INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD

(ISSN: 2455-0620)

(Scientific Journal Impact Factor: 6.719)

Monthly Peer-Reviewed, Refereed, Indexed Scientific Research Journal

Index Copernicus International Journal Master list with - IC Value: 86.87

DOIs:10.2015/IJIRMF/ICSETI-2022

International Scientific Conference on Business Management and Social Sciences

(20 - 21 August, 2022)

Singapore

Conference Special Issue - 38 August - 2022

Jointly Organized by:

Scientific Research Association
Unicaf University, Zambia
Research Culture Society
&
Supported by: Institut für Dienstleistung, Germany.

RESEARCH CULTURE SOCIETY & PUBLICATION

Email: rcsjournals@gmail.com

Web Email: editor@ijirmf.com

WWW.IJIRMF.COM

International Scientific Conference on Business Management and Social Sciences

Date: 20 - 21 August, 2022

Singapore

Conference Special Issue - 38

The Managing Editor:
Dr. C. M. Patel
(Research Culture Society and Publication – IJIRMF)

Associate Editors:
Dr. Markus Luner
Prof. M. Narayani
Dr. Parin Somani

Organized by :
Scientific Research Association
Chreso University (CU), Zambia, Southern Africa
Research Culture Society
&
Supported by: **Institut für Dienstleistung, Germany.**

Published by :
IJIRMF - Research Culture Society and Publication
www.ijirmf.com

International Scientific Conference on Business Management and Social Sciences

The Managing Editor:
Dr. C. M. Patel
(Research Culture Society and Publication – IJIRMF)

Associate Editors:
Dr. Markus Luner
Prof. M. Narayani
Dr. Parin Somani

(Conference Special Issue)

Published By:

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD (ISSN: 2455-0620)
Research Culture Society and Publication.
(Reg. International ISBN Books and ISSN Journals Publisher)
Email: editor@ijirmf.com / rcsjournals@gmail.com
WWW.IJIRMF.COM

About the organizing Institutions:

Chreso University (CU), a faith based University founded by Dr. Helmut Reutter and Mrs. Esther Reutter, under the umbrella vision for Chreso Ministries, was officially established in the year 2010 under the Universities Act No. 26 of 1992. And in 2016, the University was duly registered with the Zambia Higher Education Authority under the Higher Education Act No. 4 of 2013. Chreso University operates three (03) University campuses namely: City campus (RC No. HEA 022); Makeni campus (RC No. HEA 084) and Ndola campus (RC No. 077) at Zambia, Southern Africa.

'Research Culture Society' is a Government Registered Scientific Research organization. Society is working for research community at National and International level to impart quality and non-profitable services. Society has successfully organized 100+ conferences, seminars, symposiums and other educational programmes at national and international level in association with different educational institutions.

'Scientific Research Association' (Scientific Research Organization) is an esteemed research organization working on to promote scientific research studies, activities at international level, also coordinate with other research organizations for the educational research events.

Supported by: Institut für Dienstleistung, Germany.

About the Conference and Publication:

The current advances in the Business Management & Economics research with the whole concept of this advanced technology is to process from past, analyse the present and implement for the future the latest innovative evolving theories and technologies to surpass the hurdles and make modish frontiers.

Management of Business and Management of the Economy are two major pillars of world growth and wealth increase. The papers in this book covers various areas of the economy as well as varying aspects of business management. Almost articles are prepared as per the objectives : to observe scenario towards the advancement of common citizens life by improving the theory and practice of various disciplines of Business, Management and Economy.

The edited book is a collection of peer-reviewed scientific papers submitted by active researchers in International Scientific Conference on Business Management and Social Sciences - 2022. This book can be important to understand the various concepts of Business, Management, Social Sciences and Economical Advancement to the researchers and academia

Objective of the International Conference is to bring together innovative academics, researchers and industrial experts in the field of Science and Engineering in Academic Research to a common platform. The primary goal of the conference is to promote research and developmental activities in Scientific and Technology Studies and Research. Another goal is to promote scientific research and information interchange between researchers, academicians, students and practitioners working in conference country and abroad. The conference will be held in regular interval to make it an ideal stage for people to share views as per themes and scope of conference.

CHRESO UNIVERSITY
Registered with Higher Education Authority - HEA-0022
All correspondence should be addressed to the Vice Chancellor
GO Centre City Campus
17715 Nangwenya Road
P.O.Box 37178
Lusaka 10101 / Zambia
vicechancellor@chresouniversity.edu.zm
www.chresouniversity.edu.zm
Tel. +260 211 355 590

Dear Colleagues, Ladies and Gentlemen!!!

I am glad to be one of the members of the Organization Committee of two days Conference entitled, "International Scientific Conference on Business Management and Social Sciences" jointly organized by 'Scientific Research Association', 'Research Culture Society' and 'Chreso University, Zambia' dated on 20 - 21 August, 2022 in Singapore.

The world we live in today requires constant adjustments to the many challenges that our communities as well as our planet faces in this critical times. It is only through diligent and continuous research that we will be able to find better ways to deal with all the questions that confront us in this urgent manner.

Academic communities have no choice but put their heads together in collaboration making all the required efforts in order to find intelligent alternatives to the way we are doing business today. I'm therefore greatly encouraged to see such a great community of researchers come together for this Conference.

This conference will facilitate the formulation of the novel research ideas for innovations in the field of business, management and social sciences. Currently the same collaborative conferences are really helpful to display African talents in research and innovation efforts and outputs. Special thanks to Research Cultural Society for arranging this type of jointly Scientific Research Conferences.

Best wishes for the ample success of this conference.

Thank you!!!

Rev. Dr. Helmut Reutter
Chancellor, Chreso University, Zambia, Southern Africa.

CHRESO UNIVERSITY

Registered with Higher Education Authority - HEA-0022

All correspondence should be addressed to the Vice Chancellor

GO Centre City Campus
17715 Nangwenya Road
P.O.Box 37178
Lusaka 10101 / Zambia

vicechancellor@chresouniversity.edu.zm
www.chresouniversity.edu.zm
Tel. +260 211 355 590

Dear Colleagues!!!

I am delighted and excited to be part of the Organization Committee of two days Conference entitled, "International Scientific Conference on Business Management and Social Sciences" jointly organized by 'Scientific Research Association', 'Research Culture Society', and 'Chreso University, Zambia' dated on 20 & 21 August, 2022 in Singapore.

This international forum will allow the participants and academicians to reveal their endeavors, extend professional networks and jointly ascertain the existing and upcoming research instructions/guidelines and innovations at international level. I believe that all the presentations in this research conference will bring interesting topics with fruitful discussions. It is really helpful to Chreso University to showcase our students/scholars research outputs and grow in research and innovation through this platform.

I honestly hope that this conference will consider and discuss all the facts, issues, challenges, advanced development and updation in the specified topic globally and come up with solutions and recommendations that will contribute significantly to a healthier world.

My hearty wishes and regards for the great success of this conference.

Thank you!!!

Professor. Christopher Simoonga
Vice Chancellor, Chreso University, Zambia, Southern Africa.

Dr.C. M. Patel
Director, RESEARCH CULTURE SOCIETY
Web: www.researchculturesociety.org
Email : director@researchculturesociety.org

Message

Dear Professional Colleagues.

I am very glad that 'Scientific Research Association', Chreso University, Zambia; Institut für Dienstleistung, Germany in collaboration with 'Research Culture Society' (Government Registered Scientific Research organization) are organizing - 'International Scientific Conference on Business Management and Social Sciences' at Singapore during 20 - 21 August, 2022.

The aim of the conference is to provide an interaction stage to researchers, practitioners from academia and industries. The main objective is to promote scientific and educational activities towards the advancement of common citizen's life by improving the theory and practice of various disciplines of science and engineering. Provide the delegates to share their new research ideas and the application experiences face to face.

I believe, this International Conference will help in redefining the strong connection between students and academicians from different institutions. An additional goal of this international conference is to combine interests and scientific research related to Social Science, Commerce, Business Management and Development to interact with members within and outside their own disciplines and to bring people closer for the benefit of the scientific community worldwide.

My best wishes to the committee members, speakers and participants of this scientific conference.

Dr.C. M. Patel

Director, Research Culture Society.

Conference Committee Members:

Organizers – Conference Chair Members :
Rev. Dr. Helmut Reutter, Chancellor, Chreso University, Zambia, Southern Africa.
Professor. Christopher Simoonga, Vice Chancellor, Chreso University, Zambia, Southern Africa.
Dr. C. M. Patel, Director – Research Culture Society.

Keynote Speakers:
Professor. Christopher Simoonga, Vice Chancellor, Chreso University, Zambia, Southern Africa.
Dr. Prof. Markus Launer, President, Institute for Service Management (Institut für Dienstleistung), Germany.
Dr. Xihui Chen, Assistant Professor, Accounting and Finance, Edinburgh Business School, Heriot-Watt University, Edinburgh, United Kingdom
Dr (hc) Rania Lampou STEM instructor and an ICT teacher trainer, Greek Ministry of Education, Greece.

Session Chair :
Dr. Xihui Chen, Assistant Professor, Accounting and Finance, Edinburgh Business School, Heriot-Watt University, Edinburgh, United Kingdom
Dr. C. M. Patel, Director – Research Culture Society.
Dr. Paresh Shah, Principal and Professor, Rai University. Alumnus of Indian Institute of Management (IIM) Ahmedabad, India. International Awardee, Author of Oxford University Press.
Dr. Kiran Sood, Professor, Chitkara Business School, Chitkara University, Punjab, India
Prof. (Dr.)Mrs. Harvinder Soni, Professor , Taxila Business School, Jaipur, India
Dr. Nathan Musonda, Pro Vice Chancellor – Dean of the School of Business, Management and Law, UNICAF University, Zambia
Dr. Mary Simwango**,** Deputy Registrar, Chreso University, Zambia

The Managing Editor:
Dr. C. M. Patel (Research Culture Society and Publication – IJIRMF)

Committee Members and Reviewers:
Dr. Paresh Shah, Principal and Professor, Rai University. Alumnus of Indian Institute of Management (IIM) Ahmedabad, India. International Awardee, Author of Oxford University Press.
Dr. David Lusale , Assistant Registrar, Chreso University, Zambia
Dr. Xihui Chen, Assistant Professor, Accounting and Finance, Edinburgh Business School, Heriot-Watt University, Edinburgh, United Kingdom
Dr. Kiran Sood, Professor, Chitkara Business School, Chitkara University, Punjab, India
Prof. (Dr.)Mrs. Harvinder Soni, Professor , Taxila Business School, Jaipur, India
Dr. Shaikh Aftab Anwar, Principal & Director, Poona College of Arts, Science and Commerce, Pune and Poona Institute of Management Science and Entrepreneurship. Maharashtra, India
Dr. B Suresh Lal, Professor, Department of Economics, Kakatiya University, Warangal, India

Advisory Members :
Prof. Dr hab. Joanna Paliszkiewicz, Director of Management Institute, Warsaw University of Life Science - SGGW, Warszawa, Poland.
Francesca Di Virgilio, Ph.D, Associate Professor of Organization Theory and Human Resource Management, Department of Economics - University of Molise, Campobasso (Italy)

Research Culture Society and Publication

(Reg. International ISBN Books and ISSN Journals Publisher)

Email: RCSPBOOKS@gmail.com / editor@ijrcs.org

WWW.RESEARCHCULTURESOCIETY.ORG / WWW.IJRCS.ORG

Conference, Seminar, Symposium organization in association/collaboration with different Institutions.

Conference, Seminar, Symposium Publication with ISSN Journals and ISBN Books (Print / Online).

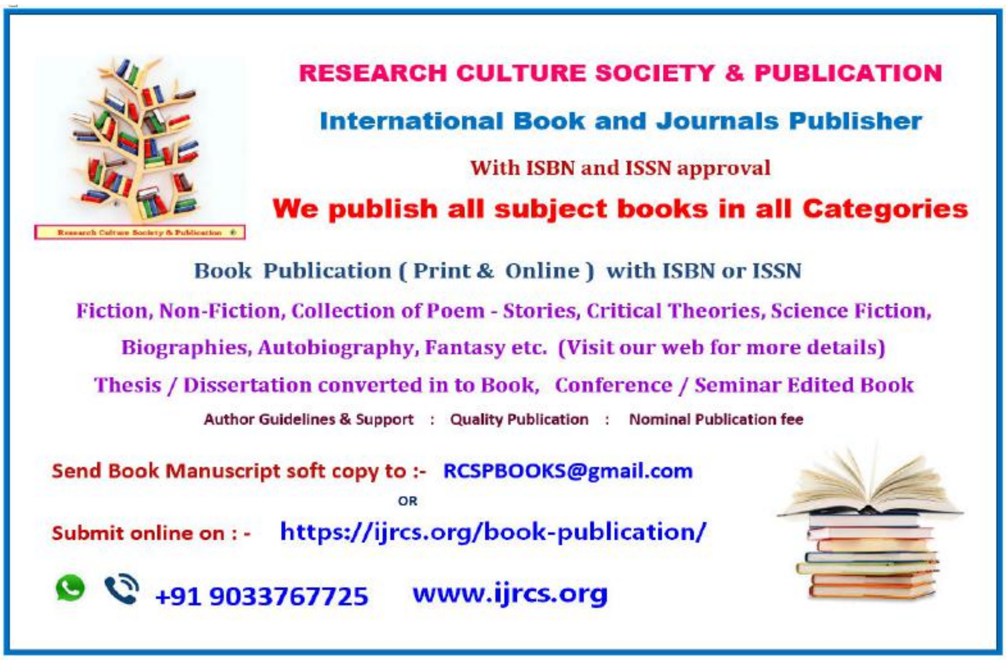


TABLE OF CONTENTS

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

DOIs:10.2015/IJIRMF/ISCBMSS-2022/001 --:-- Research Article/Paper

Facilitating Economic Management in England, India and Singapore: A comparative Review

Dr. Parin Somani
Independent Academic Scholar
London, United Kingdom
Email - drparinsomani@gmail.com

Abstract: *Economies have been experienced turbulence due to the covid-19 pandemic. Societies have been subject to numerous disparities as attempts to manage economies have proven difficult by governing bodies. Action taken to protect global societies during the pandemic resulted in the closure of non-essential businesses and ceasing international trade. Although a transition to remote operations using technological advancements allowed the generation of income for many businesses, numerous organisations and small businesses faced hardship and closures. This study aims to compare the economic management strategies used in England, India and Singapore with a focus on trade. There is an endeavour to facilitate economic management within the new normal world. Results have identified that there will be a decrease in the economies of England, India and Singapore by 2024 due to: inflation, increase in commodity process, and increased risk of debt. Instability within all three countries due to a rise in covid-19 cases has impinged upon trade and economic recovery. Domestic pressures within each country are heightened and additional expenses incurred to enlist foreign cooperation and aid. Particularly as Britain has undergone Brexit and India tries to support citizens belonging to lower-socioeconomic backgrounds facing poverty. Polarised education and connectivity in all three countries has been recognised. There is a need to create increased employment opportunities consisting of high productivity and good quality to facilitate economic growth. International collaboration between governmental and non-governmental organisations is required for appropriate funding to re-skill and upskill citizens exposing them towards equal opportunities for a sustainable future.*

Key Words: *Economy, England, India, Singapore, Trade*

INTRODUCTION:

Economies have been experiencing turbulence due to the covid-19 pandemic (Somani, Managing Mental Health at Work during Periods of Uncertainty, 2022). Societies have been subject to numerous disparities as attempts to manage economies have proven difficult by governing bodies. Action taken to protect global societies during the pandemic resulted in the closure of non-essential businesses and ceasing international trade (Somani, Socio-economic Impacts of COVID-19: Facilitating Developing Countries Towards a 'New normal', 2021). The lockdown regulations were implemented to protect global societies from contracting the deadly virus, however this came at the expense of a reduction in financial gains. To ensure continuation in trade, a transition to remote operations using technological advancements allowed the generation of income for many businesses. However, not all businesses benefited from the sudden transition, numerous organisations and small businesses faced hardship and closures. This created financial difficulties in many families as breadwinners were made redundant, or individuals had inadequate skills to continue their employment positions producing national lower economic turnovers (Somani, Progressing Organisational Behaviour towards a New Normal, 2021). In addition, numerous international borders were closed to reduce the spread of the covid-19 and this which affected global trade, and has been evident within countries like

England, India and Singapore. Economic management strategies that had been traditionally implemented underwent sudden change that affected global societies.

Objectives:

This study aims to compare the economic management strategies used in England, India and Singapore with a focus on trade. There is an endeavour to facilitate economic management within the new normal world.

METHODOLOGY:

This study is carried out via a systematic review of literature sources, using published and grey literature sources. A well-planned method has been implemented to search, identify, extract and evaluate literature found from manual and electronic databases. The following search engines were used Google Scholar PubMed, JSTOR, Scopus, books, and magazines. The following keywords have been used within the initial search: 'Economy' 'Economic management' 'Trade' 'England' Singapore' 'India' 'New normal'. Numerous literature sources are identified therefore the following exclusion criteria is devised:

- Literature irrelevant to economic management in England, India or Singapore are excluded
- Literature focusing entirely on trade prior to the covid-19 pandemic are not included
- Literature using languages other than English are ignored
- Literature with information duplicated in newer literature sources are not used
- Literature with insufficient technical information to their approach are excluded

A total of nineteen papers are shortlisted to aid focus to this study. Upon closely examining the papers, one was duplicated therefore not used and after reading the abstracts and introductions five was eliminated. This has equated to thirteen studies. Another two literature sources were eliminated due to implementation details. Thus, eleven literature sources have reached the overall criteria and have been included within this study.

