the business has achieved.

*Sale or Renewal***:** The decision to sell the start-up to a giant or acquire huge resources that the brand will need to continue growing as a venture.

START-UP FINANCING LIFE CYCLE
- Funding by Angel Investors/ Seed Funds
- Venture Capital
- Public markets
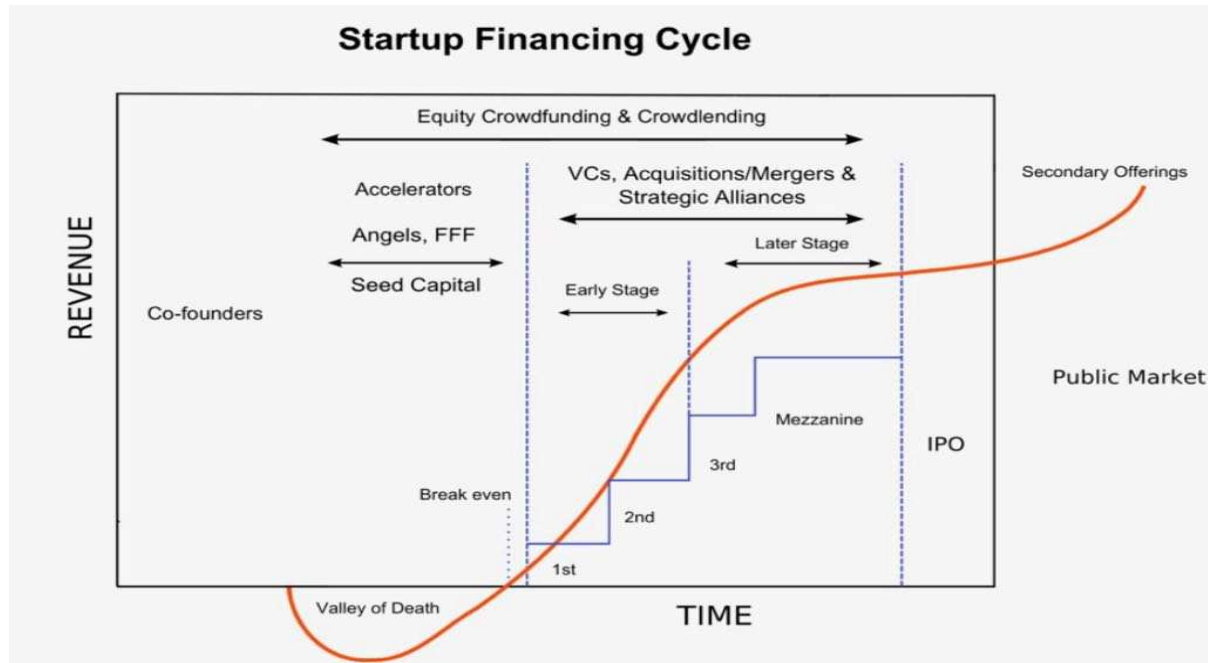
REASONS BEHIND SETTING UP A START-UPS

There are various reasons behind setting up the start-ups. They are as follows-

- Monetary gains
- Secured job
- Job creation
- Own brand
- Learning different forte
- Social responsible
- Share talent
- Own decisions
- Converting vision into reality
- Pride: Recognition
- Economic independence
- Legacy

CHALLENGES FACED BY START-UPS

I. **CULTURE AND AWARENESS**

   The Indian culture has conditioned people to look down upon failure. For failures, opinions do come by but encouragement rarely so. Entrepreneurship is often about failing and learning from those failures and starting all over again. People need to start accepting failures and allow second chances. Most common questions for anyone to become an entrepreneur

   - *What to do:* problem related to creating a business idea, finding business opportunity or having a vision.
   - *Why to do:* issues related to reward/incentive analysis, risk evaluation or any other benefits.

- *How to do:* issues related to legalities and requirements such as clearances, licenses, approvals required. Issues related to resource availability including finances, technology and manpower supply.

People at large are unaware about how they can contribute to economic growth, generate employment, and contribute to social development.

II.   SOCIAL ISSUES

- **Mentorship/Guidance:** Most founders of failed start-ups feel that the lack of proper guidance and mentorship is a major reason behind their failure. An important factor behind failures and slow growth of some organizations is the lack of quality mentorship, especially in terms of industry knowledge/support.

- **Market structure*:* Indian markets are largely unorganized and fragmented that create a roadblock for a start-up to succeed.

- **Consumer Behaviour*:* Behaviour of Indian consumer changes in every 30-50 km that makes it really difficult for a start-up to create business or market strategy for their products or services. Most start-ups generally get stuck in stagnancy and gradually shut down.

- **Location:** An important problem faced by startups is related to location of their business. India is a place of varied culture and taste and thus every product might not be welcomed equally in every region.

III.   TECHNOLOGY

- *Technology infrastructure:* It is absolutely vital for new start-ups to train their employees for handling critical customer information such as that of credit card numbers and related data

- *Cyber security:* .Most start-ups have a B2B business model. This is where cyber risk may rise as they are not aware of potential risks that might exist for their start-up business. No back-up plan to keep the start-up company running when an accident destroys some key equipment in their data centre.

IV.   FINANCIAL ISSUES

- Most start-ups are self/family funded with limited workforce which makes it difficult to maintain records both financial and operational.
- Flawed business models and lack of innovative revenue strategies have led to the failure of many start-ups and they are forced to shut down operations.
- Overcoming unnecessary business steps to manage business operations.
- Capital and access to capital has been a perennial problem for start-ups
- Government and private sector investors have set aside funds through investment channels but they are not available for all forms of business. The biggest problem for such organizations has been to attract investors and gain their trust with regard to their mode of operations.
- In the initial phase of operations, start-ups do not get funding from banks given no credit history of the firm. In addition, there is limited number of credit rating firms for small and medium sized enterprise.
- Despite having raised good investments, start-ups struggle to survive the competition. Start-ups are unable to mitigate the gap between burn rate and revenue.

- Effective cash management is an important factor to achieve objectives both short term and long term. Cash is still a preferred option for payments owing to the fact that electronic payment has not achieved complete penetration to Tier 2 and Tier 3 cities
- Gap between burn rate and revenue: Given rising competition from peers both from big as well as small, it becomes imperative for start-ups to scale up the business and require external funding for the sustainability/growth in the market.
- Evolution on the basis of funding: Mega funding and mega announcements have become a thing of the past, post consolidation on a large scale across the sector over the last few years. Both the investor and the entrepreneur are now more consciously focusing on innovation, capital efficiency and client/customer satisfaction, a view which is bound to impact the funding scenario hence-forth.

V. Sustainability issues

- The level of knowledge that business advisers have about ecological issues and their willingness to discuss this with their clients is important in creating business ventures.
- Lack of information - provision of more information directly to business founders could help in the adoption of more sustainable business practices.
- Not aware of potential that might exist for their start-up business.
- Role of public funding in promoting sustainable enterprises is often overlooked

VI. Regulatory issues

Multi window clearances: Budding entrepreneurs have to make multiple trips to government offices to register and seek clearances. There is urgent need to scrap multiple regulatory clearances.

VII. Taxation issue

Taxation is a barrier for technology adoption and proves to be an immense hurdle for budding entrepreneurs.

TACKLING RISKS AND CHALLENGES

Risks are an indispensable part of start-up success. However, an alert and insightful mind is necessary while making decisions relating start-up activities to reduce any risk of failure. Although challenges are a part of every start-up, the determination to overcome these challenges even in times of distress and doom is what makes a successful start-up. Start-ups that succeed are the ones that are always in search of business opportunities, they are diligent in grabbing and exploiting them besides finding innovative ways to tackle the challenges that are faced by all Start-ups & learn from their own mistakes and stay focused on their vision. With the current start-up ecosystem in India on a move, there is no major reason why a great idea shouldn't succeed with the right ingredients of running Start-up businesses.

HIGHLIGHTS OF START-UP INDIA ACTION PLAN

- The main objective of the govt is to reduce the load on the start-ups hence allowing them to concentrate fully on their business and keeping the low cost of adherence. It will include labour laws and environment related laws.
- A single contact point will be created for the start-ups in India, which will enable them to exchange knowledge and access to funds.
- An online portal, will be available in the form of a mobile application, which will help entrepreneurs to interact with the govt and other regulatory officials.

- A monitoring system for patent inspection at reduced costs is being created by the central government. It will enhance perception and acquisition of the Intellectual Property Rights (IPRs) by the entrepreneurs
- The government will develop a pool with a starting aggregation of Rs 2,500 crore and a total aggregation of Rs 10,000 crore over four years, to help new entrepreneurs. The important role will be played by the Life Insurance Corporation of India in blossoming this collection. The fund will be managed by a group of professionals selected from the start-up industry.
- A National Credit Guarantee Trust Company (NCGTC) will be created with a budget of Rs 500 crore per year for the next four years to help the drift of funds to entrepreneurs.
- Investments through venture capital funds are exempted from the Capital Gains Tax. The same policy will be executed on start-ups.
- Start-ups would not pay Income Tax for the first three years.
- In case of ventures of higher amount than the market price, they will be exempted from paying tax.
- Creative study plans for students will be implemented in over 5 lakh schools. Apart from this, there will also be an annual businessman grand provocation to develop high class businessmen.
- Atal Innovation Missionwill be propelled to revitalize ideas and motivate creative youngsters.
- Aprivate-public partnership model is being considered for 35 new incubators and 31 innovation centres at national institutes.
- Government shall set up seven new research parks – six in IITs, one in IISc with an initial investment of Rs 100 crore each.
- Five new bio clusters, fifty new bio incubators, one hundred and fifty technology transfer offices, and twenty bio connect offices will be established.
- There will be innovation core programs for students in 5 lakh schools.
- Panel of facilitators to provide legal support and assist in filing of patent application.
- Eighty per cent rebate on filing patent applications by start-ups.
- Relaxed norms of public procurement for start-ups.
- Faster exits for start-ups.

OBJECTIVES OF THE STUDY

The objective of this chapter is to reflect the scenario of start-ups in India. The idea is to explain start-up and its whereabouts, and how efficient new and vibrant entrepreneurs have been in mastering an idea to a successful reality. From the laying down of the objectives to doing the research, from building the prototype to finding a marketplace in this competitive era, from using the increasing advent of technology to gathering funds and partners ,all have their places in the success of budding entrepreneurs and their start-ups.

The main motive of this chapter is to enrich knowledge about some of successful leading Start-ups in India,to see how industriously have the entrepreneurs moved along the idea of a start-up and how well have they manoeuvred the model to achieve success.

This chapter also deals with how the government has laid down policies and procedures to help the budding entrepreneur pool in finances and create a living for themselves and others.

RELEVANCE OF START-UPs IN PRESENT SITUATION

Present era of free enterprise is the era of entrepreneurship which is widely accepted as the symbol of business tenacity and success. With the sweeping waves of liberalization and globalization, transformation of economy from Industrial to knowledge based and widespread use of I.T.-small companies are discovering their inherent competitive advantage of their size, speed and flexibility in the changing environment to compete with companies of bigger size and budget. Moreover large scale companies are making themselves more competitive by downsizing, mergers, reconstruction etc. This downsizing has destroyed the long standing notion of job security in large companies and as a result people who once were reluctant to risk launching new business projects are venturing new enterprise as a way to create their own job security. Prime Minister Narendra Modi launched an ambitious program called Startup India. This was aimed at revolutionizing and accelerating the start-up revolution in India, which is already witnessing strong traction. This chapter is all about the young talented entrepreneurs, their start-ups and this chapter also explores some success stories of some leading start-ups. So this chapter is important for all the prospective entrepreneurs.

