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International Journal of Information, Business and Management

CONTENTS

1 **PUBLISHER, EDITOR IN CHIEF, MANAGING EDITOR AND EDITORIAL BOARD**

2 **FACTORS TRIGGERING NON-PERFORMING ASSETS IN SANCTION AND DISBURSAL STAGE OF LOANS IN INDIAN COMMERCIAL BANKS- AN EMPIRICAL STUDY**
J. K. DAS, SUROJIT DEY

3 **UNEMPLOYMENT: MAJOR BARRIER WITHIN THE COURSE OF PROMOTING COMMUNITY WELL-BEING**
RADHIKA KAPUR

4 **STRATEGIC METHODS FOR CUTTING COST AND OPTIMIZED WAYS FOR MORE PROFITS IN AIRLINE INDUSTRY AND GLOBAL AIRLINE PASSENGERS FORECAST 2025**
DAKSHINAMURTHY T , A.S.SATISHKUMAR

5 **HOMELESSNESS: AN IMPEDIMENT WITHIN THE COURSE OF PROGRESSION OF INDIVIDUALS, COMMUNITIES AND NATION**
RADHIKA KAPUR

6 **DISCRETIONARY PURCHASE BEHAVIOR- THE ROLE OF WORKING WOMEN IN RETAIL MARKET**
DOLA SARKAR, JADAB KRISHNA DAS

7 **FORMATION OF POSITIVE VIEWPOINTS IN TERMS OF VARIOUS FACTORS NEEDS TO BE REINFORCED THROUGHOUT THE LIVES OF THE INDIVIDUALS**
RADHIKA KAPUR

8 **MAKING WISE AND PRODUCTIVE DECISIONS ARE THE KEY IN SUSTENANCE OF ONE'S LIVING CONDITIONS**
RADHIKA KAPUR

9 **HONING LEADERSHIP SKILLS: FUNDAMENTAL IN LEADING TO UP-GRADATION OF THE OVERALL STRUCTURE OF THE ORGANIZATIONS**
RADHIKA KAPUR

10 **PROMOTING EMPOWERMENT OPPORTUNITIES IS FUNDAMENTAL IN LEADING TO WELL-BEING OF INDIVIDUALS, COMMUNITIES AND NATION**
RADHIKA KAPUR

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FACTORS TRIGGERING NON-PERFORMING ASSETS IN SANCTION AND DISBURSAL STAGE OF LOANS IN INDIAN COMMERCIAL BANKS- AN EMPIRICAL STUDY

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Abstract:
Non-Performing Asset (NPAs) is generated in several stages of the loan proposal. The sanction and disbursal stage is an important stage where NPAs are generated. The study aims to find out the causes of NPAs at the sanction and disbursal stage through a primary survey among the credit officers of the bank. Factor analysis is performed to point out the important factors that are responsible for the generation of NPAs due to faulty sanction and disbursal process of a loan. Two factors were extracted, i.e., Due-Diligence Failure and External Cause of NPAs. Finally, ANOVA, a post-hoc test between the groups, is performed based on the demographic parameters, i.e., the type of organization they are working in, the name of the department the concerned officer is working in, and the scale of the officers. While responding about the cause of NPAs at the sanction and disbursal stage of a loan, our respondents pointed out two major factors, i.e., due diligence failure and external cause. Based on the name of the organizational type, department, and designation, the entire respondents agree with the fact that the above two factors are responsible for the generation of NPAs at the sanction and disbursal stage.

Keywords: Non-Performing Assets, Sanction and Disbursal Stage, Factor analysis, ANOVA.

1. Introduction

An asset, including a leased asset, becomes non-performing when it ceases to generate income for the bank. A 'non-performing asset' (NPA) is defined as a credit facility in respect of which the interest or instalment of principal has remained due for a specified period of time.[1]Presently the period is 90 days. Non-Performing Assets becomes the biggest threat to our banking industry and the economy, as it is increasing day by day. Erosion of capital and demand for more and more capital has become a constraint in implementing the new Basel Capital Accord. The preliminary evidence and econometric analysis established that public

[1]RBI circular DBOD No. BP.BC/ 20 /21.04.048 /2001-2002

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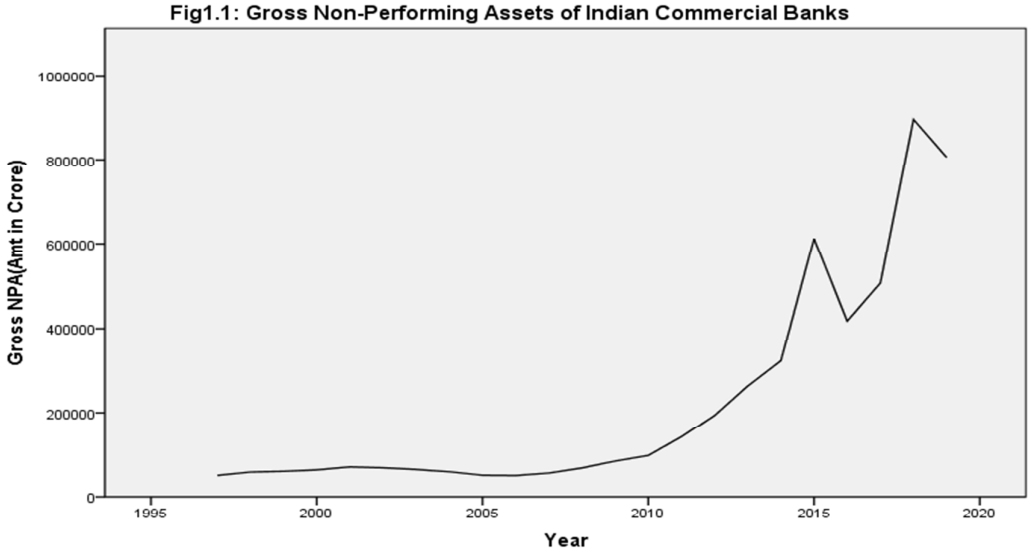
sector banks are relatively more prone to asset delinquencies Singh (2013)[2]. One plausible reason, not directly addressed by the empirical analysis, could be related to their corporate governance mechanisms. It is perceived that the political economy concerns could influence the appointment of top executives and thereby affect the loan sanctioning and disbursal process. Anecdotal evidence and newspaper reports over the last couple of years appear to lend some credence to this fact.



Data Source: http//dbie.rbi.org.in

The amount of NPAs in the year 1997 was Rs. 50815 Crore started increasing from the year 2008, at the time of worldwide crisis. The amount of NPAs in the year 2008 was Rs. 68328 Crore, Jumped to Rs. 142326 Crore and Rs. 193590 Crore in the year 2011 and 2012. The situation become vulnerable in the year 2015 when the figure jumped to Rs. 611947 Crore and in the year 2018 NPAs reach its highest level as observed in our study to Rs. 895601 Crore. The situation slightly improved through implementation of Insolvency and Bankruptcy (IBC) Code and precautionary measures adopted by RBI in the year 2019 when it becomes to Rs.806000 Crore. IBC has resolved stressed asset worth Rs. 300000 Crore and disposed of 4400 cases out of 9000 cases it received in 2018 and 2019 including the cases transferred from Board for Industrial and Financial Reconstruction (BIFR). In 2020 and 2021 the figure of NPAs slightly improved to Rs. 6.78 and Rs. 6.17 lakh Crore. The government has taken various regulatory measures, following which asset quality of public sector banks has improved significantly which results fall in gross NPAs from the peak of 14.6 per cent in March 2018 to 5.53 per cent in December 2022.Non-Performing Loans could also be termed as signals towards the banking crisis. Non-Performing Asset (NPAs) is generated in three stages of loan proposal i.e., appraisal stage, sanction and disbursal stage and post disbursal stage. The second stage is the sanction and disbursal stage of a loan where sanction and transfer of funds is analysed. Some common attributes which explain the causes of NPAs at sanction and disbursal stage are selected based on available

[2] Sing, A. (2013). Performance of Non- Performing Assets in Indian Commercial Banks, pp. 86-94.

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literature. Factor analysis is performed to point out the important factors that are responsible for generation of NPAs due to faulty appraisal of a loan out of the above selected variables. The structure of the paper is as follows. After highlighting the context literature review is postulated in section II. In section III objective and methodology is outlined. In Section IV we use descriptive analysis and factor analysis considering 7 bank-specific variables collected through questionnaire. Two important factors were extracted. Finally, ANOVA, a post-hoc test between the groups, is performed based on the demographic parameters, i.e., the type of organization they are working in, the name of the department the concerned officer is working in, and the scale of the officers. While responding about the cause of NPAs at the sanction and disbursal stage of a loan, our respondents pointed out two major factors, i.e., due diligence failure and external cause. Finally, the implication of the study and conclusion is outlined.

2. Literature Review

Keeton and Morris (1987) reported the elemental drivers of non-performing loans using regression for a sample of two 500 US commercial banks for the period 1979-1985. They found that loan losses are highly positively related to adverse economic conditions.

Berger and DeYoung (1997) established the relationships between the specific characteristics of banks, the efficiency indicators, and bad loans. They argued that bad luck, bad management, skimping, moral hazard, and capital adequacy are all contributing factors resulting problems in loans.

Carey (1998) argued that the state of the economy is that the single most vital systematic factor influencing diversified debt portfolio loss rates.

Arpa et al. (2001) concluded that the loans of the banking sector fluctuate indirectly with real GDP growth and real interest rates, and directly with CPI inflation and real estate price inflation.

Blaschke and Jones (2001) proved the impact of GDP growth and the business cycle on credit risk and also on the quality of banks loans.

Maravarman (2003) studied Non-Performing Assets in public sector banks for the period 1991-2001 and find market recession, globalization, the legal system, intention of borrowers and mismanagement are responsible for the poor recovery of bad loans.

Baboucek and Jancar (2005) studied that the appreciation of the real effective exchange rate does not deteriorate the NPAs ratio; increasing unemployment and inflation deteriorate the NPAs ratio, while faster GDP growth reduces the NPAs ratio.

Boyazny (2005) analyzed Non-Performing Assets in China, Japan, South Chorea, Thailand, and other southeast Asia for the period 1999-2004 and found the best return has been achieved by an investor who had the courage to invest during times of major structural market changes as well as external shocks.

Jayalakshmi (2006) argued that gross NPAs to gross advance were higher in public sector banks and lower in foreign banks. In private sector banks especially new private sector banks, the percentage is also less than in PSBs but higher than the foreign banks.

Rinaldi and Sanchis-Arellano (2006) have come up with empirical evidence that income, monetary conditions, and unemployment have great influence on NPAs.

Cihak et al. (2007) suggested that non-bank financial indicators and relevant macroeconomic factors such as exchange rate and the interest rate are relevant for the determination of NPAs.

ISSN 2076-9202

Jakubik (2007) finds that the default rate for the corporate sector is determined by the appreciation of the real effective exchange rate and by the increase in the loan to GDP ratio. The default rate for households deteriorates via unemployment and interest rate increases.

Karim et al. (2010) investigated the relationship between Non-Performing Assets and bank efficiency in Malaysia and Singapore. Tobit simultaneous equation regression results clearly indicate that higher Non-Performing Assets reduce cost efficiency and poor management in banking institutions results in bad quality loans.

Poongavanam (2011) analyzed Non-Performing Assets in his article and highlights the reasons for an asset becoming NPAs and remedial measures to be taken.

Louzis et al. (2012) argued that Non Performing Loans may be termed as a signal towards the beginning of a banking crisis.

Sing (2013) argued that the magnitude of Non-Performing Assets is comparatively higher in public sector banks than private sector banks. To improve the efficiency and profitability of banks the Non-Performing Assets got to be reduced and controlled.

Bhuyan and Rath (2013) analyzed challenges for the Indian Banking sector in the post-economic reform era in the context of management of Non-Performing Assets for the period 2007-2012 and found recovery mechanism was not up to the mark, Non-Performing Assets to advance ratio is increasing day by day.

Tsige (2013) observed in his thesis that Non-Performing Assets are determined by macroeconomic and bank-specific factors.

Ramanadh and Rajesham (2013) analyzed bank credit, economic growth, and Non-Performing Assets for the period 1996-97 to 2010-11 and found there is a positive and moderate correlation between the expansion of credit and GDP growth and a negative correlation between GDP growth and Non-Performing Assets of banks.

Tiwari and Sharma (2015) studied the causes of Non-Performing Assets in selected commercial banks in Pune for the period 2014-2015 and attempted to understand causes of Non-Performing Assets during the appraisal, sanction, and post disbursal stage. It was found in the study that the appraisal system and due diligence system of banks were not up to the mark.

Nazmin (2015) discussed that financial crisis, bubbles panic in the banking industry, currency crisis even sovereign defaults continue to occur periodically. Therefore when multilateral lenders contemplate lending credit to customers who are located in several countries they require a meticulous method of analyzing every aspect to pick the simplest customers, amongst numerous credit proposals from different countries.

Singh (2016) found that Non-Performing Assets reduced the earning capacity of banks and badly affect the ROI. Gross Non-Performing Assets of scheduled commercial banks have increased from Rs. 708 Billion in 2000-01 to Rs. 2642 Billion in 2012-13.

Kuchekar (2016) highlighted the dimensions of credit risk and its effect on asset quality that banks. NPA is closely associated with the extent of advance and this relationship is mediated and moderated by many bank-specific and economy-specific indicators.

Agrawal et al. (2017) found the standard of advances in India particularly the company stressed advances

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are quite poor and large as compared to other Asian Pacific emerging countries, if the NPAs are not managed properly there's every chance that the capital and reserves of banks shall not ready to meet the losses arising on account of write off of Bad Loans.

Das and Dey (2017) found that non-priority sector NPAs are more compared to priority sector NPAs. NPAs have a strong positive correlation with restructuring and a negative correlation with GDP growth.

Nidugala and Panth (2017) argued that rising NPAs in Indian public sector banks are a result of bank-specific, macroeconomic, and political factors.

Bhaarathi and Thilagavathi (2018) analyzed several macroeconomic factors affecting NPAs. The results show that the Interest rate is significantly affecting NPLs in Public Sector Banks (PSBs). In the case of private banks (PBs) per capita, income and inflation rate affects NPAs.

Das and Dey (2018) observed that non priority sector lending has higher contribution in generation of NPAs than priority sector lending. The study also observed macroeconomic variables like gross domestic product, cash reserve ratio, repo rate, exchange rate, inflation, has significant contribution in generation of NPAs.

Dey (2018) argued that recovery mechanism in India is very poor. Recovery through DRT's was found better than recovery through Lok Adalat and SARFAESI Act.

Raghavendra (2018) provide emphasis on adopting good policy remedies and appropriate credit mechanism of exposures to reduce NPAs of the bank.

Arasu et al. (2019) found a significant negative relationship between NPAs with return on assets of banks.

Chavan and Ritadhi (2019) argued that unrated exposures can pose serious challenges for the banks. It hampers the creditworthiness of borrowers and damages the capital adequacy of banks.

Khandelwal and Chowhury (2019) observed that the NPAs problem persists not only in small banks but exists in big banks and it is necessary to go slow in lending to curb NPAs.

Misra and Rana (2019) Studied the asset quality management of public sector banks is insignificant as compared to other banks and also reveals that the financial burden on public sector banks is more as compared to private sector banks.

Sowmya (2019) studied in her paper the reasons behind the increase of NPA levels prevailing in the country and state some measures to reduce the same.

Pramila (2020) discussed in her paper several contemporary reviews of the literature on Non-Performing Assets in the Indian banking sector.

Prasanth and Sudhamathi (2020) suggested some measures which will be implemented to rise affect in future balance sheet-related crisis within the banking sector.

Sharma et al. (2020) investigated the effect of Gross NPA on the profitability of different Public and Private Banks from 2006 to 2019. It can be concluded that NPAs on the profitability have an adverse impact on the public and private sector banks.

Wadha and Ramaswamy (2020) suggested with the help of correlation analysis that NPA was negatively correlated with net profits in the selected banks except for HDFC Bank.

Bhatia (2021) observed that Non-performing assets have negatively affected the Indian economy for several years now.

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Kumar and Bansal (2022) concluded that NPAs of public sector banks are higher than the private sector banks or public and private sectors Bank of India has maximum average NPAs and HDFC Bank has a minimum and Bank of India has maximum NPAs in the non-priority sector while YES Bank has minimum average NPAs in priority sector.

he study concludes that NPAs in

3. Objective and Methodology

Our aim of the paper is to analyze the causes of NPAs at sanction and disbursal stage of loan through the primary survey in Kolkata. A sample of 502 responses is collected through a suitable questionnaire out of 10000 credit officers working in Kolkata in 2310+ bank branches approximately. The convenience sampling technique is used to collect the primary data. Factor analysis and ANOVA is used to extract inferences from primary data. The ANOVA, Post-Hoc test between the groups is performed based on the demographic parameters i.e. type of organization they are working, Name of the department the concerned officer is working, and scale of the officers. SPSS 20 software is used to analyze data. Total 502 respondents were surveyed out of which 489(97.4%) belongs to public sector banks, 10 (2%) private sector banks and 3(0.6%) were foreign bank respondents. Department wise out of 502 respondents 137(27.3%) working in the credit department, 9(1.8%) working in the recovery department, 5(1%) working in the inspection department, and 351(69.9%) working in the general department. Scale wise out of 502 respondents, 180(35.9%) were below scale I officers, 138(27.5%) were scale II officers, 95(18.9%) were scale III officers and 12(2.4%) were scale IV and above officers.

4. Data Analysis and Findings

4.1 Descriptive Statistics

The data collected through suitable questionnaire are analysed through descriptive statistics and factor analysis. Descriptive Statistic exhibits the mean and standard deviation of particular question responses in five-point scale value ranging from 1 to 5. The mean value above 3 denotes agreement with the statement by the respondents, mean value below 3 denotes disagreement with the statement. The standard deviation shows the fluctuation in the response a high standard deviation denotes higher volatility in response and vice versa.

Table 1: Descriptive Analysis of Variables Affecting Non-Performing Assets in Sanction and Disbursal Stage

Variables	Freq	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation	Skewness	Kurtosis
1.1 Political and external interference to sanction the loan.	F	22	38	34	210	198	4.04	1.077	-1.300	1.123
	%	4.4	7.6	6.8	41.8	39.4				
1.2 Delay in getting technical and regulatory	F	16	65	91	230	100	3.66	1.036	-.685	-.142
	%	3.2	12.9	18.1	45.8	19.9				

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clearance.										
1.3 Over reliance on large borrowers.	F	8	27	62	218	187	4.09	.921	-1.096	1.106
	%	1.6	5.4	12.4	43.4	37.3				
1.4 Disbursement without verification of end use.	F	13	30	35	227	197	4.13	.959	-1.370	1.810
	%	2.6	6.0	7.0	45.2	39.2				
1.5 Disbursement of loan before the compliance of terms and condition of sanction.	F	19	48	45	218	172	3.95	1.068	-1.096	.586
	%	3.8	9.6	9.0	43.4	34.3				
1.6 Incomplete and defective legal documentation.	F	14	45	41	226	176	4.01	1.022	-1.151	.848
	%	2.8	9.0	8.2	45.0	35.1				
1.7 Need based assessment overlooked.	F	14	27	60	255	146	3.98	.937	-1.174	1.524
	%	2.8	5.4	12.0	50.8	29.1				

The above table exhibits cause of NPAs in the sanction and disbursal stage shows that more than 70% of the respondents agree with the fact that disbursement without verification of end-use, incomplete and defective legal documentation, etc. are heavily impacts on NPAs. In the majority of cases the average value of responses comes over and above 4.00 reflects the agreement of the above statement i.e. the cause of NPAs generation at sanction and disbursal stage.

Table 2: Perception about Causes of Non-Performing Assets in Sanction and Disbursal stage

Average Score	Perception	Frequency	Percent
1-2	Not at all	5	1.0
2-3	To some Extent	27	5.4
3-4	Very Often	240	47.8
4-5	Regularly	230	45.8
Total		502	502

Summary statistics clearly shows that more than 93% respondents believe that above causes are responsible of generation of NPAs at sanction and disbursal stage.

4.2 Factor Analysis

Principal Components Analysis (PCA) is a variable reduction technique that maximizes the amount of variance accounted for in the observed variables by a smaller group of variables called components. It would

ISSN 2076-9202

be appropriate to use PCA to reduce the number of questions by identifying and removing redundant questions. Factor analysis attempts to represent a set of observed variables in terms of some common factor plus a factor that is unique to each variable. The entire process is explained bellow:

Table 3: Anti-image Correlation Matrices

	V4.1	V4.2	V4.3	V4.4	V4.5	V4.6	V4.7
V4.1	0.765[a]	-0.239	-0.152	-0.008	-0.03	-0.05	-0.034
V4.2	-0.239	0.737[a]	-0.221	-0.02	0.023	-0.081	-0.068
V4.3	-0.152	-0.221	0.735[a]	-0.207	-0.036	0.096	-0.091
V4.4	-0.008	-0.020	-0.207	0.764[a]	-0.405	-0.196	-0.041
V4.5	-0.030	0.023	-0.036	-0.405	0.761[a]	-0.27	-0.162
V4.6	-0.050	-0.081	0.096	-0.196	-0.27	0.774[a]	-0.308
V4.7	-0.034	-0.068	-0.091	-0.041	-0.162	-0.308	0.819[a]

Source: Compiled by the Author

The diagonal value represented the anti-image correlation value of the question asked. All the variables exhibit values greater than 0.6 hence we should go further in our analysis.

Table 4: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.768
Bartlett's Test of Sphericity	Approx. Chi-Square	727.779
	df	21
	Sig.	0.000

Source: Compiled by the Author

KMO Value of more than 0.5 is accepted for further analysis. In our case, the value comes to 0.768 which is highly acceptable to continue factor analysis. Bartlett's Test of Sphericity which is a Chi-Square test explaining the indicator of how strong a relationship is lies between variables is also performed and F value comes to 727.779 (P-value = 0.000) which is statistically significant.

Table 5: Communalities

Variables	Extraction
4.1 Political and external interference to sanction the loan.	0.528
4.2 Delay in getting technical and regulatory clearance.	0.582
4.3 Over reliance on large borrowers.	0.491
4.4 Disbursement without verification of end use.	0.595
4.5 Disbursement of loan before the compliance of terms and condition of sanction.	0.678
4.6 Incomplete and defective legal documentation.	0.631
4.7 Need based assessment overlooked.	0.487

Source: Compiled by the Author

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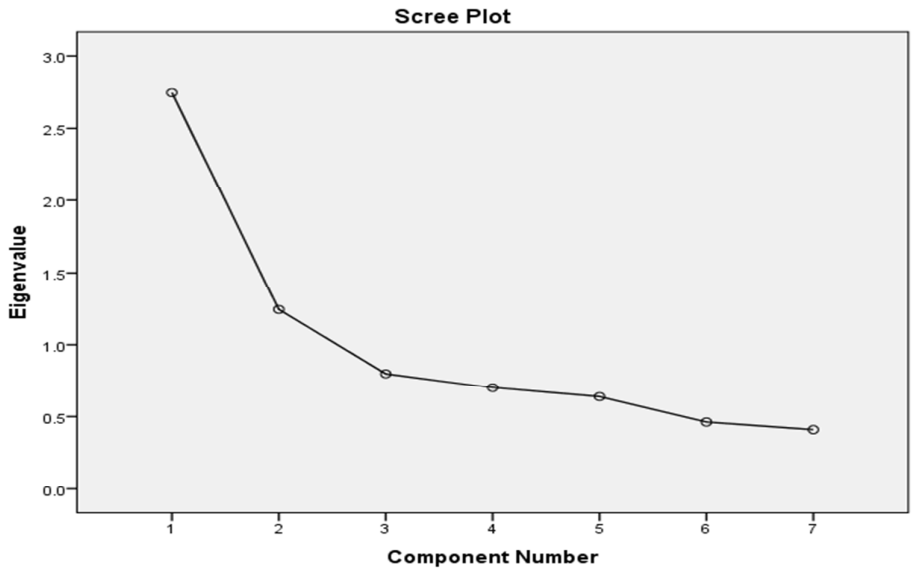
Extraction indicates the proportion of each variable's variance that can be explained by the principal components. Variables with high values are well represented in the common factor space, while variables with low values are not well represented.

Table 6: Total Variance Explained by Factors

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.747	39.24	39.24	2.747	39.24	39.24	2.368	33.822	33.822
2	1.245	17.779	57.018	1.245	17.779	57.018	1.624	23.196	57.018
3	0.798	11.405	68.424						
4	0.7	10.005	78.428						
5	0.637	9.104	87.532						
6	0.462	6.606	94.138						
7	0.41	5.862	100						

As we have seen from above the total variance explained by the above two extracted factors are 57.018% and it is statistically significant. Components with an eigenvalue of more than 1 account for higher variance hence it is considered and components with eigenvalue less than 1 account for less variance hence excluded. Two factors were extracted and suitable names are provided. Factor one comprises variable 1.5, 1.6, 1.4, and 1.7 are named as Due-Diligence Failure, variable 1.2, 1.1 and 1.2 named as External Cause of NPAs at sanction and disbursal stage.

Fig 1.2 Scree Plot of Eigenvalue of Factors



Source: Compiled by the Author

ISSN 2076-9202

Table 7: Rotated Component Matrix

Variables	Component	
	1	2
1.5 Disbursement of loan before the compliance of terms and condition of sanction.	0.819	
1.6 Incomplete and defective legal documentation.	0.791	
1.4 Disbursement without verification of end use.	0.748	
1.7 Need based assessment overlooked.	0.677	
1.2 Delay in getting technical and regulatory clearance.		0.756
1.1 Political and external interference to sanction the loan.		0.722
4.3 Over reliance on large borrowers.		0.672

Source: Compiled by the Author

The scree plot graphically displays the information in the previous table; the components eigenvalues. Components with an eigenvalue of more than 1 account for higher variance hence it is considered and components with eigenvalue less than 1 account for less variance hence excluded. Now we perform a reliability test of 2 factors followed by ANOVA to know the deviations of response among the respondents according to applicable demographic parameters.

Table 8: Reliability Test of Due-Diligence Failure

Factors	Cronbach's Alpha	N of Items
Due-Diligence Failure	0.773	4
External Cause	0.558	3

Source: Compiled by the Author

The Cronbach's Alpha represents the reliability of the Individual factor for further analysis. For statistical significance, any value on and above 0.5 is considered ideal hence we select all the three factors for ANOVA and post hoc test to locate the actual deviation after checking the homogeneity of variance test. The ANOVA between the groups is performed based on the demographic parameters i.e. type of organization they are working, Name of the department the concerned officer is working, and scale of the officers. The empirical result based on the type of organization is as follows.

4.3 Test of Factors on the Basis of Organisational Type of the Respondents

Table 9: Test of Homogeneity of Variances

Variable	Levene Statistic	df1	df2	Sig.
Due Diligence failure	1.802	2	498	0.166
External Cause	2.436	2	498	0.089

Source: Compiled by the Author

The significance value of the Levene statistic based on a comparison of medians is 0.166, 0.089

ISSN 2076-9202

for the above factors. This is not a significant result, which means the requirement of homogeneity of variance has been met and variance of means are equal. Hence we perform an ANOVA test for all the above factors based on our demographic parameters along with a post hoc test.

Table 10 : ANOVA of Due Diligence failure, External Cause on the Basis of Organisational Type

Factors		Sum of Squares	df	Mean Square	F	Sig.
Due Diligence failure	Between Groups	3.374	2	1.687	1.692	0.185
	Within Groups	496.626	498	0.997		
	Total	500	500			
External Cause	Between Groups	0.996	2	0.498	0.497	0.609
	Within Groups	499.004	498	1.002		
	Total	500	500			

Source: Compiled by the Author

As the ANOVA result is insignificant for the above two factors based on the organizational type, we don't go forward for any kind of further testing and conclude that there exists no significant difference among the mean of the factors according to the organizational type. In other words public, private and foreign bank respondent believes that above two factors are responsible for generation of NPAs at sanction and disbursal stage of loan.