RESULTS AND DISCUSSION:

Results have identified that there will be a decrease in the economies of England, India and Singapore by 2024 due to: inflation, increase in commodity process, and increased risk of debt. Instability within all three countries due to a rise in covid-19 cases has impinged upon trade and economic recovery, polarised education, and connectivity.

Inflation:

Aiming to recover from the damaging effects of the covid-19 pandemic, has had adverse effects. The UK has witnessed an annual inflation rate increase from 9.4% in June 2022. It is the highest in the UK since 1982. The largest price pressure was experienced from the cost of motor fuels increased to a record breaking 42.3%, there was an increase by 19.1 pence per litre. Another increase in cost was reflected through prices in food like milk, cheese, eggs, vegetables and meat which increased to 9.8%. It is believed to be the highest rate of increase since march 2009. There was also an increase in housing and utilities (ONS, 2022). Similarly, India's inflation rate as of July 2022 was 7.04% as food prices increased to 7.56% particularly vegetables at 17.37%. the cost of transport and communication rose to 6.9%, health 5.47%, education 4.51% and housing at 3.93% (economics, 2022). In comparison, Singapore inflation rate increased to 6.7% in June 2022 reaching the highest since September 2008. This was highlighted dominantly through the cost of food 5.4%, clothes 5.4%, housing 5.5% and utilities 18.8%, recreation and culture 3.5% and education 5.1% (Economics, 2022).

Increase in commodity process:

War-induced commodity price increased which also broadened price pressures leading to the 2022 inflation /projections (IMF, 2022). In 2021 Singapore was the UK's 19th largest trading partner at the end of the year. This accounted for 1.3% of the total trade in the UK. During the covid-19 pandemic towards the end of 2021 the UK exported 1,571 and a half Million pounds worth of Mechanical power generators to Singapore, 567 and a half million pounds of unspecified goods, 349

million pounds of ships, 299.2 million pounds worth of beverages and 225.1 million pounds of general industrial machinery (IMF, 2022). In comparison, Singapore spent 675.1 million pounds worth of mechanical power generators to England, 232.7 Medicinal and pharmaceutical products, 215.3 million pounds worth of organic chemicals, 151.9 million pounds of miscellaneous electrical goods and 146.2 million pounds of metal ores and scraps (IMF, 2022).
The top five service types exported from the UK to Singapore in the four quarters to the end of quarter four in 2021 were:

- Other Business Services 2.0 billion or 34.8% of all UK services exported to Singapore.
- Transportation £1.1 billion or 20.0%
- Financial £1.1 billion or 19.9%
- Intellectual property £530 million or 9.3%
- Telecommunications, computer and information services £336 million or 5.9%
  (OGL, 2022)

I contrast, the top 5 service types imported to the UK from Singapore in the four quarters to the end of Q4 2021 were:

- Other Business Services £2.3 billion or 65.9% of all UK services imported from Singapore
- Transportation £543 million or 15.7%
- Financial £439 million or 12.7%
- Travel £62 million or 1.8%
- Telecommunications, computer and information services £49 million or 1.4%
  (OGL, 2022)

India is the 5th largest economy while UK is the 6th. In 2019 together they accounted for 6.6% of the global GDP. They have been the engine for global growth particularly India that increased by approximately 7% ten years prior to 2019. The UK-India trade generated £23.3billion in 2019 because 9,910 businesses exported £4.6billon worth of goods to India. 63,000 UK jobs were estimated to be directly or indirectly supported by exports to India in 2016. 43% of the UK's Indian goods imports, and 85% of UK's goods exports to India were intermediate products. India is projected to become the fourth largest economy by 2030. India's economy is expected to grow rapidly and rise by 5.6% yearly on average between 2019 and 2030. Indian demand for sectors of UK specialism is expected to grow to over £300bn between 2019 and 2030. Comparing goods exported from the UK to India at the end of 2021 were: Non-ferrous metals at £785.8 million equating to 16.3% of all UK goods exported to India. Metal ores & scrap was £553.6 million or 11.5%. Mechanical power generators (intermediate) were £397.3 million or 8.3%. Crude oil was £239.9 million or 5.0%. General industrial machinery (capital) £229.0 million or 4.8%. In comparison the top 5 goods imported to the UK from India in the four quarters to the end of quarter four in 2021 were: Clothing at £818.2 million or 9.7% of all UK goods imported from India. Medicinal & pharmaceutical products at £527.1 million or 6.3%. Textile fabrics equated to £446.5 million or 5.3%. Miscellaneous metal manufactures were £446.1 million or 5.3%) and Non-ferrous metals were £425.9 million or 5.1%. It is predicted that over the next 30 years, India will change from 5th rank to 3rd rank by 2050, while the UK is estimated to stay at 6th rank. Singapore does not enter the top 6 rankings which are based on nominal GDP expressed in the percentage of global nominal GDP (OGL, 2022).

Increased risk of debt:

The rapid increase in economic growth has resulted in improved social and economic development. Despite major advancements, in 2017 approximately 11% of the overall Indian population lived below the international poverty line. India has been affected by an increase in Indian GDP due to the UK-India Free trade agreement (FTA). It creates better job quality and increases financial income for people residing in India. There is also an increase in textiles, apparel and motor vehicles. Legislations have been implemented to help protect employers, protecting employees from discrimination in the workplace deter modern slavery, enforcing minimum wage and fixed apprentice's wages. Regulating the age children can work and the number of hours (Trade, 2022). All three countries face an unsustainable debt of burden which can be more than more than three times its current level. This is "unless future governing bodies raise taxes to fund increasing costs from an ageing population and falling revenue from taxation on motor fuel" (Milliken, 2022). There is a risk in long term higher defence and energy bills, simultaneously financial governing bodies and pressured towards tax reduction. There are trade agreements between the UK, India and Singapore separately, not collectively. The India-Singapore relationship is strengthened by the comprehensive economic agreement. The UK Singapore trade agreement and the UK India free trade agreement. Domestic pressures within each country are heightened and additional expenses incurred to enlist foreign cooperation and aid. Particularly as Britain has undergone Brexit and India tries to support citizens belonging to lower-socioeconomic backgrounds facing poverty. Instability within all three countries due to a rise in covid-19 cases has impinged upon trade and economic recovery. Polarised education and connectivity in all three countries has been recognised largely due to the covid-19 pandemic. Digital inequalities have been identified particularly as a transition to virtual learning took place from traditional education during the covid-19 pandemic (Somani, Post Covid-19 Effects on the Future of Students in Higher Education, 2021). Students with inadequate hardware and software were unable to continue education. Unreliable internet connectivity deterred the learning process as disruption to live streaming sessions hindered the learning process. In addition, online examinations and assignment submissions became challenging with insufficient connectivity (Somani, PAVING A PATHWAY TO A 'NEW NORMAL' THROUGH EDUCATION, 2021).

CONCLUSION AND RECOMMENDATIONS:

The economies within England, India and Singapore have all been affected. All governing bodies need to reduce debt and stimulate growth. Each uses internal management strategies while strengthening trade relations with each other through agreements. The vision to revitalise connections that are dynamic between the societies, the attempt to re-energise trade, investment opportunities and technological collaboration. There is a need to create increased employment opportunities consisting of high productivity and good quality, to facilitate economic growth. International collaboration between governmental and non-governmental organisations is required for appropriate funding to re-skill and upskill citizens exposing them towards equal opportunities. This will improve the quality of life for citizens of the UK, India and Singapore towards a sustainable future.

REFERENCES:

1. Economics, T. (2022, 06 20). *Singapore Inflation Rate*. Retrieved from Trading Economics: https://tradingeconomics.com/singapore/inflation-cpi
2. IMF. (2022, 04). *WAR SETS BACK THE GLOBAL RECOVERY*. Retrieved from imf.org: https://www.imf.org/en/Publications/WEO/Issues/2022/04/19/world-economic-outlook-april-2022
3. Milliken, K. (2022, 07 07). *UK faces unsustainable debt burden unless taxes rise, watchdog warns*. Retrieved from reuters.com: https://www.reuters.com/world/uk/uk-faces-unsustainable-debt-burden-unless-taxes-rise-watchdog-warns-2022-07-07/
4. OGL. (2022, 07 20). *Trade and Investment Factsheets*. Retrieved from Department for International Trade: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1091651/singapore-trade-and-investment-factsheet-2022-07-20.pdf
5. ONS. (2022, 07 10). *Census 2021*. Retrieved from Office for national statistics: https://www.ons.gov.uk/
6. Somani, P. (2021). PAVING A PATHWAY TO A 'NEW NORMAL' THROUGH EDUCATION. *International Conference on Research in Education and Science* (p. 68). Antalya: ICRES 2021.

7. Somani, P. (2021). Post Covid-19 Effects on the Future of Students in Higher Education. *International Journal of Social Science And Human Research*, 831-834.
8. Somani, P. (2021). Progressing Organisational Behaviour towards a New Normal. *Journal of Economics, Finance and Management Studies*, 1628-1633.
9. Somani, P. (2021). Socio-economic Impacts of COVID-19: Facilitating Developing Countries Towards a 'New normal'. *INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD*, 46-53.
10. Somani, P. (2022). Managing Mental Health at Work during Periods of Uncertainty. *Journal of Economics, Finance and Management Studies*, 1046-1052.
11. Trade, D. f. (2022). *UK-India Free Trade Agreement The UK's Strategic Approach* . UK: Department for international Trade.

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

DOIs:10.2015/IJIRMF/ISCBMSS-2022/002 --:-- Research Article/Paper

Ladder of Effective Teaching as Reflective Teaching

Dr. Alok Sharma
Department of Mathematics,
Bharatiya Vidya Bhavan Vidyashram,
Jaipur 302001 (Rajasthan), India
Email - alokssharma9171@gmail.com

Abstract: *Education is a light that shows the mankind the right direction to surge. The purpose of education is not just making a student literate but adds rationale thinking, knowledgeability and self sufficiency. When there is a willingness to change, there is hope for progress in any field. Creativity can be developed and innovation benefits both students and teachers. Reflective practice has become a focus of interest and a powerful movement. The complexity of teaching requires teachers to develop their practices for their own professional development in order to improve and to increase learner performance. Reflective practice is the ability to reflect on an action so as to engage in a process of continuous learning. Experience alone can not necessarily be a key rationale for reflective practices but it is deliberate reflection on experience is essential for learning. Reflective teaching means looking at what and why is being done in the classroom, and thinking about if it works - a process of self-observation and self-evaluation. Reflection is a core component of effective teaching. A reflection in teaching requires practical assessment as well as diagnostic assessment. i.e. ability to reflect on what, why and how to do things, and to adapt and develop their excellence in teaching. Reflective teaching is a more systematic process of collecting, recording and analyzing a teacher's thoughts and observations, as well as those of their students, and then going on to making changes. It is a cyclical process. Reflective practice is a process that facilitates teaching, learning and understanding, and it plays a central role in teachers' professional development.* ***This paper attempts to deal with the efficacy of ladder of effective teaching.***

Key Words: *Ladder of effective Teaching, Reflective Teaching, Mathematical Skills, Professional Development of Teacher*

INTRODUCTION:

Education is a light that shows the mankind the right direction to surge. The purpose of education is not just making a student literate but adds rationale thinking, knowledgeability and self sufficiency. When there is a willingness to change, there is hope for progress in any field. Creativity can be developed and innovation benefits both students and teachers. Reflective practice has become a focus of interest and a powerful movement. The complexity of teaching requires teachers to develop their practices for their own professional development in order to improve and to increase learner performance. Reflective practice is the ability to reflect on an action so as to engage in a process of continuous learning. Experience alone can not necessarily be a key rationale for reflective practices but it is deliberate reflection on experience is essential for learning. Reflective teaching means looking at what and why is being done in the classroom, and thinking about if it works - a process of self-observation and self-evaluation. Reflection is a core component of effective teaching. A reflection in teaching requires practical assessment as well as diagnostic assessment. i.e. ability to reflect on what, why and how to do things, and to adapt and develop their excellence in teaching. Reflective teaching is a more systematic process of collecting, recording and analyzing a teacher's thoughts and observations, as well as those of their students, and then going on to making changes. It is a cyclical process. Reflective practice is a process that facilitates teaching, learning and understanding, and it plays a central role in teachers' professional development. **This paper attempts to deal with the efficacy of ladder of effective teaching.**

LADDER OF EFFECTIVE TEACHING:

The concept of improving step by step, like climbing the rungs of a **ladder**, works just as well for the professional **learning** of **teachers** as it does for students.

- The teacher and students works towards a common purpose.
- The teaching remains focused on improving learner outcomes.
- Problems are not raised unless there are suggested solution.
- The level of trust in the students are sufficient for them to provide honest feedback .
- The student has a communication link to teacher.
- Successes of the student are recognized by teacher.

REFLECTIVE TEACHING:

Richards (1990) argues that reflective teaching is a move beyond the ordinary to a higher level of awareness of how teaching and take place. This demands that you and your students be involved in a process of self observation and self evaluation. Thus, you and your students must gather information on your practice and experiences. This information is organized, analysed and interpreted to identify what beliefs, assumptions and values are attached to your practices and experiences.

Reflective teaching
Is anchored on the *ability of the teacher to guide students to reflect their own experiences* in order to arrive at new understandings and meanings.

- **-process of *self-observation* and *self-evaluation*.**
- **-is a *cyclical process.***

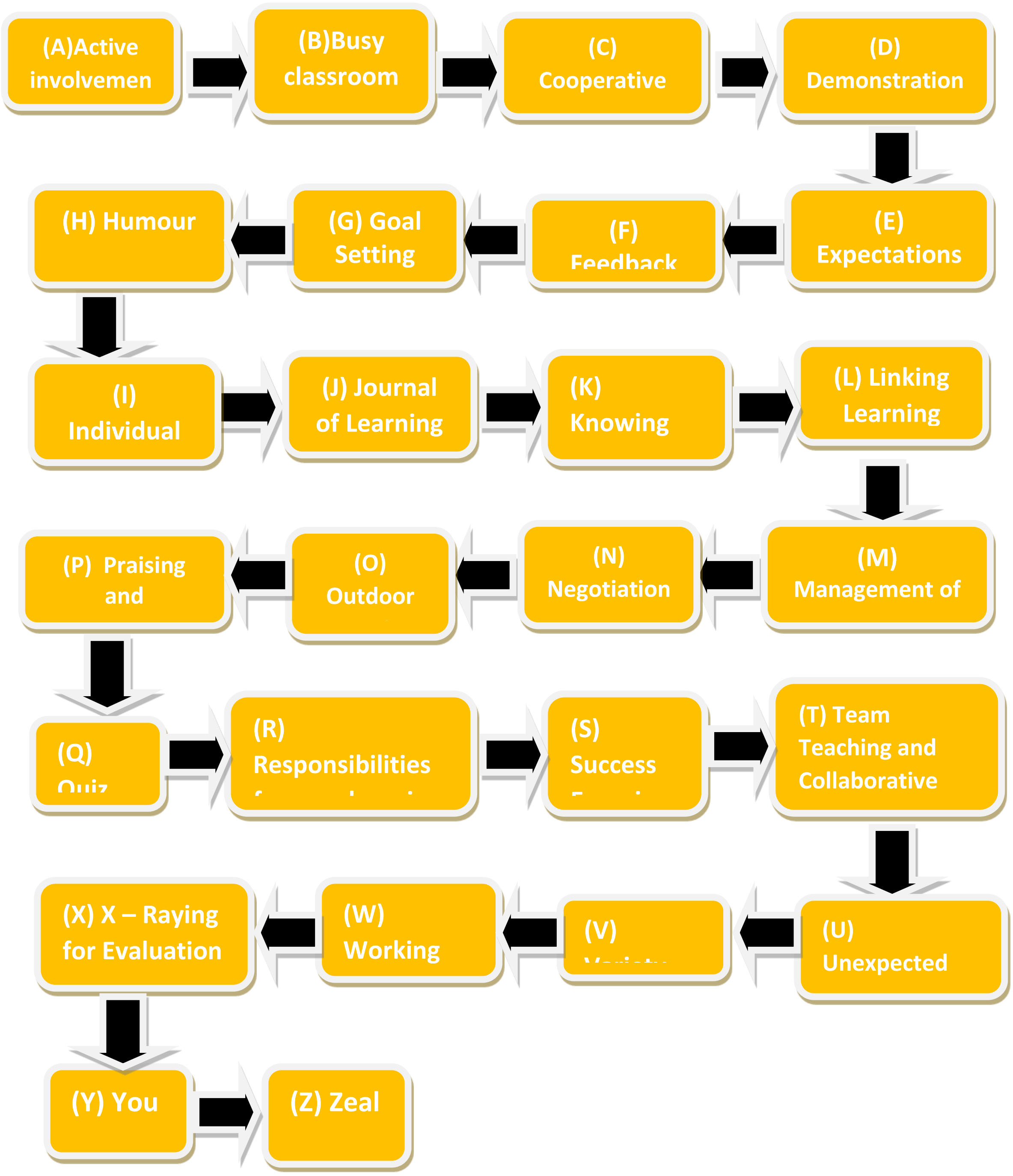
MATHEMATICAL SKILLS:

Basic math skill are those that involve making calculations of amounts, size or other measurement . These skills consists of core concept like addition and subtraction, along with slightly more advanced concept that builds on top of those. Having strong proficiency in basic math skill will help student not only in the workplace but in your daily life. Math skills help individuals deal with basic , everyday task from getting to work on time to paying bills. Student learn these skill in school , and get older and obtain a job , they often use them more frequently . Maths skills are important for both work and personal life.