BACKGROUND OF START-UPsIN INDIA

Before the recent hysteria of Start-ups, India was mostly popular as an IT outsourcing destination that provided cheap and easy labour to the global companies for carrying on various back-end jobs. Technology start-ups in India date back almost three decades. On compilation of the Industry's major landmark, Microsoft Accelerator in India came up with four distinct phases of growth and maturity that have traversed so far: software services and global delivery model, the dotcom era, the rise of product start-ups and growth of start-up ecosystem. Some of the milestones include US-based Texas Instruments' decision to start an R&D centre in Bengaluru in 1985 which further served to be an incubator for many of the current entrepreneurs and the launch of the infamous accounting software Tally in 1986.

Aiming to foster entrepreneurship and promoting innovation by providing an ecosystem that is conducive for growth of Start-ups, with an object to facilitate India become a nation of job creators instead of being a nation of job seekers, the Indian Prime Minister launched the initiative formally on January 16, 2016 from Vigyan Bhawan, New Delhi.

CURRENT OR PROPOSED SOLUTIONS

India is seeing a growth phase under the leadership of able people. But there still exist many challenges that need to be addressed. To solve these challenges, the country as a whole must be engaged and talent must be brought from outside the government domain, specially where domain knowledge or entrepreneurial leadership is required. People, who are passionate, create great things and companies that aspire to solve bigger problems do much better than those who just look around for funding and money. Combination of talent and diverse experiences backed by strong political will are the key ingredients to coming up with out of the box solutions to address the many problems people face as a developing country. The following are some real issues in India that start-ups can aim to address-

I. *Instant access to health care***:**
Health based start-ups can address a lot of issues plaguing instant access to healthcare in India.

II. *Sanitation*:
Lack of sanitation is a major problem in developing countries like India.Improved sanitation is considered to be a huge market for private businesses since 41 percent of the world's population until now does not have access to basic sanitation.So an increased focus on sanitation and hygiene is something that can be a motivating idea for start-ups

III. **Waste management:**
Fresh and innovative ideas in consonance with the ambitious Swachh Bharat Abhiyan are required to solve the problem of waste management, which otherwise can have drastic repercussions in future.

IV. **Easy access to quality education:**
Higher Education in India was earlier limited to only a handful of people who could afford training and coaching. Coaching institutes and classes were meant only for some. This is where start-ups can play a pivotal role.Ed-tech products have proved to be a boon in this regard.

V. *Safety of women*:
Now-a-days safety of women is a very serious issue. Technology and access to it can solve many issues that women face in their day to day lives. Many start-ups have already taken the initiatives to introduce products in the form of apps to ensure safety for women.

VI. **Pollution:**
Start-ups are now making a beeline to address the issue of pollution and they are the best in the field both in terms of technology and intelligence.Example-Smart Air Filters, a delhi based start-up. But more start-ups are expected to come in this section and help in managing pollution.

EXAMPLES OF CURRENT OR MODEL PRACTICES,IDEAS OR PROGRAMS

SUCCESSFUL LEADING START-UPsIN INDIA

OLA CABS

"Go out and start-up. It is the hardest thing to do. For me it was very hard. When I started, my parents tought I was going to become a travel agent. It was very hard to convince them that I was not"-Bhavish Aggarwal.

Bhavish Aggarwal and Ankit Bhati who co-founded Ola Cabs were IIT-B graduates who were working in MNCs before going on the uncertain path of entrepreneurship. This idea was formed after a weekend trip on a rented car had gone bad for Bhavish. He wanted to bring transparency and convenience to consumers in this area. Ola acts as a facilitator that helps in providing better transport facilities to commuters. Taxis are registered with the company and the drivers are authenticated by transport agents upon verification. The smart phone app is the tool via which the cabs are booked and services are availed. Along with the team, they developed a systematic business model that runs smoothly without any hassle among any of the parties related to the business. Ola runs on pay-for-performance model; they charge on whatever sales they make.

OYOROOMS

"It is extremely important to build something that 100 people absolutely love using rather that make something that 1000 people would just,kindof,like"-RiteshAgarwal.

Oyo rooms are a successful start-up that has become India's largest budget hotel chain. With one hotel in Gurgaon in the year 2013, Oyo rooms, in the year 2016, had around 70,000 rooms and 7000 properties across 200 cities in the nation. With the intention of becoming an entrepreneur, the then 17-year old Ritesh Agarwal launched the facility of availing budget hotel rooms across the country when he experienced issues with nice budget hotels and their availability. The process began with his idea of Oravel travels, which later branched out to become the now very known Oyo rooms.

INMOBI

"Entrepreneurship is all about how confident you are in changing something,because most of the people will not accept that change so go ahead and learn it"-NaveenTewari

Founded in 2007, InMobi, a mobile ad network giant was a result of entrepreneurship expertise and an innovative idea. Naveen Tewari, an alumnus of Harvard Business School, who had previously worked at McKinsey, wanted to build something which he could call his own. Before tasting success, it had its own set of problems. Since, it operated internationally, people weren't sure if an Indian company could achieve success.

Despite the obstacles, it has had a great reception around the world; it is now one of the largest mobile ad networks in China. Its growth from a start-up to an MNC is certainly inspiring.

FREECHARGE

"If you fully accept the worst that can ever happen in your journey,fearwont't ever be an obstacle in starting-up"-Kunal Shah

An e-commerce website, Free Charge was founded in 2010 by Kunal Shah and Sandeep Tandon. It has made mobile recharge free by offering equal value back to the customers in form of retailers' coupons. It's success to be credited to the fact that it's a win-win situation for both the customers and the retailers. Like any start-up, there were many hurdles that Free Charge had to face- everyone thought that it was too good to be true and weren't too serious about it. Some retailers felt that the concept of 'free' would harm their brand. However, Free Charge has been able to overcome most of its problems. Now, they have tied up with various production houses like Sony Pictures, YRF, UTV etc.

FLIPKART

The Flipkart is one of the most successful start-ups in India and needs no introduction. Two Indians who were working for Amazon conceived the idea of starting an e-commerce chain in India. Binny Bansal and Sachin Bansal mastered on the idea by selling books. Later on they expanded by selling variety of products. The e-commerce company started its business by pooling in finances from venture capital funding. Not only this, Flipkart is the origin of some of the most exciting innovative technological features which is now used by a lot of other e-commerce companies. In 2008–09, Flipkart made sales of around Rs. 40 million, which very soon shot up to Rs. 200 million the following year.

SNAPDEAL

"Scale is important for a startup.Thinkbig,but take one day at a time"-KunalBahl

Kunal Bahl. a former employee at Microsoft ,experimented with various businesses over the course of four years before setting up Snapdeal as a discount coupons and deals site. Seeing the success of Flipkart in India, Kunal pivoted Snapdeal to conventional ecommerce in 2012 and business picked up from there.

PAYTM

Vijay Shekhar Sharma launched One97 as a telecoms software company in the early 2000s and later pivoted it to Paytm, an online market place in 2009.Paytm is now widely used for payments and mobile credit top-ups.

ZOMATO

Launched in 2008, Zomato hasn't been anything less of a sensation. It covers over 331,200 restaurants in 19 countries. Started as Foodiebay.com, in two years, it was named the most promising internet companies in India. In another two years, it went on to get international recognition. Deepinder Goyal and Pankaj Chaddah, the co-founders always wanted to create their own path, a path with its own obstacles. Zomato had no funding initially, their growth was excruciatingly slow.With 62.5 million registered users; Zomato is a platform where one can get in touch with foodies around the world. With the launch of cashless transaction, they made it easy for customers to pay their bills without carrying cash and in turn they benefit from the commissions they are entitled to.

MAKE MY TRIP

Make My Trip has revolutionized the travel industry over the years. Its founder is Deep Kalra, an IIM Ahmedabad alumnus. It was originally launched in the US market in 2000 to cater to the needs of NRIs for their Indo-American trips. It launched its operations in India in 2005, starting with flight tickets. After a few years, Make My Trip got listed in NASDAQ and in the next year went on to make 3 acquisitions. It has got worldwide recognition and innumerable rewards.

QUIKR

Pranay Chulet, an alumnus of the Indian Institute of Technology, Delhi and the Indian Institute of Management, Calcutta, started his first entrepreneurial venture in 2007, Excellere. In 2008, he founded Kijiji India, which was later rebranded as Quikr..It's now one of India's largest online classifieds portals, the only bigger rival being the Indian version of OLX.

REDBUS

Started in 2006, RedBus has grown phenomenally over the past few years. An online bus ticket booking and hotel booking site, this start-up achieved success for its innovative idea of making bus ticket booking easier for the common man. Phanindra, Sudhakar and Charan, the budding entrepreneurs from BITS Pilani initiated this idea, when one of them, Phanindra couldn't go home for Diwali because he didn't get a bus ticket. All of them were working for reputed MNCs at that time; it was a huge risk for them to start RedBus.in. That risk, however paid off and the rest, as they say, is history.

HOUSING.COM

A Mumbai-based real estate search engine, Housing.com was co-founded by twelve IIT-B graduates with the idea to introduce transparency in the real-estate market. What is commendable about Housing.com is the exponential rate at which it has grown. Despite many hurdles, Housing.com managed to achieve enormous success. It has raised four rounds of funding since its founding in 2012.

PEPPERTAP

Navneet Singh established an ecommerce focused reverse logistics company, NuvoEx, which went on to raise multiple rounds and is amongst the top three online grocery retailers in India.

POLOCYBAZAAR

Its founder is YashishDahiya,an alumnus of two of the country's top colleges-Indian Institute of Technology in Delhi and Indian Institute of Managgement,Ahamedabad.PolicyBazaar is the market leader in online insurance aggregation in India.It has Raised money from VCs suvh as Tiger Global Management and Temasek

ZIVAME

In June 2011,RichaKar founded Zivame. Its now the biggest online retailer of lingerie in India, a country where women feel uncomfortable buying lingerie in shops which are mostly staffed by men. The space is still not dominated by many niche players, even as big firms such as Flipkart and Amazon shy away from advertising their offerings in this section of their stores. Richa also runs a blog that advises Indian women on choosing the right sizes for their body shapes when purchasing lingerie.

COMMONFLOOR

Sumit Jain founded CommonFloor, a real estate classifieds portal.

CARDEKHO

Amit Jain's CarDekho is a story of a small town start-up in India achieving big success.At his office reception in Jaipur, Amit has put up a well sized medieval world map showing the few wmpires that existed then. From Jaipur, Amit wants to conquer classifieds and automobile-related web services. After India, Amit has set his sight on Southeast Asia, where it is already active in countries such as Indonesia.

HIKE

It is a popular messaging app in India, founded by Kavin Bharti Mittal. Hike has also introduced a feature where its messaging works on phones without internet. Kavin plans to transform Hike into all encompassing mobile app where people could buy groceries, book a cab or order food.

FRESHDESK

It is a cloud based help desk software start up which was founded in 2010 by Girish Mathrubootham. In 5 years, the company has grown to 500 employees globally and has over 50000 corporate customers of all sizes. FresDesk competes with the likes of Zendesk.