4.4 Test of Factors on the Basis of Name of the Department of the Respondents

Table 11: Test of Homogeneity of Variances

Factors	Levene Statistic	df1	df2	Sig.
Due Diligence failure	1.645	3	497	0.178
External Cause	0.877	3	497	0.453

Source: Compiled by the Author

The significance value of the Levene statistic based on a comparison of medians is 0.178, 0.453 for the above factors. This is not a significant result, which means the requirement of homogeneity of variance has been met and variance of means are equal. Hence we perform an ANOVA test for all the above factors based on our demographic parameters along with a post hoc test.

Table 12: ANOVA of Due Diligence failure and External Cause

Factors		Sum of Squares	df	Mean Square	F	Sig.
Due Diligence failure	Between Groups	4.451	3	1.484	1.488	0.217

ISSN 2076-9202

	Within Groups	495.549	497	0.997		
	Total	500	500			
External Cause	Between Groups	5.573	3	1.858	1.867	0.134
	Within Groups	494.427	497	0.995		
	Total	500	500			

Source: Compiled by the Author

As the ANOVA result is insignificant for the above two factors based on the name of the department officers working. Hence we don't go forward with any kind of further testing and conclude that there exists no significant difference among the mean of the factors according to the name of the department officers working. In other words the entire respondent believes that above two factors are responsible for generation of NPAs at sanction and disbursal stage of loan.

4.5 Test of Factors on the Basis of Designation of Respondents

Table 13: Test of Homogeneity of Variances

Factors	Levene Statistic	df1	df2	Sig.
Due Diligence failure	2.389	4	496	0.05
External Cause	2.125	4	496	0.077

Source: Compiled by the Author

The significance value of the Levene statistic based on a comparison of medians is 2.389 for the Due Diligence Failure factor which is statistically significant. Therefore we use Games Howell post hoc test analysis to know the difference among the mean. Live statistic for External cause factor found insignificant which means the requirement of homogeneity of variance has been met and variance of means are equal. Hence we perform an ANOVA test for all the above factors based on our demographic parameters along with Tukey's post hoc test.

Table 14: ANOVA of Due Diligence Failure and External Cause Designation of Respondents

Factors		Sum of Squares	df	Mean Square	F	Sig.
Due Diligence Failure	Between Groups	8.051	4	2.013	2.029	0.089
	Within Groups	491.949	496	0.992		
	Total	500	500			
External Cause	Between Groups	12.593	4	3.148	3.204	0.013
	Within Groups	487.407	496	0.983		
	Total	500	500			

ISSN 2076-9202

Source: Compiled by the Authors

As the ANOVA result is insignificant for the first factor based on the designation of officers working. Hence we don't go forward with any kind of further testing and conclude that there exists no significant difference among the mean of this factor according to the designation of officers. But as the ANOVA result is significant for the second factor, to know where the difference is we perform Tukey's HSD post hoc test.

Table 15: Tukeys Post- Hoc Test on the Basis of Designation of Respondents

Designation		Mean Difference	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Below Scale I	Scale I	-0.03229879	0.11	1	-0.34	0.28
	Scale II	-0.33443343	0.14	0.1	-0.7	0.04
	Scale III	-0.26208181	0.13	0.23	-0.61	0.08
	Scale IV and above	-0.66102347	0.3	0.17	-1.47	0.15
Scale I	Below Scale I	0.03229879	0.11	1	-0.28	0.34
	Scale II	-0.30213464	0.14	0.2	-0.69	0.08
	Scale III	-0.22978303	0.13	0.41	-0.59	0.13
	Scale IV and above	-0.62872468	0.3	0.22	-1.45	0.19
Scale II	Below Scale I	0.33443343	0.14	0.1	-0.04	0.7
	Scale I	0.30213464	0.14	0.2	-0.08	0.69
	Scale III	0.07235162	0.15	0.99	-0.34	0.49
	Scale IV and above	-0.32659004	0.31	0.83	-1.17	0.52
Scale III	Below Scale I	0.26208181	0.13	0.23	-0.08	0.61
	Scale I	0.22978303	0.13	0.41	-0.13	0.59
	Scale II	-0.07235162	0.15	0.99	-0.49	0.34
	Scale IV and above	-0.39894165	0.3	0.68	-1.23	0.43
Scale IV and above	Below Scale I	0.66102347	0.3	0.17	-0.15	1.47
	Scale I	0.62872468	0.3	0.22	-0.19	1.45
	Scale II	0.32659004	0.31	0.83	-0.52	1.17
	Scale III	0.39894165	0.3	0.68	-0.43	1.23

As no significant difference is found at a 5% level of significance we conclude that there exists no significant difference of mean among the responses of officers according to their designation.

ISSN 2076-9202

5. Concluding Remarks

While responding about the cause of NPAs at the sanction and disbursal stage of a loan, our respondents pointed out two major factors, i.e., due diligence failure and external cause. Based on the organizational type, department, and designation, the entire respondents agree with the fact that the above two factors are responsible for the generation of NPAs at the sanction and disbursal stage. Specifically, the disbursement of loans before the compliance of terms and conditions of sanction seems to be one of the major causes of Non-Performing Assets. Political and external interference to sanction the loan aggravates the wilful default as observed in our study. Incomplete and defective legal documentation also aggravates the default in the inflow of repayment funds and developed constraints in the recovery of loans or implementing regulatory requirements. Disbursement of loans without verification of end use of funds generally moves towards NPAs because of miss utilization of funds. The above study also observed that need-based assessment is overlooked on many occasions, which subsequently hampers the economy. Overreliance on large borrowers in the name of infrastructural development or corporate debt restructuring aggravates the NPAs of the country.

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ISSN 2076-9202

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UNEMPLOYMENT: MAJOR BARRIER WITHIN THE COURSE OF PROMOTING COMMUNITY WELL-BEING

Dr. Radhika Kapur

Abstract

It is apparently understood that throughout the lives of the individuals, they need to pay attention towards up-gradation of competencies and abilities. The individuals pursue education with the main objective of acquiring employment opportunities. These enable the individuals to generate a source of income. As a consequence, they will sustain their living conditions in an adequate manner. Through getting engaged in employment opportunities, the individuals are able to make use of their educational qualifications, competencies and abilities in a satisfactory manner. Furthermore, individuals will bring about improvements in one's overall quality of lives. On the other hand, due to unemployment, individuals experience problems within the course of sustenance of their overall standards of living. It is difficult for the individuals to find employment opportunities. The research studies have indicated, even when the individuals are well-educated, they hold masters and doctoral degrees, still they experience problems in looking for employment opportunities. In such cases, the individuals need to make efforts to their best abilities to overcome impediments. Furthermore, they are required to inculcate the traits of diligence, conscientiousness, morality and ethics. Therefore, unemployment is regarded as the major barrier within the course of promoting well-being of individuals as well as community members. The main concepts that are taken into account are, benefits of employment opportunities, disadvantages of unemployment and understanding measures to eliminate unemployment.

Keywords: Community Well-being, Employment Opportunities, Job Duties, Living Conditions, Personal, Professional, Unemployment

Acquisition of well-paid and reputed employment opportunities is regarded as one of the indispensable goals of all individuals (Hayes, 2021). All individuals, irrespective of their age groups, gender, communities, categories and backgrounds aspire to get engaged in jobs. Jobs enable the individuals to not only generate income, but they are able to make use of their educational qualifications, skills and abilities as well. Furthermore, they are able to enhance their career prospects and sustain their living conditions in an adequate manner. The individuals are recognising the meaning and significance of education. They form the viewpoint that when they will get engaged in well-paid employment opportunities, they are not only leading to enrichment of their overall living conditions, but also are contributing in an effectual manner in promoting community well-being.

The individuals are employed in various fields in accordance to their skills and abilities. These are, education, architecture, business, management, administration, law, science, technology, medical, health care, engineering and so forth. In all these fields, the job duties of the individuals are focused upon promoting

ISSN 2076-9202

well-being of the community members. But when the individuals are overwhelmed by the problem of unemployment, they are experiencing problems not only in sustaining their living conditions in an adequate manner, but also in promoting community well-being. Therefore, it is necessary to overcome the problem of unemployment.

In bringing about improvements in infrastructure, amenities and other facilities, one needs to conduct analysis in terms of various factors (Unemployment in India, 2019). When the individuals are engineers, architects or when they are employed in organizations that have the major aim of bringing about improvements in infrastructure, amenities and other facilities in the community, they are able to focus upon promoting community well-being. The main reason being, they are employed. They are informative in terms of various types of measures and approaches and are to make use of them in an efficient manner. They obtain support and assistance from the supervisors to do well in their jobs and to generate the desired outcomes.

In India, throughout the country, the individuals are residing in the conditions of poverty and backwardness. Furthermore, they are overwhelmed by societal problems of illiteracy, unemployment, homelessness and crime and violence. The individuals, who are employed in non-government organizations, particularly the one's that put emphasis upon promoting community well-being, they will render an important contribution in helping the individuals, particularly the ones, who are overwhelmed by these problems. In the employment of the individuals in non-government organizations and other organizations play an important role in promoting community well-being.

There has been an increase in the percentage of individuals, who are depicting interest in teaching jobs. The individuals are employed in educational institutions at all levels to carry out the job duties of teaching. The teachers are not only imparting knowledge and understanding to the students in terms of lesson plans and academic concepts, but they are also contributing in an effective manner in enabling the individuals to emerge into moral and ethical human beings and productive citizens of the country. The traits of morality and ethics will contribute in an efficacious manner in promoting well-being of not only the individuals themselves, but also community members.

In medical and health care fields, the individuals are vested with the job duties of paying attention on the medical and health care needs of the individuals. One needs to maintain good health and well-being throughout their lives. When they are wholeheartedly dedicated towards putting into operation various tasks and activities and achievement of goals and objectives, health and well-being will be regarded as indispensable. When individuals are employed in educational institutions of all levels, training centres and medical and health care fields, they are making use of their educational qualifications, skills and abilities in promoting community well-being. Therefore, acquisition of employment opportunities are regarded to be of utmost significance in promoting community well-being.

Benefits of Employment Opportunities

The individuals are different from each other in terms of number of factors, i.e. caste, creed, race, religion, ethnicity, age, genders, communities, categories and backgrounds. But they are well-aware of the aspect that acquisition of employment opportunities will render a significant contribution in doing well in one's job duties, achieving desired goals and objectives in personal and professional spheres, sustaining

ISSN 2076-9202

one's living conditions in an adequate manner and bringing about improvements in one's overall quality of lives. The individuals get engaged into various types of employment opportunities in accordance to their competencies and abilities. These are classified into white collar and blue collar jobs (Unemployment in India, 2021). When the individuals are fortunate enough to acquire employment opportunities, they need to form positive viewpoints in terms of various factors, put in efforts to their best abilities and cope with various types of problems and challenges in an appropriate manner. Hence, one is able to acquire an efficient understanding in terms of benefits of employment opportunities on a comprehensive basis. These are stated as follows:

Bringing about Improvements in Infrastructure, Amenities and other Facilities

In bringing about improvements in infrastructure, amenities and other facilities, one needs to conduct analysis in terms of various factors. One of the important tasks is, one needs to analyse the areas, where there is a need to bring about improvements. When the individuals are engineers, architects or when they are employed in organizations that have the major aim of bringing about improvements in infrastructure, amenities and other facilities in the community, they are able to focus upon promoting community well-being. This is because they are engaged in employment opportunities. They are informative in terms of various types of measures and approaches and are to make use of them in an efficient manner. They obtain support and assistance from the supervisors to do well in their jobs and to generate the desired outcomes. Therefore, bringing about improvements in infrastructure, amenities and other facilities is a benefit of employment opportunities. This benefit is primarily understood by the individuals, who are employed in organizations that are implementing the jobs of improving infrastructure, amenities and other facilities.

Alleviating Societal Problems

The individuals are residing in the conditions of poverty and backwardness in rural as well as in urban communities. Furthermore, they are overwhelmed by societal problems of illiteracy, unemployment, homelessness and crime and violence. These societal problems are regarded as major impediments within the course of achievement of desired goals and sustenance of living conditions in an adequate manner. Hence, it is indispensable to formulate programs to alleviate societal problems. The individuals, who are employed in non-government organizations, particularly the one's that put emphasis upon promoting community well-being, they will render an important contribution in helping the individuals, who are overwhelmed by these problems. One may get effected by them in a major or in a minor form. In the employment of the individuals in non-government organizations and other organizations play an important role in promoting community well-being. Therefore, alleviating societal problems is a benefit of employment opportunities. This benefit is acknowledged by the individuals, who are employed in non-government organizations that provide help to the individuals, who are overwhelmed by these problems.

Promoting Student Learning

In India, there has been an increase in the percentage of individuals, who are depicting interest in teaching jobs. The individuals are pursuing masters and doctoral programs, so they can acquire employment opportunities in educational institutions and training centres. The individuals are employed in educational institutions at all levels to put into operation the job duties of teaching. Furthermore, they contribute in an

ISSN 2076-9202

efficacious manner in leading to up-gradation of the overall system of education. The teachers are not only imparting knowledge and understanding to the students in terms of lesson plans and academic concepts, but they are also contributing in an effective manner in enabling the individuals to emerge into moral and ethical human beings and productive citizens of the country. The implementation of the traits of morality and ethics will contribute in an efficacious manner in promoting well-being of not only the individuals themselves, but also community members. Therefore, promoting student learning is a benefit of employment opportunities. This benefit is recognized by the individuals, who are employed in educational institutions and training centres.

Paying attention on the Medical and Health Care needs of the Individuals

In medical and health care fields, the individuals are vested with the job duties of paying attention on the medical and health care needs of the individuals. When the individuals experience various types of health problems and illnesses, they make visits to hospitals and health care centres. In these places, the medical practitioners and health care specialists are putting into practice the job duties of promoting health and well-being of the individuals. One needs to maintain good health and well-being, when they are wholeheartedly dedicated towards putting into operation various tasks and activities and achievement of goals and objectives. When individuals are employed in educational institutions of all levels, training centres and medical and health care fields as well as other organizations, they are making use of their educational qualifications, skills and abilities in promoting community well-being. Therefore, paying attention on the medical and health care needs of the individuals is a benefit of employment opportunities. This benefit is taken into account by the individuals, when they are employed in hospitals and health care centres.

Helping Individuals to emerge into Productive Human Beings

In educational institutions at all levels and in various types of employment settings, the individuals are imparted information in terms of ways, necessary to emerge into productive human beings. Instructors, supervisors and employers are the ones, who aim to promote well-being and goodwill. In promoting community well-being, it is necessary for the individuals to be productive in attitude. In helping individuals to emerge into productive human beings, the various aspects that need to be taken into account are, acquiring good-quality education; getting engaged in employment opportunities; augmenting skills and abilities; providing solutions to the problems in an efficacious manner; making wise and productive decisions; implementing time management skills; inculcating the traits of diligence, resourcefulness and conscientiousness; implementing the traits of morality and ethics; promoting teamwork and forming cordial and amiable terms and relationships with others. The implementation of these factors will contribute in an effective manner in promoting community well-being. Therefore, helping individuals to emerge into productive human beings is a benefit of employment opportunities. This benefit is put into operation within homes, educational institutions and employment settings.

Bringing about Improvements in Technologies

In the present existence, with advancements taking place and with the advent of modernization and globalization, the individuals are making use of various types of technologies in the implementation of job duties. The job duties are required to be carried out in the personal as well as professional lives of the individuals. In promoting community well-being, it is necessary to bring about improvements in

ISSN 2076-9202

technologies. The utilization of technologies will facilitate in the implementation of job duties in a less time consuming and efficient manner. The various types of technologies are, computers, lap-tops, I pads, smart phones, scanners, printers, audio-visual aids and so forth. In some cases, the individuals do not feel comfortable with usage of technologies. But getting engaged in regular practice will enable them to hone their technical skills. The internet is regarded as one of the prominent sources that would enable the individuals to generate information in terms of various fields and subjects. Therefore, bringing about improvements in technologies is a benefit of employment opportunities. This benefit is identified on a comprehensive basis, because, individuals are making use of various types of technologies in the implementation of job duties in all fields.

Providing Services to the Community Members

In promoting community well-being, there are various types of services that are provided by the service providers, organizations and companies to the community members. These services are, internet, television channels, insurance, repair work, electric work, carpentry, plumbing, painting, gardening, driving, cooking and so forth. In promoting functioning of the households, one needs to pay attention towards these services. When the individuals are paying attention on acquisition of these services, they need to enquire regarding the individuals as well as the organizations and companies. It is necessary for the service providers to depict efficiency in their conduct. They need to be well-versed in terms of methods and approaches that are necessary in doing well in their job duties. Furthermore, they need to make use of modern, scientific and innovative methods. When the individuals are satisfied with these services, they will incur the feelings of pleasure and contentment. Therefore, providing services to the community members is a benefit of employment opportunities. This benefit is regarded as indispensable in all the households in leading to their overall functioning in a satisfactory manner.

Utilizing Modern, Scientific and Innovative Methods in Job Duties

In the implementation of job duties within homes, in pursuance of educational programs in educational institutions and training centres and in putting into practice job duties within employment settings, the utilization of modern, scientific and innovative methods would prove to be efficacious and favourable to a major extent. The job duties need to be carried out with enthusiasm. Furthermore, one needs to form positive viewpoints in terms of them. In promoting community well-being, it is necessary to be well-equipped in terms of modern, scientific and innovative methods. Within the course of implementation of various types of job duties and responsibilities, one needs to be well-versed in terms of methods and approaches that are necessary in doing well in their job duties. Furthermore, they need to make use of their competencies and abilities. The utilization of these methods would enable the individuals to acquire an understanding of their job duties in an appropriate manner. When there are occurrence of any problems and difficulties, one needs to cope with them on their own or through obtaining help from others. Therefore, utilizing modern, scientific and innovative methods in job duties is a benefit of employment opportunities. This benefit is regarded as crucial by the individuals within the course of putting into practice job duties in all fields.

Managing Financial Resources in an appropriate manner

Financial resources are regarded as the key in achieving desired goals and objectives, sustaining one's living conditions in an appropriate manner and bringing about improvements in one's overall standards of

ISSN 2076-9202

living. The individuals are different from each other in terms of various factors and their financial position. Some are wealthy, whereas, others are residing in the conditions of poverty. But it is of utmost significance for the individuals to manage financial resources in an efficient manner. In the implementation of this task in an adequate manner, one needs to be well-equipped in terms of measures and approaches. Furthermore, one needs to ensure that the financial resources are spent on essential and useful areas and wastage should be prevented. In the management of financial resources, one needs to focus upon up-gradation of critical thinking and problem-solving skills. In addition, one needs to conduct the analysis of the alternatives in making of decisions. Therefore, managing financial resources in an appropriate manner is a benefit of employment opportunities. This benefit needs to be taken into account by the individuals, irrespective of their communities, categories and backgrounds.

Leading to Development of Skills and Abilities among Individuals

When the individuals are engaged in employment opportunities, they are acquiring the opportunities to develop their skills and abilities. The various types of skills that are up-graded are, communication skills, decision making skills, time management skills, analytical skills, critical thinking skills, problem-solving skills, leadership skills, technical skills, creative skills, negotiation skills, presentation skills, personal skills, professional skills and work ethics. Furthermore, the abilities, which are enhanced are, abilities to work under stress, coping with various types of problems and challenges, achieving desired goals and objectives and leading to up-gradation of the overall structure of the organization. The supervisors and employers make provision of help and support to the individuals in leading to development of these skills and abilities. When all the members of the organization, irrespective of their job positions in the hierarchy focus upon honing of these skills and abilities, they will benefit to a major extent. Therefore, leading to development of skills and abilities among individuals is a benefit of employment opportunities. This benefit has rendered an important contribution in promoting well-being and goodwill.

Disadvantages of Unemployment

The unemployment is regarded as one of the major barriers within the course of achievement of desired goals and objectives and sustaining one's living conditions in an adequate manner (Unemployment, 2021). Hence, when the individuals are wholeheartedly dedicated towards promoting well-being and goodwill, they need to put in efforts to look for employment opportunities. The disadvantages of unemployment are, capability of the individuals get impeded to fulfil needs and requirements; inability to make use of knowledge, skills and talents; individuals are overwhelmed by feelings of anger and stress and occurrence of barriers in leading to up-gradation of one's personality traits. These are stated as follows:

Capability of the Individuals get impeded to fulfil Needs and Requirements

The individuals get enrolled in educational institutions and training centres and augment their skills and abilities. They form the viewpoint that they will make use of these skills and abilities in promoting well-being. When the individuals are unfortunate to find employment opportunities, they are unable to make of their educational qualifications, skills and capabilities in an adequate manner. In this manner they remain unemployed. When the individuals are unemployed, it is apparently understood, there are occurrence of barriers within the course of sustenance of their living conditions in a satisfactory manner. The main reason being, they will be unable to generate a source of income to do well in their personal and professional lives.

ISSN 2076-9202

Therefore, capability of the individuals get impeded to fulfil needs and requirements is a disadvantage of unemployment. This is recognized by the individuals on a comprehensive basis, when they are residing in the conditions of poverty.

Inability to make use of Knowledge, Skills and Talents

All individuals, irrespective of their communities, categories and backgrounds have recognized the meaning and significance of education. The individuals are getting enrolled in higher educational institutions to pursue bachelors, masters and doctoral programs. The research studies have indicated, even when the individuals possess a masters or doctoral degree, still they experience problems in acquisition of well-paid and reputed employment opportunities. When the individuals are unemployed, they are unable to acquire the opportunities to make use of knowledge, skills and talents. The individuals in some cases are overwhelmed by the psychological problem of depression. In some cases, they get engaged in honorary jobs. The main reason being, individuals aspire to obtain the opportunities to make use of knowledge, skills and talents. Therefore, inability to make use of knowledge, skills and talents is a disadvantage of unemployment. This is identified by the individuals, when they are educated and are struggling to look for employment opportunities.

Individuals are overwhelmed by feelings of Anger and Stress

When the individuals are unemployed, they are unable to acquire the opportunities to make use of their educational qualifications, competencies and abilities. The individuals usually are overwhelmed by feelings of anger and stress. When the individuals are unable to fulfil their needs and requirements and achieve the desired goals, they feel angry as well as stressed. This is natural in case of number of individuals. These feelings are experienced in a major as well as in a minor form. The individuals need to be well-equipped in terms of ways of dealing with them in an appropriate manner and promoting a normal mind-set. Furthermore, one should augment one's knowledge in terms of ways of exercising control on these feelings. These should be prevented from assuming a major form. Therefore, individuals are overwhelmed by feelings of anger and stress is a disadvantage of unemployment. This is acknowledged by the individuals, when they are struggling to look for employment opportunities, but are experiencing setbacks.

Occurrence of Barriers in leading to Up-gradation of one's Personality Traits

Leading to up-gradation of one's personality traits is regarded as one of the goals of all the individuals, irrespective of their age, gender, occupations and backgrounds. In leading to effective growth and development, one needs to put emphasis upon up-gradation of one's personality traits. When the individuals are unemployed, they are unable to acquire the opportunities to enhance their personality traits. When the individuals are employed in reputed and well-paid employment opportunities, they not only need to be well-versed in terms of methods and approaches, but they need to focus upon implementation of ways that would lead to enhancement of their overall personalities. The individuals need to be well-equipped in terms of approaches that would render a significant contribution in overcoming barriers. Therefore, occurrence of barriers in leading to up-gradation of one's personality traits is a disadvantage of unemployment. This is well-understood by the individuals, when they form the viewpoint that they are unable to lead to effective growth and development of their personalities.

Understanding Measures to Eliminate Unemployment

ISSN 2076-9202

When the individuals are wholeheartedly dedicated towards promoting well-being and goodwill, they need to put in efforts to look for employment opportunities (Unemployment Help, 2021). The measures to eliminate unemployment are, inculcating the traits of diligence, resourcefulness and conscientiousness; developing motivation; augmenting technical skills and focusing upon enhancement of competencies and professionalism. These are stated as follows:

Inculcating the Traits of Diligence, Resourcefulness and Conscientiousness

The individuals need to inculcate the traits of diligence, resourcefulness and conscientiousness. These traits need to be reinforced throughout the lives of the individuals, when they are determined to enhance their overall living conditions. Finding employment opportunities is not manageable. The individuals usually are required to experience number of problems and impediments within the course of looking for employment opportunities. These take place in a major as well as minor form. Therefore, inculcating the traits of diligence, resourcefulness and conscientiousness is a measure to eliminate unemployment. This is acknowledged by the individuals, when they are motivated to look for employment opportunities, particularly related to their fields.

Developing Motivation

When the individuals are wholeheartedly determined towards finding employment opportunities, they need to develop motivation. The development of motivation will stimulate their mind-sets and they will put in efforts to their best abilities to achieve success. When the individuals have needs to fulfil and goals and objectives to achieve, they will develop motivation towards the implementation of duties of finding well-paid employment opportunities. Therefore, developing motivation is a measure to eliminate unemployment. This is recognized by the individuals, when they form the viewpoint that getting engaged in employment opportunities will contribute significantly in enhancing their career prospects and overall living conditions.

Augmenting Technical Skills

The utilization of technologies will facilitate in the implementation of job duties in a less time consuming and efficient manner. Hence, it is of utmost significance to augment technical skills. Being well-equipped in terms of various types of technologies and getting engaged in regular practice will enable them to hone their technical skills. The internet is regarded as one of the prominent sources that would enable the individuals to generate information in terms of various fields and subjects. Therefore, augmenting technical skills is a measure to eliminate unemployment. This is recognized by the individuals, when they make use of internet to generate information in terms of various types of employment opportunities.

Focusing upon Enhancement of Competencies and Professionalism

All individuals, irrespective of their communities, categories and backgrounds are required to focus upon enhancement of competencies and professionalism. When the individuals possess the required educational qualifications and competencies and they are professional in their conduct, they are able to not only acquire employment opportunities, but are able to retain their jobs. Hence, they will contribute in a significant manner in incurring the feelings of pleasure and contentment. Therefore, focusing upon enhancement of competencies and professionalism is a measure to eliminate unemployment. This measure needs to be put into practice by the individuals, not only in acquisition of employment opportunities, but

ISSN 2076-9202

also in the implementation of other tasks and functions.

Conclusion

Acquisition of well-paid and reputed employment opportunities is the indispensable goals of all individuals. All individuals aspire to get engaged in employment opportunities in accordance to their educational qualifications, competencies and abilities. Benefits of employment opportunities are, bringing about improvements in infrastructure, amenities and other facilities, alleviating societal problems, promoting student learning, paying attention on the medical and health care needs of the individuals, helping individuals to emerge into productive human beings, bringing about improvements in technologies, providing services to the community members, utilizing modern, scientific and innovative methods in job duties, managing financial resources in an appropriate manner and leading to development of skills and abilities among individuals.

Disadvantages of unemployment are, capability of the individuals get impeded to fulfil needs and requirements; inability to make use of knowledge, skills and talents; individuals are overwhelmed by feelings of anger and stress and occurrence of barriers in leading to up-gradation of one's personality traits. It is indispensable for all individuals, irrespective of their communities, categories and backgrounds to be well-equipped in terms of measures to eliminate unemployment. These are, inculcating the traits of diligence, resourcefulness and conscientiousness; developing motivation; augmenting technical skills and focusing upon enhancement of competencies and professionalism. Finally, it can be stated, implementing measures to eliminate unemployment and generating employment opportunities for all individuals will contribute significantly in promoting community well-being.