Professional Development of Teacher:
Professional development for **teachers** can help **teachers** to plan their time better and stay organized. This makes **teachers** more efficient and gives them extra time to focus not on paperwork but students. Students expect **teachers** to be specialists in the subject matter for the topics they teach.

How to Teach effectively: Achievement of students is directly associated with classroom teaching. Presence of cognitive development, affective development and psychomotor development in the personality of students is a required and mandatory factor for which effective teaching is one of the key aspects. The concept of effective teaching is related with the process of learning. Effective teaching can be represented in the form of ladder of English alphabets (A to Z).

Ladder of Effective Teaching: To make the process of learning simple, student centric and permanent ladder of English alphabets (A $\rightarrow$ B) can be used as below:



Ladder of Effective Teaching

Research purpose

The purpose is to develop a reflective model for teaching of mathematics at upper primary level.

RESEARCH METHODOLOGY:

The study used a qualitative enquiry for the research and data were collected by practice exercises through a structured self developed tabular format.

Sample: Purposive sampling technique was adopted to collect the sample. The participants were students of class 6 to 8 of Bharatiya Vidya Bhavan , Vidyashram, of Jaipur, Rajasthan and were taught for 06 months using the ladder of effective teaching. The detail break up of the sample is given as below in table.

Table 1:

S.N.	Class	No. of Students
1.	VI	20
2.	VII	20
3.	VIII	20
4.	Total	60

Table 1: Sample Profile

Description of the tool:

A self constructed Practice exercises consisting of 16 mathematical skills from textbook of respective classes were used to collect the data.

Procedure:

Selected students from class 6-8 were taught with traditional teaching methods for 5 months. During this period of teaching 16 skills were taken into account which was evaluated by administering teacher made Practice Exercise sets. Same students were taught by using ladder of effective teaching for next 05 months. Skills remained same and were evaluation was done by administering the teacher made Practice Exercise sets of equivalent difficulty level.

DATA ANALYSIS AND FINDINGS

A considerable amount of the positive aspects are noticed by the researchers among learners. The aspects observed are linked with opportunities for testing knowledge of learners, testing teaching resources and their ideas as well as developing good approach to learning among learners, opportunities for practising lesson planning as per the needs and pace of learners, developing good interactions in a classroom, and transformation of classroom environment indeed. The negative aspects like discipline related behaviour, wasting of time, nervousness, lack of attention etc. which were encountered at the beginning of study is dealt firmly using ladder of effective teaching as one of significant approach of classroom teaching learning process at upper primary level. The differences are more evident in tabular presentation given as below:

Table 2: For Class VIII

S.N.	Pre-test			Post-Test	
	No. of Students	Skills Acquired	% skills Acquired	Skills Acquired	% Skills Acquired
1	1	7	43.75	14	87.5
2	2	8	50	15	93.75
3	3	6	37.5	12	75
4	4	6	37.5	12	75
5	5	8	50	15	93.75
6	6	7	43.75	14	87.5
7	7	6	37.5	12	75
8	8	8	50	15	93.75
9	9	7	43.75	14	87.5
10	10	8	50	15	93.75
11	11	6	37.5	12	75
12	12	7	43.75	14	87.5

13	13	6	37.5	12	75
14	14	8	50	13	81.25
15	15	7	43.75	14	87.5
16	16	8	50	14	87.5
17	17	6	37.5	13	81.25
18	18	7	43.75	14	87.5
19	19	8	50	13	81.25
20	20	6	37.5	13	81.25

Table 3: For Class VII

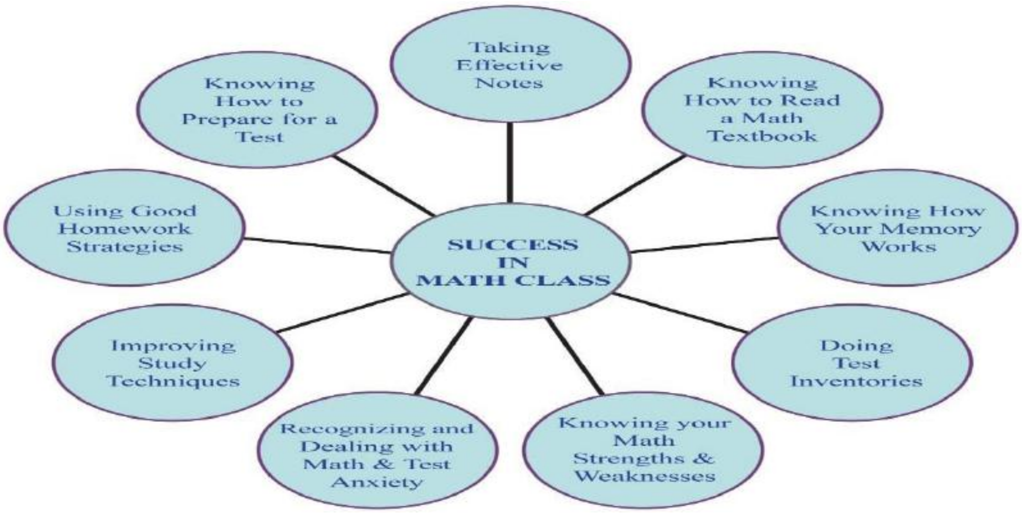
S.N.	Pre-test			Post-Test	
	No. of Students	Skills Acquired	% skills Acquired	Skills Acquired	% Skills Acquired
1	1	5	31.25	12	75
2	2	6	37.5	15	93.75
3	3	8	50	13	81.25
4	4	7	43.25	14	87.5
5	5	8	50	14	87.5
6	6	7	43.25	13	81.25
7	7	6	37.5	15	93.75
8	8	8	50	12	75
9	9	7	43.25	14	87.5
10	10	6	37.5	14	87.5
11	11	8	50	13	81.25
12	12	7	43.25	14	87.5
13	13	8	50	15	93.75
14	14	6	37.5	14	87.5
15	15	6	37.5	13	81.25
16	16	8	50	15	93.75
17	17	7	43.25	12	75
18	18	8	50	14	87.5
19	19	7	43.25	13	81.25
20	20	6	37.5	15	93.75

Table 4: For Class VI

S.N.	Pre-test			Post-Test	
	No. of Students	Skills Acquired	% skills Acquired	Skills Acquired	% Skills Acquired
1	1	4	25	12	75
2	2	6	37.5	13	81.25
3	3	8	50	15	93.75
4	4	6	37.5	13	81.25
5	5	8	50	12	75
6	6	8	50	15	93.75
7	7	6	37.5	13	81.25
8	8	7	43.75	12	75
9	9	6	37.5	12	75
10	10	8	50	13	81.25
11	11	7	43.75	14	87.5
12	12	6	37.5	12	75

13	13	8	50	14	87.5
14	14	7	43.75	14	87.5
15	15	8	50	14	87.5
16	16	6	37.5	12	75
17	17	7	43.75	14	87.5
18	18	8	50	13	81.25
19	19	8	50	12	75
20	20	8	50	13	81. 25

CONCLUSION:



The reflective teaching is a cyclical process, because the reflective and evaluative cycle begins once we start implementation for changes. As a result, the teacher may decide to do something in a different way, or may just decide that what she/he has been doing is the appropriate and transformative way. In short, by developing knowledge and understanding the setting practice and the ability to identify and react to the problems the teachers can become effective teachers. Teachers can deal with the needs and different issues of the learners and demand of time.

REFERENCES :

1. Akbari, R., 2007. Reflection on Reflection: A Critical Appraisal of Reflective Practice in L2 Teacher Education. *System*, 35(2), pp. 192-207.
2. Bartlett, L., 1990. Teacher Development Through Reflective Teaching. In *Second Language Teacher Education*, Richards, J. C. & Nunan, D. (eds.), New York: Cambridge University Press, pp. 2002-214.
3. Brookfield, S. 1995. *Becoming a Critically Reflective Teacher.* Jossey-Bass: San Francisco.
4. Conley, L. et al., 2010. *Becoming a Teacher.* Cape Town: Pearson.
5. Freidus, H., 1997. *The Telling of Story: Teachers Knowing What They Know*. Paper presented at the Annual Meeting of the American Educational Research Association (AERA), Chicago, IL. (ERIC Document Reproduction Service No. ED 409 274).
6. Gibbs, G., 1988. *Learning by Doing: A Guide to Teaching and Learning Methods*. Oxford: Further Education Unit.
7. Griffiths, V., 2000. The Reflective Dimension in Teacher Education. *International Journal of*
8. *Educational Research*, 33(5), pp. 539-555.
9. Kettle, B. & Sellars, N., 1996. The Development of Student Teachers Practical Theory of Teaching. *Teaching and Teacher Education*, 12(1), pp. 1-24.
10. Killen, R., 2007. *Teaching Strategies for Outcomes-Based Education*. Cape Town: Juta.
11. Loughran, J. J., 2002. Effective Reflective Practice: In Search of Meaning in Learning About
12. Teaching. *Journal of Teacher Education*, 53(1), pp. 33-43.

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

DOIs:10.2015/IJIRMF/ISCBMSS-2022/003 --:-- Research Article/Paper

Assessing challenges faced by the hospitality industry during the Covid19 pandemic: A case study of three hotels in Lusaka district, Zambia

[1]Ms. Edah Chavula, [2]Mr. Jere Mwila
[1]Student, [2]Research Supervisor,
[1, 2] MBA in Human Resource Management, CHRESO University, Zambia, Africa
Email - [1]edahchavula@gmail.com, [2]jeremwila02@gmail.com

Abstract *The COVID-19 global pandemic started in Wuhan City from China in 2019 and spread into over 80% countries in the world within four months and was declared as global health pandemic on 11th march 2020 by the World Health Organization (WHO). The pandemic is not only a global health challenge but it also brought entire socio-economic structures into a standstill. It has challenged the globalization and global operations of free enterprises. However, for a speedy recovery and regain of the economy, employment and business functions, a sustainable and fresh beginning is necessary. It is worthy to note that hospitality industry and tourism sector is one of the major world economic sector that was strongly hit by the pandemic due to measures that were put in place. Thus, therefore, this research assessed the impact of the pandemic on the hospitality industry in Lusaka district. The main objective of this research was to assess the challenges faced by the hospitality industry during the Covid-19 pandemic with respect to three Hotels in Lusaka. 124 hotel workers were randomly sampled, data required was drawn from primary and secondary sources and in addition data was collected using a questionnaire as a collection tool. Results of this research reviewed that, the hotel industry experienced income/economic decline of about 50% which led to loss of employment, reduction in worker's salaries and eventually negatively affecting the workers psychologically and socially. Thus COVID-19 pandemic has dramatically changed the hospitality industry in Lusaka district, and understanding its consequences is essential for its survival. There is a need for hospitality industry to diversify its business and also the government to come on bold to help build up the hospitality industry again.*

Key Words*: Hospitality industry, Sustainable, COVID 19, economic decline, consequences.*

INTRODUCTION:

The 2019 novel coronavirus disease (COVID-19) was first reported in China as an infectious upper respiratory disease. The virus has since spread worldwide presenting one of the most serious global health crises in history, with high socio-economic costs. While the health impacts are directly through contagion, the economic impacts are largely a consequence of the preventive measures adopted by the respective governments to curtail its spread. Key measures adopted by most countries to curtail the spread include the closing of boarders and lockdowns of economies which among other things have seen the temporary closure of businesses, schools and social services (WHO, 2020). Zambia reported the first two cases of COVID-19 on 18 March 2020, which was imported from France. With the passing of days, the pandemic spread throughout the country with high numbers of cases recorded in urban areas as indicated in the Ministry of Health Report (2020). In July 2020, the cases reached over 1,000 and within 10 days reporting period, the total number of cases raised to 4,481. In Zambia according to the Ministry of Health Report (2021) the disease reached its peak in 2021 between May and July. During this period thousands of cases were recorded on a daily basis and many deaths were recorded and

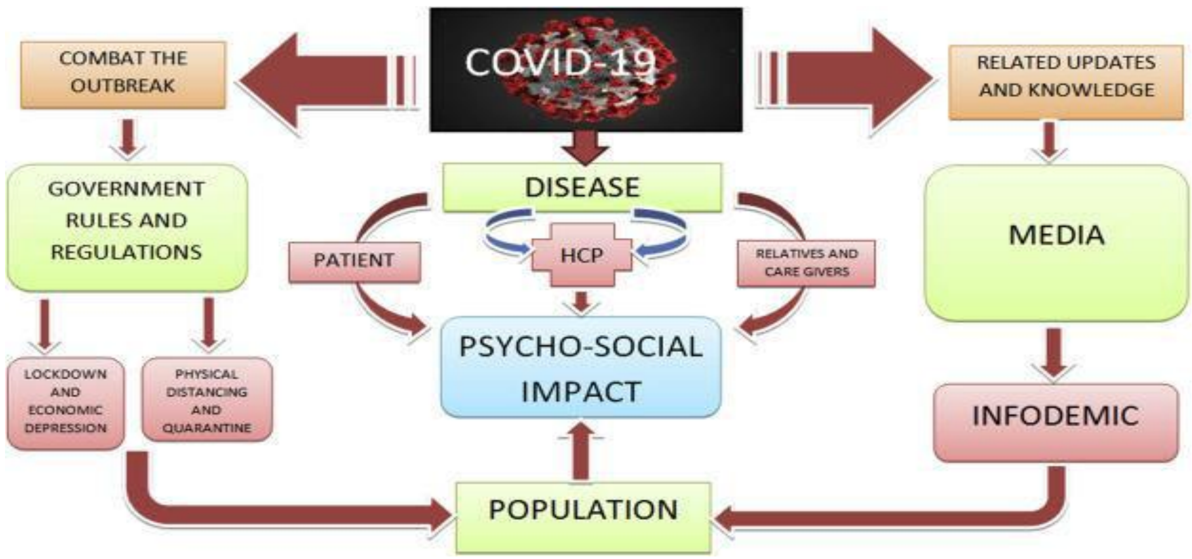
Zambia was put on a red spot meaning a danger zone area in 2021. This led to complete barn of international travels to Zambia thereby affecting the tourism and hospitality industry. Schools, bars, restaurants, church services were temporarily closed. Funeral gatherings were restricted to 50 people only with advice from the government that burial of the loved ones to be done within two days as mortuaries in Lusaka and other hot spot zones were full to capacity. Following the robust measures put in place which included case finding, case management and the surveillance team, Zambia managed many cases despite having lost many people to the pandemic especially those who had comorbidities. In 2021, during the last quarter Zambia was removed from the red list after embarking on a large scale vaccination. This eased the restriction and many businesses began to operate while following the regulation under the new normal of COVID-19. Therefore, this research assessed the effects of the pandemic on hospitality industry in Lusaka Zambia using intercontinental, Pamozi and Zambezi hotels.

The Hotel Industry in Zambia during COVID-19:

The health crisis caused by the pandemic COVID-19 has been of such magnitude that it has resulted in the drop of economic and tourism activity in most countries like Zambia thereby causing an economic crisis with consequences that are still difficulty to measure. The evolution of the coronavirus pandemic and the reviewed literature related to the impacts and recovery strategies that were implemented in previous crisis situations in relation to the hotel industry. This crisis has posed far much greater impact on the Zambia's economy. This is because Zambia's economy greatly depends on tourism sector and hotel industry contribution which contribute about 7% to 15% of the annual Gross Domestic Product GDP. Within the tourism sector, the hospitality industry has a special role in Zambia, because international tourists who visit Zambia prefer hotel accommodations. Specifically, in 2019, 65% of these tourists stayed in a hotel. According to the ministry of Tourism and arts report, the minister lamented that the pandemic has had a great negative impact on the economy and workers in the Hotel industry and other sector especially that Zambia is a landlocked country which depends on other countries for its economic better performance.

Social Effects of Covid-19 on Hotel Workers:

Socially, the pandemic affected worker in hospitality industry by breaking down socialization ties, poor communication among friends and breaking down of friendship, working place became unfriendly for many worker, loneliness and general social behavioural change. Other effects are many optimistic diseases which resulted into low client turn out and absenteeism among worker and mood swings. However, COVID-19 has contributed to diseases associated with stress such as blood pressure, heart diseases and other associates like headaches.