EXAMPLES OF SOME INDIAN START-UPS THAT CLOSED DUE TO LACK OF FUND

- Auto Raja (Auto service provider ,in chennai)
- AAGAAR.com (An egrocery delivery service)
- Getnew.at (local market for grocery,it was tied up with 400 retailers and offered about 45000 products to its customers)
- Frankly.me (A video micro blogs letting people express their selves)
- AppSurfer
- Flash Door (Laundry service,they collect cloths from customer at their door step)
- Dazo (food delivery service)
- Fashionara (Ecommerce door that focuses on category like footwear, apparel, accessories)
- Askme.com (An internet search platform)
- Intelligent Interface

PRACTICAL IDEAS THAT CAN BE IMPLEMENTED

It can be hard to figure out which Start-up business idea is worth pursuing because there are so many ideas. Jumping on a new trend can be sometimes risky but it can be also highly rewarding. The following list consists of the ideas of some start-ups which are yet to be explored or yet to be improved-

    i.   Selfie Drones
    ii.   Mirrorless Camera
    iii.   Wireless Earphones
    iv.   Enamel Pins
    v.   Lace bras
    vi.   Compression Socks
    vii.   Bamboo Toothbrush
    viii.   Video Doorbells
    ix.   Air Sofa Beds
    x.   Night Vision Cameras
    xi.   Smart Watch etc.

To make a lasting impression, Start-ups or any business for that matter, should aim not only to survive but to thrive. Only a practical Start-up business plan can create that lasting impression.

Here are the essentials for any Start-up that aims to thrive-

    i.   Develop a Vision, Create your Start-up plan
    ii.   Design the financial projections that are vital to your investors
    iii.   Spend your money wisely
    iv.   Provide Return on Investment for your investors and users
    v.   Get the perfect pitch presentation on your fingertips
    vi.   Offer the right customer experience
    vii.   Hire the right blend of talent etc.

BUSINESS MODEL

Once you have identified your opportunity, the next step is to devise a strategy to pursue that opportunity. While you are probably familiar with the basic strategy categories from previous coursework, differentiation, low cost, niche-many would be entrepreneurs fail to grasp the intricacies of devising and implementing their strategy. All strategies are driven by the company's business model. So before you state that your firm is going to use a differentiation strategy or a niche strategy, you need to understand exactly what your business model is. Every firm's business model consists of two components- a revenue model and a cost model.

The Revenue Model breaks down all the sources of revenue that your business will generate. For example-if you own a restaurant, your basic revenue model will separate food and beverage into two main sources of revenue. You can take further and break down the revenue model by meals (breakfast, lunch and dinner),categories of food (Indian, Italian, Thai, Chinese etc),or even food item (burger, pizza, roll etc).The more detailed your categories, the more information you can glean about how certain aspects of your business are performing.

The Cost Model identifies how you are spending your resources to make money. It includes your cost of goods sold and your operating expenses. The business model is represented by your company's income statement. Understanding the business model enables entrepreneurs to make decisions that lead to greater revenue for lower costs.

Many of the world changing business that have formed over last 15 years have struggled to find a viable business model.

Once entrepreneurs understand their basic business model, they can build a strategy to compete and win in the market place. The strategy and business model are interrelated. Entrepreneurs can have a full understanding of their business model,it is difficult to move on to tactics to implement that strategy.

Here are three more interesting business models –

i. **Orchestrate Demand Aggregation:**
    Assemble all the sellers and buyers for some stuff in the same virtual location.This will give sellers the deepest pool of buyers and vice versa. Example- eBay's business model.

ii. **Cut Prices To Gain An Industry Share And Profit Later:**
    Target a huge market and sell a product at the lowest price with fast delivery and great service. As the company grows, expand the product line, negotiate volume discounts with suppliers, invest in technology to speed up customer response time and cut waste from operations. Then deliver the lower costs to customers in the form of lower prices. Example-Amazon's business model.

iii. **Set Up A Modern Franchise Business:**
    Figure out how to run a local retailer and turn this business wisdom into a system that can be sold to entrepreneurs around the world.Find hungry entrepreneurs who share this vision, sell them a business handbook, train them and let them handle the burden of finding new locations and leading land.

PRACTICAL IMPLICATION

IMPACT OF GST ON START-UPs IN INDIA

ADVANTAGES:

   i.   Simplify starting of businesses
  ii.   Expanded markets
 iii.   Higher exemptions and reduced tax liabilities
  iv.   Enhanced logistics and faster service deliveries
   v.   Consolidation of multiple taxation
  vi.   Financial Inclusions

DISADVANTAGES:

   i.   Confusion in registration
  ii.   Theory of Casual Taxable Person
 iii.   Restrictive composition levy
  iv.   The ruthless reverse charge mechanism
   v.   Blocked working Capital
  vi.   Technological restrictions
 vii.   Compliance parameters

CURRENT STATE OF START-Ups IN INDIA

1) India is the third largest Start-up hub.

2) Average age of start-up founders is 28 years.

3) 9% of the total start-up founders are women

4) Total tech start-ups are expected to increase from 4300 in 2015 to 11500 in 2020.

5) Average number of new technology start-ups has moved from 480 in 2010 to 800 in 2015. Expected to increase to 2000 in 2020.

6) Majority of start-ups and investors are from metro cities.

7) Approximately, 50% growth in share of female entrepreneurs in the last 12 months.

8) The number of Private Equity and Venture Capital firms has doubled in the last 12 months.

FASTEST INDIAN START-UP TO BECOME A UNICORN

S.L No.	Start-Ups	Time Taken In Years
1	Zomato	7
2	Snapdeal	7
3	Flipkart	5
4	Shopclues	4.5
5	Ola	4
6	Hike	3.7

NASSCOM Start-up Ecosystem Report 2016.

COUNTRY WISE LIST OF START-UPS

Sl No.	Name of the Countries	Technology Driven Product Start-ups
1	United States	52000-53000
2	United Kingdom	4900-5200
3	India	4700-4900
4	Israel	4500-4600
5	China	4200-4300

NASSCOM Start-up Ecosystem Report 2016.

SUGGESTIONS

The following steps should be taken to boost entrepreneurship or start-ups in India-

(1) Supporting young entrepreneurs financially by the government
(2) Entrepreneurial education should be a part of the syllabus of all college students
(3) Letting all people know about all the success stories of start-ups so that all prospective entrepreneurs can be motivated through launching a monthly or yearly program.
(4) Providing loans by banks on easy terms at a lower interest.

CONCLUSION

The scene of start-up in India looks quite favourable even though its mingled with hurdles. The procurement of fund isn't easy, but the huge market place with innovative ideas makes it easy to float the business. The customer base being large, it isn't difficult to acquire market for a viable product. In recent years, India has emerged as one of the top three countries globally in terms of the number of start-ups founded.Many businesses start with a dream, but it takes more than just a dream for them to grow into successful businesses including the tenacity and the obstacles discussed above to overcome the many challenges facing start-ups today. Start-ups take time, effort, and energy to grow into profitable and sustainable businesses. Funding is a major concern for start-ups and small businesses as availability of finance is a very crucial factor. When the economy tanked, it made it harder to convince investors and banks alike to part with the cash that is essential for growth in the early days of a business. Credit today is tight, in fact very tight in the light of demonetization and it is not clear precisely when it will become more readily available. Moreover, there is a growing trend of smaller initial investments in early stage start-ups rather than big investments in bigger start-ups. However some of the prominent global Start-ups such as Uber, Cisco, GramPower and leading private equity firms including Bessemer Venture Partners, Seedfund and IvyCap Ventures have confirmed their participation. This is a clear sign that India is on the verge of becoming next big start-up destination. Nevertheless, the culture of entrepreneurship has to be spread across all the states and cities. Every medium and large city of India must be thriving as a start-up scene as do some of our leading metros. In order to achieve real success, start-ups in all areas of business, not just in technology must be encouraged.

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Changing Dimensions of Socio Economic and Industrial Profile of Ahmedabad

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Abstract

Ahmedabad, with a population of 5.8 million in the municipal area and 6.3 million in the urban agglomeration area in 2011, is the seventh largest metropolis in India and the largest city of Gujarat State. Ahmedabad is an industrial hub for textiles and is popularly known as the 'Manchester of India'. Due to the presence of several educational institutions of the State, Ahmedabad – Gandhinagar corridor has emerged as an innovative technological and R&D hub. Ahmedabad is developing excellent urban infrastructure for services economy which is largely an urban phenomenon. Key raw materials such as castor, cotton, cumin, fennel, isabgul, potato, are abundantly available. Major industrial sector in Ahmedabad include Textiles and Apparel cluster including chemicals & dyes, Drugs and Pharmaceuticals, Agro and Food Processing, Automobiles, Engineering, and Electronics, Biotechnology, Information Technology and Tourism.

In the light of this, present paper is an attempt to study socio-economic profile of Ahmedabad and changes in the profile of the city over a period of time. Paper also focuses on the changes in the industrial profile of the city and probe into probable reasons of changing profile of the city.

Changing Dimensions of Socio Economic and Industrial Profile of Ahmedabad

Introduction

Ahmedabad is the most industrialized district in Gujarat. It is located amidst the State between 20.00" to 23.40 North Latitudes and 71.06" to 72.9" East Longitudes. On the North Mehsana, Sabarkantha and Gandhinagar, while on West Surendranagar district and on South Gulf Cambay surrounds the Ahmedabad district. The total geographical area is 8086.81sq. km. Ahmedabad town is the district head quarter for the administration of the district. Besides City taluka, there are 8 other taluka namely Dascroi, Dholka, Bavla, Dhadhuka, Sanand, Viramgam, Mandal and Datroj. There are 512 villages in the district.

Ahmedabad was founded by Sultan Ahmad Shah in 1411 AD. Since its foundation, Ahmedabad has grown into one of the most important modern cities of India. Straddling the Sabarmati River Ahmedabad is a prosperous city of six million, a delight for archeologists, anthropologists, architects, historians, sociologists, traders, bargain hunters, and plain tourists.

Ahmedabad is the largest city in the state of Gujarat. The city was the capital of the state before 1970 and is now the administrative center of Ahmedabad district. It is the seventh largest agglomeration in India, located at the banks of the river Sabarmati and is also called Amdavad. Ahmedabad is Gujarat's largest city and the headquarters of Ahmedabad district. Ahmedabad is located on the banks of the River Sabarmati at an elevation of 53 meters (180 ft). It has a dry climate. Its highest recorded temperature is 48.5°C and lowest is 5°C

Ahmedabad enjoys a thriving cultural tradition, being the centre of Gujarati cultural activities and diverse traditions of different ethnic and religious communities. Popular celebrations and observances include Uttarayan — an annual kite-flying day on 14 January. The nine nights of Navratri are celebrated with people performing Garba — the folk dance of Gujarat — at venues across the city. The festival of lights — Deepavali is celebrated with the lighting of lamps in every house, the decorating the floors with the rangoli and the bursting of firecrackers. Other festivals such as Holi, Eid ul-Fitr and Christmas are celebrated with enthusiasm. The annual Rath Yatra procession on the Ashadh-sud-bij date of the Hindu calendar and the procession of Tajia during the Muslim holy month of Muharram are integral

parts of the city's culture. The people of Ahmedabad enjoy rich culinary traditions. The most popular form of meal — a typical Gujarati thali (meal) — consists of rotli, dal, rice and Shaak (cooked vegetables, sometimes with curry), with accompaniments of pickles and roasted papads. Popular beverages include buttermilk and tea; sweet dishes include laddoos and mango. There are many restaurants, which serve a wide array of Indian and international cuisines. Most of the food outlets serve only vegetarian food, as a strong tradition of vegetarianism is maintained by the city's Jain and Hindu communities. The first all-vegetarian Pizza Hut in the world opened in Ahmedabad.