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STRATEGIC METHODS FOR CUTTING COST AND OPTIMIZED WAYS FOR MORE PROFITS IN AIRLINE INDUSTRY AND GLOBAL AIRLINE PASSENGERS FORECAST 2025

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Abstract :
Airline company are widely dispersed among countries in the globe . Cost management consequently becomes quite difficult. Additionally, fuel (ATF), lease/rent, maintenance and airport fees are the main expenses associated with operating an aviation company. The airline firms have no influence over any of these expenditures. Together, these cost heads represent between 55 and 60 percent of the airlines' overall expenses. In this paper we will discuss about the various strategies in value chain for airline industry to cut cost

Introduction :
There is increasing competition in air travel industry. It becomes difficult for companies to turn Loss making airlines to profit. This paper discusses various strategies for loss making airlines or airlines trying to reduce cost across value chain like route optimization, fuel hedging, Leasing, Loan renegotiation , Alternate fuel, Cooperation effect on Air fare distribution, Group Fuel Purchasing, Cutting intermediaries , Inflight auction and Design Changes. In this paper million of passengers on boarded across globe on various years is studied and forecasted.

Review of Literature
Tiwari and Kainth (2014)
Following government deregulation, the Malaysian airline industry experienced intense competition. After experiencing severe losses and a recent breakup with Singapore Airlines, the airlines hired Idris Jala, who proved to be the right guy at the right time. He turned to face the weak man.
By aggressively pursuing antagonistic cost-cutting strategies such laying off 3000 staff, reducing nonprofit domestic routes, and reducing fuel consumption and repair and maintenance costs. The article also touches on other initiatives that were crucial to the turnaround plan, such as the alliance with Air Asia to test the low-cost carrier model.

Hofer (1980), strategic and operating turnaround strategies are the two types of turnaround strategies that are highlighted by the theory of strategic turnaround. The operating turnaround are measures for businesses

ISSN 2076-9202

facing inefficiencies or the prospect of insolvency, whereas the strategic
Turnaround strategies are applicable to businesses with unbalanced markets. The strategic turnaround decisions consider novel strategies to compete in the current markets or breaking into new ones. On the other hand, operating turnaround strategies, as outlined in his basic framework for turnaround, try to combat the economic downturn by cost reductions, revenue growth or generation, asset reduction, or a mix of the aforementioned tactics.

Hofer (1980) and Robbins and Pearce (1992) contend that in order for businesses in dire financial straits to survive, they must take drastic cost and asset reduction measures. Turnaround Strategies & Performance of Kenya Airways: Slashing Labour [Mungai, B. W. & Bula, H. O.]
A frequent tactic employed in the initial stages of company turnarounds is to allocate six costs, which include production costs, selling and administrative expenses, R&D expenditure, and financing costs (Denis & Kruse, 2000; Beixin & Gibbs, 2008). However, as Slater (2001) noted, it is not simple to reduce expenses and assets aggressively because there may be organisational resistance to such a move. For failed businesses, asset reduction measures have been suggested to increase cash inflows.

Thomas Lawton ,Strategic Reorientation and Business Turnaround: The Case of Global Legacy Airlines, University College Cork.
Global aviation competition is fierce, and legacy airlines have had trouble keeping up with rising customer demands and fresh threats from rivals. Our study offers legacy airline managers a glimmer of optimism by showing how to not only keep up with, but outpace low price airlines and other new entrants in the competition for customers, markets, and profitability.
On a variety of levels, this research adds to the body of knowledge on turnaround and strategic transformation philosophically and empirically. First off, our framework not only strengthens the staged process models that have been used in the turnaround literature (Grinyer, et al., 1990; Pearce, et al., 1993; Arogyaswamy, et al., 1995), but it also expands our knowledge of the various operating and strategic responses that can be applied in a strategic reorientation,

Objective of the Study :

Objective of the study is to propose strategical ways and methods to reduce cost across different value chain in the airlines industry and Forecast Global Airline passengers using linear regression technique .

Research Methodology :

The paper is a literature paper and collects strategic ideas for cost cutting in all value streams of airline industry .Hence is a theoretical perspective paper and gives ideas in various value streams for Airline Companies to follows which they best find alternatives.

I. Different Strategies for Cutting Cost

1. Route Optimization

ISSN 2076-9202

Without affecting schedules or services a good precise, optimized flight plans can help airlines save millions of gallons of gasoline annually. Airlines can benefit from investing in a higher-end flight planning system with advanced optimization capabilities and ensuring accuracy by comparing flight plan values to actual flight data, figuring out the reason for discrepancies, and then using this knowledge to update the parameters used in the flight plan calculation. Current research in the development of flight planning systems makes sure that these systems fully exploit the liberalization of airspace and air traffic management and collaborate with other airline operations systems to create the best overall results.

Hybrid bcf algorithm is used for flight plan route optimization and to increase profit in the airline industry. Analysis and improvement of the profitability of airline routes using heuristic techniques and big data analytics on aviation data sets

2. Fuel hedging

There are several strategies to mitigate gasoline price risk when using the hedging instruments available:

Options, collars, swaps, forward contracts, futures contracts, etc.

Forward contracts are "over the counter" arrangements between two parties wherein one party buys from the other a predetermined quantity of fuel at a fixed price at a future date.

Such agreements are negotiated by airline fuel providers like BP Air.

An airline would assume that prices will increase in the future in this hedging scenario. The airline buys a lot of current oil contracts to cover its future requirements in order to lessen this.

Purchasing Current Oil Contracts

This is comparable to someone who anticipates needing 100 gallons of petrol for their automobile over the course of the next 12 months due to an increase in petrol prices. The car owner decides to buy all 100 gallons of petrol at the current price, which they anticipate to be less expensive than the price of petrol in the future, as opposed to buying petrol as needed.

A call option purchase

A call option gives the buyer the right—but not the obligation—to acquire a stock or commodity before a given date at a particular price. When an airline purchases a call option, it is acquiring the right to buy oil at a price set today in the future.

Putting in place a Collar Hedge

Airlines can use a collar hedge, which necessitates a firm to buy both a call option and a put option, similar to a call option strategy. An investor can sell a stock or commodity at a future date for a price that has been agreed upon today, as opposed to buying it at a future date at a price that has been agreed upon today with a call option.

ISSN 2076-9202

Swap Contracts

A swap strategy can be used by an airline to protect themselves from the possibility of increased fuel prices. While a swap has stricter rules than a call option, they are similar. A call option allows an airline the choice, but not the obligation, to buy oil at a specific price in the future.

Contrarily, a swap secures the purchase of oil at a predetermined price at a future date. Instead, if fuel costs drop, the airline corporation could lose a lot more money than it would with a call option strategy.

3. Lease terms

In order to spread the cost of owning expensive aircraft, airlines frequently place orders for aircraft from manufacturers while leasing the aircraft from a third party.Companies that are bankrupt have the option of rejecting or renegotiating leases for engines and aeroplanes.Airlines have a fleet of approximately 27,000 commercial jet aircraft worth over $696 billion worldwide (active and parked aircraft). These capital-intensive assets are primarily financed by third-party debt and equity for airlines. Aircraft operating lessors, which buy and lease aircraft to airlines as their lessees, are increasingly giving the airline sector third-party equity to finance the aircraft. Currently, operational lessors own about 13,300 commercial jet aircraft worth over $331 billion and lease them to international airlines, accounting for more than 49% of the fleet's total value. Bringing more innovation in leasing like innovations in capital market will help in reducing or ease the burden on the fleet operators .

4. Loans renegotiation

Renegotiation with the lenders helps in getting easy payment options and better intrest rates for outstanding loans or better tenure for payments for loan outstanding

5. Alternate fuel

To meet growing demand for aircraft services while also adhering to global efforts to reduce emissions and reduce aviation fuel cost is a conundrum, given that this demand is expected to rise in the near future.Implementing alternative jet fuel is a crucial move that will aid in the sector's decarbonizationand independence from the finite supply of fossil fuels.Through a analysis of the available feedstocks, production processes, storage possibilities, and transport modes, the potential for bio-aviation fuel in the sector has been studied.There are various degrees of production pathways' readiness. Being an established technology, HEFA might offer a way to quickly and cheaply adopt bio-aviation fuel. These production pathways need to be investigated further, particularly FT, which is close to market maturity, saves more GHG than other pathways, but has higher capital costs.

Whether dispersed or centralized, the structure of the transportation of biomass feedstock and refined fuel products should be carefully planned to create efficient supply networks.

ISSN 2076-9202

Multiple transport modes being used in the chain was found to reduce long-distance transportation expenses and GHG emissions.

6. **Airline Cooperation Effects on Airfare Distribution**: In the past two decades, there have been numerous profound changes in the airline markets. Low-cost carriers increased the scope of their offerings and made "no frills" service the norm, which diminished the value of service quality and accelerated product homogenization. Another obstacle for the sector has been the growth of the Internet as a sales channel. Online travel agencies and price comparison websites made consumers' search and comparison fees insignificant. Strategies must be used for joint cooperation for Airfare distribution and Cooperative airline seats filling.

7. **Reducing Currency pairs exchange rate risk**

Three key channels—consumer demand, airline supply, and financial effects—are affected by significant changes in exchange rates for airlines.The consumer (demand) response to a major change in relative prices can be quick, and airlines may react by adjusting their supply (capacity).When there are significant variations in the value of the US dollars , the financial impact can be particularly severe for airlines. This is due to the fact that a sizable amount of airline expenses, including fuel, are expressed in US dollars, and numerous carriers must exchange domestic currencies into US dollars each year in order to fulfil their responsibilities. FX risk results from this.

8. **Cutting the intermediaries in ticket booking**

The travel industry is one of the most complicated; there are so many middlemen and players engaged that it's astounding! When booking a trip, the majority of people aren't even aware of how many intermediaries their money passes through.

Whether you travel for work or pleasure, you are probably aware of the significant changes the internet and mobile devices have made to the travel industry. Travel planning has undergone a significant change as a result of self-booking tools, online travel agencies, and the ability to make adjustments while travelling. You might be pondering what travel disintermediation is. Alternatively, what exactly is disintermediation? Simply put, it refers to doing as little business with middlemen as feasible. More specifically, it has to do with reducing or getting rid of third parties so that customers can obtain goods or services more directly.Various strategies must be used by the fleet operators to make loyal customers and reduce the various levels of intermediariesin purchasing of air tickets.

9. **Group purchase of Fuels / Oil Extraction for groups**

Many airline players can come and join hands together and purchase a bulk quality of fuel for a entire year with a reduces discounts or better rates they by getting possoibility of reducing the fuel

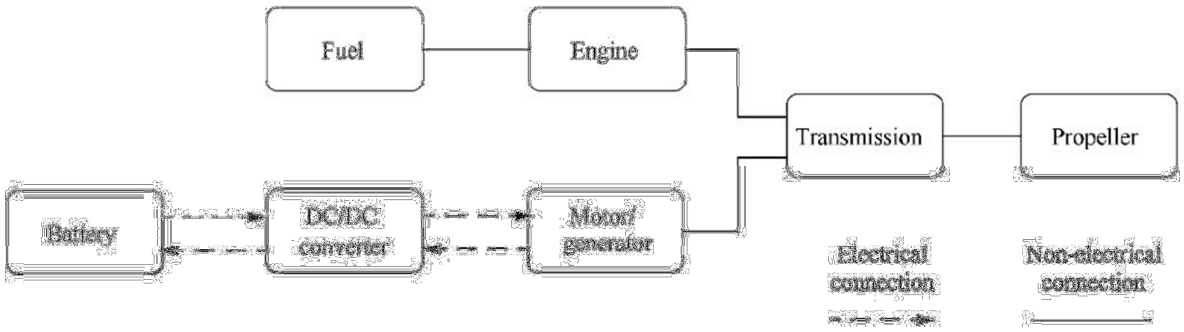
ISSN 2076-9202

prices . in USA alone 13.78 billion gallons of fuel are used for aviation industry. Think about all competitors arrive to formulate plans to get a better negotiation price for single payment for entire year . Think about cooperative plans for airlines to come forward in seting up of of oil extraction from common moneony pooling.

10. Hybrid Engine

Likewise, the aircraft sector is not an exception.For future industry-wide adoption and regulatory acceptance of alternative-propulsion commercial aircraft and urban air vehicles, Airbus' work in electric flight seeks to set the groundwork.On the road to carbon-free flyingIn order to achieve the decarbonization goal of the aviation business, a variety of technologies are needed.These include enhancing facilities and operations, using sustainable aviation fuel (SAF), and implementing technological innovation.New propulsion ideas, like hybrid-powered aircraft, will continue to be developed, bringing about radical shifts.Together with engine manufacturers and other sectors like the automotive sector, the industry will work to overcome this significant challenge.October 2022.

A research and development arrangement between Airbus and the Renault Group was signed in November 2022 with the intention of utilisingsynergies to quicken both companies' electrification roadmaps.



11. **Un used spaces for parcels**

The unused tickets in the airlines can be compensated by allowing to carry extra luggage's for parcel transport companies provided the overall weight an aircraft can carry limit is with in.

12. Probability / Probability density function for bankruptcy

when a company was exposed to significant outside forces. The authors use the market value of capital, book value of liabilities (current liabilities plus half of long-term liabilities), market value of assets (market value of capital plus book value of liabilities), growth rate (calculated using the method of continuous growth of the expected return on assets), and assets volatility to apply the KMV-Merton model to the company.

ISSN 2076-9202

Asset volatility and financial leverage, according to the authors of (Yusof and Jaffar, 2017), are the most important variables for predicting the chance of bankruptcy. Their expansion increases the likelihood of default.

Colt et al. (Kolte et al., 2017) examine Kingfisher Airlines' financial situation using Altman statistics (Z-score). The following is utilised by the Standard model

Working capital/total assets; retained earnings/total assets; EBIT/total assets; market capitalization/total liabilities; and sales/total assets are the variables used to compute statistics.

The disadvantage of this method is that it simply depicts the company's pre-bankruptcy position and does not predict whether it would file for bankruptcy. Also, to assess the company's financial stability, the authors of the paper compute the "Piotroski F-Score."

The calculation uses the following indicators:

return on total assets, variations in ROA, cash flow from operations, CFO/TA, variations in profit, variations in the asset turnover ratio, variations in the debt equity ratio, variations in the current ratio, and variations in the share issuance process.

XII International Conference on Transport Infrastructure: Territory Development and Sustainability Model for Determining the Probability of Airline Bankruptcy Elena P. Koptsevaa,*, Liudmila P. Paristovab , Ekaterina G. Syche

Other Strategies:

A. Design changes

An aircraft can become more aerodynamically effective, lighter, and use less gasoline by reducing its lift-to-drag ratio. Innovative designs are being tested by engineers in an effort to lessen friction. Ideas include lengthier, slimmer wings and thicker fuselages, which improve circulation. To lessen the quantity of air that flows around the wingtip, winglets, or tiny surfaces that lift air vertically, are being fitted. The "double bubble" D8 is a design idea being worked on at NASA that moves the engine from the top of the aircraft to the tail, greatly reducing drag and improving fuel economy. According to engineers, the design could result in a 37% decrease in fuel usage and a 66% reduction in carbon emissions within 20 years.

A wide-body passenger aircraft can gain more than 16,000 pounds due to wires and cables. Currently, aircraft engineers are investigating the potential of substituting small, lightweight wireless transceivers for wiring in some non-avionic systems, such as those that regulate cabin lighting, cabin pressure, landing gear, and door sensors. The transceiver modules could be mounted on parts of the

ISSN 2076-9202

aircraft using long-life batteries. The modules would collect data and transmit it to concentrators that resembled routers and were powered by the plane's electrical system. On tablet PCs in the cockpit, the information the pilot needs would be presented. The engine, navigation system, and onboard computers of an aeroplane are just a few examples of safety-critical avionics components that could be connected wirelessly instead of through wired connections, according to some experts.

B. Asset reduction : plan for asset reduction is selling off assets, mainly fixed assets. As stated byAsset restructuring, according to Hirriyapi (2010), is the process of selling, disposing of, or eliminating business units or product divisions on portions of business operations in order to reinvest the resources for other projects. An asset retrenchment strategy is justified by the idea that by selling off failing assets, a company can arrest its performance decline and, ideally, turn things around (DeWitt, 1993; Hoskisson & Johnson, 1992). If a specific industry's strategic factor market is completely competitive, a resource's cost will be close to its economic worth. For instance, in an effort to reduce assets, Kenya Airways sold components from some of its Boeing aircraft.

C. According to Schmuck (2012), **debt restructuring**, or a change in the debt to asset ratios over the restructuring process, equity issues, changes in dividend policy, and debt restructuring are all part of financial restructuring. It involves changing a company's capital structure to lessen the burden of interest and debt payments, and it can be divided into equity-based and debt-based methods. Equity-based tactics include equity issues, such as rights issues, public offerings, or institutional placements, as well as dividend reductions or omissions. Due to liquidity concerns, restrictions imposed by debt covenants, or strategic considerations such as boosting the firm's bargaining position with unions, businesses in financial difficulties often lower or omit dividends. In addition to raising equity money through share issuance for non-distressed borrowers with the security o

D. In-flight s ales / Auctions for revenue Maximation

Conducting an auctions or inflight sales for antiques products can be an advantage .Actively promoting these add-ons on flight auctions will benefit to increase the overall revenue and profit. Howerver it depends on the segment they cate

II. Forecast of Airline passengers 2030

Million passengers On Boarded Across Globe

From year 2004 to 2022 Million of Passengers on boarded in Airline across the globe is mentioned in the

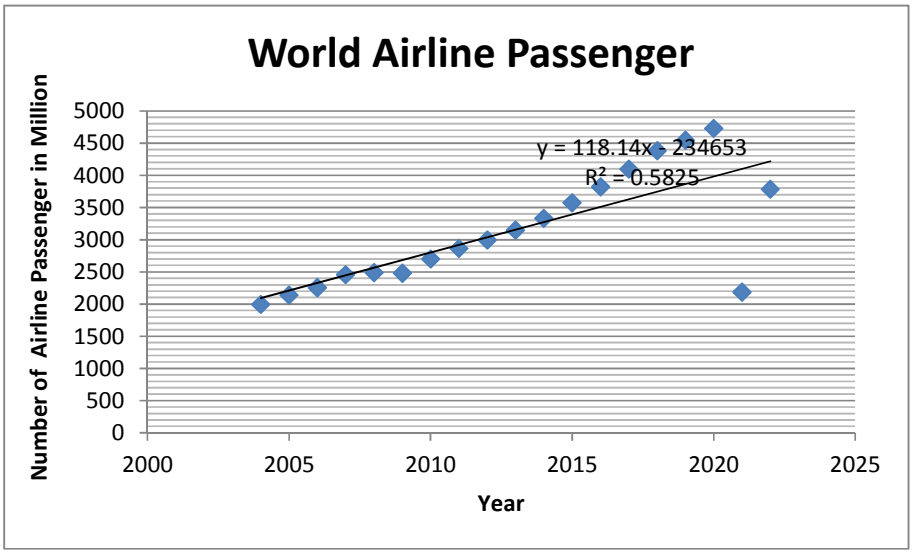
ISSN 2076-9202

Table. And Forecasting is done by Linear Regression Method .

Sno	Year	Million passengers On Boarded Across Globe
1	2004	1994
2	2005	2135
3	2006	2255
4	2007	2452
5	2008	2489
6	2009	2479
7	2010	2695
8	2011	2859
9	2012	2991
10	2013	3145
11	2014	3328
12	2015	3569
13	2016	3817
14	2017	4095
15	2018	4378
16	2019	4543
17	2020	4723
18	2021	2185
19	2022	3781

Source :www.statista.com/statistics

Linear Regression Analysis Forecasting Equation



ISSN 2076-9202

Equation :

Y= 118.1 X -23465

Where X is the Year

Forecast Global Passengers

Forecast 2023 = 118.14 (2023) – 234653 = 4344 Million Passengers

Forecast 2024 = 118.14(2024) -234653 = 4462.36 Million Passengers

Forecast 2025 = 118.14 (2025) – 234653 = 4580.5 Million Passengers

Strategy Map

S No	Department/ Value Streams	Possible Strategies
1	Finance and Accounts	Loans Renegotiation, Lease Innovations terms. Fuel Hedging Probability Density Function
2	Sales	Revenue increase strategy by on Flight Auctions
3	Material and Design	Design Changes
4	Operations	Hybrid Engines, Group Purchase of Fuels , Route Optimization soft wares
5	Maintenance and Fuel	Alternate Fuel , AMC Terms
6	Insurance	Trade Credit Insurance
7	Pricing and Channel	Airline Cooperation Effects on Airfare Distribution and Reducing Intermediary for airline ticketing

Conclusion :

In this paper different Strategies across value chain for Airline Industry is discussed to overcome loss making airline company to turn to Profit making one. Linear Regression analysis for World airline industry passengers on boarded is calculated. And various Strategic steps across the value chain is mapped in table.

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HOMELESSNESS: AN IMPEDIMENT WITHIN THE COURSE OF PROGRESSION OF INDIVIDUALS, COMMUNITIES AND NATION

Dr. Radhika Kapur

Abstract

In urban and in rural communities, the individuals are experiencing number of problems, which compel them to reside in homelessness. It is comprehensively understood, all individuals have goals and objectives to achieve. One of the primary goals is to bring about improvements in one's overall standards of living. But when the individuals are overwhelmed by the problem of homelessness, they will experience impediments within the course of achievement of goals and sustenance of living conditions in a satisfactory manner. It is of utmost significance to formulate laws and measures, which would render an important contribution in alleviating the problem of homelessness. The individuals need to put emphasis upon promoting good health, physically and psychologically, enhancement of career prospects, augmenting skills and abilities and bringing about improvements in one's overall quality of lives. For achieving these purposes, it is of utmost significance to have a proper housing accommodation. When the individuals are homeless, they usually experience various types of problems in promoting a normal mind-set. In other words, in order to achieve desired goals and lead to up-gradation of one's living conditions, it is necessary to have an appropriate housing accommodation. Therefore, homelessness is regarded as an impediment within the course of progression of individuals, communities and nation. The main concepts that are taken into account in this research paper are, homelessness is regarded as one of the indispensable societal problems, causes of homelessness and ways highlighting that homelessness is an impediment within the course of promoting community well-being.

Keywords: Communities, Homelessness, Impediment, Individuals, Nation, Progression, Societal Problems

Homelessness is the societal problem that has effected individuals in urban and rural communities. In the urban areas, the problem of homelessness is the major concern. Over 286 million individuals are residents of the three cities of the country, i.e. Delhi, Mumbai and Kolkata. These cities are home to more than 17 percent of the country's slum dwellers. The census in 2001 numbered 1.94 homeless individuals in India. The homeless individuals residing in urban communities account for 0.77 and in rural areas, they are 1.16. These numbers have increased in the 2011 census (Homelessness and Human Rights, 2021). The census of India defined the homeless population as the individuals, who are not residing in census houses. A census house is referred to as the structure with the roof.

Census enumerators are trained to make an observation on the places, where the homeless individuals are residing. In the observation, they aim to generate information in terms of their living conditions. The homeless individuals are residing on the roadsides, pavilions, parks, staircases, temples, construction sites and so forth. In some cases, they are fortunate enough to find accommodation in a

ISSN 2076-9202

relative's or a friend's house. The homeless population primarily comprises of deprived, marginalised and economically backward sections of the society. When they are engaged in minority jobs and their income is meagre, in such cases, they cannot afford housing accommodation and are overwhelmed by the problem of homelessness.

When the individuals residing in rural communities are undergoing distressed conditions due to the problems of poverty, illiteracy, indebtedness, or when they are effected by natural calamities and disasters, they tend to migrate to other regions. In the case of occurrence of natural calamities and disasters, such as, Tsunamis and earthquakes, there is loss of life, wealth and property to a major extent. Hence, the individuals, who survive are to experience homelessness. In urban communities, there has been an increase in industrialization. Hence, these individuals form the viewpoint that they will acquire employment opportunities to sustain their living conditions in an adequate manner. But they are usually unable to afford housing, hence, they experience the problem of homelessness (What Causes Homelessness? 2020).

In the housing accommodation, it is vital for the individuals to possess the essential facilities, which would enable them to lead to up-gradation of one's living conditions. When they are unable to find housing with all the facilities, they are likely to be overwhelmed by the problem of homelessness. The individuals will not be able to live in a housing accommodation, where basic amenities and facilities are not present. Forced evictions that are accompanied by violent acts are on the increase in India. In the absence of rehabilitation, the individuals get compelled to live on the streets. In this manner, they are stated to be homeless.

In households in rural and urban communities, there is occurrence of domestic violence. This takes place among individuals, they can be parents and children, siblings, husband and wife and other family members. When domestic violence takes place in a major form, the individuals in some cases form the viewpoint that they cannot live in the same house. Hence, they leave the house. When these take place among husband and wife, the women are likely to suffer from the problem of homelessness. Domestic violence is regarded as the major cause, which may give rise to homelessness among women. The women will not be able to live peacefully in the house, where they are not treated with respect and courtesy. Hence, they get compelled to experience the problem of homelessness.

Breakdown of family and partnership in marriage is regarded as one of the critical causes of homelessness. When there is divorce and separation or occurrence of abuse and mistreatment, women get compelled to leave their homes. When they do not have any accommodation, they are likely to be homeless. In the case of death of the husband, the women leave their homes and live on the streets. In this manner, they get exposed to the risk of homelessness. This has unfavourable effects on the health, well-being and overall living conditions of the individuals. Therefore, there are number of causes due to which homelessness takes place. In order to lead to effective growth and development, it is necessary for the individuals to implement measures to eliminate homelessness.

Homelessness is regarded as one of the Indispensable Societal Problems

In both rural and urban communities, there are number of causes due to which there is an increase in the rate of homelessness. These causes may be experienced in a major as well as in a minor form. In most cases, it is not manageable for the individuals to make provision of solutions to the problems. Hence, they

ISSN 2076-9202

need to either be well-equipped in terms of the measures on their own or they need to obtain support and assistance from others. The other individuals are family and community members. Homelessness is regarded as one of the major barriers that will hinder the concentration of the individuals within the course of implementation of various job duties and achievement of goals and objectives. The problem of homelessness does not allow the individuals to provide solutions to various types of problems in a satisfactory manner. Furthermore, the individuals are unable to make use of their competencies and abilities in an effective manner. Therefore, individuals are able to understand on a comprehensive basis that homelessness is regarded as one of the indispensable societal problems. It has unfavourable effects upon the overall living conditions of the individuals.

In order to promote well-being of the individuals, communities and nation as a whole, there are various factors in terms of which the individuals need to be aware. These are, formulating goals and objectives in personal and professional lives; acquisition of good-quality education; getting engaged in employment opportunities; promoting better livelihoods opportunities; promoting good health and well-being, physically and psychologically; developing skills and abilities; inculcating the traits of morality and ethics; implementing the traits of diligence, resourcefulness and conscientiousness; forming an effective social circle; providing solutions to various types of problems in an adequate manner; making wise and productive decisions; taking out time for all tasks and activities and putting into operation the functions of planning and directing in a well-organized manner. Homelessness will hinder the concentration of the individuals within the course of implementation of job duties and achievement of goals and objectives. The problem of homelessness hinder the abilities of the individuals to provide solutions to various types of problems in a satisfactory manner. Hence, occurrence of obstacles within the course of implementation of all these factors enable the individuals to understand that homelessness needs to be eliminated. Therefore, individuals are able to understand on a wide scale that homelessness is regarded as one of the indispensable societal problems.