Generally, all participants indicated that COVID-19 brought a lot of negative effects on the society and the national at large.The Psychological Effects of COVID-19 Pandemic on the Hotel Industry Workers The psychological impact of the pandemic and its measures in Zambia are clear and do not need to be overemphasized. Due to temporary closure of businesses and restrictions on travel, there has been a rise in loneliness, stress, depression, anxiety, and insomnia due uncertainties. Factors such as vague instructions, increased workload, worsening of the consequences of errors, and intervention in the home life of employees created stress among employees. Face-to-face communication with customers caused anxiety because of the risk of getting sick and infecting family/friends. This anxiety decreased the performance of employees and even resulted in leaving work. In this context, it is important to determine what needs to be done to protect the psychological health of employees in the tourism industry and to provide psychological resilience against new outbreaks that may arise in the future. See the figure below to understand the link between the pandemic and human Psychology. Fear has been one of the primary emotional responses throughout the pandemic. As understanding of COVID-19's biology remains limited, fear regarding the uncertainty of its transmission has increased. Prior studies evidence that throughout the pandemic, people tend to experience fear of infection, which results in stress, depression, and anxiety and that uninfected people have a fear of contact with confirmed COVID-19 patients. This can increase the risk of developing psychological disorders. Other fears may stem from concerns regarding work-related changes and retaining employment.

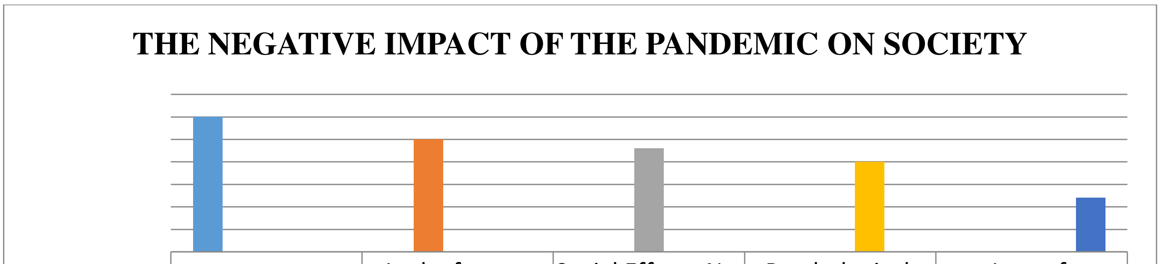
RESEARCH METHODOLOGY:

Study location: The research was conducted in Lusaka district, Zambia Province. The area was selected because of its easy accessibility, low cost and convenient to the researcher. The study was carried out in the three hotels namely Pamozi Hotel, Intercontinental Hotel and Zambezi Hotel in Lusaka district of Zambia Province.

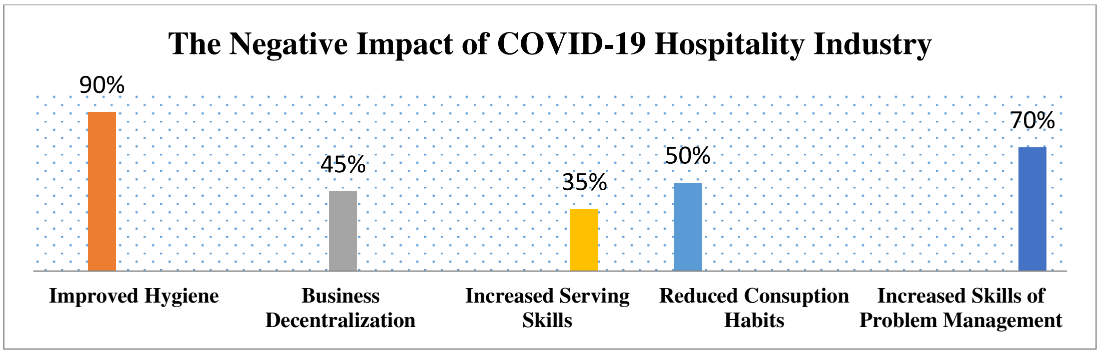
Research Design: A descriptive case study design was used to allow an in-depth investigation on the effects of COVID-19 pandemic in the hospitality industry with respect to Pamozi Hotel, Zambezi Hotel and intercontinental hotel in Lusaka district. The study used qualitative method of data collection and analysis.

RESULT INTERPRETATION AND DISCUSSION:

The main results this study is as summarized in the figures below. The study found both positive and negative impact of the COVID-19 in Zambia with respect to hospitality industry.



	Economic Effects	Lack of or no Salaries	Social Effects-No Socialisation	Psychological Effects	Loss of Employment
Series 1	30%				
Series 2		25%			
Series 3			23%		
Series 4				20%	
Series 5					12%



Source: Field Data (2022).

Main effects of COVID-19 on Hospitality Industry in Zambia:

Based on the findings of this study the hospitality industry in Zambia is one of the major sectors that were highly negatively affected by the pandemic. While the pandemic did not have a direct impact of the hospitality industry, the measures to prevent the spread of the pandemic affected the industry and its employees in the following ways;

- Low income generation due to restriction in international travels and local.
- Temporal closure of public gathering saw hotel industries not hosting different parties which greatly contribute to hotels' economic generation.
- A number of workers were laid off due to low income rate caused by low client's visits to the Hotels, restaurants, bars and lodge.
- Delayed payment of salaries and payment of half salaries which has increased poverty in home and debt accumulation.
- Other incomes were blocked due to low visits by clients such as service charge.
- Hotel workers were psychologically affected as they developed higher level of uncertainty in their minds as to whether they would get paid at the end of the month or not.
- The loss of their workmates to the pandemic left them in shock causing high level of stress, anxiety, depression and traumatic disorders.

Its Impact on the Workers: The pandemic did not only have an impact on the general public but it also affected the workers in the hospitality industry negatively in all aspect of life which but the few are economic status of worker, social life and general income generation.

The Positive Effects of the Pandemic:

Suffice to say that the pandemic did not only affect the hospitality industry negatively but it also had positive impact in the following ways;

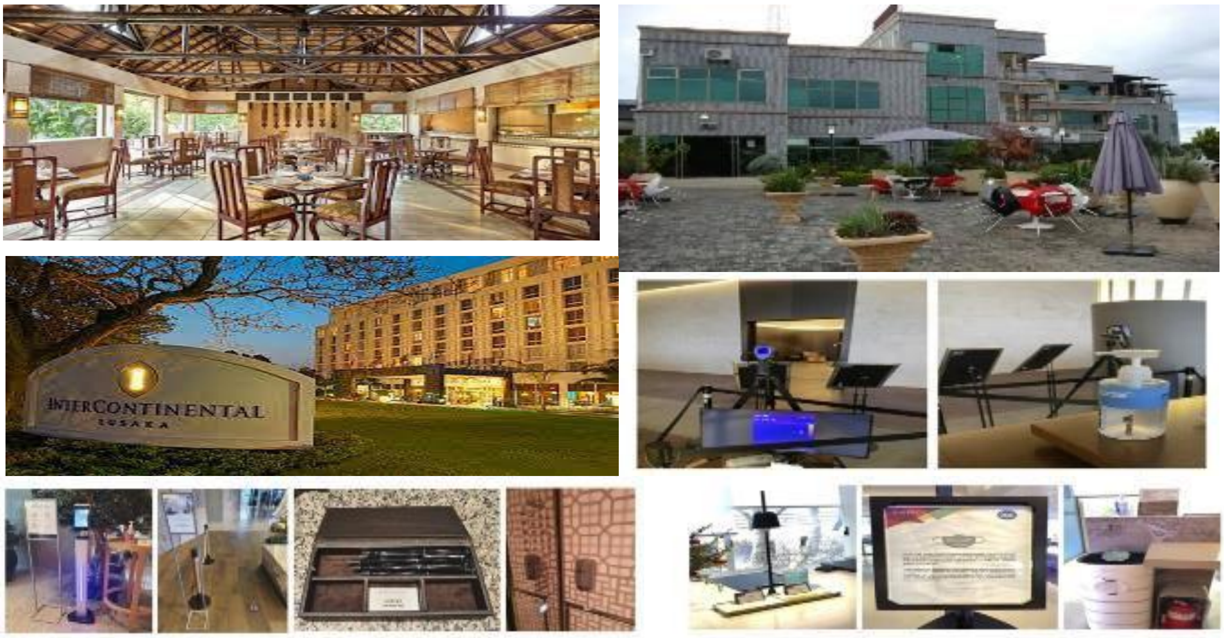
- The pandemic increased the hygiene levels in the hospitality industry in all sectors of hotels for example.
- Made Hotels owners to create different strategies in order to caution the impact of the pandemic. This means it led to business expansion through business decentralization.
- It helped workers to develop the mind of economic discipline and serving for future use as compared to the past.
- The pandemic helped people to develop different strategies of resolving different problems that people are faced with.

Measures to Alleviate the Challenge:

To minimize the effects of COVID-19 pandemic on the hospitality industry and the workers in the hospitality industry many interventions must be put in place. To begin with, the government should put in place a programme which reduces the consequences of the pandemic on the individual families of those who would have been stopped from working or are being paid half salaries which fails to sustain them. The industries should at least begin to come up with contingent plans in order to broaden their income in flow such as investing in agriculture sector like aquaculture, crop farming and animal farming so as to reduce on the economic effects of the pandemic on the workers and the country at large. The government should also at least lift some migration restriction and focus on enforcing pandemic preventive measures in the country such educating people to mask up correctly, frequent use of hand sanitizers and maintaining social distances. The government should also endeavor to apply and seek from other cooperating partners to provide the country with the pandemic mitigation funds so as to boost the businesses of the small-scale entrepreneurs in form of loans so as to increase on the flow cash in the hands of the people. Provision of free public services in such a time is a key in order to reduce on the socio-economic effects of the pandemic on the individuals in the country. This would enable parents to have a breathing space in sectors like paying school fees, health bills and even other taxes.

Acknowledgement: The researcher would like to acknowledge the intercontinental hotel workers, Pamozi and Zambezi hotels workers for their active participation and support during data findings. The researcher would also acknowledge Chreso University research ethics committee and the entire management board for their immeasurable support for this research project to complete successfully.

Galleries



The COVID-19 pandemic has dramatically changed the face of hospitality industry, and understanding its consequences is essential for its survival. The adverse impacts of the COVID-19 pandemic have been felt across countries on a large scale, shaking Economic systems and responses. The pandemic's effects on travel adversely affected tourism and, subsequently, the entire hospitality industry. Mixed political responses in different countries have added to the hardships faced by the hospitality industry, communities, and individuals. COVID-19 have affected the three hotels of this study and the public in general negatively in many circles such as economically, Socially, culturally and even politically.

RECOMMENDATIONS:

Based on the findings from the field, the following are recommendations made by the researcher;

To sustain the lives of the majority who have lost jobs, the government should consider COVID-19 mitigation funds and facilitate for return of people in their working places and empower all the Hotels, with COVID-19 protective equipment and normalize their operations. To increase on the number of tourists coming in the country, there is need to maximize on the number of people getting vaccinated. Hotel owners should develop good marketing strategies and implement preventive measures in order to increase the number of clients visiting them. There is also need for business decentralization.

REFERENCES:

1. Abdel-Maksoud, A. (2016). Investigating Relationships between Stakeholders' Pressure, Eco-Control Systems and Hotel Performance. International journal of Hospitality Industry
2. Bank of Zambia, (2020). Measures in Response to the Deteriorating Macroeconomic Environment and the Coronavirus. Lusaka: Government Printers.
3. 3Breisinger, C. etal (2020). COVID-19 and the Egyptian Economy Estimating the Impacts of Expected Reductions in Tourism, Suez Canal Revenues, and Remittances. Cairo: NationalBureau of Economic Research.
4. Brown N.A. (2017). Exploring Disaster Resilience within the Hotel Sector: A Systematic Review of Literature. International Journal of Disaster Risk Reduction.
5. Brown N.A. (2018). An Integrative Framework for Investigating Disaster Resilience within the Hotel Sector. International Journal of Disaster Risk Reduction.
6. Chinazzi, M. and Davis, J. T. (2020). The Effect of Travel Restrictions on the Spread of the 2019 Novel Coronavirus (COVID-19) Outbreak.
7. Congrex Team (2020). Disruption in the Business Events Industry; Rising to the Challenges of Covid-19. Washington: Washington State University.
8. COVID-19 Zambia Survey (2020). Inside Business: Impact & Responses Report. Lusaka: Government Printers.
9. Dash, J. (2020). Covid-19 impact: Tourism industry revenue loses. . New Delhi: New Age International.
10. The World Travel & Tourism Council, (2020) Travel & Tourism Economic Impact. Madrid: UNWTO.
11. UNCTAD (2020). COVID-19 and Tourism: Assessing the Economic Consequences. United Nations Conference on Trade and Development. Geneva. UNCTAD
12. UNCTAD (2020). Impact of COVID-19 on Tourism in Developing States. Geneva: UNCTAD.
13. United Nations Conference on Trade and Development (2021). "COVID-19 and Tourism: An Update Report. New York: United Nation Conference on Trade and Development.
14. UNWTO, (2020). Impact Assessment of the COVID-19 Outbreak on International Tourism. Tourism. Madrid: UNWTO.
15. UNWTO, (2020). UNWTO World Tourism Barometer. Madrid: UNWTO.

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

DOIs:10.2015/IJIRMF/ISCBMSS-2022/004 --:-- Research Article/Paper

Determining the challenges faced by Micro, Small and Medium Enterprises (MSMEs) regarding Knowledge Sharing activities in Lusaka Zambia

[1]Jackson Simenti Tembo, **[2]Dr. Chalwe Moses**
[1]Post graduate student, [2]Associate Professor,
[1]MBA in Human Resource Management, CHRESO University, Zambia, Africa
[2]Chalimbana University, Zambia, Africa
Email - [1]jacksontembo94@gmail.com, [2]mcmuleba2@gmail.com

Abstract: *The micro, small and medium enterprise (MSME) sector is often considered as a critical component in enhancing economic growth and poverty alleviation. In Zambia, MSMEs contribute approximately 70% to the country's gross domestic product. Furthermore, MSME sector plays a key role in promoting inclusive growth in the contemporary economy of Mandevu and Kalingalinga. The main objective of this research was to determine the challenges faced by Micro Small Medium Enterprises with regards to Knowledge Sharing Activities in Mandevu and Kalingalinga. 198 MSMEs were randomly sampled, required data was drawn from primary and secondary sources and in addition the required data was collected using a questionnaire as a data collection tool. Furthermore, data collected was analyzed quantitatively using SPSS. The study revealed the challenges that affect MSMEs with regards to knowledge sharing activities being: finance 46.2%, training 19.2%, human resource 17.7% and some respondents indicated trust, technology and incentives as challenges that affected their businesses with regards to knowledge sharing activities. The growth of the MSME Sector is affected by finance, human resource, trust, technology and incentives. To improve knowledge sharing activities, micro small medium enterprise owners should take keen interest in human resource management practices in Zambia. Furthermore, engagement through team work and training workshops as part of human resource management practices have a significant impact on knowledge sharing activities.*

Key Words: *Knowledge sharing activities, Micro Small Medium Enterprises, Innovation and Trust.*

INTRODUCTION:

In the past, Zambia had mainly depended on the mining sector for economic growth, which remained the status quo until the prices of copper suffered a substantial fall (MNDP, 2017). It was at this point in 1981 that the government realized the economy had to be sustained by other means, hence focus shifted on to the Micro, Small and Medium Enterprises (MSMEs) as a potential alternative. To help this sector to grow, the government introduced several policy measures: such as the Small Industries Development Act of 1981, Small Enterprise Development (SED) Act of 1996, the Poverty Reduction Strategy Paper (PRSP) of 2000- 2004, the Transitional National Development Plan of 2000-2005, the Micro, Small Medium Enterprises Policy and the Technical, Entrepreneurship, Vocational Education and Training (TEVET) (Musona, 2014). Furthermore, the 7th National Development Plan (2017) and the National Industrial Policy (2018) were launched (UNIDO, 2020). However, it is yet to be seen if these policies have had tangible results to this end, despite government apparent good will. Knowledge sharing is an activity through which knowledge: information, skills, plans, innovation, ideas, goals, insights, or expertise are exchanged between employees or organizations (Hendrick, 2021). George et al (2010) argues that, even though many African countries (Zambia) inclusive, rely heavily on the MSMEs sector to help stimulate their economies, many enterprises in this sector often do not develop into stronger entities partly due to knowledge sharing challenges. The World Bank Doing

Business Report (2012) affirm that, many promising entrepreneurs in Zambia are faced with knowledge sharing constraints that the estimated failure rate for start-ups is as high as 65% over a period of three years compared to an estimate of less than 50% in Europe over a period of five years. The World Bank define Micro, Small and Medium Enterprises (MSMEs) as follows – micro enterprises: 1–9 employees; small enterprises: 10–49 employees; and medium enterprises: 50–249 employees (Sobir, 2018). A Survey by George et al (2010), reveal that there is a vast productivity gap between Zambian MSMEs and their international competitors. When compared to MSMEs sector in high-performing and middle-income countries such as Brazil, Kenya, Malaysia, South Africa, and Thailand. The MSMEs sector in Zambia is less productive, as a result the sector is less competitive in global and regional market. George et al further argue that this can be seen in Zambia's relative export performance, as manufacturing firms are far less likely to export than similar firms in high performing countries. In addition, there is a general consensus among scholars that the benefits of knowledge sharing activities (KSAs) have not been fully exploited in Zambia by MSMEs, partly contributing to most MSMEs not lasting more than ten years (Lusaka Times, 18th May 2017).