Historical Background

Ahmedabad city has witnessed the rule of different dynasties, right from Sultanate and Mughal rule to Maratha and British rule. The history of Ahmedabad, India is very rich. Ahmedabad was the former capital city of Gujarat. During the freedom struggle of India, it served as the home of many prominent nationalist leaders like Sardar Patel and Mahatma Gandhi. There is an interesting legend associated with the Ahmedabad city. Towards the beginning of the fifteenth century, the state of Gujarat was ruled by the Muslim Muzaffarid dynasty. Once Sultan Ahmed Shah was standing on the banks of river Sabarmati and he noticed a tiny hare chasing a strong ferocious dog. He kept pondering over it. He approached a spiritual leader and asked for explanation. This learned man said that, it is the uniqueness of this land that cultivates such rare qualities in its people. After having heard this, the Sultan got so impressed that he decided to set up the capital of Gujarat over here and he called this land Ahmedabad.

Sultanate Rule: Towards the end of the thirteenth century, Gujarat was captured by the Sultanate of Delhi. In the year 1487, the grandson of Ahmed Shah named Mahmud Begada established the outer city wall, so as to protect Ahmedabad from outside invasion. Muzaffar II was the last Sultan of Ahmedabad.

Mughal Rule: In the year 1573, the city of Ahmed Shah was taken over by the Mughal emperor Akbar. Under the rule of Mughals, Ahmedabad became the leading centre of textiles in Gujarat. The son of Akbar named Jehangir visited Ahmedabad in 1617, but found the city to be nothing more than a garbage ground. So, he called it Gardabad, the city of dust. However, Shahjahan spent a major part of his life in the Ahmedabad city. In-fact, he also constructed the Moti Shahi Mahal in Shahibaugh.

Maratha Rule: In the year 1753, the rule of Mughals came to an end and the city came under the rule of Maratha generals Raghunath Rao and Damaji Gaekwad. The power struggle between them eventually led to the destruction of the city.

British Rule: The city was taken over by the British East India Company in the year 1818. The year 1824 led to the setting up of a military cantonment. A major development took place in the year 1864, when railway line was laid that connected Ahmedabad with Bombay. These developments brought Ahmedabad in the map of leading centers of trade and manufacturing. In the year 1915, people of Ahmedabad raised their voice for the independence of India.

Post Independence: The post independence period saw the declaration of Ahmedabad as a provincial town of Bombay. On the 1st of May in the year 1960, Ahmedabad became the capital city of Gujarat.

Socio Economic Profile

According to an official Census 2011 Ahmadabad District of Gujarat In 2011, Ahmadabad had population of 7,214,225 of which male and female were 3,788,051 (53 percent) and 3,426,174 (47 Percent) respectively. In 2001 census, Ahmadabad had a population of 5,816,519 of which males were 3,074,556 and remaining 2,741,963 were females. The population of Ahmedabad has increased by around 24 percent during the decade 2001-2011. The male population has increased by 23 percent while that of female increase by around 25 percent. Population of Ahmedabad constitutes 11.94 percent of total population of Gujarat i.e. 60439692 during the year 2011.

Population of Ahmedabad 2001 and 2011		
Year	2011	2001
Total Population	7,214,225	5,816,519
Male	3,788,051	3,074,556
Female	3,426,174	2,741,963
Population Growth	24.03%	27.25%
Source: The Census of India 2011		

Population and Growth in Population		
Year	Population	Growth
1901	6,79,722	-
1911	7,15,088	5.20%
1921	7,63,727	6.80%
1931	8,47,672	10.99%
1941	11,75,677	38.69%
1951	15,12,595	28.66%
1961	20,12,438	33.05%
1971	27,59,569	37.13%
1981	36,92,161	33.79%
1991	45,87,491	24.25%
2001	58,16,519	26.79%
2011	72,14,225	24.03%
Source: District Census Handbook, The Census of India, Government of India		

Ahmedabad Population 1901-2011
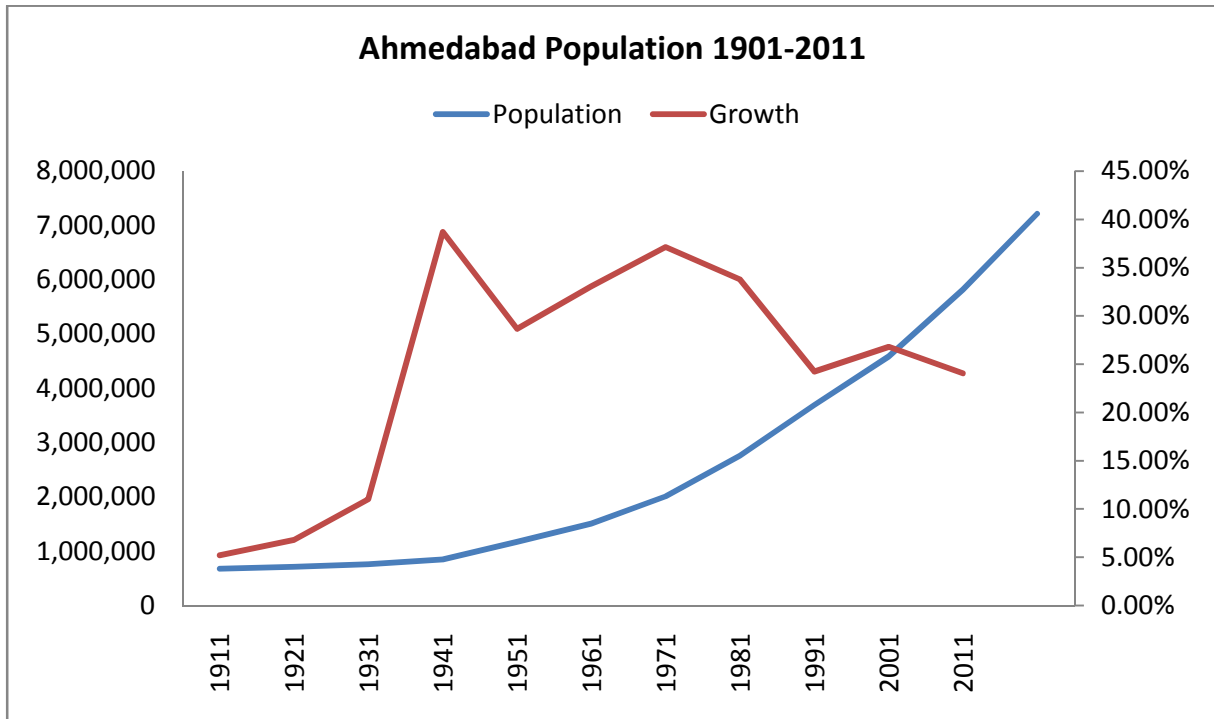
It can be seen from the data that the population of Ahmedabad district has been recorded at 6, 79,722 during the year 1901. Since then the population registered a steady increase reaching 15, 12,595 during 1951, 45, 87,491 during 1991 reaching to 72, 14,225 during the year 2011. The decadal growth rate in population over a period of time show increasing trend during 1901 to 1971 but then registered declining trend. Highest decadal growth rate of 38.69 percent has been registered in between 1931-1941.

Sex Ratio, India, Gujarat & Ahmedabad 2001 and 2011		
Year	2011	2001
Sex Ratio: India	933	943
Sex Ratio: Gujarat (Total)	920	919
Sex Ratio: Gujarat (Rural)	945	949
Sex Ratio: Gujarat (Urban)	880	880
Sex Ratio: Ahmedabad (Total)	892	904
Sex Ratio: Ahmedabad (Rural)	918	933
Sex Ratio: Ahmedabad (Urban)	885	899
Source: Socio Economic Review of Gujarat 2016-17		

Sex Ratio is computed as number of female per 1000 males. The comparative picture of sex ratio for India, Gujarat and Ahmedabad is presented in table below. It can be seen from the data that sex ratio for India has declined from 943 during the year 2001 to 933 during the year 2011. During the same period the sex ratio for entire Gujarat has marginally improved from 919 during 2001 to 920 during 2011. The picture about sex ratio in Ahmedabad districts shows decline from 904 during 2001 to 892 during 2011.The sex ratio in Ahmedabad has registered declining trend both in rural areas as well as urban areas.

According to Census of India 2011, average literacy rate of Ahmadabad in 2011 were 85.31 compared to 79.50 of 2001. If things are looked out at gender wise, male and female literacy

were 90.74 and 79.35 respectively. For 2001 census, same figures stood at 87.31 and 70.83 in Ahmadabad District. Total literate in Ahmadabad District were 5,435,760 of which male and female were 3,025,463 and 2,410,297 respectively. In 2001, Ahmadabad District had 4,012,140 in its district.

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Occupational Pattern in Ahmedabad			
Sr. No.	**Description**	**Population**	**Percentage**
1.	Cultivators	1,27,916	5.48
2.	Agriculture labors	1,91,480	8.21
3.	Household enterprise labors	42,553	1.82
4.	Other labors	19,70,460	84.49
5.	Total Main Laborers	**23,32,409**	-
6.	Marginal laborers	2,62,543	3.64
7.	Total Labour Force Population	25,94,952	35.97
8.	Unproductive population	46,19,273	60.39
9.	Total population	**72,14,225**	-
Source: GOI (2016) District Industrial Potentiality Survey Report Of Ahmedabad District 2016-17, Ministry Of Micro, Small & Medium Enterprises MSME-Development Institute Ahmedabad			

There are different patterns of available labour force which contributes in the progress of economy of the district. According to different pattern of profession of available labour force is divided among the agricultural, industrial and other semi skilled labour. The information about occupational labour force as presented in table above shows that nearly 39.61 % of the total population is available labour force. Among the total population of 72, 14,225, approximately 46, 19,273 are unproductive labour force. Thus more than 60 percent population of the district is unproductive. Among the total productive population, 23, 32,409 are main workers while 2, 62,543 are marginal workers.

In terms of urbanization the data released by the census of India 2011 shows that out of total population of 7214225, nearly 1151178 lives in rural areas while 6063047 lives in urban areas. In terms of percentages 15.96 percent population of Ahmedabad lives in rural areas while 84.04 percent population lives in urban areas. Rural population of Ahmedabad is much lower than 57.40 percent recorded for Gujarat state. This is an indication of urbanization of Ahmedabad as compared to state average. The data about decadal growth in population of Ahmedabad shows that rural population has registered as growth rate of -0.2 percent during the decade while urban population has registered as positive growth rate of 27.9 percent.

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Urbanization of Ahmedabad	
Total Population	7,214,225
Rural Population	1151178 (15.96 percent)
Urban Population	6063047 (84.04 percent)
Growth in Rural Population 2001-2011	-0.2 percent
Growth in Urban Population 2001-2011	27.9 percent
Source: Socio Economic Review of Gujarat 2016-17	

Economic Profile

Economic profile of Ahmedabad district in Gujarat mainly depends upon the industrial sectors such as chemicals, textiles, drugs and pharmaceuticals and agro and food processing industries. Textile and Chemicals have been the major areas of investment and employment in the district, since 1980.

In terms of economic profile, Ahmedabad district accounts for around 21.5 percent of factories and employs around 18 percent of workers in the state. Ahmedabad district accounts for over 14 percent of the total investments in all stock exchanges in India. Nearly 60 percent of the total industrial productivity are contributed by Ahmedabad district. Several business conglomerates such as Adani Group, Reliance Industries, Nirma Group of Industries, Cadilla Pharmaceuticals, Shell, Vadilal Industries Ltd., Rasna, Arvind Mills, Claris Life Sciences, Stork and Rollepaal (Netherland) are present in the district.