Causes of Homelessness

The individuals, who are being overwhelmed by the problem of homelessness normally belong to deprived, underprivileged and socio-economically backward sections of the society (Who are the Homeless? n.d.). In their lives, they undergo various types of problems and challenges, which may compel them to get exposed to the risk of homelessness. When women are suffering from various types of criminal and violent acts in natal and in marital homes, such as, verbal abuse, physical abuse, neglect, mistreatment, discriminatory treatment, and grievous hurt, they form the viewpoint that they will be able to enrich their living conditions, when they leave their homes. It is difficult for them to find housing accommodation, hence, they are likely to experience the problem of homelessness. After one has conducted research on the problem of homelessness, one needs to understand that this problem is likely to turn into an impediment within the course of progression of the individuals and promoting community well-being. Therefore, in order to lead to effective growth and development, it of utmost significance for the individuals to implement measures to eliminate homelessness. Causes of homelessness are stated as follows:

Experiencing Distressed Conditions and Natural Calamities and Disasters

When the individuals residing in rural communities are undergoing distressed conditions due to the

ISSN 2076-9202

problems of poverty, illiteracy, indebtedness, or when they are effected by natural calamities and disasters, they tend to migrate to other regions. In the case of occurrence of natural calamities and disasters, such as, Tsunamis, earthquakes, floods, drought and so forth, there is loss of life, wealth and property to a major extent. Hence, the individuals, who survive are to experience homelessness. In some cases, it takes long-term time period for them to recuperate. Hence, in such cases, homelessness can be prolonging. In urban communities, there has been an increase in industrialization. Hence, these individuals form the viewpoint that they will acquire employment opportunities to sustain their living conditions in an adequate manner. But they are usually unable to afford housing, hence, they experience the problem of homelessness. Therefore, experiencing distressed conditions and natural calamities and disasters is a cause of homelessness, which have proven to be unfavourable to the individuals to a major extent.

Slum Demolitions and Evictions with Rehabilitation

In urban communities, there are slums. In slums, there are absence of infrastructure, civic amenities and other facilities that are needed to maintain one's living conditions in a well-ordered manner. When construction is to take place, the slums are likely to get demolished. This is regarded as one of the reasons, which would lead to an increase in homelessness. Forced evictions that are accompanied by violent acts are on the increase in India. In the absence of rehabilitation, the individuals get compelled to live on the streets. In this manner, they are stated to be homeless. They get deprived of all the facilities that are required to sustain their living conditions in an appropriate manner and bring about improvements in their overall quality of lives. Most of the rehabilitation sites are located on the peripheries of the cities. Therefore, slum demolitions and evictions with rehabilitation is a cause of homelessness, which are having detrimental effects upon the overall living conditions of the individuals, belonging to underprivileged sections of the society.

Lack of Affordable Housing

In the absence of public housing and low cost housing schemes in urban areas, the individuals, who are poverty stricken get compelled to live on the streets. They are unable to afford housing accommodation, as it is beyond their economic ability. It is apparently understood that to acquire housing accommodation, it is necessary to possess adequate financial resources. Scarcity of financial resources are the major causes of lack of affordable housing, which gives rise to homelessness. When the individuals are unable to afford housing, they will experience the problem of homelessness. In the housing accommodation, it is vital for the individuals to possess the essential facilities, which would enable them to lead to up-gradation of one's living conditions. When they are unable to find housing with all the facilities, they are likely to be overwhelmed by the problem of homelessness. Therefore, lack of affordable housing is a cause of homelessness, which is experienced by the individuals, primarily when they do not possess adequate financial resources.

Domestic Violence

In households, in rural and urban communities, there is occurrence of domestic violence. This takes place among individuals, they can be parents and children, siblings, husband and wife and other family members. When domestic violence takes place in a major form, the individuals in some cases form the viewpoint that they cannot live in the same house. Hence, they leave the house. When these take place

ISSN 2076-9202

among husband and wife, the women are likely to suffer the problem of homelessness. Domestic violence is regarded as the major cause, which may give rise to homelessness among women. When women are suffering from various types of criminal and violent acts in natal and in marital homes, they form the viewpoint that they will be able to enrich their living conditions, when they leave such homes. In other words, in order to promote physical and psychological health and well-being, they need to have peace of mind. It is difficult for them to find housing accommodation, hence, they are likely to experience the problem of homelessness. Therefore, domestic violence is a cause of homelessness. This is more influencing upon women as compared to men.

Breakdown of Family and Partnership in Marriage

Breakdown of family and partnership in marriage is regarded as one of the critical causes of homelessness. When there is divorce and separation or occurrence of abuse and mistreatment, women get compelled to leave their homes. When men and women are unable to maintain a successful relationship, the ultimate outcome is divorce. The women are likely to get evicted from marital homes. When they do not tend to go to natal homes and do not have any accommodation, they are likely to experience homelessness. In the case of death of the husband, the women leave their homes and live on the streets. In this manner, they get exposed to the risk of homelessness. This has unfavourable effects on the health, well-being and overall living conditions of the individuals. Therefore, breakdown of family and partnership in marriage is one of the critical causes due to which homelessness takes place. In order to lead to progression and well-being, it is necessary for the individuals to form sociable terms and relationships with each other.

Attainment of Employment Opportunities

In the lives of all individuals, attainment of employment opportunities are regarded as one of the primary goals. The individuals residing in the conditions of poverty have the main objective of alleviating the conditions of poverty and leading to up-gradation of their overall living conditions. The individuals, belonging to rural communities migrate to urban communities to get engaged in employment opportunities. When their income is utilised for other purposes and they feel that they will not be able to afford housing accommodation, in such cases, they get overwhelmed by the risk of homelessness. In some cases, individuals form the viewpoint that they will make savings for future. Hence, they tend to adjust themselves to the conditions of homelessness. When the individuals are in jobs of cleaning, sweeping, gardening, cooking, driving, rickshaw pulling and so forth, they in some cases do not earn sufficient income, in such cases, they are likely to experience and adjust to the problem of homelessness. Therefore, attainment of employment opportunities is regarded as the cause of homelessness. This is likely to be more disadvantageous, particularly when the individuals have to migrate to other regions to get engaged in employment opportunities.

Generation of Income

Generation of income is regarded as indispensable goals of all individuals. This is irrespective of their genders, communities, categories and backgrounds. Generation of income is the key in achieving desired goals and objectives and sustaining one's living conditions in an appropriate manner. In rural areas, agriculture and farming practices are regarded as the primary occupations of the individuals. In some cases, the income generated is not sufficient to support their families, hence, they tend to look for other

ISSN 2076-9202

employment opportunities. The individuals, belonging to rural communities migrate to urban communities to get engaged in well-paid employment opportunities. When their income is utilised for other purposes and they are required to support their families, they feel that they will not be able to afford housing accommodation. In such cases, they get overwhelmed by the problem of homelessness. In some cases, individuals form the viewpoint that they will make savings for future. Hence, they tend to adjust themselves to the conditions of homelessness. Therefore, generation of income is regarded as the cause of homelessness. This is understood by the individuals, when they are to reside in homelessness to generate income to support themselves and their families.

Enhancement of Career Prospects

In the present existence, with advancements taking place and with the advent of modernization and globalization, the individuals are focused upon enhancement of their career prospects. The career prospects can be enhanced by acquisition of education, augmenting skills and abilities and getting engaged in employment opportunities. In rural communities, there are not well-developed opportunities for the individuals to enhance their career prospects. Hence, they migrate to urban communities. In urban communities, the system of education is in a well-developed state and one is able to acquire better livelihoods opportunities. When they form the viewpoint that in urban communities, they will not be able to afford housing accommodation, in such cases, they get overwhelmed by the risk of homelessness. When individuals migrate to urban communities, they do not possess adequate financial resources. These are just sufficient to obtain their nutritional requirements and to meet other expenses. But when they cannot afford housing accommodation, they are likely to experience the problem of homelessness. Therefore, enhancement of career prospects is regarded as the cause of homelessness. This is acknowledged by the individuals on a comprehensive basis, when they are determined to lead to up-gradation of their career prospects.

Inequitable Planning and Land Use

Across urban areas, land use planning is likely to be inequitable and favours a development of paradigm. This is more likely to be beneficial to the individuals, belonging to upper classes (7 Major Causes of Homelessness, 2021). In housing, it is necessary to have all the amenities and facilities, which would enable the individuals to sustain their living conditions in an adequate manner. When land is utilized, it needs to be ensured, they prove to be beneficial to the individuals and community as a whole. Planning is regarded as an important function of management. When it is put into operation, it needs to be ensured, it is focused upon promoting well-being and goodwill of the individuals and community. In the absence of the planning function, the individuals get compelled to live on the streets. In this manner, they are to be overwhelmed by the problem of homelessness. They not possess the facilities needed to sustain their living conditions in an appropriate manner and bring about improvements in overall living conditions. Therefore, inequitable planning and land use prospects is a cause of homelessness. This is recognized by the individuals, particularly when they have not been able to carry out equitable planning and make use of land in an appropriate manner.

Inadequacy of the Law

The existence of discriminatory laws and the anti-poor legislations such as, the Bombay Prevention of

ISSN 2076-9202

Begging Act, 1959 was adopted in Delhi in 1961. It was combined with the lack of resilient legal protection of housing rights and women's rights. As a consequence, women are more likely to experience various types of criminal and violent acts in natal and marital homes. These are, verbal abuse, physical abuse, neglect, mistreatment, discriminatory treatment, and grievous hurt. When women form the viewpoint that they will not lead to enrichment of their living conditions due to occurrence of criminal and violent acts, they leave such homes. It is difficult for them to find housing accommodation, hence, they are likely to experience the problem of homelessness. In some cases, the problem of homelessness is temporary (Homelessness, n.d.). When the individuals are determined that they will bring an end to homelessness, sooner or later, they will find their housing accommodation. When laws are formulated, it needs to be ensured, they are focused upon promoting well-being and goodwill of the individuals and community. Therefore, inadequacy of the law is a cause of homelessness. The individuals have been familiarised with this cause, when they have observed that formulation of laws have not been favourable and advantageous to them.

Ways highlighting that Homelessness is an Impediment within the Course of Promoting Community Well-being

Homelessness is regarded as the major barrier in not only leading to progression of the individuals but also the community, region and nation as a whole. When there will be an increase in the rate of homeless population, it will give rise to number of problems and difficulties in leading to effective growth and development of the community members. In order to achieve desired goals and objectives, sustain one's living conditions in an adequate manner and bring about improvements in one's overall quality of lives, it is necessary to possess a normal mind-set. For this purpose, it is essential for the individuals to have a proper housing accommodation. Hence, homelessness is regarded as an impediment within the course of promoting community well-being. Ways highlighting that homelessness is an impediment within the course of promoting community well-being are, problems in taking care of health conditions; experiencing barriers in achievement of goals and objectives; occurrence of obstacles in sustaining one's living conditions in an adequate manner; problems in enhancing one's profession; inability to develop skills and abilities and residing in seclusion. These are stated as follows:

Problems in taking care of Health Conditions

When the individuals are residing in homelessness, they are usually unable to take care of their health conditions. These individuals are required to experience barriers within the course of promoting good health and well-being, physically as well as psychologically. They in some cases, do not have access to clean drinking water, they consume their meals in unhygienic conditions and are unable to maintain personal hygiene. In this manner, they are likely to suffer from various types of health problems and illnesses. It is necessary for the individuals to bathe on daily basis and wear clean clothes. Washing of clothes need to take place on regular basis. Normally washing is done once a week. The problem of homelessness deprives the individuals of all the facilities, which are essential to take care of their health conditions. Therefore, problems in taking care of health conditions is a way that highlights that homelessness is an impediment within the course of promoting community well-being. This has been experienced by the individuals, belonging to all age groups, communities and backgrounds.

Experiencing Barriers in achievement of Goals and Objectives

ISSN 2076-9202

The important goals and objectives of the individuals are acquisition of good-quality education; getting engaged in employment opportunities; promoting better livelihoods opportunities; promoting good health and well-being, physically and psychologically; sustaining one's living conditions in an adequate manner and bringing about improvements in one's overall quality of lives. In order to achieve these goals, it is necessary for the individuals to be well-informed and reside in a proper housing accommodation. Homelessness will impede the concentration of the individuals within the course of implementation of job duties and achievement of goals and objectives. The problem of homelessness deprives the individuals from putting into operation methods and strategies. Therefore, experiencing barriers in achievement of goals and objectives is a way that highlights that homelessness is an impediment within the course of promoting community well-being. This has proved to be disadvantageous to the individuals to a major extent.

Occurrence of Obstacles in sustaining one's Living Conditions in an adequate Manner

In sustaining one's living conditions in an adequate manner, there are number of factors that need to be taken into account, i.e. acquisition of good-quality education; getting engaged in employment opportunities; promoting better livelihoods opportunities; promoting good health and well-being, physically and psychologically; developing skills and abilities; inculcating the traits of morality and ethics; implementing the traits of diligence, resourcefulness and conscientiousness; forming an effective social circle; providing solutions to various types of problems in an adequate manner; making wise and productive decisions and taking out time for all tasks and activities. Homelessness will hinder the concentration of the individuals within the course of implementation of job duties and achievement of goals and objectives. The problem of homelessness does not allow the individuals to provide solutions to various types of problems in a satisfactory manner. Therefore, occurrence of obstacles in sustaining one's living conditions in an adequate manner is a way that highlights that homelessness is an impediment within the course of promoting community well-being. This needs to be solved by the individuals in order to promote well-being and goodwill.

Problems in enhancing one's Profession

The professions of the individuals are the occupations of the individuals. These can be enhanced by acquisition of education, augmenting skills and abilities, getting engaged in employment opportunities and initiating own businesses. It is comprehensively understood, the individuals are required to put into operation the measures and strategies that are needed in enhancing one's profession. In the present existence, with advancements taking place, it is necessary to utilize modern, scientific and innovative methods in the implementation of various tasks and activities. Homelessness will obstruct the attentiveness of the individuals within the course of implementation of job duties and achievement of goals and objectives. The problem of homelessness is an obstacle that deters the individuals from providing solutions to various types of problems in a satisfactory manner. Therefore, problems in enhancing one's profession is a way that highlights that homelessness is an impediment within the course of promoting community well-being. This needs to be solved by the individuals, particularly when they are focused upon up-gradation of their career prospects.

Inability to Develop Skills and Abilities

ISSN 2076-9202

It is vital for the individuals to develop skills and abilities. The various types of skills that need to be honed are, communication skills, time management skills, decision making skills, analytical skills, critical thinking skills, problem-solving skills, technical skills, creative skills, personal skills, professional skills, presentation skills, negotiation skills, and leadership skills. These are to be put into operation in the personal and professional lives of the individuals. Whereas, the abilities that need to be up-graded are, abilities to work under stress; cope with various types of problems and challenges in an adequate manner and abilities to achieve desired goals and objectives. From the stage of early childhood, throughout the lives of the individuals, they need to focus upon honing of skills and abilities. Homelessness will hamper the thoughtfulness of the individuals required to do well in one's job duties and in generating the desired outcomes. The problem of homelessness is an impediment that discourages the individuals from providing solutions to various types of problems in a satisfactory manner. Therefore, inability to develop skills and abilities is regarded as one of the crucial ways that highlights that homelessness is an impediment within the course of promoting community well-being.

Residing in Seclusion

In order to do well in one's job duties, achieve desired goals and objectives, sustain one's living conditions in an adequate manner and bring about improvements in one's overall quality of lives, it is necessary to form an effective social circle. One cannot reside in seclusion. As it is regarded as one of the major impediments within the course of leading to enrichment of the overall living conditions. The problem of homelessness is an impediment that discourages the individuals from integrating with the mainstream society. In this manner, they are unable to form an effective social circle. Problems are an integral part of the lives of the individuals. When one cannot solve them on one's own, one needs to obtain help from others. For this purpose, it is necessary for the individuals to hone their communication skills and interactive abilities. But when the individuals are overwhelmed by the problem of homelessness, their other problems remain unsolved. Therefore, residing in seclusion is regarded as one of the significant ways that highlights that homelessness is an impediment within the course of promoting community well-being.

Conclusion

Homelessness is the societal problem that has unfavourable effects upon individuals residing in both urban and rural communities. In the urban areas, the problem of homelessness is the major concern. The homeless population normally comprises of economically backward sections of the society. When their income is insufficient, they cannot afford housing accommodation and are overwhelmed by the problem of homelessness. Homelessness is regarded as one of the indispensable societal problems. Causes of homelessness are, experiencing distressed conditions and natural calamities and disasters, slum demolitions and evictions with rehabilitation, lack of affordable housing, domestic violence, breakdown of family and partnership in marriage, attainment of employment opportunities, generation of income, enhancement of career prospects, inequitable planning and land use and inadequacy of the law. Ways highlighting that homelessness is an impediment within the course of promoting community well-being are, problems in taking care of health conditions; experiencing barriers in achievement of goals and objectives; occurrence of obstacles in sustaining one's living conditions in an adequate manner; problems in enhancing one's profession; inability to develop skills and abilities and residing in seclusion. Finally, it can be stated, when

ISSN 2076-9202

the individuals are well-equipped in terms of ways to eliminate homelessness, they will contribute in a significant manner in promoting well-being of the community as a whole.

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DISCRETIONARY PURCHASE BEHAVIOR- THE ROLE OF WORKING WOMEN IN RETAIL MARKET

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Background of the study:

Purchases made on the spur of the moment might include items like candies, apparel, and mobile phones, as well as larger-ticket items like automobiles, jewellery, and other items of a similar kind. As may be seen in this instance, it is predicated on irrational reasoning. Marketers make an attempt to capitalize on the behaviour of customers to boost sales. One reason for this is that customers tend to shop online. The practice of making a purchase on the spur of the moment cannot be categorized into a single category of acquisition. When someone makes a purchase without first carefully considering their options, they are said to have "bought on impulse."

The use of gender as a basis for demographic segmentation is one of the most common and widespread practices in marketing today. On the other hand, in the field of consumer behaviour, not nearly enough data about the differences between males and females in this regard has been collected. Based on the principles of evolutionary psychology, this investigation will establish a hypothesis as to why women would report higher levels of brand attachment, hedonic consumption, and impulsive purchase. Examining the correctness of the hypothesis is the reason for doing this investigation.

In India, working women professionals have grown increasingly visible and prominent in recent years, notably in the country's developing service sectors. This trend has occurred over the course of many years. There are a variety of possible factors that are responsible for this pattern. There is a considerable population of working women in India's retail industry, and it is common knowledge that these women are recognized for having progressive worldviews and the ability to make independent decisions.

In addition, the retail sector in India is home to a substantial community of working women. As a direct consequence of this development, India's economic and social structures have progressed greatly in their rate of growth.

This study is to investigate the purchase behavior of working women, with a primary emphasis on fashion garments. The overarching objective of this investigation is to get a deeper comprehension of consumer purchasing patterns in the context of India. The study was conducted with the intention of determining, with the help of the concept of self-congruence, the extent to which a customer feels a sense of belonging in

ISSN 2076-9202

connection to the purchase of clothing.

Key Words: Impulse, Buying, Behavior, Working, Women Consumers.

Introduction:

As a direct result of the improvement in their social position, the shopping habits of women who belong to the working class have undergone significant transformations during the last several years. Because of the many different types of demands that women encounter in the workplace, they have created tactics to cope with these pressures, which has led to changes in the ways that they behave.

Therefore, a classification can be established for the several states of attitude that contribute to the impulsive purchase behaviour of a person, and this classification may be formed into the following constructs. These concepts include things like liking oneself and putting a focus on one's identity, as well as high and low levels of self-esteem, and so on. This classification is wholly dependent on these inconsistencies in the manner in which behaviour is carried out.

The act of making an unplanned purchase immediately after being stimulated by anything outside of oneself is what is referred to as "shopping on impulse." Stimulus can be provided to the customer through sensory marketing and the opportunity to physically interact with the products, as well as through the provision of information that is both transparent and unmistakable regarding special deals and tie-ins, with the goal of assisting the customer in remembering what it is that they require.

The practice of making hurried purchases is a marketing conundrum because it is a behaviour that both academic research and customers agree is socially unacceptable, but which nonetheless accounts for a significant portion of the annual volume of sales across a wide variety of product categories.

This dichotomy creates a dilemma for marketers because hasty buying is a behaviour that is socially unacceptable, but which nevertheless accounts for a significant portion of the annual volume of sales. The astonishing pace of transition and reinvention taking place in India is having a direct impact on the private consumption patterns of the country's inhabitants, which are undergoing change.

Not only do the fundamental shifts in consumer purchasing habits have far-reaching ramifications for the manufacturers, marketers, and retailers of consumer items and services, but they also have far-reaching repercussions for India and Indian society as a whole. In other words, the changes in consumer purchasing habits have far-reaching ramifications for India.

The most significant step to take at this moment is to have an understanding of the nature of this movement in consumer behaviour and buying patterns, and therefore the shift in the wallet share held by Indian customers. This is the most critical step to take at this juncture.

The changes in lifestyle of female consumers, who are creative and bold enough to experiment with things and brands, have also resulted in impulsive purchasing. These customers are more likely to make purchases on the spur of the moment. These customers are well-known for their creativity and readiness to experiment with new products and services.

Customers that fall into this category are ones who are known for their willingness to explore new experiences and products. The introduction of modern store formats in India has resulted in a remarkable shift in the shopping practices of Indian customers, which has, in turn, led to an increase in the propensity of

ISSN 2076-9202

Indian customers to make impulsive purchases. In other words, the introduction of modern store formats in India has led to an increase in the tendency of Indian customers to make impulsive purchases.

These shifts came about as a direct consequence of an increase in the number of modern shop formats that are available in India. There has been a perceptible shift among consumers towards making impulsive purchases, and as a direct result of this trend, there is an immediate need to investigate the reasons that lead customers to behave in such a manner. In addition to these factors, working women customers have also shown a propensity to hoard more things than ever before, which is another factor that contributes to impulsive purchasing behaviour.

Review of Literature :

Gowda, K. R., & Chaudhary, K. (2018) opined the majority of Indians, particularly working women, have made online shopping an integral part of their daily routines. It is anticipated that the Indian internet market would increase by a factor of 3.5 to reach 175 million by the year 2020. The growing preference for online shopping can be attributed to a number of factors, including the increased availability of the internet, the rise in the number of e-tailers (online retailers), the convenience of shopping online, the versatility of delivery options, as well as rising purchasing power. According to a research published by Gizmobaba, the number of online transactions made by women has more than quadrupled in the previous two years. According to a research conducted by Google, it is anticipated that by the year 2020, it would be responsible for 25 percent of the entire organised retail sales in India and will have reached 60 billion dollars in gross merchandising value. Based on primary data, this research makes an effort to analyse the patterns of online shopping behaviour of Indian women. The survey offers a comprehensive examination of the numerous aspects that influence the choice to make an online purchase as well as the e-tailers that are most favoured. According to the findings of the research, online retailers could consider implementing several suggestions.

Choudhary, P., & Kashyap, R. (2019) the purpose of the study is to increase knowledge of the apparel buying behaviour of Indian consumers by gaining an understanding of the apparel buying preferences of working women and to evaluate the impact of the big five personality types on various dimensions that influence the apparel buying behaviour of working women. These dimensions include consumer characteristics, product attributes, promotion, store attributes, and reference groups. As a result, the research was carried out on 480 working women who fell into one of three age categories: 26–35 years old, 36–45 years old, or 46–55 years old. The research was carried out in Jaipur, which is the primary city of the Indian state of Rajasthan. The sample was chosen via the use of a process known as convenient sampling. The methods of percentage, mean, and correlation were used in the examination of the data. It was discovered that there is a connection between the big five personality type and the clothing purchase behaviour dimensions, and that this connection is a favourable one. The outcomes of this research will lead to a better knowledge of behaviour and will give retailers, entrepreneurs, and merchandisers with useful information into the behaviour of clothes buyers.

Choudhary, P., & Kashyap,(2019) 480 working women between the ages of 26 and 55 who belonged to an income bracket that was considered to be upper middle class participated in this research. The research was carried out in the city of Jaipur. The sample was chosen via the use of a process known as convenient

ISSN 2076-9202

sampling. The analysis of the data was conducted using the mean as well as the standard deviation. According to the findings of the research, the features of both the shop and the products themselves are the most significant elements that influence consumers' decisions to purchase garments.

Pinto, P., Hawaldar, I. T., & Pinto, S. (2020) studied how the store layout, ambient elements, and workers influenced the impulsive decision-making of female consumers who were shopping at clothes shops. The results were obtained from 385 respondents in top clothing retailers located in selected Tier I and Tier II cities in the state of Karnataka, India, utilising a single-stage mall intercept survey approach and a designed questionnaire. The replies were put through a multiple regression analysis to get the results. It was discovered that some constructs, such as shop layout, atmosphere, and workers, had a strong positive correlation with impulsive purchase behaviour.

Sahetapy, W. L., Kurnia, E. Y., & Anne, O. (2020) attempts to determine the effect of hedonic motivations on impulsive purchasing, as well as the influence of shopping lifestyle on impulse buying, as well as the influence of hedonic motives on shopping lifestyle. The information was gathered via the completion of questionnaires by a total of 130 respondents. The responses are collected using a process known as non-random sampling or judgemental sampling. When processing the data, the Smart-PLS software is used as the primary analytical tool. The findings of this study indicate that hedonic motivations and shopping lifestyle both have a substantial impact on the tendency to make impulsive purchases.

Zheng, Y., Yang, X.,(2020) investigated the impact that negative coping strategies had in the correlation between perceived stress and online compulsive shopping as well as the moderating effect that self-esteem had on the relationship. A total of 548 female consumers were asked to complete a questionnaire that assessed their levels of perceived stress, self-esteem, negative coping, and online compulsive shopping. The sample had a mean age of 21.41 years and a standard deviation of 4.40. Both the frequency of making online purchases and the total amount of money spent in a given month were utilised as variables in the study. According to the findings, a perception of stress was shown to have a favourable association with compulsive shopping online. This connection was largely mediated by negative coping strategies. In addition, a person's level of self-esteem acted as a moderator for both the direct impact of perceived stress on online compulsive shopping and the mediating effect of negative coping.

Jadhav, P., & Patil, S. R. (2020) examines the purchasing patterns of women's clothing in a number of retail establishments located within the Kolhapur area. The purpose of the research is to investigate the elements that influence the purchase behaviour of female consumers toward a certain clothes brand. Women's purchasing behaviour with regard to branded garment is influenced by a number of elements, including income level, lifestyle, price of the garment, degree of satisfaction, and level of anticipation. Questionnaires that respondents were able to administer on their own were used to compile the data. The examination of the data used both descriptive statistics and a chi square test to determine whether or not there was a satisfactory match. According to the findings, the cost of the garment has the potential to influence the purchasing decisions that women make about ready-made branded apparel. They do not adhere to any one particular philosophy that drives their way of life.

Chaudhuri, S., Kumar, A., & Bhardwaj, A. (2021) the purpose of this research is to investigate whether or not certain demographic factors, such as age, income, and gender, have an effect on people's propensity to

ISSN 2076-9202

make impulsive purchases of grocery items. There is no discernible link between gender or age and the tendency to make rash purchases on the spur of the moment. There is a correlation between the income of the customers and their propensity for making impulsive purchases.

Kshatriya, K., & Shah, P. S. (2021) intends to investigate whether or not customers engage in impulsive and compulsive purchasing behaviours. It investigates the numerous elements that influence and modulate the impulsiveness and compulsiveness of purchasing, as well as the effects of those factors. This research investigates the differences between the variables that influence impulsive and obsessive shopping behaviours. Both of these behaviours may seem to be located on the same continuum; however, they are really very distinct from one another and may be predicted using social media impact and hedonic satisfaction.

Kaur, R., Brar, A. S., & Goel, P. (2022) investigated the myriad of variables that contribute to the impulsive shopping behaviour of working women in the state of Punjab. The current research endeavoured to get an understanding of the different aspects that impact the behaviour of working women about formal wear. These factors include visual merchandising, brand image, style, colour, pricing, and clothing marketing. This whole investigation was carried out using a descriptive research methodology, and the samples were selected using a snowball method. A self-structured questionnaire has been prepared, and 206 working women in Punjab have been given access to it using a Google form. The purpose of this paper is to study the insights of apparel buying behaviour of working women consumers and to understand factors that influence the apparel buying behaviour of working women. Gaining an understanding of the factors that influence the apparel buying behaviour of working women will be helpful for apparel retailers who wish to standardise and formulate their strategy accordingly for the women consumers.