According to Kambone (2017) the role of KSA is crucial in creating customer value and achieving the best business performance. KSAs do not only encourage the growth of organizational profits, but enhance opportunities to penetrate markets and attract customers. Topang & Yunus (2017) equally affirm that KSAs in a business allow continuous efforts undertaken by management in producing innovative, creative workers and enable businesses to produce new products that are more profitable. Sharing best practices and mistakes therefore, allow employees, first socialize the idea with colleagues to attract their attention on its advantages, then transform the new idea and intuition into a workable solution. With this above background, the current research sought to determine the challenges faced by MSMEs regarding Knowledge sharing activities in Zambia.

CHALLENGES FACED BY MSMES:

MSMEs in Zambia and worldwide are faced with many challenges and one of the challenges identified being access to finance. Finance is important in a business for reasons of competitive advantage and growth, it is used to buy supplies, making capital investment and making payments for business related costs: such as training workshops and wages which enable knowledge sharing activities within a business. Kambone (2017) argues that finance restrict small enterprises from having qualified personnel to manage their business activities. In his study Nkonoki (2010), found factors such as inadequate collateral to declare as a security in acquiring loans from the banks, poor or lack of a business plan to be used during the loan application process, poor state of the economy and bureaucracy in the loan application as the main reasons that make access to finance difficult. Other factors that affect MSMEs with regards to KSAs are human resource, technology and culture.

Salman (2015) argued that, lack of skilled personnel prevents growth in a business as knowledge sharing cannot take place and that knowledge mostly shared is implicit (based on experience) which is not good enough to help a business compete in a dynamic competitive environment. According to Razmerita et al (2016) lack of technical ability on technology by the users like: structure of the platform, interface design and user needs have been identified as significant factors that affect employees' KSAs. Khet (2011) state that a knowledge sharing culture is one of the most important elements that need to be understood before implementing any new strategy in a business. KSAs can only work if the culture of the organization promotes it. In addition, it is culture that determines the norms regarding the distribution of knowledge between organizations and individuals in it.

FACTORS AFFECTING EMPLOYEES' KSAS:

Salman (2015) examined the employees' perception of HRM practices and knowledge sharing behavior, found trust, monetary rewards and collaborative practices as factors that affect KSAs between employees in organizations. Trust results from confidence and the willingness to engage in a strong relationship with another person. Therefore, if an individual has complete trust and confidence in another person, then he/she is more likely to comply in sharing knowledge with the one he/she trusts. Salman further discovered that collaborative practices such as employees' belief, that knowledge

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

sharing is something which is commonly done at his/her organization and is something expected by his/her colleagues and management, most likely lead to knowledge sharing engagement.

BENEFITS OF KNOWLEDGE SHARING ACTIVITIES:

The information age heralds the idea that the most important source of competitive advantage is knowledge. It has further been argued that, the knowledge possessed by employees will not make a business productive until their knowledge is utilized and shared within and across the workplace (Salman, 2015). Sherry et al (2010) is of the view that knowledge-based practices of the organization focus on knowledge as the most important strategic asset of the firm's resources. One phenomenon related to knowledge is that, unlike material assets that depreciate in value with use, knowledge assets appreciate in value with use: ideas breed new ideas, and the shared knowledge stays with the giver while enriching the receiver. Once knowledge is created there is an economy of scale that stem from it being shared, because more than one individual can use knowledge at the same time. Therefore, the shared knowledge stimulates the creation of new knowledge.

RESEARCH METHODOLOGY:

The research was carried out in Mandevu and Kalingalinga, Lusaka city in Zambia. 198 MSMEs were randomly sampled, required data was drawn from primary and secondary sources and in addition, data was collected through a questionnaire as a data collection tool. Quantitative approach was adopted as a strategy in this research, which is concerned with quantifying things; it asks questions such as 'how long', 'how many' or 'the degree to which' (Creswell, 2013). Quantitative method is used to quantify the problem by way of generating numerical data. According to Bryman & Bell (2007) a quantitative method is adopted because it enables the researcher to get the facts and not abstract information about the aim of the study. This research utilized a cross sectional design, which allows data to be collected at a single point in time. According to Creswell (2012), this design has the advantage of measuring current attitudes and provide information in a short period of time: for instance, the time required for administering the survey and data collection.

RESULTS INTERPRETATION AND DISCUSSION:

Table 1: Challenges your business face that affect KS flow

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Finance	60	46.2	46.2	46.2
	Training	25	19.2	19.2	65.4
	Technology	4	3.1	3.1	68.5
	Trust	12	9.2	9.2	77.7
	Human resource	23	17.7	17.7	95.4
	Incentives	6	4.6	4.6	100.0
	Total	130	100.0	100.0	

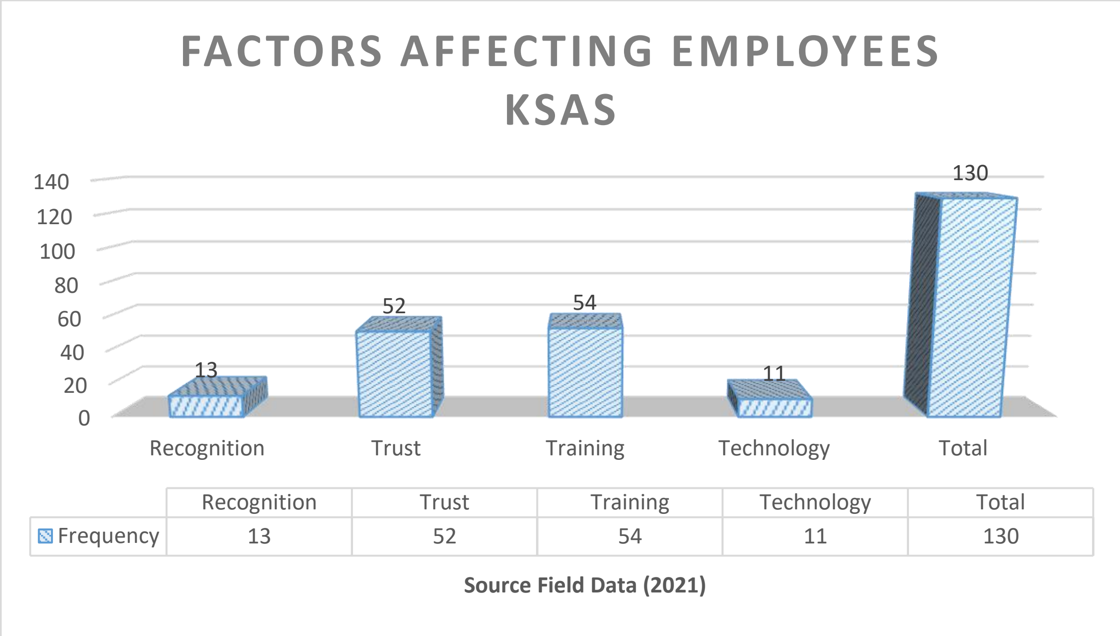


Figure 1: Factors Affecting Employee KSAs

Table2: The benefits of knowledge sharing activities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Enables learning from other people's skills and experience	14	10.8	10.8	10.8
	It’s easy to find solutions thereby bring about work progression	9	6.9	6.9	17.7
	Market demand	3	2.3	2.3	20.0
	Promotes business growth	10	7.7	7.7	27.7
	Promotes creativity and innovation	90	69.2	69.2	96.9
	Promotes trust and collaborations	4	3.1	3.1	100.0
	Total	130	100.0	100.0	

Several questions were asked to Carpentry and Welding MSMEs owners and these includes: Challenges your business face that affect knowledge flow, factors affecting employees KSA and the benefits of KSAs as shown in table 1, figure 1and table 2 above.

MSMEs Challenges Regarding KSAs:

46.2% of the MSMEs pointed finance as the most critical factor that affect their KSAs, 19.2% respondents indicated training, 17.7% human resource, 9.2% trust, 4.6% incentives and 3.1% technology. Finance limits a business capacity in terms of qualified human resource to manage business activities, training workshops and business equipment (Kambone, 2017). Salman (2015), argued without proper training facilities put in place KS cannot take place as employees may lack quality knowledge to share and therefore, lead to low self-esteem (Salman, 2015). To grow the MSMEs sector, there is need for proper training facilities to impart knowledge in MSMEs owners and employees to enable creativity and innovation. Lack of trust among MSMEs owners' results in lack of confidence and commitment to collaborate with other MSMEs owners. Therefore, their preference is to hoard their knowledge, thus reducing both organizational knowledge capability and finance.

Factors Affecting Employees KSA

54 MSMEs owners indicated training as the most serious factor that affect/prevent employees from sharing ideas, 52 respondents pointed out to trust, 13 recognition and 11 technology. The majority of MSMEs entrepreneurs are not coached, trained or mentored on how to run a successful business. Musona (2014) posited that, mentoring, recognition and coaching can provide knowledge and skills to MSMEs to assist in reducing their day-to-day business challenges. Furthermore, employees with limited training struggle to keep up with others and lack self-esteem (Khet, 2017). Lack of trust between employees leads to lack of confidence and commitment to collaborate/share ideas. In his study, Salman (2015:167) state that employees' knowledge hoarding behavior affects both individuals learning capability and a business knowledge capability in the long term: Firstly, the knowledge possessed by an individual is of no use to a business until it is disclosed. Secondly, whilst a business may have qualified personnel, this is of little use if the knowledge contained within their brain is not used and utilized to effectively improve a business. Lack of technology is further a key factor that affect KSAs among the MSMEs in the Zambia, as technology enables online sales and advertising and email marketing**.**

Benefits of KSAs:

69.2%% of the MSMEs owners stated that KSAs promote creativity and innovation, 10.8% respondents said KSAs enables learning from other people's skills and experience, 6.9% respondents pointed out that it is easy to find solutions when sharing ideas thereby bringing about work progression, 7.7% stated that KSAs promote business growth, 3.1% said KSAs promote trust and collaborations and 2.3% MSMEs owners indicated market demand as the benefit of KSAs.

ACKNOWLEDGEMENT:

The researcher would like to acknowledge Chreso University for the platform and support in the completion of this research project. Furthermore, the researcher would like to acknowledge Chreso University Ethical Research Committee (CUREC) and National Health Research Authority (NHRA) for approval of the research project. The researcher would also like to acknowledge the Carpentry and welding MSMEs from Kalingalinga and Mandevu in Lusaka.

CONCLUSION:

The micro, small and medium enterprises (MSME) sector is generally viewed as an important component in stimulating economic growth, employment creation and poverty alleviation. The country's MSME development framework contain support mechanisms intended to unlock the full potential contained by this sector. Nevertheless, most MSMEs in the country have failed to develop into stronger entities. To determine the challenges that affect MSMEs with regards to KSAs in Mandevu and Kalinga-linga in Lusaka city. A quantitative approach was adopted and data was collected through a questionnaire as a tool for data collection. On factors that affect KSAs, the study findings have indicated finance, training, human resource, trust, technology and incentives. The study found trust, recognition, training and technology as factors that affect employees KSAs in MSMEs. Furthermore, the benefits of KSAs discovered are: creates value, promote growth and competitive advantage, trust, market demand, promote creativity and innovation, enables learning from other peoples' skills and experiences and lastly the findings indicated that KSAs makes it easy for employees to find solutions pertaining to problems in organizations, therefore, bringing about work progression.

RECOMMENDATIONS:

To MSMEs Owners:

Any business that is trying to improve the creation and development of business knowledge should give considerations to human resource management (HRM) practices. The findings suggest that entrepreneurs' engagement through team work as part of HRM practices have a significant impact on knowledge sharing activities (KSAs). Experienced MSMEs owners and employees who have skills and are confident in their abilities to achieve can share their skills with other colleagues through participation and training. Furthermore, regular holding of training workshops (technology, skills, and quality training) and meetings by a business can promote knowledge transfer among staffs. In a training workshop, experienced MSMEs owners and employees can share their knowledge and experiences with other staffs. This can enable other employees and MSMEs owners to learn from other individuals' skills.

REFERENCES:

1. Creswell, J. W. (2013). *Research design: qualitative, quantitative and mixed methods approaches*. Sage publications-Incorporated.
2. Creswell, W.J. (2012). *Educational research, planning, conducting and evaluation. Qualitative and quantitative research, 4th Ed*: Pearson Education, Inc, 501Boylston Street, MA 02116. University of Nebraska-Lincoln.p;376.
3. George, R. Clerke, M. Marie, S. Juliet, M & Roland, P, 2010; The *profile and productivity of the Zambian business:* World Bank,p;7.
4. Hendrick, B. (2021). *Knowledge sharing: Definition and process*. Retrieved from https://study.com/academy/lesson. On 14th October, 2021.
5. Kambone, M, S. (2017).*The impact of small and medium scale enterprises in achieving sustainable development growth in Zambia.* International Journal of Multi-Disciplinary Research. ISSN: 3471-7102. Kasama- Zambia.
6. Khet, K, O. (2011). *Individual knowledge sharing behavior in organizations*. National University of Singapore: Singapore.p;6.
7. MNDP. (2017). *The seventh national development plan 2017-2021*. Ministry of National Development Planning: Lusaka.
8. Mulenga, S, 2019; *Finland promotes growth of SMEs in Zambia*. Retrieved from https://lusakastar.com/business.
9. Musona, V. (2014). *An analysis of factors constraining the growth of macro enterprises in Lusaka.* University of Namibia.p;14.
10. Nkonoki, E. (2010). *What are the factors limiting the success and/ or growth of small businesses in Tanzania? - An empirical study on small business growth.* Thesis (International business degree)- Arcada University of Applied Sciences, Helsinki.
11. Razmerita, L. Kirchner, K & Nielsen, P. (2016). *What factors influence KS in organizations*: Copenhagem Business School: Copenhagem.p;9.
12. Salman, I. (2015). *Employees' perceptions of HRM practices and Knowledge Sharing behavior.* Massey University: Palmerston North-New Zealand.
13. Sobir, R (2018). *MSMEs and their role in achieving the sustainable development goals*. United Nations Department of Economic and Social Affairs Division for Sustainable Development Goals: Department of Economic and Social Affairs.p;3.
14. Tompang, N & Yunus, A, M. (2017*). The Effectiveness of Knowledge Sharing Practices in Government Agency.* University Technology of Mara: UiTM Selangor, Malaysia. DOI: 10.6007/IJARBSS/v7-i12/3749 URL: http://dx.doi.org/10.6007/IJARBSS/v7-i12/3749.p;3
15. UNIDO. (2020). *Industrial diagnostic study Zambia. Program for country partnership:* Retrieved from https://www.unido.org.p;8.

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

DOIs:10.2015/IJIRMF/ISCBMSS-2022/005 --:-- Research Article/Paper

An assessment of the impact of tourism education on the tourism industry in Lusaka, Zambia

[1]Zililo Dabwitso Tembo, [2]Mr. Jere Mwila
[1]Post-Graduate Student, [2]Research Supervisor,
[1,2]MBA in Human Resource Management, Chreso University, Zambia, Africa.
Email – [1] zdtkosta@gmail.com, [2] jeremwila02@gmail.com

Abstract: *Tourism is a significant economic factor in Zambia, its ranked as second after copper. Tourism education is a key driver to competitive, comparative advantage and improved quality of service delivery and human resources development. Lusaka being the capital city of Zambia, houses about 46% of Teveta institutions, however, the Zambia Tourism Master Plan, (2020) only recognizes two tourism higher education institutions (1 private and 1 public). Tourism Education has low supply in Lusaka, and affects the quality of service and inadequately qualified manpower to meet industry need between private sector and tourism educators. The main objective of the research is to assess the impact of tourism education on the tourism industry in Zambia, focusing on Lusaka Province. 108 respondents were purposively selected (5 Tevet and 2 Universities and various hospitality and tourism establishments), required data was drawn from primary and secondary sources and in addition data was collected using a questionnaire as a data collection tool. The research exposed a gap between what academics offer and the need of adequately qualified manpower in the tourism sector in Lusaka. These challenges affect the quality of manpower in tourism higher education and tourism industry in Zambia. The government has taken steps to address the skills gap by introduction of Skills development level (2017), and Tevet Fund (2016). Despite these efforts taken, the current tourism higher education does not meet the industry manpower needs on quality human resources, infrastructure development and equitable employment, skills levels are still low. There is need for strengthened stakeholder relationship between the tourism academics and private sector participation to reduce skills gap and meet the human resources development in the sector.*

Key Words: *Tourism and Education.*

INTRODUCTION :

Tourism is a significant economic factor in Zambia, its ranked as second after copper. Tourism education is a key driver to competitive, comparative advantage and improved quality of service delivery and human resources development. Lusaka being the capital city of Zambia, houses about 46% of Technical Education, Vocational and Entrepreneurship Training Authority (Teveta) institutions, however, the Zambia Tourism Master Plan, (2020) only recognizes two tourism higher education institutions (1 private and 1 public). This research set out to guide future development, an approach is to be taken that incorporates the views of both education providers and policy makers and the employers or industry experts. Tourism education is a key element in Zambia. It is characterized by vocational education institutions, and tourism higher education facilities, however, co-operation is elusive between industry and education providers in curriculum development and related issues low quality of tourism education services, it is very common in Sub-Saharan Africa. Tourism education is closely related to the tourism industry from an individual perspective in terms of employment, and from an organizational perspective in terms of the labor supply (Sun et.al, 2017).