Presence of Ahmedabad Textile Industry's Research Association (ATIRA), the largest association for textile research and allied industries in India, has facilitated the district in becoming a flourishing textile centre. Most of the medium and large scale industries are concentrated in talukas such as Ahmedabad city, Viramgam, Sanand, Daskroi and Dholka. Major crops being produced in the district are cucurbits, cabbage, cumin, citrus and cotton. There are around four hundred and twenty two medium and large scale industries based in Ahmedabad district providing employment to more than 79,904 people.

The district has more than 23,734 small scale industries generating over 95,591 jobs. Engineering, textiles, chemical, and paper and paper products are the major small scale industry sectors present in the district. An increase in the investments in sectors such as textiles, chemicals and agro and food processing over the last twenty years has made Ahmedabad has emerged as a thriving industrial centre in the State. Due to different well-known educational institutes such as Indian Institute of Management (IIM), Center for Environmental Planning and Technology (CEPT) and Mudra Institute of Communication (MICA), there is a presence of a large competent pool of manpower for various industries.

The proposed Delhi Mumbai Industrial Corridor (DMIC), Dholera (Special Investment Region) and Gujarat International Finance Tech-City (GIFT) are anticipated to fuel the industrial expansion of Ahmedabad district. A recently emerged corridor between Ahmedabad and Pune which connects the district to other metropolitan cities including Vadodara, Surat and Mumbai has led to the axial growth of the region.

Industrial Profile

Sr. No.	Name of Taluka	Name of Industrial Area	Total Area Hector	No. of units	No. of Vacant sheds
		Industrial Estates in Ahmedabad			
1	City	Apparel Park	38.04.00	19	NA
2	City	Behrampura (Zone D)	6.41.94	30	NA
3	Dhandhuka	Dhandhuka	40.43.49	183	NA
4	Dholka	Dholka	42.92.54	253	NA
5	City (E)	Hanspura	142.54.09	157	NA
6	City (E) & Dascroi	Kathwada	125.83.92	589	NA
7	Bavla	Kerala	111.71.23	405	NA
8	City (E)	Naroda	362.94.40	1848	NA
9	City (E)	Odhav	127.87.57	1411	NA
10	Sanand	Sanand II	1500.00.00	501	NA
11	Sanand	Sanand-IRDC	1.89.20	5	NA
12	City (E) Maninagar	Vatva	534.41.16	2430	NA
13	Sanand	Chharodi	73.52.87	2	NA
14	Viramgam	Vani	2.02.00	1	NA
15	Viramgam	Viramgam	42.70.93	275	NA
Source: Regional Manager, GIDC, Ahmedabad, MSME Ahmedabad 2016-17					

Ahmedabad is one of the most industrialized districts in the state of Gujarat. Government has established Gujarat Industrial Development Corporation (GIDC) for industrial development. The details about number of industrial units across various GIDCs in Ahmedabad district is presented above. Providing basic infrastructure facilities by the State Government and local authorities is a pre-requisite for speedy transportation of agriculture products and goods manufactures, and providing services to boost the economic growth of the district. Such facilities are extensive transportation infrastructure facilities, better communication network, post & telegraph services, broader banking and financial system, higher educational system and good health services etc. Moreover, easy and cost effective availability of raw materials in huge quantity, technically sound and skilled man power hefty distribution system for the sale of finished goods and services, heavy machinery, constant electricity power and fuel arrangement are also significant factors for achieving higher industrial growth. Ahmedabad has network of industrial estate. The details of industrial estate are presented below. Data shows that the Vatva GIDC (2430 units) is the largest in terms of number of units followed by Naroda GIDC (1848 units) and Odhav GIDC (1411 units). The other major industrial areas are located in Kathwada, Sanand and Bavala .

The details about the progress in the registration of small enterprises and medium enterprises in Ahmedabad districts has presented in table below indicates that there has been continuous increase in the number of registered units, investments and the number of people employed. During the year 2007-08 total 483 small enterprises were registered with total investment of Rs 64916.68 lacs generating total employment to 14913 people. During the same period total

23 medium enterprises were registered with total investment of 19110.70 lacs generating employment for 2240 people. According to the data available for the year 2014-15 844 small enterprises were registered with investment of 92535.80 lacks and generating employment for 12567. During the same year 37 medium enterprises were registered with investment of 35752.95 lacs and employment of 1661.

Progress in Registration of Small Enterprises in Ahmedabad District			
Year	No. of Registered units	Investments (Rs. In Lacs)	Employment
02/10/06 to 31/03/07	295	28886.70	7288
2007-08	483	64916.68	14913
2008-09	547	70990.86	15800
2009-10	669	92508.08	18742
2010-11	716	93666.19	15579
2011-12	828	105326.16	15763
2012-13	821	117635.31	15412
2013-14	991	104601.34	15548
2014-15	844	92535.80	12567
01/04/15 to 20/10/15	590	71607.56	6746
TOTAL	6784	842674.68	138358
Source: MSME Ahmedabad			

Progress in Registration of Medium Enterprises in Ahmedabad District			
Year	No. of Registered units	Investments (Rs. In lacs)	Employment (Nos.)
02/10/06 to 31/03/07	3	1220.20	258
2007-08	23	19110.70	2240
2008-09	15	13278.76	2522
2009-10	34	27782.02	2351
2010-11	33	26948.63	3681
2011-12	31	26060.01	2828
2012-13	22	21879.30	2160
2013-14	46	41465.95	3537
2014-15	37	35752.95	1661
01/04/15 to 20/10/15	16	16333.17	480
TOTAL	260	229831.69	21718
Source: MSME Ahmedabad			

Conclusion

The demographic profile of the district show declining population growth during recent period. The sex ratio in the district has been much lower than the state average as well as India average. The literacy rate is quite below the expected figure. This calls for policies for the social development in the districts. According to the report of Government of India, MSMEs in the district is lagging behind in the point of view of dimensional and motivational strategy. Lack of ample resurrection measures supported in the various policies and procedures of the state government, non-availability of adequate financial support, lack of

market intelligent, lack of globalization approach, inadequate technological transformation support by the state government etc. All these factors have slowed down industrial growth in the district. Therefore, ample care and support are necessary to bring about a change in the perception and practices and make then SMSEs successive and improvising the competitiveness for the longer survival through technological transformation ensuring quality and productivity improvisation. The utmost Problem is very low awareness in MSMEs about government schemes and subsidies because of lack in corporate governance or due to communication system of the government itself. There are lots of incentive schemes and packages especially designed for MSMEs but most of the entrepreneurs remain unaware of it.

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Buddhist Psychology: A Study based on Mental Cultivation to Establish Harmonious Society in the Digital Era

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Introduction

As we live in the period of technological modernization of the human being, this is approaching a digital era. We are also facing up to problems of advantage and disadvantage. The urgent need for digital era is how digital technology is affecting better human life. According to view of Buddhism taught that the return of the human reality separated from metaphysical ideals could keep us away from exacerbations of ideas and the dehumanizing automatisms of technology. The human being is not only a mechanic, operational construction; on the contrary, he has a consciousness that mind is the focus of all activities from awareness to express of words and actions. So, he can opts for actions himself, which may prove, in the end, to be genuine or not, thanks to the success or due to the failure in the concrete reality. The aim of this paper is to underline that the development the insight of highlight factors of humanity such as fraternity, non-violence, loving-kindness, compassion and wisdom so on, combine the cultivation of inner peace with active social compassion in mutually supportive and enriching practice. The digital era must be perceived as a product of human ingenuity and its applicative potentialities and should not be seen as the domination oftechnology, but only as a stage of the developments in the technologies that must assist our life.

Brief Introduction about the Characteristics of the Digital Era

The period characterized by the existence and development of digital technology. The "Digital Era" refers to a time in which there is widespread, ready and easy access to, sharing of, and use of information (knowledge) in electronically accessible, i.e., digitized, form, in economic activities.[1]

Today, impact in technology in human life is immeasurable. People use technology every day, in different ways and people also do that to harming up the society we live in. "But what we are used to call modern technology, technically it is not as new as we think. For instance, if we have a great Smartphone today we can figure out that it is just an advancement of an ordinary mobile phone that we had years ago. Or look at a train today - we used to use steam powered trains and now we have electronic trains - just to get faster to some place. The technology evolves, but it finds old ways and old technologies to evolve."[2] Now let's look at these advantages and disadvantages: Advantages; Improved communication - advanced communication technology tools, Easy access to information - at anytime and anywhere, Social Networking is great improvement for individuals and businesses, Convenience in

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[1](Lawrence J. Lau, 2003), p. 5
[2]http://www.ubiwhere.com/en/news/2015/05/25/technology-advantages-and-disadvantages/#.WdYMXsIX7IU.

education such as online, Convenience of traveling are very important in our lives and in the business world, Efficiency and productivity to helping businesses increasing production, saving time and money in the industry, etc.In addition to such advantages, there are also significant disadvantages such as; Job loss - machine replacing humans, World destruction weapons - increasing endless wars, increased loneliness - social isolation, Competency - increased dependency on modern tools that reduces our creativity and intelligence.

Therefore, the use of our daily technology should be reconsidered their harming. This paper is confined to the major method of Buddhist Psychology. The importance of Buddhist Psychology in the society and practice of Buddhism is highlighted. The problems of the paper describe and analyze Buddhist Psychological key including: basic drives that motivate behavior, perceive the right problem, personal development, and behavior change. The relationship between theory and practice in Buddhist Psychology is commented on, with special reference to techniques of mental cultivation and other behavior change strategies. Finally, comments are made on the possible interaction between Buddhism and the Digital Era in the most effective technology use possible.

Meaning of Buddhist Psychology

The word "psychology" derives from Greek roots meaning study of the psyche, or soul about 15th century or early 16th century.[3] This term closely connected to the scientific study of the human psyche. And the term "Buddhist Psychology" was coined by Caroline Rhys Davids. For the first time she mentioned this term in her book entitled "*A Buddhist Manual Psychological Ethics*, From the *Pali* of the *Dhamma-Sangani.*" [4] The term "Buddhist psychology" is commonly used to characterize elements of Buddhist thinking and practice that touch upon the observation, description, and analysis of phenomena deemed psychologically.[5]

Buddhist psychology states that because of evil conditions of mind, one commits evil deed and defiles one's mind; and as a result, one becomes victim of his own deeds and loss health. Therefore, Buddhism emphasizes the importance of developing one's own mind. In Buddhism, mental development is of greatest importance because without it, it is impossible to gain complete health.[6]

Buddhist Psychology is regarded as a science of mind as it deals with mind. The study of what the mind is and the study of how the mind functions (epistemology) are understood to be crucial aspects of the spiritual path. And all the teachings of the Buddha was recorded the Buddhist canon, is meant to help human beings relieve suffering and achieve happiness, and that only happens through control the mind. The fundamental teaching of the Buddha holds that external things are manifested of the mind. Therefore, pure mind must be trained and cleansed of evil propensities. "To purify one's mind" is said to be the sum-total of the Buddha's teachings: "*To avoid all evil to cultivate good, and to cleanse one's mind. This is the teaching of the Buddhas.*"[7]

According to Buddhism, physical is linked to mental states. Thus the real threats to our well-being are evil psychological elements such as attachment, anger, and ignorance. They are the three fundamental deluded minds that lead to all other afflictions, both mental and physical.