Rai, J., & Yadav, R. K. (2022) This study provides light on the influence of these identified social media characteristics as a prelude to the online impulsive propensity of women customers. This is an area that is of special relevance in online business settings. This study proposes and investigates a conceptual model that makes use of a number of different characteristics in order to assess the working women's tendency to make impulsive purchases online in the Gorakhpur District. The findings of the poll indicated that targeted marketing, advertisements of high value, and websites with appealing aesthetics all have a positive role in forecasting customers' tendency to make impulsive purchases online. It also demonstrated a negative link with the worries that customers have over the sharing of information. In its conclusion, the research discusses a number of consequences, both academic and managerial.

Rahim, F. F. M., Abd Rahim, H., Osman, S., & Othman, M. A. (2022) the purpose of this research is to investigate the relationships between single moms' financial well-being and factors such as materialism, stress, saving behaviour, and compulsive purchasing behaviour. The sample was chosen using a multi-stage random sampling procedure, which was carried out among single moms in Peninsular Malaysia. According to the findings, economic well-being was significantly hindered by both stress and compulsive purchasing behaviour. This was shown to be the case. In addition, compulsive shopping behaviour had served as a mediator between the effect of materialism and stress on economic well-being. Based on these results, it seems that the effective management of the factors of materialism, stress, and compulsive purchasing behaviour is essential to the process of improving the economic well-being of single moms.

ISSN 2076-9202

Sen, S., & Nayak, S. (2022) This study investigates pertinent research gaps and, while doing so, finds three internal stimulation elements as probable precursors to impulsive purchase. These factors are materialism, hedonism, and perceived danger. This article also makes a case for the use of individualism and money as moderator variables, the influence of which needs to be examined in regard to the various postulated correlations.

Deshpande, B., Pradhan, D., Sivakumaran, B., & Lyngdoh, T. (2022) the objective of this research is to investigate the various effects that different advertising appeals have on the amount of impulse purchasing (IB) that consumers engage in for vice and virtue items. This study provides evidence that humorous appeals (scarcity appeals) increase the likelihood of impulsive purchases of vice items and reveals the underlying processes that contribute to these effects.

Mandolfo, M., Bettiga, D., Lamberti, L., & Noci, G. (2022)65 explores the ways in which sales promotions might alter the psychological processing that occurs before impulsive purchasing. We differentiate between Reflective and Impulsive processing pathways by using a dual process paradigm to explain human behaviour. In survey research involving 470 customers, we evaluated the effectiveness of four distinct sales campaigns, each of which was distinguished by a distinct kind of reward (monetary vs nonmonetary) and pleasure (immediate-reward versus delayed-reward). The research investigates further the impacts of promotion-induced emotion, both in terms of arousal and valence, as well as the influence of an individual's predisposition toward impulsive purchasing and sales proneness. The findings demonstrate that promotion-induced emotion as well as individual variations might influence impulsive reactions, but reflective responses can vary depending on the nature of the reward.

Gungordu Belbag, A. (2022) Examine the behaviour of consumers in Turkey during the COVID-19 epidemic, as well as how people are adjusting to the new normal. In this context, 78 customers from Turkey were polled using an online survey. The data were evaluated using grounded theory, which included a framework based on stimulus-organism-response relationships and constant comparative procedures. According to the findings of this research, the environmental factors that are influencing consumer behaviour during the pandemic include the economic crisis, legislation for partial lockdowns, limits on specific services, and messages on social media. Fear, boredom, and the perception of danger are all components of the organism. Consumers' behavioral responses to the pandemic include changes in the purchasing of consumer goods, avoidance from physical stores, a decline in leisure activities, a decline in shopping frequency, planned versus impulse buying, stockpiling, and presumption. Other responses include a decline in shopping frequency, a decline in shopping frequency, a decline in leisure activities, and a decline in shopping frequency.

Research Gap

Most of the studies on the behaviour of making impulsive purchases and the various components that contribute to it are grounded in the history of the study as well as the numerous passages taken from the literature review. This is the case for the majority of the research that has been conducted. This background serves as the foundation for the rest of the investigation that will follow.

ISSN 2076-9202

Need of the Study: More shoppers are purchasing larger amounts of domestic goods, and buying personal items has evolved into more of a routine impulsive purchase than a purchase motivated by a genuine need. Due to more disposable income in the hands of youngsters and women, mall culture weekend celebrations and shopping habits are influence more and more on their purchases.

Now, they are not buying things based on requirements; rather, they are buying things that are quietly emotion-based with this context, the role of buying plays a significant role for modern retailers and researchers. As a result, the goal of this study is to explore the correlations that may exist among the behavior of consumers regarding the impulsive purchasing behavior of working women.

Objectives of the study:

To understand the feelings that is associated with making impulsive purchase by working women.

In order to study the elements that lead to working women making impulse purchases.

The aim of this research paper is to establish the level of satisfaction that is connected with the impulsive buying behaviour of working women.

Research Methodology:

The study is analytical as-well-as descriptive further it makes use of primary sources to support the conclusions that it draws.

A questionnaire is used to obtain this information from a sample of female consumers of service-related firms. The respondents who filled out the questionnaire are used as the sample. Other data, such as reviews and other things, are now being collected and pooled for the study from a wide range of sources, including websites, publications, journals, and theses.

This is being done in preparation for the research. Various statistical tools are used for the purpose of data analysis which includes percentile calculation, factor analysis, correlation and regression. Out of 75 questionnaires 71 questionnaires were taken for consideration and 4 questionnaires were partly filled hence eliminated. On a scale of one to five, with five representing strong agreement and one representing significant disagreement, the respondents were asked to score each statement.

Instruments of Statistics

Using SPSS 18 and Microsoft Excel, a number of statistical procedures including mean, standard deviation, correlation, were carried out so that the data could be analyzed.

Hypothesis:

Hypothesis 1: There is significant relationship between demographic variables like age, occupation, income tenure, work experience etc. on impulse buying of working women.

Hypothesis 2: There is significant relationship between Aspects of a Psychological Structure on impulse buying of working women.

Analysis and Interpretation:

For each dimension of impulsive buying, we produced descriptive statistics for the respondents in the form of numerical standard deviations and means. This data was used to describe the different aspects of impulse buying.

ISSN 2076-9202

The use of a systematic approach for the purpose of assessing whether the results of a research study provide support for a certain theory that can be applied to a community was an integral part of the process of putting the hypothesis to the test. To put a theory to the test, one has to gather information from a representative sample of the population.

Hypothesis 1 : There is significant relationship between demographic variables like age, occupation, income tenure, work experience etc. on impulse buying of working women.

Demographic Variables of Working Women	Impulse Buying
Professional/Occupational Class	.67**
Cultural Background	.41**
Occupational Sector	.72**
Education	.38**
Length of Service	.65**
Age	.26*
Marital Status	.14
Income	.53**
Job Status	.54**

P<0.05*

P<0.0**

Table above demonstrates the connection between the respondents' biographical traits and their propensity for making impulsive purchases. There was a wide range of values for the correlation coefficients, from 14 to 72.

There was a statistically significant correlation between the respondents' occupational class and their level of buying (r = 0.67, p 0.01). According to the findings, a significant association existed not only between Occupational Sector and impulse buying (r = 0.72, p 0.01) but also between cultural background and the tendency to make impulsive purchases (r = 0.41, p 0.01).

In addition, the degree of education was shown to have a significant link with the tendency to make impulsive purchases (r = 0.38, p 0.01). The link between length of service and impulsive purchases was statistically significant (r = 0.65, p 0.01). There was a significant correlation between age and making impulsive purchases (r = 0.26, p 0.05), however there was no correlation between married status and making impulsive purchases (r = 0.14, p > 0.05).

The correlation between income and impulsive purchases was found to be statistically significant (r = 0.53, p 0.01), as was the correlation between work status and impulsive purchases (r = 0.54, p 0.01).

Hypothesis 2 : There is significant relationship between Aspects of a Psychological Structure on impulse buying of working women.

Pearson Correlation Matrix for the aspects of Impulse Buying

	Psychological Structure
Nature of work	214 P=0.032*

ISSN 2076-9202

Pay	4324 0.4324 P=0.0104
Supervision	0.4182 P=0.012*
Promotion	0.0855 P=0.323
Co-Workers	0.0888 P=0.302

P<0.05*

The Pearson correlations for the links between the Psychological Structure of impulsive purchasing are shown in the table that can be found above. It should come as no surprise that the nature of the work itself had the largest link with the tendency to make impulsive purchases (r=0.2141). Despite this, the correlation demonstrates a positive linear association that is only moderate in strength. This is supported by the coefficient of determination, which was calculated to be 0.0458, indicating that the differences in the nature of the job can only account for 4.58% of the variance in impulsive purchasing.

Even though the positive connection between impulsive purchasing and the work itself translates into a relatively weak link, it is statistically significant at the 0.05 level even though it is a relatively weak positive association. That is, the likelihood of discovering that there is no association between these two variables in the population from which the sample was selected is less than or equal to 5% according to the results of the statistical analysis. It is thus possible to draw the conclusion that the kind of Psychological Structure, work performed by working women is directly related to their propensity for making impulsive purchases.

The remaining parameters suggest that there is a weak but positive association between them and impulsive purchase. The association between impulsive purchasing and pay was shown to have the largest correlation (r=0.4324), whereas the relationship between impulse buying and supervision had the least correlation (r=0.4182). However, the subscales for the relationships between impulse buying and pay (r=0.4324; p= 0.0104) and impulse buying and supervision (r=0.4182; p = 0.012) were found to be significant at the 0.05 confidence interval level. On the other hand, the subscales for impulse buying and promotions (r=0.0855; p 0.323) and co-workers (r=0.0888; p=0.302) did not reach statistical significance.

In addition, the characteristics that were discussed above only account for a small portion of the variance in impulsive purchases. It is possible to draw the following conclusions based on the coefficient of determination: impulse buying with pay accounts for approximately 19% (r2 = 0.1869) of the variation in impulse buying; impulse buying with opportunities for promotion and co-workers account for approximately 0.73% (r2 = 0.0073); and impulse buying with supervision accounts for approximately 18% (r2 = 0.1749) of the variation in impulse buying. It would thus seem that stronger correlations about any one of these aspects is likely to translate into higher levels of impulsive purchasing. This is because these aspects all play a role in the consumer decision-making process.

ISSN 2076-9202

Multiple Regression Analysis:

An examination of multiple regressions was carried out to determine the extent in which the demographic variables of employment class, sector, gender, educational level, tenure, age, marital status, stress during buying, income, and job status will explain the variability in terms of buying impulse. The factors in question were occupational class, race, gender, educational level, tenure, age, and income. Occupational class was found to be the most important factor.

According to the findings of a multiple regression analysis that used social circumstances as the dependent variable and impulse buying as the independent variable, the coefficient of multiple correlation between social circumstances and buying is 0.32, R square, the coefficient of multiple determination, is 0.10005, and R square adjusted is equal to 0.06858. In light of this, these social conditions may explain for 6.86% of the variation in impulsive purchase.

In addition, the F statistic, which was calculated to be 3.18, is statistically significant at the 99% level ($p < 0.01$). It is possible to draw the conclusion from this information that social factors substantially explain 6.86% of the variation in impulsive purchase. However, 93.14 percent of the variation in impulsive purchases may be explained by characteristics that were not taken into consideration in this research. In addition, the difference in a person's socioeconomic situations is unaffected by the occupation sector in which they are employed.

Results and Discussion:

The discussion contains sample demographic data, descriptive statistics results for impulse buying features, correlations between impulse buying dimensions, multiple regression analysis, and statistically significant variations between biographical components. Conclusions are formed based on the results, and recommendations for additional research that may be beneficial are offered.

Significant correlations were identified between the sample's biographical data and impulse buying of women.

However, the results showed a significant association between age and impulsive purchase. However, no significant relationship across marital status and impulsive buying was identified.

Women buyers are increasingly making impulse purchases. Marketers and retailers are performing considerable research in order to influence a growing number of female buyers through communication and emotional connection.

This will result in increased revenue and customer loyalty. They will design their retail sites such that there is enough visual merchandising, in-store promotions and deals are shown, and there is less chance of overcrowding.

These findings will aid future study into women's purchasing behaviour and impulsive buying behaviour, both together and independently. Furthermore, the results are relevant to a wide range of items and shouldn't be confined to a particular product. However, when investigating impulsive buying behaviour, women think and purchase differently depending on various criteria.

As a result, these tests must be carried out on a bigger scale across the country to assist merchants and marketers in developing a strong and effective sales and promotional plan. They must keep in mind that

ISSN 2076-9202

offers and discounts have the greatest impact on these consumers when making purchasing decisions. In the case of women, the product decision changes up to the time of purchase.

Findings of the study demonstrate that there is a substantial linkage between women consumers' and impulsive purchasing behaviour which indicates that there is a strong association between the biographical characteristics and impulse buying.

Others who inspire impulse buying of women consists of individuals who are related with their social circles making impulse purchases when shopping with friends and coworkers, supervisors' money, family, socializing while shopping, and bonding with others while shopping.

The findings of a multiple regression analysis reflecting demographic variables against impulse purchasing, as the dependent variable, show that demographic variables explain a considerable portion of the variance in impulse buying.

Working women's impulsive purchasing levels varies significantly depending on their educational degree. Individuals with the lowest qualifications had the lowest amount of impulsive purchasing.

According to the study, women employees aged 40-49 years had much lower levels of impulsive purchase than other age groups.

Merchandise appeal, brand image, reference group comments, and product necessity amid festival seasons all have an influence on impulsive purchase. When the respondent's family or friends accompanies her, they push her to be impulsive by recommending new goods or well-known brands.

The influence of marital status on impulsive purchase is significant. Employees who are married are significantly different from those in the other groups. Individuals, who are unmarried, divorced, or bereaved reported lower levels of impulsive shopping.

It is evident from the study that women consumers undergo a significant amount of stress while making an impulse purchase.

Clothing, footwear, eyeglasses, jewelry, handbags, skincare and make-up products, and anything else that improves their style quotient should all be on their shopping list.

Purchasing one item on the list automatically opens the door for the remaining items on the list. Impulse buy treatment is the most effective approach for treating depression.

As they carry those shopping bags, women's spirits skyrocket. Their stressed minds are rejuvenated, and they feel that great pleasure.

Women employees' levels of impulse buying differed greatly depending on their income. Employees with the lowest salaries had much lower impulse buying than those with greater incomes.

It has been determined that there is a link between educational attainment and the amount of attitudes regarding impulsive buying behaviour.

Suggestions:

Shopkeepers can promote express/quick shopping by providing specialised facilities, as buyers in a rush tend to make impulsive purchases.

Shopkeepers must prevent shopping lengths of more than once hour from the standpoint of impulsive buy, as impulse purchase reduces after a hour of buying length.

Women shoppers must create a list and stick to it to eliminate impulsive purchases.

ISSN 2076-9202

Impulse buying can lead to poor quality items and services; thus buyers must thoroughly examine the products.

Most impulsive items purchased through visual attractiveness are non-utility things that leave money idle therefore female customers resist such temptations.

Impulsive buying does not correspond to a consumer's logical decision-making paradigm. When a consumer has a need, he or she buys impulsively and doesn't look for alternatives. As a result, impulsive buying is a spontaneous and quick purchase with no prior planning, either to acquire certain goods or to complete a specific purchasing.

Conclusion:

Everywhere they go, women consumers are tempted to buy products that aren't on their Wishlist. This urge to make unneeded purchases eventually leads to impulsive purchases by consumers. Most people have made impulsive buying at some time in their life.

The marketer should place greater attention on more appealing and decorative window displays, which entice customers to visit retail establishments and aid to enhance sales and income and must play pleasing music to relieve the stress of working women. According to the poll, the numbers of store personnel and personal interaction have a substantial impact on female shoppers. This suggests that women are more susceptible to impulsive purchases when shopping.

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FORMATION OF POSITIVE VIEWPOINTS IN TERMS OF VARIOUS FACTORS NEEDS TO BE REINFORCED THROUGHOUT THE LIVES OF THE INDIVIDUALS

Dr. Radhika Kapur

Abstract

In the personal and professional lives of the individuals, they are required to put into operation various tasks and activities, which are challenging. The individuals are required to experience number of problems and impediments. But when they are dedicated towards doing well in their jobs and in generating the desired outcomes, they need to form positive viewpoints. These will facilitate in doing well in one's job duties and generating the desired outcomes in an efficient manner. Furthermore, there are various individuals as well, who are demanding in nature. The individuals come across them within homes, educational institutions, employment settings and in other places. In such cases, it is necessary to reinforce positive viewpoints. These will enable the individuals to achieve desired goals and objectives and carry out job duties successfully. One of the major benefits of formation of positive viewpoints is, the individuals augment their knowledge and understanding in terms of various factors. Furthermore, they inculcate the traits of diligence, conscientiousness, morality and ethics. Therefore, it is well-understood formation of positive viewpoints in terms of various factors needs to be reinforced throughout the lives of the individuals. The main concepts that are taken into account in this research paper are, understanding the meaning and significance of forming positive viewpoints, factors in terms of which positive viewpoints are required to be formed and formation of positive viewpoints in terms of various factors contributes significantly in promoting community well-being.

Keywords: Education, Employment Opportunities, Factors, Individuals, Job Duties, Positive Viewpoints, Problems

In the lives of the individuals in both personal and professional spheres, they are required to undergo various problems and difficulties. When these take place in a major form and prove to be barriers within the course of putting into operation various tasks and functions, it is frustrating for the individuals (Young, 2020). But they need to form positive viewpoints in terms of various factors. The formation of these viewpoints will enable the individuals to think positive and implement measures to provide solutions to problems. In educational institutions at all levels, within the course of pursuance of education, the academic subjects and lesson plans are difficult to understand.

Within the course of academic learning and achievement of educational goals, there are occurrence of various difficulties. In other words, there are occurrence of challenging situations. But the formation of positive viewpoints will enable the individuals to augment their knowledge and understanding in terms of

ISSN 2076-9202

various factors. This will enable the individuals to put in efforts to their best abilities to do well in their job duties and achieve desired goals and objectives. From the stage of early childhood, throughout the lives of the individuals, they are taught that they need to develop positive viewpoints and prevent any kinds of negative viewpoints. Therefore, positive viewpoints prove to be favourable and advantageous to a major extent not only in pursuance of education, but in implementing other tasks and activities as well.

It is apparently understood that acquisition of employment opportunities is regarded as one of the indispensable goals of all individuals. The reason being, it is the primary goal of the individuals to sustain their living conditions in an adequate manner. The employment opportunities are difficult to find. In all types of employment opportunities, job duties are difficult to carry out (How to List Job Responsibilities in Job Listings, 2021). But they need to form positive viewpoints in terms of various factors. The formation of these viewpoints will enable the individuals to augment awareness in terms of job duties, generate information regarding modern, scientific and innovative methods, develop mutual understanding with others and achieve desired goals and objectives. Hence, one should reinforce positive viewpoints in terms of various factors within the workplace.

Within homes, in some cases, the individuals may not feel pleased by the viewpoints of other individuals. But when they develop positive thinking and feel their family members are giving them suggestions for their betterment, they will listen to them and implement the suggestions. Family is the institution from where, learning, growth and development of the individuals takes place. Hence, it is of utmost significance to form cordial and amiable terms and relationships with the family members. Apart from various factors, it is necessary for the individuals to form positive viewpoints in terms of other individuals as well. In other words, one should not possess any negative feelings in terms of anybody. Therefore, positive viewpoints need to be reinforced in all spheres throughout the lives of the individuals.

The individuals are required to get engaged in number of tasks and get involved in situations, which are stressful. In other words, there are various causes of stress that are experienced by the individuals in personal and professional lives. In such cases, it is necessary for the individuals to be well-versed in terms of ways to curb stress. The formation of these viewpoints will enable the individuals to augment awareness in terms of job duties, generate information regarding modern, scientific and innovative methods, form cordial and pleasant terms and relationships with others and provide solutions to various problems in an effective manner. Hence, in case of occurrence of stressful situations as well, one is required to form positive viewpoints.

In cases of situations, when they are complicated and tedious, it is apparently understood, the individuals will be overwhelmed by the psychological problems of anger, anxiety and frustration. There is an increase in these problems, when the individuals normally do not possess adequate resources and are not informative. In order to carry out various job duties, the individuals are required to possess adequate materials, tools, devices, and equipment. In the present existence, technologies and internet are regarded as prominent sources to do well in one's job duties and to achieve desired goals. Therefore, it is necessary for the individuals to strengthen positive viewpoints in terms of various aspects that are related to their job duties.

Understanding the Meaning and Significance of Forming Positive Viewpoints

ISSN 2076-9202

Within the course of academic learning, achievement of educational goals, acquisition of employment opportunities, promoting well-being and goodwill and in leading to up-gradation of one's overall quality of lives, there are occurrence of various problems and difficulties. But the formation of positive viewpoints will enable the individuals to augment their knowledge and understanding in terms of various factors. Furthermore, they will understand that when they will be dedicated towards the achievement of desired goals and objectives in personal and professional spheres, they will have to perform good deeds and reinforce positive viewpoints. This will enable the individuals to put in efforts to their best abilities to do well in their job duties and achieve desired goals and objectives. From the stage of early childhood, throughout the lives of the individuals, they are taught that they need to develop positive viewpoints and reinforce them. Therefore, individuals are able to understand the meaning and significance of forming positive viewpoints, when they will prove to be advantageous to them in personal as well as professional lives.

The formation of positive viewpoints will prove to be beneficial to the individuals in their lives on a comprehensive basis. The various types of benefits are, developing positive thinking in terms of various factors; implementing measures in an adequate manner to provide solutions to problems; inculcating the traits of morality and ethics; implementing the traits of diligence, resourcefulness and conscientiousness; taking out sufficient amount of time for all tasks and activities; making wise and productive decisions; providing solutions to the complicated situations in an adequate manner; augmenting analytical, problem-solving, technical and critical thinking skills; being well-versed in terms of job duties and responsibilities; forming an effective social circle; developing mutual understanding with others and being well-equipped in terms of modern, scientific and innovative methods. When the individuals put into practice these factors in an adequate manner, they will be able to acquire good-quality education, get engaged in employment opportunities, augment skills and abilities, alleviate loneliness and seclusion, sustain one's living conditions in an adequate manner and lead to enhancement of their overall quality of lives. Therefore, individuals are able to understand the meaning and significance of forming positive viewpoints, when they will recognize their importance in achieving personal and professional goals.

Factors in terms of which Positive Viewpoints are required to be formed

Within and outside the homes, there are number of factors in terms of which positive viewpoints are required to be formed by the individuals (Individual, 2021). When the individuals will strengthen positive viewpoints, they will benefit to a major extent. They will facilitate in acquiring good-quality education, doing well in their job duties within employment settings, generating information regarding modern, scientific and innovative methods, forming cordial and pleasant terms and relationships with others, providing solutions to various problems in an effective manner and leading to up-gradation of their overall quality of lives. Positive viewpoints are regarded as the key, which will enable the individuals to inculcate the traits of morality, ethics, diligence and conscientiousness. Furthermore, they will enable the individuals to curb psychological problems and any kinds of negative feelings in terms of any factors or individuals. Positive viewpoints are regarded as fundamental. These will enable the individuals to overcome the barriers taking place within the course of implementation of job duties and achievement of desired goals. Factors in terms of which positive viewpoints are required to be formed by the individuals are stated as follows:

ISSN 2076-9202

Pursuance of Educational Programs

In educational institutions at all levels within the course of pursuance of education, the academic subjects and lesson plans are difficult to understand. Within the course of academic learning and achievement of educational goals, there are occurrence of various difficulties. But the formation of positive viewpoints will enable the individuals to augment their knowledge and understanding in terms of various factors. This will enable the individuals to put in efforts to their best abilities to do well in their job duties and achieve desired goals and objectives. From the stage of early childhood, throughout the lives of the individuals, they are taught that they need to develop positive viewpoints and prevent any kinds of negative viewpoints. Academic learning is not easy, but the individuals need to be well-equipped in terms of ways to overcome problems and challenges in a satisfactory manner. Hence, positive viewpoints prove to be favourable and advantageous to a major extent not only in pursuance of education, but in implementing other tasks and activities as well. Therefore, pursuance of educational programs is a factor in terms of which positive viewpoints are required to be formed. This is recognized by the individuals, particularly when they are dedicated towards their studies.

Acquisition of Employment Opportunities

It is apparently understood that acquisition of employment opportunities is regarded as one of the indispensable goals of all individuals. The reason being, these render an important contribution in generating a source of income. These are difficult to find and in all employment opportunities, job duties are difficult to carry out. In other words, the individuals are required to experience number of problems and challenges. But they need to form positive viewpoints in terms of various factors. One should develop confidence in themselves to cope with various types of problems and generate the desired outcomes. One should focus upon augmenting their knowledge and understanding in terms of various factors throughout their jobs. The formation of these viewpoints will enable the individuals to augment awareness in terms of job duties, generate information regarding modern, scientific and innovative methods, develop mutual understanding with others and achieve desired goals and objectives. Hence, one should reinforce positive viewpoints in terms of various factors within the working environmental conditions. Therefore, acquisition of employment opportunities is a factor in terms of which positive viewpoints are required to be formed. This is acknowledged by the individuals, particularly when they are determined towards sustaining their living conditions in a satisfactory manner.

Implementation of Household Responsibilities

In both rural and urban communities, implementation of household responsibilities is an integral part of the lives of the individuals. The various types of household responsibilities are, cleaning, sweeping, washing, preparation of meals, electric work, repair work, painting, carpentry, plumbing and so forth. In rural communities, one needs to pay attention towards rearing of the livestock. In this case as well, there are occurrence of various types of difficulties. But the formation of positive viewpoints will enable the individuals to augment their knowledge and understanding in terms of various factors. This will enable the individuals to put in efforts to their best abilities to do well in their job duties and achieve desired goals and objectives. Throughout the lives of the individuals, both men and women are required to understand that they need to develop positive viewpoints and prevent any kinds of negative viewpoints. All the family

ISSN 2076-9202

members are required to work in collaboration and integration with each other. Therefore, implementation of household responsibilities is a factor in terms of which positive viewpoints are required to be formed. This is taken into account by the individuals, when they are putting emphasis upon sustaining their living conditions in an adequate manner.

Coping with various Problems and Challenges

Problems and challenges are an integral part of the lives of the individuals. These may take place in a major as well as in a minor form. When the individuals are overwhelmed by any types of problems and challenges, they are required to be well-versed in terms of various types of modern and pioneering methods (Writing Effective Job Responsibilities, 2020). When the individuals utilize them in an efficacious manner, they are able to carry out their job duties in a less time consuming and efficient manner. When these take place in a major form and prove to be obstacles within the course of putting into operation various tasks and functions, it is frustrating for the individuals. One of the major causes of frustration and stress is the individuals may have to procrastinate their tasks and activities. But in order to carry out various tasks and functions successfully, they need to form positive viewpoints in terms of various factors. The formation of these viewpoints will enable the individuals to think positive and implement measures to provide solutions to problems. Therefore, coping with various problems and challenges is a factor in terms of which positive viewpoints are required to be formed. This is understood by the individuals, when they are to make provision of solutions to various types of problems and challenges.