According to a study by World Travel and Tourism Council, (2018) tourism is a person-to-person activity, with its quality depending on the education and motivation of its employees), therefore factors that influence tourism education such as infrastructure, adequately qualified teachers and quality

learning environment affect tourism education provision. Tourism industry is at risk due to the low quality of the manpower. The Tourism Education Quality (TEDQUAL) methodology (UNWTO Academy,2015; World Tourism Organization 1997) the degree to which employers are satisfied with the skills and knowledge of their employees is, almost invariably, a measure of the extent to which the education and training system is responding correctly to the prior expectations of the employers. It may be expected that their opinions about the skills of their employees are a good estimate of quality.
Tourism Education-it is the way tourist destinations prepare the human capital (resources) to be able to work professionally in the development of the tourism sector UNWTO, (2018).

Employment analysis of contribution of tourism employment in Zambia 2015-2019						
Years	2015	2016	2017	2018	2019	
	83,500	306,000	313,500	318,900	469,700	

Source: CSO, (2020)

DEVELOPMENT OF TOURISM EDUCATION IN ZAMBIA:

Tourism higher education is relatively new in Zambia with its first locally trained graduates having been 2014. Currently many public and private universities offer a tourism related faculty. The earliest known record of tourism and hospitality studies in Lusaka, is 1989 when Hotel College was opened to offer culinary skills as a subsidiary of Evelyn Hone College of Applied Science. Hotel College birthed Hotel and Tourism Training Institute that offers 3year diploma in tourism and hospitality studies (now Zambia Institute of Tourism and Hospitality studies (ZITHS, offers 4year degrees). Currently only one university
(Liutebm) offers specialization in tourism and hospitality faculties.

FACTORS AFFECTING THE QUALITY OF TOURISM EDUCATION:

Mayaka and Akama, (2015) stated that there is a balance of skills and knowledge needed, with the possibility of varied outcomes and of tourism professionals.
These are the challenges of Zambian tourism education;

- Inadequately trained and skilled labor provided both in private and public sector
- Few graduates in tourism and hospitality fields
- Low quality teaching institutions
- Lack of industry standard qualification system and
- Inadequate enforcement of standards

IMPACT OF COVID-19 ON TOURISM EDUCATION IN ZAMBIA:

Presently, with the onset of a transformed world after the outbreak of COVID-19, transition in working styles, skill requirements, industry's expectations, and priorities are substantially anticipated. The breakout of COVID-19 has disrupted tourism and related industries (Jamal & Budke, 2020). News media and academic research have discussed and analysed the impacts of the pandemic on the tourism industry. However, not much is known about the impacts of the novel coronavirus on tourism education. When tourism is hit by major external factors such as over tourism, literature (either academic or news media) are essentially focusing on the industry, forgetting that tourism is also a field of study (Seraphin & Yallop, 2020). A recent study by De Gruyter (2020) reported the impacts of COVID-19 in academics concerning the lower research productivity of academics, and students' recruitments. However, by the time this study was conducted, very limited information was available on the impact of COVID-19 on specific disciplines such as tourism and the related field of studies. At a global level, governments are collaborating to cope up and strengthen the tourism sector. Recently, an agreement was signed between the tourism ministries of SADC to strengthen the tourism relations in future. This agreement includes an exchange of information in the fields of tourism education, innovation, tourism investment, sustainable tourism, and digital know-how in future (SADC, 2018).

GAPS IN THE LITERATURE REVIEW:

Essential Skills for Students to counter post-COVID-19 challenges**.** Creativity and innovation using digital media change in the academic course structure to teach skills amongst students, and vocational skill soft skills such as language, IT skills, communication proficiency in English and other foreign languages, analytical thinking, creativity, and social interaction skills could help students in creating a niche in the industry. Tourism higher education curriculum current relevance affects skills development due to the following gaps noted in the literature review:

- Limited infrastructure in training institutions
- Inadequately qualified manpower to equip tourism higher education students
- Poor collaboration between private sector and tourism higher educators

SADC, (2018) signed an agreement includes an exchange of information in the fields of tourism education, innovation, tourism investment, sustainable tourism, and digital know-how in future. In research studies, Edelheim (2020) emphasized the incorporation of axiology in tourism studies for the transformation of education. Yet, not much is analyses on the repercussion of COVID-19 on tourism education, the research aims to explore the tourism educators' perception of the current scenario in Zambia. Quality of educators has to be based on the qualification of education providers. Government policy direction is critical to enhance the tourism sector.

Factors Affecting Employees' perception of tourism education impacts:

In this study on examining employees' perception of HRM practices it was found that, experience often out-weighed tourism education rewards and the lack of recognition of tourism related courses between employees and employers affected relations in organizations. Tourism education is closely related to employment and careers in the industry. Bratton & Gold, (2012) posited that, it was difficult to attract, recruit and retain qualified people with the appropriate skills and competencies matching the positions.

BENEFITS OF TOURISM EDUCATION:

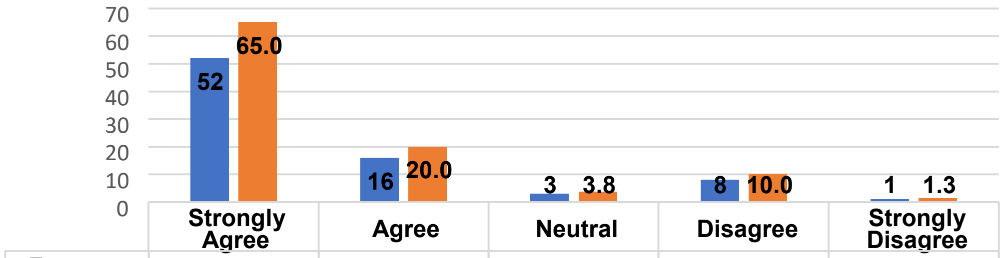
Tourism education is closely related to the tourism industry from an individual perspective in terms of employment, and from an organizational perspective in terms of the labor supply (Sun et.al, 2017). This gives a competitive advantage and improves the quality of service delivery and product differentiation. The following areas are key sectors:

- Tourism higher education
- Tourism industry
- Employees in the industry-Continuous Professional Development (CPD)
- Zambian Tourism Economy

RESEARCH METHODOLOGY:

Study Location- The study was conducted in Lusaka District (Government) and accommodation facilities in Lusaka. 106 lecturers and hospitality staff were randomly sampled, the Ministry of Tourism was purposively selected (it's the tourism watchdog) and required data was drawn from primary and secondary sources and in addition data was collected using a questionnaire as a collection tool. The strategy of the present research uses qualitative method with survey approach. It provides information about the tourism industry on an issue which include tourism education, human resources development and beliefs and helping in identifying intangible factors such as soft skills. They are typically more flexible in which they allow greater freedom and adaptation of the interaction between the researcher and the study participant. With all questions, participants are free to respond in their own words and these responses tend to be more complex than simply Yes or No. The relationship between the researcher and the participant is often less formal than in quantitative research. Participants have the opportunity to respond more elaborately and in greater detail, in turn the researchers have the opportunity to respond immediately to what participants say by tailoring subsequent question to the information provided by the participants.

RESULTS INTERPRETATION AND DISCUSSION:



	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Frequency	52	16	3	8	1
Percent	65.0	20.0	3.8	10.0	1.3

Figure 1: Factors affecting tourism educationSource: Field Data (2021)

Table 1:
Challenges of Tourism Education and impact on HRD on the Industry's Manpower Needs in Zambia.

CHALLENGE	GENDER		
	Male	Female	TOTALS
Shortage of manpower, in terms of both quality and quantity	33.3%	33.3%	66%
Lack of adequate policies to address the needs	13.9%	12.7%	26.6%
Employers prefer technicians to graduates for less pay	30.5%	29.4%	59.9%
The poor reputation of the industry	21.1%	19.4%	40.5%
Lack of adequate and effective ICTs facilities and skills	22.8%	19.4%	42.2%
Little academic attention paid to skills needs development	24.4%	21.7%	46.1
The industry offers very few career and promotion opportunities	11.1%	12.2%	23.3

Source: Field data (2021)

FACTORS AFFECTING TOURISM EDUCATION:

85% of the total respondents pointed that a disjuncture occurs between tourism curriculum and tourism industry's manpower needs, 9 respondents, representing 11% disagreed that no disjuncture occurs. 3 respondents, representing 4% of the total respondents decided to remain neutral. Curriculum plays a key role in ensuring that employees are adequately prepared for the industry. These findings are consistent with the realization that the tourism and hospitality industry is faced with a serious shortage of high-level management workers therefore the nexus between tertiary education and industry needs cannot be overstated.

Challenges of Tourism Education and impact on HRD on the Industry's Manpower Needs in Zambia: The majority of the respondents in the study pointed out that shortage of manpower, in terms of both quality and quantity was the major challenge. Out the 80 respondents in the study, 66.6% pointed out shortage of manpower, in terms of both quality and quantity as the major challenge, 59.9% pointed out that employers prefer technicians to graduates for less pay, 46.1% pointed out little academic attention paid to skills needs development, further 42.2% pointed out lack of adequate and effective Information and Communication Technologies facilities and skills and 40.5% pointed out the poor reputation of the industry. As argued by Bratton & Gold, (2012) who posited that, it was difficult to attract, recruit and retain qualified people with the appropriate skills and competencies matching the positions. This research found the low rate of graduates in the industry continually affected labor force in the tourism industry. Repositioning and product differentiation will greatly improve service quality.

BENEFITS OF TOURISM EDUCATION:

As the tourism industry develops, education and training programs are required to produce better-trained and more skilled staff to meet business needs. To ensure that education for a tourism career is relevant to employers within the sector, better communication between tourism education providers and the tourism sector is needed. This study put this curriculum thinking into practice. The study provides an avenue by which the tourism industry can be given a voice that may then influence future tourism curriculum decision making. Among the benefits that the industry will get are:

- Abundant**:** the right volume of human capital available at all skill levels and in all sub-sectors and job families of tourism-Sustainable Development Goal 4 (quality education)
- Highly qualified**:** human capital with the right type and level of education, training and experience available at all skill levels and in all sub-sectors and job families of tourism-Sustainable Development Goal 8(decent work)
- Highly motivated and with the right attitude: in order to deliver exceptional experiences to visitors.

Government Policy and Structures:

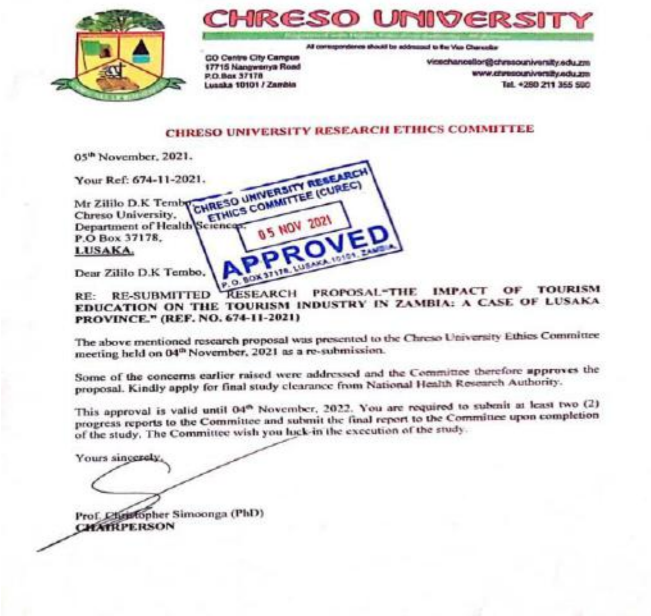
The research revealed that the government of Zambia has demonstrated its commitment to improvement of tourism by adopting different policies, these policies have made the government to come with clear strategies in the improvement of human resources development. Policies dealing with tourism are currently being implemented, examples Tourism policy (2015), Zambia Tourism Master Plan (2020), Vision 2030 and Economic Recovery Plan (2020). One of the fundamental challenges faced by tourism education in the sector is the lack of recognition among industry, government, funding agencies and educational institutions of the strategic importance of human resource development for the long-term success of the sectoral tourism industry. This is evidenced by the lack of funding and support structures to support the development of tourism education in the sector. While there are a number of organizations that play an instrumental role in tourism education in the sector, it was noted that there was no one organization that is appropriate to oversee and coordinate tourism education in the Zambia. One that can:

Develop and promote a systematic and coordinated approach to human resources planning, research, education and training in Zambian tourism to meet the demands of a globally competitive tourism environment (Zililo, 2022).

The Zambian government has introduced the Skills Development Fund (SDF, 2017) to help harness the sector skills by billing 1.5% of total spend of customers channeled towards skills development. Tevet uses the said funding for various development in vocational education.

ACKNOWLEDGEMENT:

The researcher would like to acknowledge the respondents of this study. The researcher would also acknowledge Chreso University, its Staff and the Republic of Zambia (ministry of tourism)
For its support in this research project to be completed successfully.



CHRESO UNIVERSITY

All correspondence should be addressed to the Vice Chancellor

CO Centre City Campus
17715 Nangwenya Road
P.O.Box 37178
Lusaka 10101 / Zambia

vicechancellor@chresouniversity.edu.zm
www.chresouniversity.edu.zm
Tel. +260 211 355 500

CHRESO UNIVERSITY RESEARCH ETHICS COMMITTEE

05th November, 2021.

Your Ref: 674-11-2021.

Mr Zililo D.K Tembo,
Chreso University,
Department of Health Sciences,
P.O Box 37178,
LUSAKA.

CHRESO UNIVERSITY RESEARCH ETHICS COMMITTEE (CUREC)
05 NOV 2021
APPROVED
P.O. BOX 37178, LUSAKA, 10101, ZAMBIA

Dear Zililo D.K Tembo,

RE: RE-SUBMITTED RESEARCH PROPOSAL-"THE IMPACT OF TOURISM EDUCATION ON THE TOURISM INDUSTRY IN ZAMBIA: A CASE OF LUSAKA PROVINCE." (REF. NO. 674-11-2021)

The above mentioned research proposal was presented to the Chreso University Ethics Committee meeting held on 04th November, 2021 as a re-submission.

Some of the concerns earlier raised were addressed and the Committee therefore approves the proposal. Kindly apply for final study clearance from National Health Research Authority.

This approval is valid until 04th November, 2022. You are required to submit at least two (2) progress reports to the Committee and submit the final report to the Committee upon completion of the study. The Committee wish you luck in the execution of the study.

Yours sincerely,

Prof. Christopher Simoonga (PhD)
CHAIRPERSON

CONCLUSION:

Zambian government is very committed in terms of providing human resources development and key information documents including recently revised demonstrate a renowned commitment, to improve tourism industry and to promote the combined approach of private sector based and public sector-based intervention in order to further accelerate reduce the tourism education gaps. Tourism education mainly affects the quality of destination and quality of service delivery. The government has taken part in reduction of this gap by supporting up with policies and programs that focus on human resources development and capacity building. Despite these efforts taken by government in improving tourism industry, the private sector and non-governmental organizations should tackle the problem from the grass root level in terms of improving quality the access to quality teachers and infrastructure development as in its current capacity, tourism higher education providers do not meet the manpower needs of the tourism industry. The hospitality and tourism sector should encourage relationship between tourism educators and industry. Recommendation.

RECOMMENDATIONS: The proposed research found out that Lusaka District (educators) and industry (Private) has low rate of collaboration due to fragmented sector approach to tourism education needs.

GOVERNMENT INVOLVEMENT

The sector needs standardization of qualification system to improve the image of industry. Most of these establishments have low quality and unskilled labor that work in order to pay low wages while others fail because for them hiring an inexperienced graduate is very costly and they end up leaving the industry as a result the rate of industry development reduces serious consequences for employer and educator. So as to avoid those major problems, Government can step forward to build quality infrastructure in all provinces, to provide quality trained teachers and also to introduce Continuous Professional Development (CPD) programs in Tourism and hospitality industry.

9.2 Private Sector Involvement

The research observed that private sector educators and industry need to provide awareness in the industry especially in the provision of human resources development by encouraging the usage of ICT, specialization, and investment in tourism education facilities.

REFERENCES:

1. Austra, R. & Asta, S. (2009). Small medium sized hotel employee core competencies and their development. International Journal of Strategic Management, 9(2), 2 – 6.