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[3]https://en.wikipedia.org/wiki/Psychology, 25 October, 2017.
[4](Caroline A. F. Rhys Davids, 1900)
[5](Teo, T. (Ed.), 2014), p. 185.
[6](Ashin Sumanacara, 2014), p. 125.
[7]Dhammapada verses, 183.

Only with thorough understanding about the mind and its functions, human can hope to transcend the disturbing thoughts and emotions that plague for himself, family and society. The ultimate goal of studying the mind is complete freedom from suffering, we can also study the mind for controlling it like person who is boatman. Investigating the mind by analyzing our thoughts, emotions, and control by mental cultivation of Cognition, right decide about social balance, harmony, development in the society. This is unique way lead to harmony and development society both spiritual and material life.

General Ideas about mental cultivation

One of basic teachings of Buddha about man, Five Aggregates (*pancupadanakkhandha*) are compound elements of man namely, the aggregate of material form (*rūpa*) which is known as body or physical and the last four factors which are known as mind, mental or non-physical factors in man. "The Buddha denies the existence of any permanent entity whether we describe it as mind or consciousness. What we refer to as mind is really a psycho-physical complex (*nāma-rūpa*). *Nāma* is used to refer to the four non-material groups (*khandhas*): these are *vedana* (feeling), *saññā* (sense-impressions, images, ideas, and concepts), saṇkhāra (conative activity, dispositions) and *viññāṇa*(consciousness). The term *rūpa* refers to the four great dements: extension, cohesion, heat, and the material shape derived from them. The mental and physical constituents form one complex, and there is a mutual dependency of the mind on the body and of the body on the mind."[8]

When we speak about mental cultivation then we really are speaking about not just dealing with psychological problems but dealing with the more fundamental spiritual problems of defilements, delusions, illusions, and ignorance, states of ignorance. These are the things that we need to deal with. Because if we deal with these mental defilements, delusions, and if we are successful in our effort to purify the mind of these pollutants, for want of a better word, then we will receive spiritual illumination and we will then become more enlightened, not just more sane, less crazy, and get on with our friends and other fellow human beings better. But it's more. The transformation is more fundamental, that's what I am trying to say.[9]

The main purpose of the Buddhism, as the Buddha commences his spiritual training, is to study and analyses his own mind, to observe its inner nature and how it works; and how good and bad ethical states arise there from. That is why in Buddhism so much emphasis is laid on the psychological aspect of ethics. The motive of Buddhism is not just a scientific evidence having bearing on living, but the ultimate desire to cultivate the good mind, avoiding all evil psychological states.[10] What we have to renounce is the ignorance, which is behind all our deluded states of mind. Trained and cleansed of evil mind are teachings of innermost core that are central teaching system of Buddhism.

An Analysis through Activities Process of Man

According to the Five Aggregates (*khandhas* (*Pāḷi*), Buddhism analyses the whole of man into five aggregates, (*pancupadanakkhandha*) namely, the aggregate of material form (*rūpa*), the aggregate of feelings and sensations (*Vedanā*), the aggregate of perception (*Saññā*), the aggregate of disposition (*sankhara*) and consciousness (*viññana*). This Five Aggregates is divided into two parts: Body and mind of man; the aggregate of material form (*rūpa*) which

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[8](Padmasiri de Silva, 2000), p. 16.
[9](Ven. Traleg Kyabgon Rinpoche, 2003).
[10](O.H. De. A), pp. 2-3.

is known as body and the aggregate of feelings and sensations (*vedana*), the aggregate of perception (*Saññā*), the aggregate of disposition (*sankhara*) and consciousness (*viññana*) the last four factors are non-physical factors in man, they are generally implied by the word "mind".

Another analysis, personality is also analyzed in a more dynamic way as have three divisions of man. These are body, speech and mind. Meanwhile, all our actions are performed by control of mind. The main way in which the mind produces effect in the body is through states of mind leading to speech. The basic actions consist of two types to be good and bad. The good actions produce from good thought of mind, and bad action produce from bad thought of mind. The mind precedes all action. In Buddhist psychology, mind has an important position in man. "*Experiences are preceded by mind, Led by mind, and produced by mind. If one speaks or acts with an impure mind, Suffering follows even as the cart-wheel follows the hoof of the ox*" And: "*Experiences are preceded by mind, Led by mind, and produced by mind. If one speaks or acts with a pure mind, Happiness follows like a shadow that never departs.*"[11]

Practice to mental Cultivation

In Buddhism we have many different kinds of practices, but you find that they all emphasis just the meditation really, fundamentally speaking. In terms of meditation: one technique of meditation is designed for us to be able to get some kind of handle on how to deal with our conflicting emotions, this is called meditation of tranquility; and then there is a type of meditation which is designed to help us, to aid us in our effort to overcome discursive thoughts, the proliferation of thoughts that we spoke about, which is dealt with by this practice called meditation of insight.[12]

The life-current, the stream of existence which we call the self; and it is only with self-delusion that unsatisfactoriness or suffering can exist. By the destruction of that which holds together the delusion of the self, the root cause of suffering is also destroyed. The ultimate aim of Buddhist practice is to annihilate the self. This is where a great deal of misunderstanding arises, and naturally so; but once it is realized that to annihilate the self is to annihilate a delusion, this misunderstanding disappears.[13] When the delusion is removed, the reality appears; so that to destroy delusion is to reveal the reality. The reality cannot be discovered while the delusion of self continues to obscure it. Hence, in the Buddhist texts is often explained as the final elimination from one's own mind, of greed, hatred and delusion was replacing the three evil roots by three good ones, that is, to replace greed by non-greed, hate and ill-will by kindness and goodwill, ignorance by wisdom. This, of course, also implies the perfection of the opposite positive qualities of selflessness, loving-kindness, and wisdom. The attainment of the ultimate aim of all Buddhist practices, and is the same as complete liberation from dissatisfaction or suffering.

What motivates human action? What drives people in their behaviors? According to Buddhist analysis, the all action of man is governed by mind. The ordinary person's behavior, according to Buddhism, is governed and driven by psychological aspects like desire, hatred, delusion, etc. and psychological aspects of mind which is associated with the mind. The Buddhist way of life is an intense process of cleansing one's speech, action and thought. It is

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[11] *Dhammapada verses*; Verse 1 & 2.

[12] (Ven. Traleg Kyabgon Rinpoche, 2003).

[13] https://www.bps.lk/olib/bl/bcccccl042_Bullen_Buddhism--A-Method-of-Mind-Training.html

self-development and self-purification resulting in self-realization. The emphasis is on practical results and not on mere philosophical speculation, logical abstraction or even mere cogitation.[14]

The goal of metal cultivation to evil psychological changes for towards the achievement of ultimate goal is practicing the meditation base on the path of the Noble Eightfold Path, involves steps which can be described as right psychological aspects such as Right Understanding (*Samma ditthi*), Right Thought (*Samma sankappa*), Right Speech (*Samma vaca*), Right Action (*Samma kammanta*), Right Livelihood (*Samma ajiva*), Right Effort (*Samma vayama*), Right Mindfulness (*Samma sati*), Right Concentration (*Samma samadhi*) and the level of achieving this goal was dependent on each individual's efforts. The actual task of achieving the goal was up to each individual's efforts. And method of meditation is considered a central method in Buddhist texts.

Buddhist Psychology are described using in the digital it look like manual to guiding for harmonious society. "These include: fear reduction by graded exposure and reciprocal inhibition; using rewards for promoting desirable behavior; modelling for inducing behavioral change; the use of stimulus control to eliminate undesirable behavior; the use of aversion to eliminate undesirable behavior; training in social skills; self-monitoring; control of intrusive thoughts by distraction, switching/stopping, incompatible thoughts, and by prolonged exposure to them; intense, covert, focusing on the unpleasant aspects of a stimulus or the unpleasant consequences of a response, to reduce attachment to the former and eliminate the latter; graded approach to the development of positive feelings towards others: use of external cues in behavior control; use of response cost to aid elimination of undesirable behavior; use of family members for carrying out behavior change programs; and cognitive-behavioral methods."[15]

Application of mentalcultivation in the Digital Era.

In the four noble truths, the Buddha compares the stages of freeing the mental factors to recovery from illnesses. If we don't first recognize that we are sick, we won't seek help. And if we don't know the origin of our sickness, we cannot choose the most effective therapy to cure. The Buddhism is considering the four noble truths like the framework to formulate this insight: we can apply them equally well to the nature of the mind. To transform the mind, we must see that it can be transformed, an understanding that can arise only out of true knowledge of its nature. And there are applications like below in the society.

Education for self – responsibilities

To established harmonious society, the individual is the key factor. Man is the most important matters for social change. The individual change well then harmony, peace, happiness be established. Because, per individual is as cell of society. Therefore, for the betterment of world each individual has to improve. Consequently the social reformation will be established by acquiring the peace of individual-mind. So we can say the peace of each mind is the source of world harmony. Harmonious society is the basic teaching of Buddhism. As the means of practice, peace cultivated in a person's mind is a source of an act of peace and a moral deed. Only a peaceful mind can originate a peaceful act. The Buddha's teaching encourages a person to keep our mind in peace and demand peace from others. Therefore,

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[14](Padmal, Vol. 9 No. 3 Fall. 1990), pp. 236-254.
[15]Ibid.

universal responsibility is the key to human survival and development. It is believed to be the best foundation for the world peace. It helps us to recognize that the most secure foundation for a new world order is not simply broader political and economic alliances, but each individual's genuine effect of action.

Education of Buddhist Psychology toward to the mental power - the mental power to create machines. The power to create happiness. The people, have the power to make this life free and beautiful, a world of reason - a world where science and progress will lead to all men's happiness.

Development for moral action

The evil actions, which are to be avoided, relate to the three doors or means of action, and these are action of body, action of speech and action of mind. Meanwhile, all actions are performed by control of mind. The evil actions of mind produce evil results - suffering, moral actions of mind produce moral results - happiness. The benefits of understanding the action of mind are that understanding discourages one from performing evil actions, which have suffering as their fruit. Once we understand that in our own life every action will have a similar and equal reaction, once we understand that we will experience the effect of that action, moral or evil, we will refrain from evil behavior, not wanting to experience the effects of these evil actions. Similarly, understanding that moral actions have happiness as their fruit, we will cultivate these moral actions. Reflecting on the law of karma, of action and reaction in the moral sphere encourages us to renounce evil actions and cultivate moral actions.

Balance between spiritual life and material life

Balance between spiritual life and material life is characteristics of an ideal society. Morality is cultivated in the mind that keeps the world in balance and equilibrium. Those who think, speak and act morally always keep themselves to this normative balance leading to harmony and happiness with others. On the other hand those who act against this equilibrium create disturbances. Thus moral cultivation is indispensable for the harmony in the society. A course of life conditioned by these moral factors is bound to bring satisfaction, happiness, progress and peace in life. When mental factors be cultivated it is a great force for harmony in the world. The Buddha's policy of peace, self-sacrifice, kindness and charity find also in India and other countries.

Buddhist Psychology teaches us to free ourselves from that kind of grasping – not in an emotional, rejecting way but rather by taking the middle way, between the two extremes. If you put your mind wisely into this balanced space, you will find their happiness and joy. We need to pay equal attentions to both material and spiritual development. These two aspects need to be concerned. Because, our spiritual happiness and inner contentment without them, life will difficult. No matter how abundant the materials are. The external material aspects are also important since we can't only live solely on spirit. We need material resources as a support for simply surviving and being in the world. But rather emphasizes a balance between material and spiritual cultures. Because, that will bring benefits to our lives. We should maintain a reasonable balance between our inner and outer realities. It is great importance. We are concerned about all the related knowledge of inner heart and its significance we also have to care about the benefit and shortcomings materials focus has brought to human and society.