Dealing with Demanding Individuals

In one's lives in both personal and professional spheres, one is required to deal with demanding individuals. Within as well as outside the homes, in some cases, the individuals may not feel pleased by the viewpoints of other individuals. But when they develop positive thinking and feel other individuals are giving them suggestions for their betterment, they will listen to them and acknowledge the suggestions. Apart from various factors, it is necessary for the individuals to form positive viewpoints in terms of other individuals as well. In other words, one should not possess any negative feelings in terms of anybody. When the individuals are wholeheartedly dedicated towards the achievement of goals and objectives in personal and professional lives, they need to form positive viewpoints, particularly in terms of individuals, who they are working and dealing with. Hence, positive viewpoints need to be reinforced in all spheres throughout the lives of the individuals. Therefore, dealing with demanding individuals is a factor in terms of which positive viewpoints are required to be formed. This is understood by the individuals, as in some case, parents and other family members within homes, instructors within educational institutions and supervisors and employers within employment settings can be demanding.

Putting into Operation Other Tasks and Activities

Apart from acquisition of education, implementation of job duties within employment settings, and implementation of household responsibilities, there are other tasks and activities as well that are required to be carried out by the individuals. These are health care, preservation of the environment, (Unit 1 The Earth System and Its Components, n.d.), social work, participation in economic, political and cultural activities and so forth. The involvement of the individuals in other tasks and activities will enable them to generate awareness in terms of various factors, augment communication skills and interactive abilities and lead to

ISSN 2076-9202

up-gradation of one's overall standards of living. The individuals understand that in leading to enrichment, apart from career prospects, other tasks and activities are also important. When the individuals are participating in all these activities, they are required to undergo problems and difficulties in terms of various aspects. But they need to form positive viewpoints in terms of various factors. The formation of these viewpoints will enable the individuals to think positive and implement measures to provide solutions to problems. Furthermore, the individuals will be able to put into practice their job duties successfully. Therefore, putting into operation other tasks and activities is a factor in terms of which positive viewpoints are required to be formed. This is identified by the individuals, as in leading to up-gradation of one's overall quality of lives, it is vital to focus upon other tasks and activities.

Enhancement of Career Prospects

The career prospects of the individuals can be enhanced through various ways, i.e. through acquisition of good-quality education, getting engaged in employment settings and commencing their own businesses. In enhancement of career prospects, individuals are required to go through various problems and challenges and deal with demanding individuals. The individuals are required to form positive viewpoints in terms of various factors. The formation of these viewpoints will enable them to think positive and implement measures to provide solutions to problems. Furthermore, the individuals will be able to put into practice their job duties successfully. Within the course of academic learning and putting into operation job duties with employment settings and businesses, there are occurrence of various types of problems and difficulties. But the formation of positive viewpoints will enable the individuals to augment their knowledge and understanding in terms of various factors. This will enable them to put in efforts to their best abilities to do well in their job duties, meet the expectations of their instructors, supervisors and employers and achieve desired goals and objectives. Therefore, enhancement of career prospects is a factor in terms of which positive viewpoints are required to be formed. This is taken into account by the individuals, as they are focused upon enhancement of their career prospects, irrespective of their communities, categories and backgrounds.

Dealing with Stressful Situations

The individuals are required to get engaged in tasks and situations, which are stressful. In other words, there are various causes of stress that are experienced by the individuals in personal and professional lives. The formation of these viewpoints will enable the individuals to augment awareness in terms of job duties, generate information regarding modern, scientific and innovative methods, form cordial and pleasant terms and relationships with others and provide solutions to various problems in an effective manner. Hence, in case of occurrence of stressful situations as well, one is required to form positive viewpoints. In cases of situations, when they are complicated and tedious, it is apparently understood, the individuals will be overwhelmed by the psychological problems of anger, anxiety and frustration. There is an increase in these problems, when the individuals do not possess sufficient resources and information in terms of various factors. It is necessary for the individuals to implement time management skills. These will facilitate in taking out sufficient amount of time for all tasks and activities. Furthermore, it is necessary for the individuals to hone their abilities to work under stress. Therefore, dealing with stressful situations is a factor in terms of which positive viewpoints are required to be formed. This is taken into consideration by the

ISSN 2076-9202

individuals, when they are wholeheartedly dedicated towards achievement of desired goals and please other individuals.

Utilizing Modern, Scientific and Innovative Methods

Utilizing modern, scientific and innovative methods will enable the individuals to put into practice their job duties in a less time consuming and efficient manner. In some cases, there are occurrence of problems, but getting engaged in regular practice is the key to augment one's knowledge and understanding. In cases of situations, when they are complicated and tedious, it is apparently understood, the individuals will be overwhelmed by the psychological problems of stress, anxiety and frustration. There is an increase in these problems, when the individuals do not possess adequate resources. In order to carry out various job duties, the individuals are required to possess adequate materials, tools, devices, and equipment. The financial resources are regarded to be of utmost significance, which are to be managed in an appropriate manner. In the present existence, with advancements taking place, technologies and internet are regarded as prominent sources to do well in one's job duties and to achieve desired goals. Hence, it is necessary for the individuals to strengthen positive viewpoints in terms of various aspects that are related to their job duties. Therefore, utilizing modern, scientific and innovative methods is a factor in terms of which positive viewpoints are required to be formed. The individuals, belonging to all occupations are making use of these methods to do well in their jobs.

Achieving Desired Goals and Objectives

The important goals and objectives of the individuals are acquisition of good-quality education, getting engaged in employment opportunities, augmenting skills and abilities, forming an effective social circle, sustaining one's living conditions in an adequate manner and leading to enhancement of their overall quality of lives. In this case as well, there are occurrence of various types of difficulties. The occurrence of various types of problems and challenges are apparent. When the individuals are unable to make provision of solutions to them on their own, they need to take help and support from others. These are family and community members. But the formation of positive viewpoints will enable the individuals to augment their knowledge and understanding in terms of various factors. This will enable the individuals to put in efforts to their best abilities to do well in their job duties and achieve desired goals and objectives. Throughout the lives of the individuals, they are required to understand that they need to reinforce positive viewpoints and prevent any kinds of negative viewpoints from assuming a major form. Therefore, achieving desired goals and objectives is a factor in terms of which positive viewpoints are required to be formed. The individuals, belonging to all categories and backgrounds are focused upon achievement of their goals and objectives.

Formation of Positive Viewpoints in terms of various Factors contributes significantly in Promoting Community Well-being

In the present existence, with advancements taking place and with the advent of modernization and globalization, it is of utmost significance for the individuals to recognize the meaning and significance of education. Education is the instrument, which will render an important contribution in promoting community well-being. In educational institutions at all levels within the course of pursuance of education, the academic subjects and lesson plans are difficult to understand. Within the course of academic learning and achievement of educational goals, there are occurrence of various types of difficulties. But the formation

ISSN 2076-9202

of positive viewpoints will enable the individuals to augment their knowledge and understanding in terms of various factors. This will enable the individuals to put in efforts to their best abilities to do well in their job duties and promote community well-being. Therefore, individuals, belonging to all communities, categories and backgrounds understand that education will impart information regarding the aspect that formation of positive viewpoints in terms of various factors contributes significantly in promoting community well-being.

There are other tasks and activities as well that needs to be carried out by the individuals, belonging to both urban and rural communities. These are health care, preservation of the environment, social work, participation in economic, political and cultural activities and so forth. The involvement of the individuals in other tasks and activities will enable them to generate awareness in terms of various factors, augment communication skills and interactive abilities and lead to up-gradation of one's overall standards of living. When the individuals are carrying out these tasks and activities in an adequate manner, they are contributing in an efficacious manner in promoting community well-being. Throughout the country in all communities, there are individuals, belonging to deprived, marginalized and economically weaker sections of the society. They are struggling to make ends meet. Hence, when the individuals are dedicated towards promoting community well-being, one needs to put emphasis upon their up-gradation. Therefore, individuals need to possess a helping nature and a co-operative attitude and form the viewpoint that these traits will impart them information regarding the aspect that formation of positive viewpoints in terms of various factors contributes significantly in promoting community well-being.

Utilizing modern, scientific and innovative methods will enable the individuals to put into practice their job duties in a less time consuming and efficient manner. Furthermore, one will be able to promote well-being of community members. In some cases, there are occurrence of problems, but getting engaged in regular practice is the key to augment one's knowledge and understanding. It is vital for the individuals to develop mutual understanding with others and work in co-ordination. In cases of situations, when they are complicated and cumbersome, it is apparently understood, the individuals will be overwhelmed by the psychological problem of stress. It is necessary for the individuals to implement time management skills. These will facilitate in taking out sufficient amount of time for all tasks and activities. Furthermore, it is necessary for the individuals to hone their abilities to work under stress. There is an increase in these problems, when the individuals do not possess adequate resources. Hence, management of financial, human, technical and material resources is necessary. In order to carry out various job duties, the individuals are required to possess adequate materials, tools, devices, and equipment. Therefore, utilizing modern, scientific and innovative methods and management of resources will facilitate the understanding that formation of positive viewpoints in terms of various factors contributes significantly in promoting community well-being.

Conclusion

In the lives of the individuals in both personal and professional spheres, they are required to undergo various types of problems and difficulties. When these take place in a major form and prove to be barriers within the course of putting into operation various tasks and functions, it is frustrating for the individuals. But they need to form positive viewpoints in terms of various factors. The formation of these viewpoints will enable the individuals to augment their critical thinking skills and implement measures to provide solutions to problems. Factors in terms of which positive viewpoints are required to be formed by the

ISSN 2076-9202

individuals are, pursuance of educational programs, acquisition of employment opportunities, implementation of household responsibilities, coping with various problems and challenges, dealing with demanding individuals, putting into operation other tasks and activities, enhancement of career prospects, dealing with stressful situations, utilizing modern, scientific and innovative methods and achieving desired goals and objectives. Formation of positive viewpoints in terms of various factors contributes significantly in promoting community well-being. Finally, it can be stated, when the individuals are forming positive viewpoints in terms of various factors, they will contribute significantly in achieving desired goals in both personal and professional lives and leading to enhancement of their overall quality of lives.

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MAKING WISE AND PRODUCTIVE DECISIONS ARE THE KEY IN SUSTENANCE OF ONE'S LIVING CONDITIONS

Dr. Radhika Kapur

Abstract

Decision making processes are to be put into practice by the individuals throughout their lives. During the stage of early childhood, parents are vested with the authority and responsibility of making decisions in terms of their children. Whereas, in the case of adults, they are usually provided with the opportunities of making decisions on their own. They may or may not take ideas and suggestions from others. When the individuals are making decisions, they need to ensure, they are wise and productive. In other words, they prove to be favourable and beneficial to the individuals and organizations as a whole. When the individuals are wholeheartedly dedicated towards leading to up-gradation of the overall structure of the organization, they need to work diligently towards making of wise and productive decisions. When there are number of alternatives available, one is required to make selection of the alternative, which is considered as most useful. In some cases, the decision making processes are difficult, whereas, in other cases, they are manageable. But they are an integral part of personal and professional lives of the individuals. Therefore, making wise and productive decisions are regarded as the key in sustenance of one's living conditions. The main concepts that are taken into account in this research paper are, understanding the meaning and significance of decision making processes, factors in terms of which wise and productive decisions are made and ways highlighting that decision making processes are the key in promoting community well-being.

Keywords: Communities, Career Prospects, Decision Making Processes, Enhancement, Improvements, Organizations, Well-being

Decision making is an integral part of the lives of the individuals. The individuals are required to make decisions in their personal and professional lives on frequent basis. The decisions may be major as well as minor. The various areas in terms of which decisions are to be made are, acquisition of education, getting engaged in employment opportunities, implementation of household responsibilities, bringing about improvements in the environmental conditions, enhancing career prospects, making improvements in infrastructure, amenities and facilities, participation in social work, health and well-being, leading to up-gradation of the overall structure of the organization and utilizing modern, scientific and innovative methods. When the individuals are making decisions, they need to ensure, they prove to be efficacious and worthwhile to others (Gray, 2021).

In the implementation of the decision making processes, one is required to conduct an analysis of the alternatives. As when decisions are to be made, there is normally more than one alternative available. The individuals aim to make wise and judicious decisions. After the analysis is conducted, one needs to make

ISSN 2076-9202

selection of the alternatives, which are most suitable. In organizations, the individuals in leadership positions are vested with the authority and responsibility of making decisions. They may use their own discretion or take ideas and suggestions from the other individuals. Therefore, it can be stated, when decision making processes are put into operation in the personal and professional lives of the individuals, they need to make sure they are wise and productive.

Acquisition of education is regarded as one of the indispensable factors, which all individuals need to focus upon, irrespective of their communities, categories and backgrounds. The individuals, belonging to all communities have recognized the meaning and significance of education. They aspire to acquire good-quality education. Education is the instrument, which would enable the individuals to achieve desired goals and objectives and lead to up-gradation of their overall standards of living. When the individuals get enrolled in educational institutions, they are required to make wise and productive decisions. In higher educational institutions, one is required to make decisions regarding the field, in accordance to the interests and abilities. Furthermore, in educational institutions at all levels, one is required to make decisions in terms of participation in various types of academic activities (How to Make Decisions, 2021).

Getting engaged in employment opportunities is regarded as one of the primary goals of the individuals. The reason being, these will facilitate in generation of income and sustaining one's living conditions in an adequate manner. Furthermore, the individuals will be able to enhance their career prospects and bring about improvements in their overall quality of lives. The various aspects that facilitate the decision making processes are, interests, motivation, capabilities and aptitude. In other words, the individuals are required to make decisions taking into account these factors. Therefore, acquisition of education and getting engaged in employment opportunities are regarded as essential areas, in terms of which one is required to make wise and productive decisions.

The individuals, belonging to all communities need to pay attention towards the implementation of household responsibilities. Within households, there are number of tasks and activities, which the individuals are required to pay attention towards. These are, washing, cleaning, preparation of meals, taking care of the needs and requirements of the family members, electric work, repair work, painting, plumbing, carpentry and overall maintenance of the house. When the individuals are to put into operation these job duties, they are required to make decisions in terms of various factors. In order to implement the tasks of electric work, repair work, painting, plumbing, carpentry, decisions are made regarding hiring efficient and experienced service providers. Furthermore, decisions are made on daily basis in terms of preparation of meals. Wise and productive decisions facilitate implementation of household responsibilities in an efficient manner.

Preservation of the environment is regarded as one of the essential areas in promoting community well-being. The individuals, belonging to all categories and backgrounds are required to keep the environment clean. One should be informative in terms of measures and approaches to preserve the environmental conditions. When the individuals are residing in a clean and green environment, they will be able to render a significant contribution in promoting community well-being. Therefore, implementation of household responsibilities and preservation of the environment are considered as crucial areas, in terms of which one is required to make wise and productive decisions.

ISSN 2076-9202

Understanding the Meaning and Significance of Decision Making Processes

It is comprehensively understood that all individuals have goals and objectives to achieve. The important goals and objectives of the individuals are, acquisition of good-quality education, getting engaged in employment opportunities, enhancing career prospects, augmenting skills and abilities, forming an effective social circle and leading to up-gradation of one's overall living conditions. Decision making is regarded as an indispensable aspect that would facilitate in the achievement of goals. When the individuals are engaged in the decision making processes, they need to be well-versed in terms of methods and approaches. When these are put into operation in a well-organized and satisfactory manner, the individuals will prevent the occurrence of any mistakes. Furthermore, they will contribute in a significant manner in generation of desired outcomes. For example, the supervisors make the decision in terms of utilization of technologies to prepare the assignment, instead of paper and pen. As a consequence, individuals will be able to put into practice the job duties in a less time consuming and efficient manner. One of the major benefits of utilization of technologies is, the individuals are able to facilitate editing and make changes. Therefore, one will acquire an efficient understanding of the decision making processes, when they are making useful and favourable decisions.

Management of Resources is an important area that individuals are required to focus upon in their personal and professional lives. The various resources that need to be managed are, financial, material, technical and human resources. Financial resources are the monetary resources. Material resources are the devices, tools, equipment and procedures that are utilized in the implementation of job duties. Technical resources are the various types of technologies utilized. The technical resources have acquired prominence and are made use of in putting into practice various job duties in personal and professional spheres. Human resources are the personnel. They need to make use of their educational qualifications, skills and abilities to put into operation the job duties appropriately and achieving desired goals. The individuals within homes and in various types of organizations are required to make decisions in terms of management of resources in a satisfactory manner. One needs to be informative in terms of job duties and responsibilities. When one is utilizing a device, tool, equipment or procedure, one needs to ensure, they prove to be advantageous in doing well in one's job. Therefore, individuals, belonging to all communities, categories and backgrounds will acquire an efficient understanding of the decision making processes, when they prove to be beneficial in achieving the desired goals.

Factors in terms of which Wise and Productive Decisions are made

When the individuals are making major decisions, particularly in terms of enhancement of career prospects, they need to make sure they are suitable. Apart from career prospects, there are number of factors in terms of which the individuals are required to make decisions. The decision making processes are put into operation in accordance to the required steps. When these are made within as well as outside the homes, the individuals need to be informative in terms of steps. In some cases, it is manageable, whereas, in other cases, one is required to experience difficulties. When there are occurrence of various types of problems, one is required to put in wholehearted efforts to provide solutions to them (Decision-Making Process, 2021). The solutions can be provided through conducting research through various sources and communicating with others. One makes use of various sources, i.e. books, articles, reports, projects, other reading materials,

ISSN 2076-9202

technologies and internet. On the other hand, communication processes takes place with family and community members. One of the major benefits of these traits are, individuals are able to up-grade their knowledge and clear their problems and doubts. Factors in terms of which wise and productive decisions are made are stated as follows:

Acquisition of Education

Acquisition of education is regarded as one of the indispensable factors, which all individuals need to focus upon, irrespective of their communities, categories and backgrounds. Education is the instrument, which would enable the individuals to achieve desired goals and objectives and lead to up-gradation of their overall standards of living. When the individuals acquire education, they are not only generating information in terms of academic subjects, but also other aspects that are necessary to emerge into good human and productive citizens of the country. When the individuals get enrolled in educational institutions, they are required to make wise and productive decisions.

In higher educational institutions, one is required to make decisions regarding the field in accordance to their interests and abilities. Furthermore, in educational institutions at all levels, one is required to make decisions in terms of participation in various types of academic activities. When the individuals make wise and productive decisions in terms of acquisition of education, they are able to benefit to a major extent. Therefore, acquisition of education is a factor in terms of which wise and productive decisions are made. The decisions made in terms of this factor has major influence upon the overall living conditions of the individuals.

Getting engaged in Employment Opportunities

Getting engaged in employment opportunities is regarded as one of the primary goals of the individuals. In some cases, when the individuals are pursuing education, they look for employment opportunities. The reason being, they form the viewpoint that they will accumulate sufficient financial resources. These would facilitate in bringing about improvements in their living conditions. The major benefits of employment opportunities are, these will facilitate in generation of income and sustaining one's living conditions in an adequate manner. The various aspects that facilitate the decision making processes are, interests, motivation, capabilities and aptitude. In other words, the individuals are required to make decisions taking into account these factors.

When the individuals are making decisions in terms of employment opportunities, educational qualifications is regarded to be of utmost significance to take into consideration. When various types of organizations are recruiting individuals, the educational qualifications, skills, abilities, categories, backgrounds, personality traits and job experience are regarded as vital aspects, which need to be acknowledged. Therefore, getting engaged in employment opportunities is a factor in terms of which wise and productive decisions are made. The decisions made in terms of this factor have proven to be meaningful and advantageous to the individuals on a comprehensive basis.

Implementation of Household Responsibilities

The individuals, belonging to all communities need to pay attention towards the implementation of household responsibilities. Within households, there are number of tasks and activities, which the individuals are required to pay attention towards. These are, fetching water, washing, cleaning, sweeping,

ISSN 2076-9202

preparation of meals, child development, taking care of the needs and requirements of the family members, electric work, repair work, painting, plumbing, carpentry and overall maintenance of the house. When the individuals are to put into operation these job duties, they are required to make decisions in terms of various factors. In order to implement the tasks of electric work, repair work, painting, plumbing, carpentry, decisions are made regarding hiring efficient and experienced service providers.

In urban communities, one usually obtain assistance from service providers, particularly in terms of the job duties of electric work, repair work, painting, plumbing, carpentry, and gardening. Whereas, in rural communities, the individuals put into operation their job duties on their own. In rural communities, rearing of the livestock is an important area, which needs to be paid attention towards. Therefore, implementation of household responsibilities is a factor in terms of which wise and productive decisions are made. The decisions made in terms of this factor has rendered an important contribution in leading to enhancement of living conditions to a major extent.

Bringing about Improvements in the Environmental Conditions

Preservation of the environment is regarded as one of the essential areas in promoting community well-being. The individuals, belonging to all categories and backgrounds are required to keep the environment clean. This is regarded as indispensable in promoting good health and well-being. One should be informative in terms of measures and approaches to preserve the environmental conditions. When the individuals are residing in a clean and green environment, they will be able to render a significant contribution in promoting community well-being. The individuals need to curb various forms of pollution. The air, water, land and noise pollution are the types of pollution, which need to be curbed.

The individuals need to get their vehicles checked, prevent the omission of gases and fumes into the air from factories, alleviate the throwing of any waste materials into the water bodies and land, and the things and materials, which causes noise pollution should be curbed. When the individuals put into practice these measures to curb pollution in an effective manner, they will contribute in bringing about improvements in the environmental conditions and preservation of the environment. Therefore, bringing about improvements in the environmental conditions is a factor in terms of which wise and productive decisions are made. The decisions made in terms of this factor has rendered a significant contribution in the formation of a clean and green environment.

Enhancing Career Prospects

The career prospects of the individuals can be enhanced by acquisition of good-quality education, getting engaged in employment opportunities, and commencing own businesses. When the individuals get enrolled in educational institutions, they are required to make wise and productive decisions. In higher educational institutions, one is required to make decisions regarding the field, in accordance to their interests and abilities. The various aspects that facilitate the decision making processes in terms of employment opportunities are, interests, motivation, capabilities and aptitude. When the individuals are making decisions in terms of employment opportunities, educational qualifications, competencies, abilities and aptitude are regarded to be of utmost significance.

When the individuals are commencing own businesses, they are required to make decisions in terms of financial resources, materials, products or services and so forth. It is necessary for the individuals to

ISSN 2076-9202

stimulate their mind-sets and put in efforts to their best abilities in doing well in job duties, related to their careers. Therefore, enhancing career prospects is a factor in terms of which wise and productive decisions are made. The decisions made in terms of this factor has contributed in a significant manner in achieving goals in personal and professional spheres and bringing about improvements in one's overall quality of lives.

Making Improvements in Infrastructure, Amenities and Facilities

In promoting community well-being, it is necessary to make improvements in infrastructure, amenities and facilities. The infrastructural facilities are, roads and rail networks, telecommunications, power supplies, water supplies, radio, transportation and communications. In households in both urban and rural communities and in various types of organizations, one is required to make sure, there is availability of power supplies, water supplies, heating and cooling equipment in accordance to the weather conditions, restrooms and other facilities. When up-gradations are to take place in these areas, one needs to make decisions. The decisions are primarily focused upon management of financial, material, technical and human resources.

Furthermore, utilization of modern, scientific and innovative methods is efficacious. It is essential for the individuals to stimulate their mind-sets and put in efforts to their best abilities in doing well in job duties, particularly related to bringing about improvements in infrastructure, amenities and facilities. When the individuals are making decisions, they need to ensure, they prove to be worthwhile and useful to others. Therefore, making improvements in infrastructure, amenities and facilities is a factor in terms of which wise and productive decisions are made. The decisions made in terms of this factor has contributed in an appropriate manner in leading to enhancement of the living conditions of the individuals.

Participation in Social Work

The individuals normally depict interest in participating in social work. In urban and rural communities, there are individuals, belonging to deprived, marginalized and socio-economically backward sections of the society. They are overwhelmed by the societal problems of poverty, illiteracy, unemployment, homelessness and crime and violence. These are regarded as major barriers within the course of achieving goals in personal and professional spheres, promoting better livelihoods opportunities and bringing about improvements in one's overall quality of lives. These problems are prevalent. But the decision making processes of the individuals need to be focused upon in providing solutions to these problems.

Furthermore, it needs to be ensured, they do not have unfavourable effects upon the overall living conditions of the individuals. The participation of the individuals in social work would enable them to put into operation various tasks and activities in a satisfactory manner. These would contribute significantly in leading to up-gradation of the living conditions of the individuals. Therefore, participation in social work is a factor in terms of which wise and productive decisions are made. The decisions made in terms of this factor have proven to be useful in leading to enhancement of the disadvantaged sections of the society.

Promoting Health and Well-being

Health and well-being is important for all individuals, irrespective of their age groups, genders, occupations, communities, categories and backgrounds. One should be healthy from the physical as well as psychological perspective. In promoting good health and well-being, the essential factors that need to be taken into account are, diet and nutrition; exercise and physical activities; yoga and meditation; being well-equipped in terms of

ISSN 2076-9202

job duties and responsibilities; forming cordial and amiable terms and relationships with others; obtaining adequate amount of sleep; obtaining medical check-ups on regular basis, particularly in case of health problems and illnesses; promoting cleanliness; coping with psychological problems in an adequate manner; promoting a normal mind-set; making improvements in infrastructure, amenities and facilities and utilizing modern, scientific and innovative methods.

The decision making processes of the individuals need to be focused upon making provision of good health and well-being, physically and psychologically. Furthermore, it needs to be ensured, they have favourable effects upon the overall living conditions of the individuals. When the individuals are making decisions in terms of health and well-being, one needs to ensure, they lead to up-gradation of overall personality traits as well. Therefore, promoting health and well-being is a factor in terms of which wise and productive decisions are made. The decisions made in terms of ways of promoting health and well-being are regarded as useful to the individuals on a wide scale.

Leading to up-gradation of the overall Structure of the Organization

The organizations are educational institutions and employment settings. All the members, irrespective of their job positions in the hierarchy need to work in collaboration with each other in the implementation of the task of up-gradation of the overall structure of the organization. When the individuals are making decisions, they need to ensure, they prove to be useful and meaningful to others. In the implementation of the decision making processes, one is required to conduct an analysis of the alternatives. After the analysis is conducted, one needs to make selection of the alternatives, which are most suitable. In organizations, the individuals in leadership positions are vested with the authority and responsibility of making decisions. They may use their own discretion or take ideas and suggestions from the other individuals.

In cases of making important decisions, such as, in terms of bringing about changes, the discussion meetings are called, where there is participation of various members of the organizations. Hence, it can be stated, when decision making processes are put into operation in the personal and professional lives of the individuals, they need to make sure they are wise and productive. Therefore, leading to up-gradation of the overall structure of the organization is a factor in terms of which wise and productive decisions are made. When the decisions made are suitable, they will prove to be enriching to the members, organizations and the overall community.

Utilizing Modern, Scientific and Innovative Methods

In the present existence, with advancements taking place and with the advent of modernization and globalization, one needs to make use of modern, scientific and innovative methods. Within the course of putting into operation various job duties, such as, pursuance of education in educational institutions of all levels, getting engaged in employment opportunities, implementation of household responsibilities, bringing about improvements in the environmental conditions, enhancing career prospects, making improvements in infrastructure, amenities and facilities, participation in social work, promoting health and well-being, and in leading to up-gradation of the overall quality of lives of the individuals, it is essential to make use of modern, scientific and innovative methods.

The various types of modern, scientific and innovative methods are, maps, charts, graphs, images, pictures, technologies, models, and so forth. The utilization of these methods would enable the individuals to carry

ISSN 2076-9202

out their job duties in a less time consuming and efficient manner. When decisions are made in terms of these methods, it needs to be ensured, they are facilitating in doing well in one's job duties and in generating the desired outcomes (Decision Making, 2021). Therefore, utilizing modern, scientific and innovative methods is a factor in terms of which wise and productive decisions are made. When the decisions are to be made in terms of these methods, it needs to be ensured, members contribute in a significant manner in achieving the desired goals.