2. Bagri, S.C. (2006). Tourism and hotel management education in India: Issues and trends. Journal of Hospitality Application and Research, 1(1), 1–14.
3. Barrie, S.C. (2006). Understanding what we mean by the generic attributes of graduates. Higher Education, 51, 215–241.
4. Baum, T. (2006). Reflections on the nature of skills in the experience economy: challenging traditional skills models in hospitality. Journal of Hospitality & Tourism Management, 13(2), 124 – 135.
5. Becton, S. & Graetz, B. (2001). Small Business — Small Minded? Training Attitudes and Needs of the Tourism and Hospitality Industry. International Journal of Tourism Research, 3, 105–113. of Contemporary Hospitality Management, 13(1).
6. Enz, C.A. (2009). Human resource management: a troubling issue for the global hotel industry. Cornell Hospitality Quarterly, 50(4), 578 – 583.
7. Gunn, C.A. (1979). Tourism Planning. New York: Crane Russak.
8. Hannam, K. (2004). Tourism employability and the European Social Fund. Proceedings of the 2004 Conference of the Association for Tourism in Higher Education.
9. Harris, F. & de Chernatony, L. (2001). Corporate branding and corporate brand performance. European Journal of Marketing, 35(3/4), 441 – 456.
10. Haywood, K. M. (1989). A radical proposal for hospitality and tourism education, International Journal of Hospitality Management, 8(4).
11. Haven-Tang, C. & Jones, E. (2006). Learning Provision, the Labour Market and Skills Needs of the Tourism and Related Sectors in Wales. Journal of Human Resources in Hospitality & Tourism, 5(2), 13 – 35.
12. Hofmann, S. (1998). New opportunities for tourism and tourism education. Tourism and Economy, 4, 115–116.
13. Horng, J.S. & Lin, L. (2013). Training needs assessment in a hotel using 360-degree feedback to develop competency-based training programs. Journal of Hospitality and Tourism management, 20, 61 – 67.

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

DOIs:10.2015/IJIRMF/ISCBMSS-2022/006 --:-- Research Article/Paper

Stress Management: Organisational Roles Stress

[1]Mr. Bijay Chandra Boro, [2]Dr. Kokila Saxena
[1]Research Scholar, [2]Assistant Professor
[1]Singhania University, Pacheri Bari, Jhunjhunu, Rajasthan
[2]JSS Academy of Technical Education, Noida
Email - [1]bijaychboro123@gmail.com and [2]kokilasaxena.dms@jssaten.ac.in

Abstract: *One of the primary causes of stress is when an individual is unable to successfully meet the requirements of their job. Although some levels of stress can be beneficial, chronic or severe stress can increase the risk of developing a wide range of mental and physical ailments. The primary factor contributing to stress in the workplace is the rapid pace of change in all sectors of society, including urbanization, modernization, and industrialization, amongst other factors. Stress management is an essential practice for every company, as studies have shown that it may contribute up to ten percent of a nation's gross domestic product (GDP). One's stress level can be decreased or minimized, which in turn helps reduce the risk of stress-related health problems, when one is encouraged to understand how stress develops, its origins, the repercussions of stress, and prevention measures to check it at an early stage before a burnout takes place. This helps reduce the risk of stress-related health problems. The issue of stress brought on by one's place of employment in this nation has not gotten the level of attention it merits since employees here lack both a grasp of the problem and a concern for it. Although a number of regulations have been passed by the government in an effort to prohibit the exploitation of its employees, workers continue to be viewed as only one aspect in production and operations despite these rules. This study's objectives are to research organizational stress from a qualitative point of view, identify the origins of organizational stress, and assess the impacts of organizational stress. It will investigate the rationale behind the treatment of employees at organizations with the aim of reducing the stress that employees experience as a result of work overload, role ambiguity, role stagnation, personal inadequacy, role isolation, and other sources of stress. The goal of this investigation is to reduce the stress that employees experience as a result of these factors. The study adds to the existing body of research, suggests a framework for the investigation of organizational stress in the workplace, and offers a number of recommendations for corrective activities that should be implemented in order to cope with stress.*

Key Words: *Organizational Stress, Causes, Consequences, Coping, modernization.*

INTRODUCTION:

"Instead of adding your life to your desires, add your wants to your life," is a phrase that can be interpreted to mean: If peace cannot be maintained via accomplishment, then what once was peace can no longer be referred to as such. Pressure is an inescapable component of any sort of labour and has the potential to function as a catalyst for increased motivation in an individual. However, being under an excessive amount of pressure may lead to stress, which, in turn, leads to decreased performance, which, in turn, drives up expenses for organisations and gets individuals sick. The condition of being under pressure is referred to as stress, and it is possible for stress to have a direct influence on the mental state of a person, the way that they think, as well as their physical health. Every move a human being makes is geared toward accomplishing some objective or another. Executives easily admit that stress is having a detrimental effect not just on their work life but also on their home lives and their health. The volatility of the economy, the increasing pressure to maintain profitability, and the added duties all contribute considerably to an individual's overall level of stress. The accomplishment of human objectives, sating human needs, satisfying human drives, impulses, and wants, among other things, is what directs human behaviour. The wants and needs of people will never be satiated since they are endless. When a person's aims and desires are not taken into consideration, the individual is more likely to experience the inescapable behavioural repercussions of displeasure, anger, aggravation, excessive complaint, and frustration, which eventually leads to stress. The following are examples of undesired feelings and behaviours: Every individual living in our materialistic culture works very hard to develop in life and has the aim of leading a life that is both tranquil and prosperous, which is a difficult challenge to accomplish. It wasn't until the 15th century that people started using the word "stress" in their everyday language. Prior to that, they used the word to denote "trouble" or "pain." A century later, people started using the phrase to indicate to a load, strain, or pressure, especially on the body or spirit of a person. This usage of the term is still in use today. In the 17th century, the word "stress" was frequently used interchangeably with the words "labour," "strain," "misfortune," and "affliction." During the 18th and 19th centuries, people used this term interchangeably with "power," "pressure," "strain," and "hard exertion." The 20th century has been dubbed "The Age of Anxiety" according to a phrase that was invented to characterise it. An inborn physiological function known as stress is carried out by the human brain, and its purpose is to provide the nervous system with an early warning about any possible threats that may be present. Because of this, stress might be seen as a defensive mechanism that prepares the nervous system to either steer clear of or confront potential threats. When people were living two million years ago, this function was very important since it let them survive any and all potential risks. The possible risks have shifted from being largely decisions about short-term survival to becoming decisions and implications regarding the longer term. This shift occurred because the potential threats have developed. Despite this, the exact same physical function is brought into action within the human body. As a result of the significant alterations in time that have taken place, modern people are exposed to a new set of threats in comparison to their ancestors who lived two million years ago. The new risks are most frequently associated with the working environment; as a consequence of increasing globalisation and liberalisation, firms have formed that place a larger emphasis on performance and have high expectations for their employees. This has led to the emergence of new hazards. The phrase "organisational role stress" is one that is frequently used to describe the impact that increasing expectations have on the perspective that employed individuals have of their position within an organisation. These increased expectations are commonplace in businesses and other types of organisations. There is a link between all of a person's terrible experiences at work, which they are certain to encounter at some time, and an elevated likelihood of developing work-related stress disorders. This is because negative experiences at work are unavoidable. The term "organisational role stress" will be used in the context of this degree project to refer to any and all types of stress that are produced by conditions that occur in the workplace.

Organizational stressors:

Feelings of tension are sometimes brought on by the difficulties that one must contend with when doing their professional duties. If the working conditions are not being fully utilised, if the job completely exhausts a person after they have completed it, if there is a time deadline, monotonous work, non-availability of resources, lack of co-ordination, and many other reasons, which call an individual to be a serious person, the role occupant is pressed under the evils of stress in these types of situations. In addition, if there is a time deadline, monotonous work, non-availability of resources, lack of co-ordination, and A person's moral compass might get off-kilter as a result of stress, and this can induce them to engage in behaviours that are not only damaging to themselves but also to others. In the context of stress, the four terms strain, conflict, pressure, and stress are the ones that are used in literary works the most frequently. When the person filling the function is under pressure, their contribution to the group suffers as a result. The individual's contribution becomes less relevant when there is a bigger longing and desire for peace and freedom in the world. When workers are subjected to the stress of their professions, which can be caused by a number of circumstances, it is possible that both their mental and physical health will suffer as a result. When an employee's mental and physical well-being is put under stress, the employee tends to feel tense, unpleasant, anxious, and emotionally unstable. This is because both aspects of the employee's well-being are being affected. In light of the fact that the symptoms just serve as a warning of an upcoming danger, it is essential to pay attention to them in order to continue functioning regularly and without feeling annoyed. This is because the symptoms serve simply as a warning of an impending danger.

Causes of organizational stress

However, an excessive quantity of labour has been singled out as a big contributor to stress in the workplace. This is despite the fact that stress in the office can be produced by a number of other causes. As a consequence of this, it is of the highest significance that an increase in the amount of work that must be completed by an organisation should match with an increase in the number of workers that are accessible. The reasons of stress in a business have been recognised as an inadequate physical working environment, an improper job design, a poor management style, poor relationships, an unclear future, and broken loyalties.The job can be stressful for a number of reasons, including but not limited to the following: bullying and harassment, continual or rapid change, insufficient resources, competing priorities, and a lack of challenges. An insensitive organisational culture, ineffective communication between managers and workers, a lack of engagement in decision-making, and ineffective communication between managers and employees are some other factors that contribute to the problem. The organization's decision-making process need to be open for employees' involvement, and each and every worker at the firm ought to have access to the many communication channels that are offered by the business itself. If workers are excluded from the process of decision-making by management, they will be subjected to higher levels of stress. It was discovered that the most common causes of stress for workers in the workplace include having too much work to do, not having enough time to complete the work, working in an environment that is stressful, having relationship problems with partners, bosses, or colleagues, and having financial insecurities. Other causes of stress include working in an environment that is stressful and working in an environment that is stressful. It has also been established that tensions between the home and the office, as well as the consequences of stress on interpersonal ties, are factors to the feeling of stress. These tensions and effects have been demonstrated.

In accordance with the findings of the National Institute for Occupational Safety and Health (NIOSH), the following are some of the elements that might lead to feelings of stress: the physical environment, the presence of role conflict or role ambiguity, interpersonal conflict, job future ambiguity, job control, employment opportunities, quantitative work load, variance in work load, responsibility for other people, underutilization of abilities, cognitive demands, and shift work are some of the factors that can contribute to burnout. Inadequate guidance and support from superiors, a lack of consultation and communication, a lack of encouragement from superiors, feelings of isolation, discrimination, and favouritism, as well as inadequate or poor-quality training and management development, are some of the factors that contribute to feelings of stress. Attending meetings, keeping up with new ideas, innovations, technologies, or technologies in organisations, and a lack of social support from people at work are some of the additional factors that contribute to stress and make it more difficult to manage. Another part of the equation is simply showing up or being accessible. The effects of position ambiguity, contradicting performance expectations, the political atmosphere of the organisations, and having bad connections with coworkers have all been connected to organisational stress. Environment demand factors such as job content, such as work load; employment terms, such as flexible employment contracts; working circumstances, such as physically demanding work; and social interactions at work, such as being harassed about costs have all been linked to stress. It has also been demonstrated that individual and family variables, socioeconomic and financial status, as well as mental and physical health all play a significant role in the development and maintenance of organisational stress. This is the case for both the development of organisational stress and its maintenance.

Effects of organizational stress:

When there is tension inside an organisation, that stress will have unfavourable impacts on the organisation as a whole, and those unfavourable effects will be felt not just by the employers but also by the employees. They include a reduction in productivity, a lessened capacity to function, a dampened initiative and a lowered enthusiasm in working, an increase in mental rigidity, a lack of care for the company and coworkers, and a loss of responsibility. A decrease in the motivation to work is another symptom that falls under this group. According to the findings of a study titled "Workplace stress and the learning experience of students," the effects of stress on academic staff include teaching that is not up to standard, absenteeism from work, confrontation with students, and looking for work elsewhere. The study was titled "Workplace stress and the learning experience of students." These elements contribute to a detrimental effect on the entire educational experience that the student has. A decrease in motivation and morale, a loss in performance, a high turnover rate, sick leave, accidents, low job satisfaction, bad quality goods and services, as well as poor internal communication and disputes can all be caused by stress in the workplace. It has been demonstrated that organisational stress may increase the likelihood of work-related disorders as well as the danger of accidents occurring on the job, and this has been the case in industrialised nations as well as in developing countries that have experienced rapid industrialization. In the 21st century, stress has been identified as a serious threat to public health due to the fact that it is a key contributor to disruptions in an individual's emotional, social, and familial life. It has been shown that stress may create a range of health issues, including psychosomatic disorders and shifts in behaviour, and it is a primary factor in the development of these kinds of difficulties.

Management strategies to address organizational stress:

It is likely that improper management of the stress that happens inside an organisation might result in an increase in the number of employees who call out sick, in-house disputes, and low morale overall among the workforce. It has been argued that the most effective management of organisational stress would benefit from the utilisation of all three of the following stress management strategies: primary, secondary, and tertiary. The most effective strategy consists of reorganising employment in order to lower levels of stress-inducing factors in the workplace, as well as providing workers with increased decision-making authority and support groups for their fellow coworkers. As a component of the secondary strategy, which will be put into action, training will be provided to the employees. It takes the form of seminars in which participants are instructed on how to recognise and manage with stress, as well as how to recognise the causes of stress that may be found in an organisation. In addition to this, it serves the twin purpose of discovering the reasons that are presently generating stress and contributing to the avoidance of stress in the future. This is because it serves the dual purpose of determining the causes that are currently producing stress. The secondary method aims to lessen the negative effects of stress by relieving its symptoms and preventing them from developing into more serious health issues in both the individual and the organisation as a whole. Both of these goals can be accomplished by reducing the amount of time spent under stress. Interventions that offer care for those people who are already experiencing the detrimental effects of stress make up the tertiary strategy. This strategy for aiding employees in coping with stress includes not only the provision of counselling and employee support programmes but also the facilitation of communication with specialists in the fields of stress management and mental health. Instructions in time management, goal setting, delegating, counselling of subordinates, self-awareness, relaxation methods, conflict resolution, and the detection of stressful conditions and symptoms might all be included in training for stress management.

OBJECTIVES:

The following is a list of the primary goals that this study of concepts aims to achieve:

- To identify the multiple contributors, often known as stressors, to the stress that is experienced inside organizations.
- To analyse the consequences of occupational stress brought on by organizational positions, not just on individuals but also on the firm as a whole.
- To build a model that highlights the relationship between the numerous causes of stress, the impacts of those stressors.

RESEARCH METHODOLOGY:

Samples The current investigation was carried out on 495 employees who were selected at random from a variety of organised service sectors located in the northern region of India. Taking into consideration the current state of the industry as well as the ease with which individuals can be contacted for the purpose of data collection, this investigation was carried out. Following an analysis of the information that was included in the 21 questionnaires, it was determined that the information that was supplied was inadequate and hence the questionnaires were discarded. The information provided by the remaining 474 participants in the trial was incorporated into the final analysis. The respondents were segmented into several demographic subgroups based on characteristics such as their gender, degree of education, professional designation, and other distinguishing characteristics.

Tools used **:**The current study employed the use of a questionnaire as its data collection method, and it made use of two standardised “psychometric measures, the details of which are as follows”:

In this investigation, we made use of the OCTAPACE profile, which had previously been developed and is made up of forty different item instruments. These instruments provide a profile of an organization's ethos using a set of 8 criteria as the foundation. Through the use of this questionnaire, respondents will have the opportunity to compare their actual profiles to the “desired or ideal profiles of employees that are required by the company. Both the reliability and validity of the scale fall within the bounds of what may be regarded as satisfactory”. The RS is a scale that consists of a total of 50 statements and five items for each job stress. The scale's point value ranges from 0 to 4, and it has five points.

Procedure: The survey approach was used to collect the necessary information from respondents who have had experience working in the sector for more than two years. Each organisation sent the respondent a letter of intent with the intention of doing research and acquiring access. The letter was filed in order to gain access. “When permission was ultimately granted, the questionnaires and a participant information page were distributed to workers in either hardcopy or electronic” version, according to the employees' individual preferences. They were given the form to fill out at their place of employment and instructed to carefully read the instructions before beginning the process.

RESULTS AND DISCUSSION:

Table 1: Showing Mean scores of the overall employees of service sector on the dimension of ORS (N = 47.4)

Parameters	Mean	SD
Inter Role Distance	6.82	2.51
Role Stagnation	6.99	2.34
Role Expectation Conflict	7.49	4.06
Role Erosion	9.08	3.78
Role Overload	7.44	3.42
Role Isolation	6.73	3.79
Personal Inadequacy	7.92	3.27
Self-Role Distance	7.91	4.94
Role Ambiguity	5.66	3.70
Resource Inadequacy	6.43	3.57
Organizational Role Stress	73.50	25.45

“It is evident from Table 1 that personnel in service sectors are suffering a moderate amount of organizational role stress, and the major stressors for these employees are Personal Inadequacy, Self-Role Distance, Role Erosion, Role Expectation Conflict, and Role Stagnation accordingly”. This is in contrast to the findings of a study that was carried out on 350 top officials working in both the public and private sectors. The study came to the conclusion that top officials working in the private sector

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

demonstrate an exceptionally high ORS, and this is the case in the majority of cases. This was found to be the case.

Table 2 displays the overall employees in the service sector and their mean scores on the "Organizational Culture dimension (N = 47.4)".