Harmonious Nourishment in Mind

Mind is main key for every action of men. Therefore, mind nourishment is as root nourishment. Mind that introduces the individual to the most important scientific problems of man, how to understand mind and behavior in life, lead to a better the life. The origin of all

phenomena comes from mind, does not have a phenomenon that exists outside mind. So, if you understand the concern with mind. Then all phenomena are available in the mind. For example large tree whose branches are full, leaf, flower, fruit.... but all them from a root, if the root of tree is cut tree, leaves be would die. Likewise, if we do not know the origin of the mind that apply wrong ways and methods to practice, like a person cooks sand that hope become the rice. So, for directing the learners recognize the source of the mind to practice is important, most essential, and indispensable. If you do not understand the mind lead to wrong thought like cooking sand that hope become the rice is impossible. And the twelfth-century Vietnamese Zen master Thuong Chieu ("Always Shining") said, "When we understand how our mind works, the practice becomes easy."[16] The lesson from this doctrine points out practical values of Buddhism which should be kept and acted on in one's daily life. Nourishment of harmonious thoughts are produced harmonious actions from harmonious thoughts of mind, the basic and chief aims and objectives of Buddhist Psychology.

Organization for the harmonious society

The method of mental cultivation is the key factor to inter-faith harmony and to reducing terrorism have joined hands towards community building, inspiring people of different castes and classes to work together. The Buddha's policy of peace, self-sacrifice, kindness and charity applied also successful through ages such as Asoka in India, Trần Nhân Tông in Vietnam, and Tang Dynasty in China...... Tolerance is the special characteristic of universal love. Asoka was greatly influenced by Buddha's teaching and he succeeded to establish harmonious society in conquest by Righteousness and ultimately win peace and tranquility for India that time. The basic aims and objectives of mental cultivation of Buddhism, are to soften and fill the hearts of people with compassion.

These method provide strong and sound foundation for controlled and disciplined human life. When one will follow that then one will think for others. In another sense, neither for one's own nor for other's sake one should do any evil. So the Buddha's moral teaching, these precepts help to stop civil unrest struggle for power among political parties, racial prejudices, narrow selfish motives, different religious sects, economic status, fame and war between nations.

Finally it can be said that if we practice to cultivate positive psychological aspects, then we can be able to establish a tension free peaceful society. But we should remember one thing that we have to practice all these Buddhist ethics honestly and completely.

Conclusion

In the digital era, most people are influenced by the boon of scientific technology, and believe that the way of human life is to develop and utilize it. Having discovered the laws of the natural world, modern science and technology have misused them, and freely manipulated the world of nature in order to obtain material wealth. As a consequence of putting spirituality aside, man has become a threat to the existence of other beings. All serious problems in society are created because of man's ignorance and illegitimate desires; people inflict pain on others to gain their own happiness or satisfaction. But true happiness comes only from a sense of inner peace which must be achieved through the cultivation of altruism, love and compassion and through the elimination of anger, selfishness and greed. According to Buddhism, peace is not merely the absence of war, weariness, conflict, disturbance, and suffering but also a positive feeling of contentment, pleasure and happiness, the development

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[16](Thich, 2002), p. 4.

of a good heart, love, compassion, joy, equanimity and so on. And These Buddhist doctrines have a great role to play in reminding us of our humanity.

Mental cultivation is bound to bring satisfaction, happiness, progress and peace in life, being the vital force in the lives these nations were enabled to live peacefully, with mutual goodwill toward, friendship with and appreciative understanding of each other verily a great traditional contribution to the well-being of human family. changing bad psychologies status certainly help safe living in this world which is otherwise riddle with instability and uncertainties in the sphere of peace. When mental factors be cultivated it is a great force for harmony in the world.Understanding the meaning of Buddhist Psychology can help man to create a harmonious life not only in the human world, but it can also give an effective solution in re-establishing a harmonious life between man and his environment. If the mental cultivation can be applied in the modern world, it can make people aware of the true meaning and lead to the attainment of happiness.

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Inbound Tourism Behaviour and Sustainable Management Practices in Mauritius

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1. Statement of the Problem

Answering whether Inbound Tourism Behaviour (ITB) has an impact on Sustainable Tourism Management Practices (STMP) is useful for practicing managers of tourism industry in Mauritius and would involve a consideration of various important issues regarding current tourism trends, meeting the needs of the present without compromising the ability of future generations to meet their own needs. Inbound tourism behaviour is the activities of the visitor travelling to a place outside his usual environment for not more than one consecutive year and not less than 24 hours (WTO, 1996), and can be a travel for leisure, business and not for permanent work and gaining money, yet involves a search for leisure experiences from interactions with features or characteristics of places they choose to visit (Leiper, 1997). Understanding tourist behaviour is not merely of academic interest but doing so would provide knowledge for effective tourism planning and marketing. It is inevitable and challenging to understand influencing factors for this behaviour (Horton, 1984; Assael, 1995; Sharpley, 1996). On the other hand, sustainable tourism management practices are tricky and increasing further importance in Mauritius.

The concept of Sustainable Tourism Management Practices was established in 1990`s (UNWTO, 1996) which leads to management of all resources in a way that socio-economic, cultural, economic, political, technical, aesthetic and environmental needs can be fulfilled while maintaining cultural integrity, essential ecological processes, biological diversity and life support systems (WTO,1996). Development of sustainable tourism is a process which meets the needs of present tourists and host communities whilst protecting and enhancing needs in the future and need to be country specific (Song *et al.*, 2008) (Ref Note 2). To achieve this, especially country like Mauritius needs a system where every development in tourism or outside tourism will revolve around `Good Sustainable Tourism Management Practices, Environmental (eco) friendly travels, Green Management Practices, Tourist Movement Management Footsteps (tour operators, airlines, cruise ships, hotels, and many recreation facility providers and shopkeeper, especially t*ourist handicraft shops* are concerned with the demand for their products) and finally which can direct to creating Sustainable Tourism Perception Index (STPI).

Research questions that are addressed in creating STPI are:
1. How do we define Inbound Tourism Behaviour and Sustainable Tourism Management Practices (for Island like Mauritius)?
2. What are the perceived proxies of Inbound Tourism Behaviour and Sustainable Tourism Management Practices?

3. What are the perceived barriers of Inbound Tourism Behaviour and Sustainable Tourism Management Practices?
4. What does Inbound Tourism Behaviour and Sustainable Tourism Management Practices mean on   an operational level at their destination?
5. Who should have the prime responsibility of imitating Sustainable Tourism Management practices?

Key tenets of sustainable tourism are that "A sustainable tourism business fulfils environmental,economic and socio-cultural obligations while generating income, contributing to employment, maintaining cultural integrity, and preserving essential ecological processes and biological diversity" (Ref Apndx V). The United Nations has designated 2017 the International Year of Sustainable Tourism for Development. As one of the world's largest economic sectors, Travel and Tourism creates jobs, drives exports, and generates prosperity across the world. The International Year provides an enormous opportunity to further showcase the tremendous economic, social, cultural, environmental, and heritage value that the sector can bring (World Travel and Tourism Council -WTTC). Mauritius has a direct contribution of travel and tourism to GDOP was MUR36.0bn (USD1.0bn), 8.4% of total GDP in 2016 and is forecast to rise by 2.5% in 2017, and to rise by 4.7% pa, from 2017-2027, to MUR58.1bn (USD1.6bn), 9.2% of total GDP in 2027 (Ref D Fig 1 and 2. Annex)

2. Rationale of the Study

Butler and Wheeller (1993) argues that there is so many interpretations of the term and that all of them are appropriate or accepted (Note 1). Tourism Revenues in Mauritius increased to 4170 MUR Million in July from 3810 MUR Million in June of 2017. The number of foreigners visiting Mauritius increased 5.4 percent to 96.3 thousand in September 2017 from 91.4 thousand in the corresponding month a year earlier, mainly boosted by a rise in arrivals from Germany (up 11.3 percent to 11.7 thousand), South Africa (up 11.2 percent to 10.9 thousand), India (up 7.4 percent to 5.4 thousand) and Reunion Island (up 0.1 percent to 6.1 thousand). Meanwhile, arrivals from the UK fell 0.4 percent to 14.0 thousand and those from France dropped 0.8 percent to 12.2 thousand. Considering January to September, the number of foreigners visiting Mauritius increased 6.1 percent to 934.7 thousand. Tourist Arrivals in Mauritius averaged 78743.58 from 2003 until 2017, reaching an all-time high of 148134 in December of 2016 and a record low of 38826 in June of 2004 (Statistics department of Mauritius, 2017 index) (Note 3, Apndx VI,VII, VIII).

Based on the statistics and the data (Ref. Apndx VI,VII,VIII), considering this potential index in a very positive manner, this research proposal intends to create and recommend a Sustainable Tourism Perception Index (STPI) for Mauritius. The following proposed model depicts the STPI and also clearly narrates the identified variables that are influencing the sustainable tourism behaviour in Mauritius.

Fig1: PORPOSED RESEARCH MODEL STPI FOR MAURITIUS
(**S**ustainable **T**ourism **P**erception **I**ndex/major influences on tourists travel behaviour)
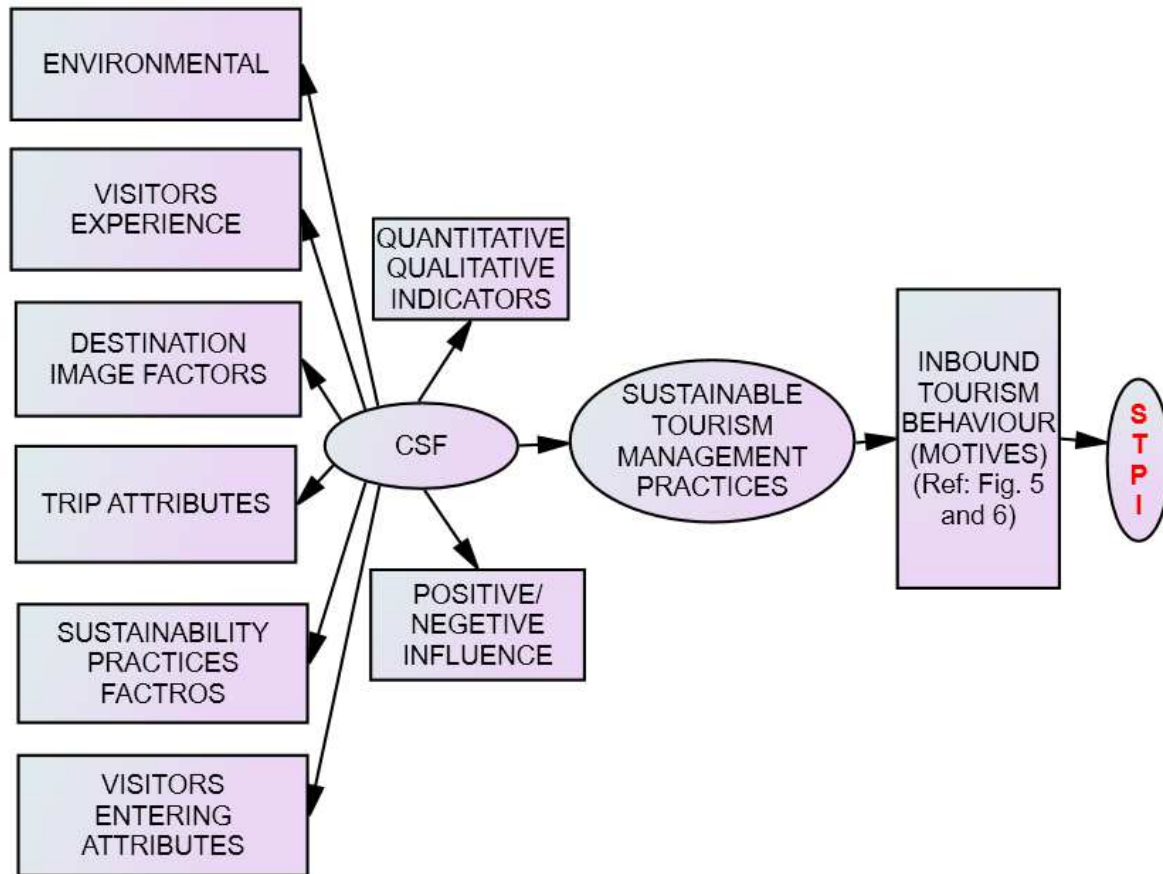
STPI: Sustainable Tourism Perception Index
CSF: Critical Success Factors (Ref: Table 1)
Negetive influence: Eg Pressure on Environment
Evironmental Foot Print
Green Gas Emission
Positive Influence: Economic Contribution
Promote Sustainable Management Strategies and Practices
Formulate Good Strategies
Foster Adherence to Recognised Standards