Ways Highlighting that Decision Making Processes are the Key in Promoting Community Well-being

In order to lead to effective growth and progression of the nation, it is necessary to focus upon promoting community well-being (Definition and Examples, 2021). In the implementation of this task, the decision making processes are regarded to be of utmost significance. Changes are regarded as an integral part of the lives of the individuals. Within the course of time, these are required to take place. When these are to take place, it needs to be ensured, they promote well-being and goodwill. In educational institutions at all levels, various types of organizations and agencies, one is required to bring about changes. Hence, when changes are to be brought about or when one is to provide solutions to various problems, one is required to make wise and productive decisions. Ways highlighting that decision making processes are the key in promoting community well-being are, bringing about improvements in the system of education; generating employment opportunities for all individuals; promoting skills development programs; making improvements in health care facilities; utilizing technical and pioneering methods in implementation of tasks and functions and alleviating societal problems. These are stated as follows:

Bringing about Improvements in the System of Education

Education is regarded as the instrument, which would enable the individuals to achieve desired goals and objectives in personal and professional spheres and lead to up-gradation of their overall standards of living. Through acquisition of education, the individuals are able to generate information in terms of various factors. In the system of education, it is of utmost significance for the individuals to make use of technical, modern, scientific and innovative methods. These are to be utilized in the implementation of teaching-learning methods, instructional strategies and teaching-learning materials. In the present existence, it is necessary to bring about improvements in the system of education. When improvements will take place, educators will develop motivation towards the implementation of their job duties. Furthermore, students will develop interest and enthusiasm towards learning and achievement of educational goals. Therefore, bringing about improvements in the system of education is regarded as an indispensable way highlighting that decision making processes are the key in promoting community well-being.

Generating Employment Opportunities for all Individuals

Getting engaged in employment opportunities is regarded as one of the primary goals of the individuals. The research studies have indicated that individuals usually aspire to obtain employment opportunities while pursuing higher education. In other words, within the course of pursuance of Bachelors, masters or doctoral programs, the individuals look for employment opportunities. The major benefits of employment opportunities are, these will facilitate in generation of income, promoting better livelihoods opportunities and sustaining one's living conditions in an adequate manner. It is unfortunate that individuals are struggling to acquire employment opportunities. Due to inability to get engaged in employment opportunities, the

ISSN 2076-9202

individuals are residing in the conditions of poverty. Therefore, generating employment opportunities for all individuals is a vital way highlighting that decision making processes are the key in promoting community well-being.

Promoting Skills Development Programs

In promoting community well-being, it is necessary to lead to up-gradation of skills development programs. These programs are focused upon augmenting knowledge, competencies and capabilities of the individuals. The individuals in some cases develop interest in augmenting their skills and abilities in terms of the tasks of electric work, repair work, painting, plumbing, carpentry, gardening, driving, cooking and so forth. In such cases, they get enrolled in vocational training centres. In these training centres, one needs to put emphasis upon teaching-learning methods, instructional strategies and teaching-learning materials. When the educators are putting emphasis upon these factors in an appropriate manner, they will contribute efficiently in leading to development of skills among individuals. These skills are to be utilized in sustaining their living conditions in an effective manner. Therefore, promoting skills development programs is a crucial way highlighting that decision making processes are the key in promoting community well-being.

Making improvements in Health Care Facilities

Health is wealth. It is necessary to bring about improvements in health care facilities. The health problems and illnesses are experienced by individuals, irrespective of their age groups, gender, occupations, communities, categories and backgrounds. With the advent of technologies, it is necessary to make use of technical, modern, scientific and innovative methods. These are to be utilized in making provision of medical treatment to the individuals. Obtaining medical check-ups on regular basis is essential for the individuals, particularly in case of health problems and illnesses. Hence, it is apparently understood, when there will be improvements made in health care facilities, they will contribute in a satisfactory manner in promoting community well-being. Therefore, making improvements in health care facilities is a way highlighting that decision making processes are the key in promoting community well-being. This has been acknowledged by the individuals, belonging to all communities.

Utilizing Technical and Pioneering Methods in implementation of Tasks and Functions

In promoting community well-being, there are number of tasks and functions that need to be taken into account by the individuals. These are, pursuance of education in educational institutions of all levels; augmenting knowledge, skills and abilities; getting engaged in employment opportunities; implementation of household responsibilities; preservation of the environmental conditions; enhancing career prospects; bringing about improvements in infrastructure, amenities and facilities; leading to up-gradation of the disadvantaged sections of the society; promoting health and well-being and leading to up-gradation of the overall quality of lives of the individuals. In the implementation of all these tasks and activities, it is essential to make use of technical and pioneering methods. Therefore, utilizing technical and pioneering methods in implementation of tasks and functions is a way highlighting that decision making processes are the key in promoting community well-being. This has been recognized by the individuals, when they understand the usefulness of these methods.

Alleviating Societal Problems

In urban and rural communities, there are individuals, belonging to deprived, marginalized and

ISSN 2076-9202

socio-economically backward sections of the society. They are overwhelmed by the societal problems of poverty, illiteracy, unemployment, homelessness and crime and violence. These are regarded as major barriers within the course of achieving goals in personal and professional spheres, promoting better livelihoods opportunities and bringing about improvements in one's overall quality of lives. When the individuals are putting into practice the approaches to promote community well-being, they need to be well-versed in terms of ways to alleviate societal problems. Therefore, alleviating societal problems is a way highlighting that decision making processes are the key in promoting community well-being. This has been taken into consideration by the individuals, when they generate information in terms of unfavourable effects of these problems.

Conclusion

Decision making is an integral part of the lives of the individuals. The individuals are required to make decisions in their personal and professional lives on frequent basis. The decisions may be major as well as minor. In other words, the effects of the decisions can be more or less upon the lives of the individuals. Factors in terms of which wise and productive decisions are made are, acquisition of education, getting engaged in employment opportunities, implementation of household responsibilities, bringing about improvements in the environmental conditions, enhancing career prospects, making improvements in infrastructure, amenities and facilities, participation in social work, promoting health and well-being, leading to up-gradation of the overall structure of the organization and utilizing modern, scientific and innovative methods. Ways highlighting that decision making processes are the key in promoting community well-being are, bringing about improvements in the system of education; generating employment opportunities for all individuals; promoting skills development programs; making improvements in health care facilities; utilizing technical and pioneering methods in implementation of tasks and functions and alleviating societal problems. Finally, it can be stated, when the individuals are making wise and productive decisions, they will render an important contribution in achieving goals in personal and professional spheres and bringing about improvements in their overall quality of lives.

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HONING LEADERSHIP SKILLS: FUNDAMENTAL IN LEADING TO UP-GRADATION OF THE OVERALL STRUCTURE OF THE ORGANIZATIONS

Dr. Radhika Kapur

Abstract

In various types of organizations, i.e. educational institutions, manufacturing and production organizations, service organizations and so forth, there are individuals in leadership positions. These are vested with the authority and responsibility of making decisions, supervising the subordinates, guiding them and leading to up-gradation of the overall structure of the organizations. The leaders need to be well-versed in terms of measures and approaches to hone their skills. They need to conduct an analysis in terms of the areas, which need to be improved. After the analysis is conducted, the leaders are required to make use of modern, scientific and innovative methods. Furthermore, there are number of job duties that need to be put into practice by the leaders. Some of these are, guiding and leading subordinates in the right direction, providing solutions to their problems, creating an amiable environment within the workplace, making provision of infrastructure, amenities, and facilities, possessing an approachable nature and an amiable attitude and putting into operation pioneering methods in job duties. Therefore, it is comprehensively understood in all types of organizations that honing leadership skills is fundamental in leading to up-gradation of the overall structure of the organizations. The main concepts that are taken into account in this research paper are, understanding the meaning and significance of leadership skills, areas regarding which leadership skills need to be honed and methods in which leadership skills contribute significantly in promoting well-being of the community members.

Keywords: Job Duties, Leaders, Leadership Skills, Organizations, Problems, Resources, Up-gradation

In various types of organizations, there are individuals in leadership positions. These are directors, deans, chairpersons, heads of the departments, managers, supervisors, and instructors. The individuals, who are in leadership positions are required to guide and lead others in the right direction. They need to possess adequate knowledge in terms of their job duties and responsibilities. When they are informative and well-aware, they will be able to carry out their job duties in a well-ordered and satisfactory manner. It is comprehensively understood, individuals experience various types of problems and challenges within the course of putting into operation their job duties and responsibilities.

It is the job duty of the leaders to make provision of solutions to the problems of the individuals and prevent them from assuming a major form. When problems are severe, they are regarded as major impediments within the course of putting into operation various types of job duties and responsibilities. Hence, one needs to obtain support and assistance from leaders. Within the organizations, it is necessary for the leaders to

ISSN 2076-9202

promote teamwork. When teamwork will be promoted, the individuals will work in collaboration and integration with each other. In this manner, they will come to know each other, develop mutual understanding, do well in their jobs and generate the desired outcomes. Therefore, within various types of organizations, there are number of areas, in terms of which leadership skills need to be honed.

Management of resources is regarded as one of the vital areas, which the leaders are required to pay attention towards (Leadership Skills, 2021). The human, technical, financial and material resources are regarded as the key in leading to functioning of the organization in an efficacious manner. These need to be utilized to lead to an increase in productivity and profitability. The leaders need to put into operation the measures and approaches to manage them in an efficient manner. The resources should be utilized to the extent that is required and wastage should be prevented. When the workforce is utilizing resources to enhance productivity, they should make use of them in a satisfactory manner.

The leaders should create an amiable environment within the workplace. The amiable environment will be created when there will be mutual understanding among individuals, provision of infrastructure, amenities and facilities, formulation of laws and policies and co-ordination among individuals. In the formation of an amiable environment, the leaders as well as the subordinates need to work in collaboration and integration with each other. Furthermore, it will facilitate the concentration of the individuals on their job duties. Therefore, management of resources and formation of an amiable environment are the key in leading to the overall functioning of the organization in an appropriate manner.

In some cases, there are occurrence of conflicts and disagreements among individuals. These may take place in a major or in a minor form (Doyle, 2021). When these take place, the leaders guide the subordinates in terms of peaceful conflict resolution methods. The individuals or groups are required to listen to each other in an appropriate manner. Communication processes needs to take place in a calm manner. After communicating with each other in a suitable manner, one should come to a conclusion. The leaders are required to generate awareness among individuals regarding peaceful conflict resolution methods and reinforce them. In order to lead to overall functioning of the organization in an effective manner, it is indispensable for all members to work in collaboration and integration with each other.

The leaders need to implement grievance redresser procedures within the workplace. When the individuals are overwhelmed by any problems or grievances, they redress them. These may take place regarding implementation of job duties, dealing with clients, putting into practice modern, scientific and innovative methods, experiencing of criminal acts, such as sexual harassment and experiencing of other types of miscellaneous problems. Through grievance redresser procedures, they are able to redress their grievances and seek solutions. Therefore, in order to retain workforce and lead to functioning of the overall organizations in an adequate manner, one will have implement peaceful conflict resolution methods and grievance redresser procedures.

Understanding the Meaning and Significance of Leadership Skills

The individuals put into practice leadership roles in educational institutions of all levels and in various types of organizations. There are number of job duties and responsibilities that are carried out by the leaders. In order to do well in their job duties, achieve desired goals and objectives and in leading to up-gradation of the overall structure of the organizations, one needs to put emphasis upon up-gradation of leadership skills.

ISSN 2076-9202

In honing of leadership skills, the individuals need to be well-versed in terms of various methods. These are, conducting research through making use of various sources; making use of technologies and internet on a comprehensive basis; implementing effective communication processes with others; implementing various tasks and activities; being well-equipped with modern, scientific and innovative methods; inculcating the traits of diligence, resourcefulness and conscientiousness; implementing the traits of morality and ethics; participating in fieldwork; developing motivation towards job duties; forming positive viewpoints in terms of various aspects of job duties and individuals; providing equal rights and opportunities to all and not discriminate against others. When these factors are recognized and put into operation satisfactorily, leadership skills will be honed. Individuals will acquire an efficient understanding of the meaning and significance of leadership skills, when they will contribute in achieving desired goals and leading to up-gradation of the overall structure of the organizations.

When the individuals in leadership positions are paying attention on honing leadership skills, they need to take into account various factors. These are, being informative and well-equipped in terms of job duties and responsibilities; making wise and productive decisions; implementing time management skills; honing analytical, critical thinking and problem-solving skills; possessing an approachable nature and an amiable attitude; providing solutions to problems in an effective manner; promoting teamwork; managing resources efficiently; creating an amiable environment within the workplace; implementing peaceful conflict resolution methods; implementing grievance redresser procedures; putting into operation modern, scientific and innovative methods; leading to up-gradation of training and development programs; focusing upon achievement of organizational goals and leading to up-gradation of the overall structure of the organization. When these factors are acknowledged and implemented satisfactorily, one will contribute significantly in honing leadership skills. Furthermore, job experience renders an important contribution in honing leadership skills. One will acquire an efficient understanding of the meaning and significance of leadership skills, when they will prove to be meaningful to them in leading to enrichment of their overall standards of living.

Areas regarding which Leadership Skills need to be honed

In all types of organizations, leaders are vested with the authority and responsibility of putting into operation all the tasks and functions, which would lead to overall functioning of the organization in an efficacious manner. The leaders need to conduct research in terms of the areas, which need to be improved (The Core Leadership Skills you need in Every Role, 2021). After they have analysed the areas, they need to put into operation modern, scientific and innovative methods that would lead to achievement of desired goals. The human resources are regarded as fundamental. They need to make use of their educational qualifications, knowledge, skills and abilities to do well in their job duties. Furthermore, they should be determined to fulfil the expectations of the individuals in leadership positions. The leaders need to deal with their subordinates in an effective manner. They need to work diligently to create an environment within the workplace in such a manner that would incur the feeling of job satisfaction among individuals and retain them. It is of utmost significance for the employees and students to feel satisfied within the workplace and develop motivation towards their job duties. Areas regarding which leadership skills need to be honed are stated as follows:

Providing Solutions to the Problems

ISSN 2076-9202

It is comprehensively understood, individuals experience various types of problems and challenges within the course of putting into operation their job duties and responsibilities. These take place in educational institutions at all levels and in various types of organizations. It is the job duty of the leaders to make provision of solutions to the problems of the individuals and prevent them from assuming a major form. These may take place regarding implementation of job duties, dealing with demanding individuals, lack of resources, putting into practice modern, scientific and innovative methods, and occurrence of other types of miscellaneous problems.

When problems are severe, they are regarded as major impediments within the course of putting into operation various types of job duties and responsibilities. Hence, one needs to obtain support and assistance from leaders. The employees and students put in efforts to provide solutions to problems on their own. But when they are unable to carry out job duties successfully, they are required to obtain support and help from leaders. Therefore, providing solutions to the problems is a vital area regarding which leadership skills need to be honed. This needs to be paid attention towards by the leaders, when they are determined towards putting into operation job duties and responsibilities in a satisfactory manner.

Promoting Teamwork

Within the organizations, it is necessary for the leaders to promote teamwork. In educational institutions at all levels and in various types of organizations, the instructors and employers assign projects to the students and employees. They encourage teamwork. In teamwork, there is a team leader, who is vested with the authority and responsibility of supervising the job duties of the team members. When teamwork will be promoted, the individuals will work in collaboration and integration with each other. In this manner, they will come to know each other, develop mutual understanding, do well in their jobs and generate the desired outcomes.

When they are overwhelmed by any types of problems and challenges, they will be able to obtain support and assistance from each other. One of the major benefits of teamwork is work pressure will be alleviated and individuals will be assigned the job duties in accordance to their skills and abilities. When the individuals are working in a team, they develop motivation towards the implementation of job duties. Therefore, promoting teamwork is a vital area regarding which leadership skills need to be honed. This is regarded as beneficial and worthwhile in doing well in one's job duties and stimulating the mind-sets of the individuals towards learning.

Management of Resources

Management of resources is regarded as one of the vital areas, which the leaders are required to pay attention towards. The human, technical, financial and material resources are regarded as the key in leading to functioning of the organization in an efficacious manner. These need to be utilized to lead to an increase in productivity and profitability. The human resources are the personnel, they need to make use of their educational qualifications, skills and abilities in an efficient manner. Technical resources are the technologies utilized in implementation of job duties. Financial resources are the monetary resources. Material resources are the tools, devices, and equipment used in putting into operation job duties.

The leaders need to put into operation the measures and approaches to manage them in an efficient manner. The resources should be utilized to the extent that is required and wastage should be prevented. When the

ISSN 2076-9202

workforce is utilizing resources to enhance productivity, they should make use of them in a satisfactory manner. Therefore, management of resources is an essential area regarding which leadership skills need to be honed. This is the key which would contribute in putting into operation job duties in an efficient manner and leading to enhancement of the overall structure of the organizations.

Creating an Amiable Environment within the Workplace

The leaders should create an amiable environment within the workplace. This is not only the responsibility of the leaders. But all the members of the organizations, irrespective of their job positions in the hierarchy need to work in co-ordination with each other towards implementation of this goal. When the individuals are determined to put into practice their job duties successfully and lead to overall functioning of the organization, amiable environment is regarded as fundamental. The amiable environment will be created when there will be mutual understanding among individuals, provision of infrastructure, amenities and facilities, formulation of laws and policies and co-ordination among individuals.

In the formation of an amiable environment, the leaders as well as the subordinates need to develop mutual understanding with each other. Furthermore, amiability will facilitate the concentration of the individuals on their job duties and responsibilities. In addition, all the members of the organization will develop motivation towards their job duties. Amiability is regarded as the central aspect which would render a significant contribution in achieving desired goals and leading to up-gradation of the overall structure of the organization. Hence, all the members need to put emphasis upon leading to reinforcement of this factor. Therefore, creating an amiable environment within the workplace is an area regarding which leadership skills need to be honed. This needs to be focused upon throughout the implementation of job duties.

Implementing Peaceful Conflict Resolution Methods

In some cases, there are occurrence of conflicts and disagreements among individuals. These may take place over major issues or trivial issues. When these take place, the leaders guide the subordinates in terms of peaceful conflict resolution methods. It is commonly understood that in workplaces, the individuals are adults, hence, they are usually aware that they need to work in co-ordination with each other. Putting into operation conflict resolution methods in a peaceful manner will contribute in reinforcing professionalism among individuals. In order to carry out the job duties in accordance to the expectations of the leaders, one not only needs to be well-versed in terms of methods and procedures, but be professional in their conduct as well.

The individuals or groups are required to listen to each other in an appropriate manner. Communication processes need to take place in a calm manner. After communicating with each other in a suitable manner, one should come to a conclusion. The leaders are required to generate awareness among individuals regarding peaceful conflict resolution methods and reinforce them. Therefore, implementing peaceful conflict resolution methods is an area regarding which leadership skills need to be honed. This needs to be reinforced, particularly when the individuals are determined towards achievement of organizational goals, leading to up-gradation of the overall structure of the organization and forming cordial terms and relationships with each other.

Implementing Grievance Redresser Procedures

The leaders need to implement grievance redresser procedures within the workplace. When the

ISSN 2076-9202

individuals are overwhelmed by any problems or grievances, they redress them. These may take place regarding implementation of job duties, lack of resources, materials and other facilities, dealing with clients, putting into practice modern, scientific and innovative methods, experiencing of criminal acts, such as sexual harassment and experiencing of other types of miscellaneous problems. Through grievance redresser procedures, they are able to redress their grievances and seek solutions. It is the job duty of the leaders to conduct an analysis of the causes of occurrence of grievances. After the analysis is conducted, one should be wholeheartedly dedicated to provide solutions.

Human resources are regarded as assets. They make use of their competencies and abilities to achieve desired goals and objectives and lead to up-gradation of the overall structure of the organizations. Hence, in order to retain workforce and lead to functioning of the overall organizations in an adequate manner, one will have implement grievance redresser procedures. Therefore, implementing grievance redresser procedures is an area regarding which leadership skills need to be honed. This needs to be strengthened, as all the members, irrespective of their job positions in the hierarchy need to promote a normal mind-set and provide solutions to their problems in an appropriate manner.

Putting into Operation Modern, Scientific and Innovative Methods

With advancements taking place and with the advent of technologies, it is necessary to put into operation modern, scientific and innovative methods in job duties (Leadership Skills, 2021). It is the job duty of the leaders to guide and direct the employees and students in terms of these methods. The utilization of these methods has facilitated the implementation of job duties in a less time consuming and efficient manner. In some cases, the individuals experience difficulties in these methods. But getting engaged in regular practice is the key, which will facilitate in overcoming problems. The various types of modern, scientific and innovative methods are, maps, charts, diagrams, pictures, images, graphs, and various types of technologies. The internet is regarded as the prominent source. It makes provision of adequate information to the individuals in terms of various areas and fields.

When the individuals are required to augment their knowledge and understanding in terms of various areas, they make use of the internet. The utilization of internet and technologies will render a significant manner in carrying out job duties in a less time consuming and satisfactory manner. Within the course of pursuance of educational programs and implementation of job duties within employment settings, the utilization of these methods will prove to be advantageous. Therefore, putting into operation modern, scientific and innovative methods is an area regarding which leadership skills need to be honed. This needs to be strengthened in educational institutions as well as in various types of employment settings.

Organizing Training and Development Programs

When the employees get recruited in organizations, they are required to go through training and development programs. When recruitment and selection of employees takes place, it is usually ensured, they are experienced. Even when they are experienced, they need to go through these programs. The leaders need to focus upon organizing training and development programs in an appropriate manner. These programs make provision of information to the individuals in terms of various aspects of the organization. These are, goals and objectives, history, personnel, mission, departments, job duties, infrastructure, amenities and facilities and the overall environmental conditions.

ISSN 2076-9202

In some cases, within the course of putting into practice job duties and responsibilities, one may have to get enrolled in these programs. When they need to augment their knowledge and understanding in terms of modern, scientific and innovative methods, the training and development programs need to be reinforced. It is the job duty of the leaders to implement the methods and approaches in such a manner that these programs prove to be beneficial and favourable to the individuals. Therefore, organizing training and development programs is an area regarding which leadership skills need to be honed. This needs to be focused upon in various organizations, particularly when employees need to be informed regarding various aspects.

Organizing Seminars and Workshops

There are organization of seminars and workshops in educational institutions at all levels and in various organizations (25 Leadership Skills You Need to Learn Fast, 2021). When the individuals in leadership positions form the viewpoint that individuals need to be imparted with information in terms of a particular topic or concept, they organize a seminar or a workshop. In these, the other individuals are also invited from other organizations. They are usually the individuals in leadership positions. They make presentations and give speeches, with the main objective of imparting information among individuals in terms of the subjects.

When these are organized in higher educational institutions, the students pursuing masters and doctoral programs are provided with the opportunities to present their papers. In this manner, they are able to bring about improvements in communication and presentation skills. Furthermore, there will be an increase in the confidence levels of the individuals. The seminars and workshops facilitate interaction of the leaders with other individuals. In this manner, they are able to generate information and augment their knowledge and understanding in terms of various areas. Therefore, organizing seminars and workshops is an area regarding which leadership skills need to be honed. The leaders need to ensure, they organize them to benefit all the members and lead to enrichment of the overall structure of the organizations.

Leading to Overall Functioning of the Organizations

In leading to overall functioning of the organizations in an effective manner, there are various factors that need to be taken into account by the leaders and other members. These are, being well-equipped in terms of job duties and responsibilities; making wise and productive decisions; implementing time management skills; honing analytical, critical thinking and problem-solving skills; possessing an approachable nature and an amiable attitude; providing solutions to problems in an effective manner; promoting teamwork; managing resources efficiently; creating an amiable environment within the workplace; implementing peaceful conflict resolution methods; implementing grievance redresser procedures; putting into operation modern, scientific and innovative methods; organizing training and development programs; organizing seminars and workshops and forming cordial and amiable terms and relationships with other members.

The leaders need to make provision of information among students in educational institutions and among employees in organizations in terms of these factors. After one has acquired an efficient understanding in terms of them, one needs to put them into operation on a regular basis. Therefore, leading to overall functioning of the organizations is an area regarding which leadership skills need to be honed. The leaders and the other members need to implement these factors throughout their jobs and within the course of pursuance of education.

ISSN 2076-9202

Methods in which Leadership Skills Contribute Significantly in Promoting Well-being of the Community Members

The individuals put into practice leadership roles in educational institutions of all levels and in various types of organizations. The individuals make selection of fields in accordance to their competencies and abilities, i.e. art, education, literature, law, architecture, engineering, business, management, science, technology, medical, health care, music, singing, choreography and so forth. When the individuals are pursuing education or are employed in these fields, they are not only rendering an important contribution in leading to enhancement of their career prospects and overall quality of lives, but they are also focusing upon promoting community well-being.

Services in all the fields are to be put into operation to lead to effective growth and development of the community and nation as a whole. When the instructors, supervisors and employers are imparting information in terms of various subjects and concepts to the individuals, they are contributing in a significant manner in promoting their well-being. Methods in which leadership skills contribute significantly in promoting well-being of the community members are, pursuance of educational programs; getting engaged in employment opportunities; honing communication skills; taking out time for all tasks and functions; making wise and productive decisions and providing solutions to the dilemmas in a satisfactory manner. These are stated as follows:

Pursuance of Educational Programs

When the individuals get enrolled in educational institutions to pursue education, they are not only acquiring knowledge regarding academic subjects and lesson plans, but they are generating information in terms of other factors as well. The educational programs make provision of information to them regarding factors which would enable them to emerge into moral and ethical human beings and productive citizens of the country. In other words, in educational institutions at all levels, there are number of factors which are learned by the individuals. When the individuals are well-educated, they will contribute in an efficacious manner in leading to up-gradation of their overall quality of lives. Therefore, pursuance of educational programs is a method in which leadership skills contribute significantly in promoting well-being of the community members. This has proven to be meaningful in leading to up-gradation of the overall quality of lives of the individuals.

Getting Engaged in Employment Opportunities

When the individuals are engaged in employment opportunities in various fields, they are not only rendering an important contribution in leading to enhancement of their career prospects and overall quality of lives, but they are also focusing upon promoting community well-being. As services in all the fields are to be put into operation to lead to progression of the community. The important benefits of getting engaged in employment opportunities is these facilitate in generation of income and sustaining one's living conditions in an effective manner. Hence, it is of utmost significance for the individuals to put in wholehearted efforts to look for employment opportunities. Therefore, getting engaged in employment opportunities is a method in which leadership skills contribute significantly in promoting well-being of the community members. This is regarded as one of the primary goals of all individuals, irrespective of their communities, categories and backgrounds.

ISSN 2076-9202

Honing Communication Skills

In order to promote well-being and goodwill, it is indispensable for the individuals to hone communication skills. Whether the individuals are pursuing educational programs or are engaged in employment opportunities or are putting into operation household responsibilities or are engaged in other tasks and activities, they need to hone their communication skills. Communication takes place in a verbal or in a written form. Verbal communication takes place face to face or over the phone. Whereas, written communication takes place through messages, emails, letters and notices. The leaders in educational institutions and employment settings put emphasis upon honing communication skills of the individuals. Therefore, honing communication skills is a method in which leadership skills contribute significantly in promoting well-being of the community members. This is indispensable in not only promoting community well-being, but in leading to up-gradation of the overall quality of lives of the individuals.

Taking out Time for all Tasks and Functions

In the personal and professional lives of the individuals, they are overwhelmed by number of job duties and responsibilities. They need to put into operation time management skills in an efficient manner. This will facilitate in taking out time for all tasks and functions. The individuals need to create a balance between personal and professional lives. When the individuals are engaged in complicated tasks and functions and feel work pressure. It is the job duty of the leaders to help them to take out time for all tasks and functions. As a consequence, they will alleviate work pressure and concentrate on their job duties in an appropriate manner. Therefore, taking out time for all tasks and functions is a method in which leadership skills contribute significantly in promoting well-being of the community members. This will render an important contribution in incurring the feelings of pleasure and contentment.