Source: Authors Own Creation
Ref: Federico Vignati, Don Hawkins and Bruce Priedeaux,
Sustainable Tourism: drivinggreen investment and shared prosperity in developing countries, (2016)

According to author, the factors that are influencing are, trip attributes, visitor's experiences, environment, destination image factors, visitors entering attributesforthe tourist to learn and experience the tourism in Mauritius. The learning experience is creating a perception (negative or positive), but for the country as per the statistics, since the tourism demand is increasing drastically (Statistics department of Mauritius, 2017 index), it is presumed positive which leads the tourist to have a positive attitude and behavior. This behavior is captured as motivation for the travel (STPI).

The motivation to travel model could be extended by including sustainable practices (Ref Apndx VIII, IX and X). With the exception of the few (e.g., De Menezes *et al.* 2008; Šimková, 2014), conventional tourism models have failed to really consider the sustainability issues, leaving the gap unexplored in the literature. This is of particular significance with the enactment of the Sustainable Development Goals (SDGs), commonly known as the Global Goals that have replaced the Millennium Development Goals (MDGs). Several studies demonstrate the effectiveness of using social influence to promote sustainable behavior. Schultz (1999) reveals that curb-side recycling among community residents could be increased through positive feedback from the neighbourhood. Cialdini (2005) demonstrates how simply rewording request cards in hotels to stress a social appeal could increase towel re-use. This research proposal is further divided into different chapter as per feasibility of study as explained in Table 1.

3. Objectives of the Study

The primary objective of this study is to test whether sustainable tourism perception index can be created to the country like Mauritius (where main contribution for the GDPis from the tourism industry), exerts both positive and negative influences. Aligned with the present proposed research question, the set objectives can be designed as:

1. How do we define Sustainable Tourism Management Practices for Island, Mauritius.
2. To examine the factors that are influencing (positively/negatively) for adoption of Sustainable Tourism Management Practices for Mauritius.
3. To test weather socio-economic, cultural, political, technological, aesthetic and Environmental factors influencing the Sustainable Tourism Management Practices of Mauritius tourism industry.
4. To study if sustainable tourism management practices are influencing the inbound tourism behaviour of tourists opting Mauritius as tourist destination.
5. To understand the relative importance and opportunities in developing sustainable tourism management practices for inbound tourism behaviour in Mauritius.
6. Based on in-depth holistic review research results, to recommend if there is any possibility of creating an Index as a bench marking initiative.

4. Brief Literature Review

For the purpose of this study, the literature has been reviews on; History of inbound travel behavior and literature on sustainable tourism management practices. The remaining literature review as the proposed chapter scheme is presented in Table 1 in Appendix I.

A. History of Inbound Travel Behavior

Analytic work on Inbound Travel Bhavior can be dated from Liepmann (1945). Liepmann obtained and analyzed 1930s data on worker travel inEngland. Many of the insights current today were found by Liepmann: time spent, ride sharing, etc. Most academics date modern work from advances in mode choice analysis made in the 1970s. This created much excitement, and after some years an International Association for Travel Behavior Research emerged. There are about 150 members of the Association; it holds a conference every three year. The proceedings of those conferences yield a nice record of advances in the field. The proceedings also provide a record of topics of lasting interest and of changing priorities. Mode choice received priority early on, but in the main today's work is not so much on theory as it is on practice.Hagerstrand(1970) developed a time and space path analysis, often called the time-space prism.

B Personality Traits, Motives and Tourists Satisfaction

A smaller number of studies examined the influence of various psycho-social attributes on travel behavior. Hiscock et al (2002) studied the perceived psychosocial benefits of car use and ownership. In particular the authors studied the significance of the car as providing protection, autonomy and prestige compared with public transport (**Fig 5 and 6**). Anable (2005) used the Theory of Planned Behavior (TPB), a psychological theory of attitude-behavior relations, to study the behaviors of leisure travelers to a tourism location in England. Choi and Murray (2010) investigated on the local inhabitant attitudes towards sustainable community tourism in Texas City and used social exchange story to investigate the variables associated in analyzing the outlook of locals with respect to tourism development and their views with respect to the acceptance of sustainable tourism. Cottrell et al. (2013) studied resident satisfaction with sustainable tourism: The case of Franken Wald Nature Park, Germany and investigated the effects of four sustainability indicators (environmental, economic, socio-cultural and institutional) when considering the satisfaction of inhabitants with sustainable tourism.

Mauritius being recognized around the world to be a tourism destination" which offers a wonderful range of services including the quality made the acquaintance of the island. It is being promoted mainly by a group of tour operators which are registered at the "Mauritius Tourism Promotion Authority" (MTPA); the official Promotion and Marketing Organization which is being managed by a Board of Directors (Private sector) and acts under the assistance of the Ministry of Tourism and Leisure (Public sector) (Ref. Note 3, Diag 4A and 4B). Mauritian governmental strategy in the sector is clear [1]:"The National Tourism Policy emphasizes low impact, high spending tourism. Selective, up-market, quality tourism is favoured, and although such tourism is not the only type, it constitutes the major segment of

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[1]http://tourism.gov.mu

our tourists who stay in high class hotels." (MTLEC, 2011). The state of Mauritius has a yearly budget which is allocated to the Ministry of Tourism, Leisure and External Communication, the financial resources allocated to tourism related programs and promotions are increasing each year[2,3].

C Literature Review Sustainable Tourism Management Practices

Butler (1993) defined sustainable tourism as "Tourism which is developed and maintained in such a manner and scale that it remains viable in the long run and does not degrade the environment in which it exists to such an extent that it prohibits the successful development of other activities"[4]. Further Tao (2005) laid emphasis on three vital components of sustainable which includes quality, continuity and balance. Qualitatively, sustainable tourism provides a pleasurable experience to guests as well as enhancing the personal satisfaction of the host nation and safeguarding the local environment. In terms of continuity, sustainable tourism guarantees the continuum of the natural resources and local culture. Balance refers to adjusting the requirements of the tourism business, supporters of nature, and the locals. As such sustainable tourism promotes shared objectives and participation among guests, the host group, and the destination. UNEP and UNWTO (2005) stated that in order to ensure the viability of sustainable tourism in the long run, it is essential to maintain an equilibrium between the three indicators of sustainability, "economic, socio-cultural and environmental". It is therefore primordial to sustain a high degree of tourist satisfaction, have a strong awareness of sustainability and promote sustainable tourism.

Some economic, socio-cultural and environment studies in Mauritius and others include:

a.Economic aspect of sustainable tourism

Sharpley and Naidoo (2010) identified tourism as one of the factors enhancing the economic development of Mauritius.

b.Socio-cultural aspect of sustainable tourism

The socio-cultural sustainability of the native country goes hand to hand with respecting the native culture and traditions. Prayag, Dookhony-Ramphul and Maryeven, (2010) cites Wilkinson (1989), Briguglio and Briguglio (1996) and Dyer et al.(2007) by highlighting the positive socio-cultural effects of tourism such as employment, upgraded standard of living, local handicraft promotion and awareness of the environment, without overlooking the socio-cultural degradation which can be observed in the long run such as traffic congestion, noise pollution, crime and loss of cultural identity (Wilkinson(1989), Ryan *et al.*(1998) and Dyer *et al.*, (2007) cited by Prayag, Dookhony-Ramphul and Maryeven, (2010)).

c.Environmental aspect of sustainable tourism

Environmental sustainability is another well thought aspect of sustainable tourism and in case of the environment and tropical islands, tourism has a smaller impact than other forms of development but there are various negative ecological impacts which can be identified, the most recurrent ones being coral change, beach sand loss and contamination of coastal waters

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[2]http://www.tourism-mauritius.mu/mtpa
[3]www.gov.mu-portal-goc-cso-ei948-tourism.pdf.png
[4]www.tandfonline.com/doi/full/10.1080/13032917.2014.909366?src=recsys

(Wilkinson, 1989). Sobhee (2006) identified tourism as being one of the main reasons for coastal degradation. In Mauritius, the Environment Protection Act came into action as from September 2002 to strengthen the overall framework for the safekeeping of our natural resources (Prayag, Dookhony-Ramphul and Maryeven, 2010). (*Refer to for rest of the Literature review summarized in Table 2 and the Notes in the Appendix*)

5. Methodology

In order to achieve the above set objectives for the study, the methodology and research design is incorporated as below: International tourism demand data will be collected in various ways. Tourist visits are generally recorded by frontier counts (inbound), registration at accommodation establishments (inbound) or sample surveys (Song *et al*., 2008). Perception of sustainability practices of the tourism sector generates essential information for stakeholders. The study makes use of the survey strategy using a quantitative approach. The survey method allows for the measurement of key variables such as tourists' satisfaction with various destination attributes and destination loyalty. This study will be based on both primary and secondary data and apply methods known from empirical research qualitative methods such as action research, interviews, and quantitative statistical and econometric methods. In addition, the key management tool, Structural Equation Modelling (SEM) is proposed to adopt with the help of software IBM SPSS AMOS and employed exploratory factor analysis (FA) and Confirmatory Factor Analysis (CFA) along with software STATA to measure the key testing hypothesis. The notion of "sustainability" has expanded from raising awareness about environmental consciousness into a holistic concept touching on every part of people's lives (Goldsmith, 2016). A transdisciplinary empirical analysis will be conducted based on qualitative studies and from a sustainability-oriented perspective. To evaluate the extent to which tourists recognize the importance of sustainable development, a sustainability perception index (STPI) is created. Table 3 in the Appendix shows the dimensions used in the construction of the STPI.

6. Expected Output

The determination of this research is to explore holistically and create a Sustainable Tourism Perception Index (STPI) for Mauritius by identifying the research gap with the existing literature and substantiating the gap with empirical results from the study. The outcomes of this study would be a virtuous contribution for the existing literature for the practitioners and the academicians and obliges as reference guide lines for the tourism industry to adopt best sustainable management practices to persuade the tourist inbound behavior.

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