Making Wise and Productive Decisions

Decision making is an integral part of the lives of the individuals. In educational institutions at all levels and various types of organizations. It is the job duty of the leaders to make wise and productive decisions. When decision making processes are put into practice in an efficacious manner, the individuals will benefit to a major extent. The leaders may or may not take ideas and suggestions from other members. When they are making decisions, they need to ensure, they are beneficial to the members and the overall structure of the organizations. In this case, they are required to conduct the analysis of the alternatives. After the analysis is conducted, one makes selection of the alternative, which would be regarded as most efficacious and worthwhile. Therefore, making wise and productive decisions is a method in which leadership skills contribute significantly in promoting well-being of the community members.

Providing Solutions to the Dilemmas in a Satisfactory Manner

Dilemmas are an integral part of the lives of the individuals. These take place in the personal and professional lives of the individuals. Individuals experience various types of dilemmas within the course of putting into operation their job duties and responsibilities and achievement of goals and objectives. These take place in educational institutions at all levels and in various types of organizations. It is the job duty of the leaders to make provision of solutions to them and prevent them from assuming a major form. In order to promote well-being, it is necessary to make provision of solutions to the problems in a satisfactory manner. Therefore, providing solutions to the dilemmas in a satisfactory manner is a method in which leadership

ISSN 2076-9202

skills contribute significantly in promoting well-being of the community members. This has been taken into account in educational institutions and in various types of organizations.

Conclusion

In various types of organizations, there are individuals in leadership positions. The leaders are required to guide and lead others in the right direction. They need to possess adequate knowledge in terms of their job duties and responsibilities. Areas regarding which leadership skills need to be honed are, providing solutions to the problems, promoting teamwork, management of resources, creating an amiable environment within the workplace, implementing peaceful conflict resolution methods, implementing grievance redresser procedures, putting into operation modern, scientific and innovative methods, organizing training and development programs, organizing seminars and workshops and leading to overall functioning of the organizations. Methods in which leadership skills contribute significantly in promoting well-being of the community members are, pursuance of educational programs; getting engaged in employment opportunities; honing communication skills; taking out time for all tasks and functions; making wise and productive decisions and providing solutions to the dilemmas in a satisfactory manner. Finally, it can be stated, when the leaders will hone their skills, they will incur the feeling of job satisfaction among individuals, achieve desired goals and objectives and lead to up-gradation of the overall structure of the organizations.

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PROMOTING EMPOWERMENT OPPORTUNITIES IS FUNDAMENTAL IN LEADING TO WELL-BEING OF INDIVIDUALS, COMMUNITIES AND NATION

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Abstract

When research is conducted in terms of empowerment opportunities, the individuals usually focus upon girls and women, primarily belonging to marginalized and disadvantaged sections of the society. In some rural communities, the girls and women are regarded as subordinates to their male counterparts. They are deprived of various rights and opportunities, such as, acquisition of education, getting engaged in employment opportunities, participation in various activities and so forth. They were vested with the job duties and responsibilities of putting into operation household responsibilities. Furthermore, they were to take care of the needs and requirements of family members. The deprivation is regarded as the major impediment within the course of acquisition of empowerment opportunities. Therefore, it is of utmost significance for the individuals to encourage girls and women towards acquisition of empowerment opportunities. These are regarded as fundamental in leading to well-being of individuals, communities and nation. The individuals, both men and women, belonging to economically weaker sections of the society should be encouraged towards acquisition of empowerment opportunities. In order to make provision of empowerment opportunities to individuals, it is necessary to encourage them towards acquisition of education and getting engaged in employment opportunities. In addition, skills development programs need to be encouraged in terms of individuals. The main concepts that are taken into account in this research paper are, understanding the meaning and significance of empowerment opportunities, types of empowerment, factors to be implemented in promoting empowerment opportunities and factors highlighting contribution of empowerment opportunities in promoting community well-being.

Keywords: Abilities, Communities, Education, Employment Opportunities, Empowerment Opportunities, Individuals, Skills

Empowerment is referred to up-gradation of the abilities of the individuals to hone their knowledge and competencies to achieve their desired goals. In India, throughout the country in rural and urban communities, there are individuals residing in the conditions of poverty and backwardness (Empowerment, n.d.). Furthermore, they are overwhelmed by the problems of illiteracy and unemployment. In some cases, they are required to experience various types of criminal and violent acts. These are regarded as major barriers within the course of acquisition of empowerment opportunities. In order to make provision of empowerment opportunities to individuals, it is necessary to encourage them towards acquisition of education.

Education is the instrument, which provides information to the individuals in terms of not only academic

ISSN 2076-9202

subjects, but also in terms of ways of living an efficacious and meaningful life. Hence, it is of utmost significance for the individuals to recognize the meaning and significance of education. Furthermore, when the individuals are educated, they will be able to get engaged in employment opportunities or commence their businesses. In this manner, the individuals will be able to acquire empowerment opportunities to a major extent. Therefore, individuals, belonging to all communities, categories and backgrounds understand that pursuance of education, getting engaged in employment opportunities and working diligently towards commencing their own businesses are the key towards acquisition of empowerment opportunities.

In rural communities, the birth of the girls is not appreciated. More preference is given the males. It is believed that males will render an important contribution in promoting well-being of their families and communities, when they are provided with good-quality education. Hence, they are enrolled in educational institutions. The girls are trained from the stage of early childhood in terms of implementation of household responsibilities. Furthermore, they are made informative in terms of ways of taking care of the needs and requirements of family members. The reason being, they are to eventually get married and go to marital homes. In this manner, they are discouraged from acquisition of empowerment opportunities.

Decision making is an integral part of the lives of the individuals. When the individuals are making decisions, they need to ensure they prove to be beneficial to the family members as well. The family members in natal as well as marital homes are vested with the authority and responsibility of making decisions in terms of women and girls. In this manner, they experience impediments within the course of acquisition of empowerment opportunities. Therefore, when the girls and women are to be encouraged towards acquisition of empowerment opportunities, they should be provided with the opportunities of making their own decisions.

Loneliness is the chronic and a distressful state. Hence, it of utmost significance for the individuals to create a social circle (Curatolo, 2020). When the individuals participate in social, religious, cultural, economic and political activities, they are required to interact with others. When they get engaged into effective communication processes with others, they are able to form an effective social circle. When the individuals have a social circle, they are able to generate information in terms of various aspects, do well in their jobs, provide solutions to various problems and acquire empowerment opportunities. Participation in various functions and activities are regarded as the key in leading to up-gradation of one's overall quality of lives and acquisition of empowerment opportunities.

From the stage of early childhood, throughout the lives of the individuals, they need to be well-equipped in terms of measures and approaches to participate in various functions and activities in an adequate manner. Furthermore, one needs support and encouragement from family and community members. This would develop motivation among individuals and stimulate their mind-sets. It is essential for the individuals to inculcate the traits of morality and ethics. When they are moral and ethical in their conduct, they will achieve desired goals and objectives and lead to up-gradation of their overall quality of lives in an efficacious manner. Therefore, forming an effective social circle and participation in various functions and activities contribute in a significant manner towards acquisition of empowerment opportunities.

Understanding the Meaning and Significance of Empowerment Opportunities

In order to lead to effective growth and progression of the individuals, communities and nation as a

ISSN 2076-9202

whole, it is of utmost significance to encourage individuals towards acquisition of empowerment opportunities. The research studies have indicated that individuals, belonging to deprived, marginalized and economically weaker sections of the society need to be encouraged towards acquisition of empowerment opportunities. In some cases, the women and girls are required to experience unfavourable effects. Hence, when they will be provided with empowerment opportunities, they will be able to sustain their living conditions in an appropriate manner and lead to up-gradation of their overall standards of living. In the acquisition of empowerment opportunities, the individuals need to be determined and focused. One needs to acquire an efficient understanding of the point that an aimless life is the meaningless life. Hence, it is indispensable for the individuals to formulate goals and objectives. The individuals will be able to achieve their goals and objectives, only when they will be empowered. When one has successfully acquired empowerment opportunities, one needs to ensure, they put into practice various tasks and activities in a well-ordered and satisfactory manner. Therefore, this will enable the individuals to acquire an efficient understanding of the meaning and significance of empowerment opportunities.

Acquisition of empowerment opportunities is not a manageable task. The individuals are required to be well-versed in terms of approaches and put into operation various tasks and activities. When they are overwhelmed by various problems, they need to take help and support from others. The other individuals are family and community members. In order to achieve this purpose, the important factors that need to be taken into account by the individuals are, honing communication skills and interactive abilities; taking out sufficient amount of time for all tasks and activities; making wise and productive decisions; depicting the traits of helpfulness and co-operation; coping with psychological problems of anger, stress, anxiety and frustration in an adequate manner; differentiating between appropriate and inappropriate; doing well in one's job duties; generating desired outcomes; achieving educational goals; putting into practice employment opportunities in a satisfactory manner; forming an effective social circle; augmenting skills and abilities; inculcating the traits of morality and ethics; implementing the traits of diligence, resourcefulness and conscientiousness; promoting better livelihoods opportunities and sustaining one's living conditions in an adequate manner. The implementation of these factors will lead to reinforcement of empowerment opportunities. Therefore, individuals are able to understand meaning and significance of empowerment opportunities.

Types of Empowerment

When the individuals are determined towards acquisition of empowerment opportunities, it is necessary for them to acquire an efficient understanding in terms of the types of empowerment. These are stated as follows: (What are the five types of Empowerment? 2021).

Social

Social empowerment is referred to up-gradation of competencies and abilities of the individuals to participate in social activities. When the individuals are putting into practice empowerment opportunities, they are not only focusing upon promoting their well-being and goodwill, but they are putting emphasis upon leading to up-gradation of the community members. The individuals make donations of various items i.e. food, clothing, books, stationary, kitchen appliances, blankets and so forth. In some cases, they make provision of tuition classes free of cost to individuals, belonging to disadvantaged sections of the society.

ISSN 2076-9202

When they belong to medical professions, they make provision of medical facilities. Therefore, through participation in social activities, social empowerment can be promoted.

Educational

When the individuals get enrolled in educational institutions at all levels to acquire education, they are able to acquire educational empowerment. Education is regarded as the instrument, which provides information to the individuals in terms of not only academic subjects, but also in terms of ways of acquiring empowerment opportunities. When the mind-sets of the individuals get stimulated and they develop motivation towards acquisition of education, they are able to not only acquire empowerment opportunities, but contribute in an efficacious manner in bringing about improvements in their overall personality traits. Therefore, acquisition of educational qualifications lead to augmentation of educational empowerment.

Economic

Economic empowerment is referred to the up-gradation of skills and abilities of the individuals to generate wealth. The individuals have the main objective of getting engaged in employment opportunities in accordance to their educational qualifications, skills, abilities and personality traits. When the individuals experience problems within the course of acquisition of employment opportunities and are knowledgeable and skilled, they commence their own businesses. Economic empowerment is regarded as the key within the course of achievement of desired goals and objectives in personal and professional lives and leading to up-gradation of one's overall standards of living. Therefore, one needs to focus upon acquisition of economic empowerment, irrespective of communities, categories and backgrounds.

Psychological

It is necessary for the individuals to promote a normal mind-set. In their lives, in both personal and professional spheres, they experience situations, which enable them to experience the psychological problems of anger, stress, anxiety and frustration. Individuals need to be well-equipped in terms of measures and approaches to cope with them. Furthermore, they should be prevented from assuming a major form. Psychological empowerment is the empowerment when the individuals are able to cope with these problems in an effective manner. They need to be prevented from emerging into barriers within the course of bringing about improvements in one's overall quality of lives.

Political

The individuals are engaged in various types of political activities with the main objective of leading to well-being of the community and nation as a whole. Political empowerment is the empowerment when the individuals are vested with the authority and responsibility of making decisions, formulating laws, programs and rules and bringing about improvements in education, health care facilities and other factors. Individuals need to be well-equipped in terms of measures and approaches to reinforce political empowerment. Therefore, one needs to focus upon acquisition of political empowerment, particularly when they are wholeheartedly dedicated towards leading to development of the community and nation as a whole.

Factors to be implemented in Promoting Empowerment Opportunities

The individuals, belonging to all communities, categories and backgrounds have goals and objectives to achieve. The important goals and objectives of the individuals are, acquisition of education, getting engaged in employment opportunities, forming an effective social circle, augmenting skills and abilities, promoting

ISSN 2076-9202

better livelihoods opportunities, sustaining one's living conditions in an adequate manner and bringing about improvements in one's overall quality of lives. In order to achieve these goals and objectives, it is necessary for the individuals to be well-versed in terms of measures and approaches to acquire empowerment opportunities. In other words, when the individuals are empowered, they will contribute satisfactorily towards achievement of goals and objectives.

It is apparently understood, when the individuals are putting into operation the methods and approaches in an effective manner, provide solutions to problems, take out sufficient amount of time for all tasks and activities and make wise and productive decisions, they will be able to not only acquire empowerment opportunities but also lead to enrichment of their overall living conditions. One of the important points that needs to be taken into account is, the girls and women, primarily belonging to economically backward sections of the society need to be encouraged towards acquisition of empowerment opportunities. Hence, when the individuals are implementing these factors, they need to make sure, they are prudent and creative (Mandal, 2013). It is necessary for the individuals to be well-aware in terms of the factors to be implemented in promoting empowerment opportunities. These are stated as follows:

Acquisition of Education

In order to make provision of empowerment opportunities to individuals, it is necessary to encourage them towards acquisition of education. Education is the instrument, which provides information to the individuals in terms of not only academic subjects and lesson plans, but also in terms of methods and strategies of living an efficacious and meaningful life. Furthermore, the individuals are able to emerge into moral and ethical human beings and productive citizens of the country.

It is of utmost significance for the individuals, irrespective of their communities, categories and backgrounds to recognize the meaning and significance of education. Furthermore, when the individuals are educated, they will be able to get engaged in employment opportunities or commence their businesses. In this manner, the individuals will be able to earn their living conditions on their own, not be dependent upon anybody and acquire empowerment opportunities to a major extent. Hence, individuals, belonging to all communities, categories and backgrounds need to understand that education is the key which would enable them to open the lock leading to their empowerment and enrichment. Therefore, acquisition of education is a factor to be implemented in promoting empowerment opportunities. This is acknowledged by the individuals on a comprehensive basis.

Getting engaged in Employment Opportunities

When the individuals are educated, competent and well-aware in terms of various factors, they will be able to get engaged in employment opportunities or commence their businesses. When one is fortunate enough to acquire job or commence their own businesses, they will be able to acquire empowerment opportunities. The reason being, they are able to generate income to sustain their living conditions in an effective manner. When the individuals have the primary goal of acquiring employment opportunities, they need to conduct research in terms of various factors.

One needs to prepare cover letters and send resumes in accordance to their educational qualifications, skills, abilities, job experience and personality traits. One needs to apply for jobs, when they meet the required criteria. Hence, individuals, belonging to all communities, categories and backgrounds are required to

ISSN 2076-9202

understand that pursuance of educational programs in accordance to their interests and abilities, getting engaged in employment opportunities and working diligently towards commencing their own businesses are the key towards acquisition of empowerment opportunities. In addition, they should form positive viewpoints and develop motivation in terms of various aspects of job duties. Therefore, getting engaged in employment opportunities is a factor to be implemented in promoting empowerment opportunities. This is recognized by the individuals, when they are wholeheartedly determined towards bringing about improvements in their overall living conditions.

Forming an Effective Social Circle

Loneliness is the chronic and a distressful state. It has unfavourable effects upon the overall living conditions of the individuals. From the stage of early childhood, throughout the lives of the individuals, they are taught that outside their homes also there is a world, with which they need to interact with. Hence, it is of utmost significance for the individuals to create a social circle. When the individuals participate in various types of social, religious, cultural, economic and political activities, they are required to interact with others. When they get engaged into effective communication processes with others, in this manner, they are able to form an effective social circle.

When the individuals have a social circle, they are able to generate information in terms of various aspects, do well in their jobs, provide solutions to various problems and acquire empowerment opportunities. Furthermore, the individuals are able to incur the feelings of pleasure and contentment. Having a circle of friends facilitate in reinforcing the traits of kindness, generosity and co-operation. Therefore, forming an effective social circle is a factor to be implemented in promoting empowerment opportunities. This is put into operation by the individuals, when they understand that isolation and loneliness are barriers within the course of leading to up-gradation of overall living conditions.

Participation in various Functions and Activities

Participation in various functions and activities are regarded as the key in leading to up-gradation of one's overall quality of lives and acquisition of empowerment opportunities. Apart from education and employment opportunities, it is necessary to acknowledge the significance of various functions and activities as well. These are, social, religious, cultural, educational, economic and political. From the stage of early childhood throughout the lives of the individuals, they need to be well-equipped in terms of measures and approaches to participate in various functions and activities in a satisfactory manner. Furthermore, it is essential for the individuals to inculcate the traits of morality, ethics, diligence and conscientiousness.

When individuals are moral and ethical in their conduct, they will achieve desired goals and objectives and lead to up-gradation of one's overall quality of lives. The various tasks and activities in which the individuals participate throughout their lives, irrespective of their communities, categories and backgrounds are, social, religious, cultural, educational, economic and political. In these cases, they are required to interact with others. When they get engaged into effective communication processes with others, they are able to acquire empowerment opportunities and lead to enrichment. Therefore, participation in various functions and activities is a factor to be implemented in promoting empowerment opportunities. This is taken into account by the individuals throughout their lives, irrespective of their communities.

Making Wise and Productive Decisions

ISSN 2076-9202

Decision making is an integral part of the lives of the individuals. One has to make decisions on a frequent or on a less frequent basis in personal and professional lives. When the individuals are provided with the opportunities to make decisions, they need to conduct an analysis of the alternatives. After conducting the analysis, one needs to make selection of the most suitable and beneficial alternative. When the individuals are encouraged towards acquisition of empowerment opportunities, they are provided with the authority of making decisions on their own. They usually use their own discretion but may or may not take ideas and suggestions from others.

When the individuals are making decisions, they need to ensure they prove to be beneficial to the family members as well. In other words in the implementation of the decision making processes in terms of promoting empowerment opportunities, one needs to ensure, they do not cause any unfavourable effects to the family members. Therefore, making wise and productive decisions is a factor to be implemented in promoting empowerment opportunities. This is well-understood by the individuals, as decisions are made regarding acquisition of education, implementation of job duties within employment settings and participation in other tasks and activities.

Augmenting Skills and Abilities

When the individuals are encouraged towards acquisition of empowerment opportunities, they are provided with the opportunities to augment their skills and abilities. The various types of skills, which need to be honed are, communication skills, problem-solving skills, analytical skills, critical thinking skills, time management skills, decision making skills, creative skills, technical skills, negotiation skills, leadership skills, personal skills, professional skills, and presentation skills. These skills are utilized within the course of implementation of job duties in personal and professional lives.

The abilities which need to be up-graded are, abilities to work under stress, abilities to cope with various types of problems and challenges, doing well in one's job duties, generating the desired outcomes, in achieving desired goals and objectives in personal and professional lives and leading to up-gradation of one's overall standards of living. These skills and abilities are regarded as the key within the course of acquisition of empowerment opportunities. Throughout the lives of the individuals, they are required to put into practice these skills and abilities in generation of desired outcomes and in leading to enrichment. Therefore, augmenting skills and abilities is a factor to be implemented in promoting empowerment opportunities. This factor is identified by the individuals, as various types of skills and abilities are put into operation in personal and professional lives of the individuals.

Inculcating the Traits of Morality and Ethics

When the individuals are wholeheartedly determined towards achievement of desired goals and objectives in personal and professional lives, leading to up-gradation of one's overall standards of living and promoting empowerment opportunities, they need to inculcate the traits of morality and ethics. From the stage of early childhood, the individuals are provided with information in terms of these traits by family members within homes and teachers in school. After generating information and understanding these traits, one needs to implement them in their lives.

These traits have proven to be beneficial to the individuals in differentiating between appropriate and inappropriate, doing well in one's job duties, generating desired outcomes, achieving educational goals,

ISSN 2076-9202

putting into practice employment opportunities in a satisfactory manner, forming an effective social circle, augmenting skills and abilities, promoting better livelihoods opportunities, sustaining one's living conditions in an adequate manner and bringing about improvements in one's overall quality of lives. When the individuals are successfully carrying out these tasks and activities, they will be able to promote empowerment opportunities in a successful manner. Therefore, inculcating the traits of morality and ethics is a factor to be implemented in promoting empowerment opportunities. This is acknowledged by the individuals, when they are determined to enhance their career prospects and emerge into productive human beings.

Implementing the Traits of Diligence, Resourcefulness and Conscientiousness

When the individuals are putting into operation various tasks and activities, they need to implement the traits of diligence, resourcefulness and conscientiousness. These traits are regarded to be of utmost significance, when the individuals are focused upon implementation of job duties, such as, achieving educational goals, putting into practice employment opportunities in a satisfactory manner, forming an effective social circle, augmenting skills and abilities, promoting better livelihoods opportunities, sustaining one's living conditions in an adequate manner and bringing about improvements in one's overall quality of lives. Furthermore, the individuals will be able to acquire an efficient understanding of empowerment opportunities.

The individuals are provided with information in terms of these traits by family and community members. In the lives of the individuals, they need to ensure, whether they are putting into operation major as well as minor tasks and activities, they need to develop motivation and put in wholehearted efforts to do well in them. Good results facilitate attainment of appreciation as well as empowerment opportunities. Therefore, implementing the traits of diligence, resourcefulness and conscientiousness is a factor to be implemented in promoting empowerment opportunities. This is approved by the individuals, when they are dedicated towards putting into operation their job duties in a well-organized and satisfactory manner.

Providing Solutions to various Problems in an Adequate Manner

Problems are regarded as an integral part of the lives of the individuals. These take place in the personal as well as professional lives of the individuals. Furthermore, these take place in a major as well as in a minor form. For example, women and girls, especially belonging to rural communities are required to experience number of problems and barriers within the course of promoting empowerment opportunities. Hence, they need to augment their knowledge in terms of ways of providing solutions to various problems in an adequate manner. They are trained from the stage of early childhood in terms of implementation of household responsibilities and taking care of the needs and requirements of family members.

Furthermore, they are made informative in terms of approaches that would augment their well-being. The reason being, they are to eventually get married and go to marital homes. In this manner, they are discouraged from acquisition of education, getting engaged in employment opportunities, participation in various functions and activities, making wise and productive decisions, and augmenting skills and abilities. Hence, these give rise to problems in acquisition of empowerment opportunities. Therefore, providing solutions to various problems in an adequate manner is a factor to be implemented in promoting empowerment opportunities. This is accepted by the individuals, when they are overwhelmed by various

ISSN 2076-9202

types of problems.

Bringing about Improvements in one's Overall Quality of Lives

The individuals, belonging to all communities, categories and backgrounds have the primary goal of bringing about improvements in their overall quality of lives (Economic Empowerment, n.d.). When the individuals are empowered, they will be able to put into practice the measures and approaches in an adequate manner, through making their own discretion. In the implementation of this task in an efficacious manner, the important factors that need to be taken into account by the individuals are, honing communication skills and interactive abilities; taking out sufficient amount of time for all tasks and activities; making wise and productive decisions; depicting the traits of helpfulness and co-operation; coping with psychological problems of anger, stress, anxiety and frustration in an adequate manner; differentiating between appropriate and inappropriate; doing well in one's job duties; generating desired outcomes; achieving educational goals; putting into practice employment opportunities in a satisfactory manner; forming an effective social circle; augmenting skills and abilities; inculcating the traits of morality and ethics; implementing the traits of diligence, resourcefulness and conscientiousness; promoting better livelihoods opportunities and sustaining one's living conditions in an adequate manner. The implementation of these factors will lead to reinforcement of empowerment opportunities. Therefore, bringing about improvements in one's overall quality of lives is a factor to be implemented in promoting empowerment opportunities. This is implemented by the individuals on a comprehensive basis.

Factors highlighting Contribution of Empowerment Opportunities in Promoting Community Well-being

When the individuals have successfully acquired empowerment opportunities, it is apparently understood that their lives will be enriched. But apart from leading to enrichment of their living conditions, they need to focus upon the factors that would facilitate in making use of empowerment opportunities in promoting community well-being. After one has been well-versed in terms of these factors, one will have to put emphasis upon reinforcing them on a regular basis. Furthermore, one should be informative in terms of ways to cope with problems and challenges in an efficient manner. These are, alleviation of societal problems; up-gradation of communication and critical thinking skills among individuals; generation of information in terms of various factors and reinforcement of socialization. These are stated as follows:

Alleviation of Societal Problems

In urban and in rural communities, the individuals are experiencing various types of societal problems. These are, poverty, illiteracy, unemployment, homelessness and crime and violence. These are regarded as major impediments within the course of promoting community well-being and sustaining one's living conditions in an adequate manner. It is essential to be well-versed in terms of measures to eliminate these problems. Furthermore, it needs to be ensured, they do not have detrimental effects upon the living conditions of the individuals. Therefore, alleviation of societal problems is a factor highlighting contribution of empowerment opportunities in promoting community well-being. This has been acknowledged by individuals in both urban and rural communities throughout the country.

Up-gradation of Communication and Critical Thinking Skills among Individuals

The individuals need to put emphasis upon up-gradation of communication and critical thinking skills on

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regular basis. These skills prove to be beneficial to the individuals in the implementation of various tasks and activities in personal and professional lives. One needs to make use of polite language and decent words while communicating in a verbal or in a written form. Within the course of implementation of critical thinking skills, one needs to think positive. Therefore, up-gradation of communication and critical thinking skills among individuals is a factor highlighting contribution of empowerment opportunities in promoting community well-being. This is indispensable in order to lead to up-gradation of the overall quality of lives of the individuals.

Generation of Information in terms of various Factors

In order to promote community well-being, one needs to generate information in terms of various factors. When the individuals are determined towards achievement of desired goals and objectives in personal and professional lives and leading to up-gradation of one's overall standards of living, they need to be informative in terms of measures and approaches. The information in terms of them can be acquired on one's own through conducting research and through communicating with others. Therefore, generation of information in terms of various factors is a factor highlighting contribution of empowerment opportunities in promoting community well-being. This has proven to be worthwhile and beneficial to the individuals in enriching their lives.

Reinforcement of Socialization

It is comprehensively understood that individuals cannot carry out their job duties in seclusion. It is essential for them to put emphasis upon socialization. Throughout the lives of the individuals, they need to focus upon implementation of methods that would render a significant contribution in reinforcement of socialization. Socialization will enable the individuals to provide solutions to various problems, generate information in terms of various areas, incur the feelings of pleasure and contentment and lead to enrichment of their overall personality traits. Therefore, reinforcement of socialization is a factor highlighting contribution of empowerment opportunities in promoting community well-being. This has proven to be meaningful and advantageous to the individuals in doing well in their job duties and in generating the desired outcomes.

Conclusion

The individuals, belonging to deprived, marginalized and socio-economically backward sections of the society and women and girls belonging to rural communities will acquire empowerment opportunities, when they will be encouraged by family and community members. Within the course of acquisition of empowerment opportunities, there are occurrence of impediments, which need to be overcome. Types of empowerment are, social, educational, economic, psychological and political. Factors to be implemented in promoting empowerment opportunities are, acquisition of education, getting engaged in employment opportunities, forming an effective social circle, participation in various functions and activities, making wise and productive decisions, augmenting skills and abilities, inculcating the traits of morality and ethics, implementing the traits of diligence, resourcefulness and conscientiousness, providing solutions to various problems in an adequate manner and bringing about improvements in one's overall quality of lives. Factors highlighting contribution of empowerment opportunities in promoting community well-being are, alleviation of societal problems; up-gradation of communication and critical thinking skills among individuals;

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generation of information in terms of various factors and reinforcement of socialization. Finally, it can be stated, when the individuals acquire empowerment opportunities, they will contribute significantly in achieving desired goals and objectives in personal and professional lives and leading to up-gradation of one's overall standards of living.

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