Parameters	Mean	Std. Deviation
Openness	12.51	1.95
Confrontation	12.52	1.89
Trust	11.75	1.90
Authenticity	12.24	2.19
Pro -Action	11.88	2.82
Autonomous	11.63	2.08
Collaboration	11.75	2.34
Experimentation	12.55	2.19
Organization Culture	96.83	9.36

The organizational culture that employees in service sectors are exposed to is at a level that is roughly in the middle, and the components that are most prevalent include The term "experimentation" refers to the organisational support of innovative issue solution; "feedback is regarded as a source of improvement; varied working styles and views of problem solving are tolerated and appreciated by the company; the term experimentation refers" to the organisational support of innovative issue solution; the term "feedback" refers to a source of improvement; What exactly does it mean to confront someone? One method to contribute to the construction of more pleasant work environments is by just implementing organisational policies and practises that have been demonstrated to lessen and alleviate workplace stress.

Table 3: CR analysis of the Male (N=30.5) and Female (N=16.9) employees of service sector for the scores on the dimension of ORS

Parameters	Gender	M	SD	CR Value
Inter Role Distance	Male	7.42	2.98	1.01
	Female	7.12	3.38	
Role Stagnation	Male	7.76	31.8	1.23
	Female	7.38	3.24	
Role Expectation Conflict	Male	7.47	3.36	0.06
	Female	7.49	4.25	
Role Erosion	Male	9.47	3.43	2.37**
	Female	8.67	3.64	
Role Overload	Male	7.58	3.45	0.90
	Female	7.29	3.17	
Role Isolation	Male	6.83	3.53	0.55
	Female	6.65	3.24	
Personal Inadequacy	Male	8.74	3.15	5.41*
Self-Role Distance	Male	8.92	3.12	6.60*
	Female	6.92	3.23	
Role Ambiguity	Male	6.21	3.14	3.48*
	Female	5.12	3.46	
Resource Inadequacy	Male	6.74	3.32	1.88
	Female	6.13	3.47	
Organizational Role Stress	Male	77.14	22.38	3.31*
	Female	69.87	23.65	

*The results were statistically significant at the 0.01 level.

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

"According to this, male employees are subjected to a significantly higher degree of organizational role stress than their female counterparts, and the difference between the two is statistically significant at the.01 level of significance. There were also found to be statistically significant variations in the means of the dimensions of role erosion, personal inadequacy, self-role distance, and role ambiguity. In contrast to the findings of who conducted a survey of 21.8 male and 13.2 female service employees in Punjab, India, and discovered that male and female both face the same level of organisational role stress (ORS), no significant difference of means was observed on the remaining dimensions of organizational role stress. This was the case despite the fact that discovered that male and female both face the same level of organizational role stress (ORS)". This might be due to the sense that male workers have that their responsibilities have been degraded by someone else, in contrast to the idea that female employees have that it is difficult for them to survive in the service industry because of the long working hours and other associated concerns. There is a greater risk of role erosion for male employees working in the service industry than there is for female employees working in the same sector. This may be due to the idea that male employees have that their positions are being undercut by someone else in the workplace. When it comes to the concept of "self-role distance once more, the male employees have a significant amount of stress because they believe that they are participating in a great deal of activity that they are not supposed to do". This is because they are under the impression that they are acting in a way that is not in line with their traditional roles. During the process of collecting data, the vast majority of the staff members claimed that they were requested to perform even those things that they are not supposed to do, and the majority of the female staff members said that they were willing to do any work that was allocated to them. These statements were made by the staff members in response to the question, "Are you willing to do any work that has been assigned to you?" as a direct consequence of this, had fewer concerns regarding this facet. When male and female employees were compared along the dimension of role ambiguity, a significant disparity in mean scores was discovered between the two groups. In addition, men workers are showing much greater levels of stress than their female colleagues in the workplace. "It means that male employees are confused about their role that they are supposed to perform and that the organisation has asked them to perform jobs that are different every time, which is creating an ambiguity in the role that they are supposed to perform, whereas female employees are taking a different approach and are ready to perform all of the duties and responsibilities that have been assigned to them because of their very minimal presence in the service sector, an anomaly that has arisen as a result of the gender disparity in the service industry".

Table4: Correlation Analysis between the dimensions of Organizational Culture and ORS

Parameters	IRD	SRD	REC	RE	RO	RI	PI	SRD	RA	RIN	ORS
Openness	-.097*	-.183**	-.289**	-.156**	-.228**	-.334**	-.319**	-.039	-.421**	-.320**	-.351**
Confrontation	-.155**	-.234**	-.356**	-.164**	-.412**	-.344**	-.348**	-.149**	-.387**	-.219**	-.427**
Trust	-.141**	-.271**	-.278**	-.292**	-.472**	-.371**	-.332**	-.222**	-.357*	-.228**	-.434*
Authenticity	-.191**	-.035	-.037	-.324**	-.195**	-.249**	-.218**	-.017	-.182**	-.289**	-.237**
Pro -action	-.320**	-.261**	-.145**	-.219**	-.437**	-.305*	-.230**	-.127**	-.302*	-.277**	-.387*
Autonomous	.017	.045	.232**	.139**	.121**	-.056	-.040	.128**	.234**	.101**	.133**
Collaboration	.031	.001	-.232**	-.126**	-.019	-.141**	-.067	-.021	.059	-.192**	-.114**
Experimentalion	-.148**	-.102**	-273***	-.021	-156**	-.273**	-.218**	-.023	.016	-.209**	-.214**
Organization Culture	-.255**	-.243**	-.326**	-.262***	-.414**	-.467*	-.411*	-.113**	-.309*	-.389*	-.448*

The importance of the result that "organizational culture has a very strong negative connection with organizational role stress" was found led to the conclusion that "organizational culture has a very strong negative link with organizational role stress." 01 level of importance suggests that if the organization is successful in developing a healthy organizational culture, there will be a reduced amount of stress brought on by the responsibilities associated with the organization's duties. To put it another way, if the culture of the organization improves and becomes more positive and harmonious, the amount of stress that is created by the roles that are played inside the organization will diminish. The data also reveal that there is a significant inverse link “between the different dimensions of organizational culture and the various aspects of organizational role stress. This link is indicated by the fact that there is a strong negative relationship between the two. Meaning that if the organizational culture is welcoming and harmonious, as is evident from the results, the organizational role stress will not increase, and employees will not face any problem related with stress, which leads to a lot of different medical disorders, and as a result, they will be productive in the organization. This is because stress leads to a lot of different medical disorders”.

Discussion:

Due to the fact that people are incapable of surviving without food, clothes, and shelter as well as communication or social relationships, the service sector will never see the setting sun as long as the human race is still around. The reason for this may be broken down into a few basic steps. The investigation of the degrees of organisational role stress and organisational culture that are common in the service sector is the major objective of this research. The research concluded that workers in the service sector experience a reasonable degree of stress as a result of the organisational roles they are expected to fill. Their average scores on the categories of “inter-role distance, role stagnation, role expectation conflict, role overload, and self-role distance, in addition to overall organisational role stress, reveal this to be the case A low score on the dimensions of role isolation, role ambiguity, and resource insufficiency, in contrast to a high score on the features of personal inadequacy and role degradation The score indicates that the organisational culture is at a moderate level, with a higher extent of score on criteria of Openness, Confrontation, Proaction, Collaboration, and Experimentation while maintaining an average score on parameters of Trust, Authenticity, and Autonomy. Once more, the dimension of organisational culture is being discussed”. The subsequent research showed “that male employees in the service industry are found to be more stressed” than female employees, and the key features include role degradation, personal inadequacy, and self-role distance. This was shown to be the case when compared to female employees. According to the data, male employees also feel that the corporate culture gives a reasonable degree of support and that the primary variables “are openness, confrontation, pro-action, teamwork, and experimentation”. When compared to their male counterparts, female employees have much lower levels of stress and report experiencing a higher degree of happiness in their occupations. In contrast to the findings of the male workers, the female employees have found that the culture of the company is, on average, somewhat supportive of their professional endeavours.
The second objective of this study is to explore the link between the culture of an organisation and the stress that is created by the responsibilities that an organisation assigns to its members. By applying the method of correlation, we made an effort to investigate the nature of the connection that exists between the culture of an organisation and the stress of the roles played within that culture. The findings of the study indicate that there is a statistically significant and negative association between the culture of an organisation and the levels of stress that are associated with the roles and responsibilities of an organisation, as well as the individual components of those roles and responsibilities.

It has been suggested that businesses in the service industry carry out Stress Audit Surveys on a regular basis. This will make it possible to identify the most prevalent causes of stress, after which remedies, in the form of organisational interventions or personnel interventions, will be able to be provided as a means of alleviating the problem. "It is the responsibility of the Leadership to work on the missing OCTAPACE components, and they are obligated to increase autonomy, trust, and authenticity by employing a wide range of organisational development interventions in order to fortify the culture of the organisation,"

CONCLUSION:

It has been observed, and has been observed by many studies, that organisational stress can be minimised and even eliminated when an individual is assisted in understanding what organisational stress is, what the causes of work stress are, what the consequences of stress are, and how it can be coped with. This has been observed. This is something that has been noticed by a number of people. The same objectives are pursued in this research, and an effort has been made to characterise the particular aspects of organisational stress that are pertinent to the current matter at hand. Figure 4, which was developed at the end of the study, provides a crystal-clear representation of the link between the many sources of stress, the strains those sources cause, and the coping methods those sources employ. The adverse consequences of stress can have a considerable detrimental effect, not only on the person but also on the organisation. Because of this, it is very necessary for people, organisations, management, society, and researchers to strive on lowering stress to the level that is ideal. This is required in order for workers to have a better chance of living a happier and more fulfilling life, as well as for businesses to locate healthy workers who have high morale and high levels of production. In addition to that, we made an attempt to collaborate our efforts toward the same objective. People who are under a lot of pressure tend to make mistakes, according to comments attributed to Stratton that were made in the past. As a consequence of this, I would want to wrap this up by stating that it is absolutely necessary for each and every one of you to keep a healthy level of stress.

REFERENCES:

1. Abbas, S. G., Roger, A. & Asadullah, M. A. (2012). IMPACT OF ORGANIZATIONAL ROLE STRESSORS ON FACULTY STRESS & BURNOUT (An exploratory analysis of a public sector university of Pakistan). 4ème colloque international (ISEOR - AOM). pp. 1-18.
2. Agrawal, R. K. & Majupuria, A. (2010). Role stress among women in the Indian information technology sector. International Journal of Indian Culture and Business Management. Vol. 3 (5), pp. 577 - 591.
3. Andersen, J. A. (2010). Public versus Private Managers: How Public and Private Managers Differ in Leadership Behavior. Public Administration Review, Vol. 70 (1), pp. 131-141.
4. Bano, B. & Jha, R. K. (2012). Organizational Role Stress Among Public and Private Sector Employees: A Comparative Study. The Lahore Journal of Business. Vol. 1 (1), pp. 23–36.
5. Chauhan, A. P. (2014). Organizational Role Stress. International Journal of Advanced Research in Management and Social Sciences. Vol. 3 (2), pp. 154-171.
6. Orazi, D.C., Turrini, A & Volotti, G. (2013). Public sector leadership: new perspectives for research and practice. International Review of Administrative Sciences. Vol. 79 (3). pp. 486-504.
7. Ahmed, S.K., Khan, M.M., Khan, R.A., & Mujtaba, B.G. (March 2020). The Relationship between Social Capital and Psychological Well-Being: the Mediating Role of Internet Marketing. Marketing and Management of Innovations, 1, 40-53. http://doi.org/10.21272/mmi.2020.1-03.
8. Holman, D., Johnson, S., & O'Connor, E. (2018). Stress management interventions: Improving subjective psychological well-being in the workplace. In E. Diener, S. Oishi, & L. Tay (Eds.), Handbook of well-being. Salt Lake City, UT: DEF Publishers. 2. Retrieved from: https://nobascholar.com/chapters/44/download.pdf.
9. Ibrahim, A.R., Imtiaz, G., Mujtaba, B.G., Vo, X.V. & Ahmed, Z.U. (2020). Operational Excellence through Lean Manufacturing: Considerations for Productivity Management in Malaysia's Construction Industry. Journal of Transnational Management, 25(3), 1-32. DOI: 10.1080/15475778.2020.1749809.
10. Maor, R. and Hemi, A. (2021). Relationships between role stress, professional identity, and burnout among contemporary school counselors [Abstract]. Psychology in the Schools, 58(8), 1597-1610. Retrieved from https://onlinelibrary.wiley.com/doi/epdf/10.1002/pits.22518.
11. Maslach, C. and Leiter, M. P. (2016). Understanding the burnout experience: recent research and its implications for psychiatry. World Psychiatry, 15(2), 103–111. doi: 10.1002/wps.20311

12. Thakre, Nilesh & Barua, P. (2016). Occupational stress, job satisfaction and job involvement amongst organizational employees. Indian Journal of Mental Health, 3 (1), 79-84.
13. Thakre, Nilesh & Prasad, K. (2017). Organizational role stress, satisfaction with life and work-life balance among print and non-print media professionals, Journal of Indian Health Psychology (JIHP), 11(2), 9-24.
14. Thakre, Nilesh and Shroff, N. (2016). Organizational Climate, Organizational Role Stress and Job Satisfaction among Employees. The Journal of Psychosocial Research, 11, (2), 469-478.

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

DOIs:10.2015/IJIRMF/ISCBMSS-2022/007 --:-- Research Article/Paper

Entrepreneurial finance and venture capital

Dr. Ga. Prabha
Head of the Department, Department of Business Administration
Madurai Institute of Social Sciences, Madurai – 625002, Tamil Nadu, India.
Email - prabhaganesan05@gmail.com

Abstract: *In current scenario people are moving from traditional method of business to diversified business environment. They are in need of ample amount of funding for scaling up their business. Though the concept of startup's has gained momentum recently, its most important requirement is undoubtedly the backing by reliable investors. Venture Capital is one of the sources for the startup, coming with new ideas. Venture capital (VC) is a type of financing that is provided by firms or funds to small, early-stage, emerging firms that are deemed to have high growth potential. Venture capital firms or funds invest in these early-stage companies in exchange for equity, or an ownership stake, in those companies. The start-ups are usually based on an innovative technology or business model and they are usually from the high technology industries. In 2021, India reached a record high of $38.5 billion which is four times more than the previous year. Because of the adaptation of Digital Infra structural fundamentals like UPI, e KYC via Aadhar our economy opened up more opportunities for startups in India. India's VC investment grow significantly faster than the global VC investments with a record of 31.9x over 2020 with US and China which has grown by 1.9x and 1.3x respectively. Segments such as Consumer Technology, Fintech and SaaS increased by 75% of the value. And we believe that 2021 be the year for the Indian VC where India is accounted for greater than 50% of overall private equity and VC investments in the country.*

Key Words: *Venture Capital, Early-stage fund, investments.*

INTRODUCTION:

The process of acquiring capital and taking financial decision for a new venture or start up is known as entrepreneurial finance. The heart of the business is financing where the others will come in priority. Approaching investors and seeking loans will take them to launch operations and acquire resources. Funding can be done by friends, family, venture capitalists, angel investors, banks and other sources. An entrepreneur should be flexible, savvy and act fast for the acquire of finance so that he can be able to focus on scaling operations, hiring employees and move business forward. Therefore a entrepreneur can explore funds through business angels, venture capitalists, buyout loan from banks and financial bootstrapping. Angel investors are those who can invest their money in the early stage of business to help them to grow. It is a boon to an infant organization. Venture capitalist is a method of providing finance where the investors will fund a fast-growing company with the intension of selling their stake in the middle stage. By investing in new venture, a venture capitalist takes high risk and also expect high profitability. Bank loans are getting loans from banks against business or personal credit. Financial bootstrapping is where the owner invests their own money and propel the business forward. Finally, buyouts mean exchange ownership of the company with another party to build its value. And in this we are going to have a glimpse of venture capital and its financing to entrepreneur.

VENTURE CAPITAL:

Venture capital firms or funds invest in these early-stage companies in exchange for equity, or an ownership stake, in those companies. The start-ups are usually based on an innovative technology or business model and they are usually from the high technology industries. But for the venture capital the investment is on slightly more mature stage with higher valuations and higher funding amount. Venture capital is usually millions, tens of millions, or even hundreds of millions. Venture Capital fund is generated from wealthy individuals or companies who wants to manage their portfolio for them give money to a Venture Capitalist to invest in high- risk start-ups in exchange for equity.

FUNCTIONS:

- The basic idea is to invest in company's balance sheet and infrastructure.
- The idea of an entrepreneur is nurtured by a Venture Capitalist for a short period of time and exits with the help of an investment banker.
- Equity partnership is claimed in exchange for investments in the start- up company.
- In worst case scenario when the company fails VC s are given the first claim for all the company's assets and technology. Also offers voting rights over Key decisions like Initial Public Offer (IPO) or even sale of the company.

Types: Funding:

Pre seed funding:

- Pre-seed funding is in the range of $100,000 – $200,000
- Funding provided when a start-up is less than a year old.
- Supports R&D & Market Research.
- Recruit new members

Seed Capital

- Funding will be in the range of $ 1million – $ 2 million
- Product that will be viable in the market is needed

Series A funding

- Funding will range in between $ 2 million – $ 15 million
- The start-up company needs to have a market-proven product that will help in moving up fast.

Series B funding

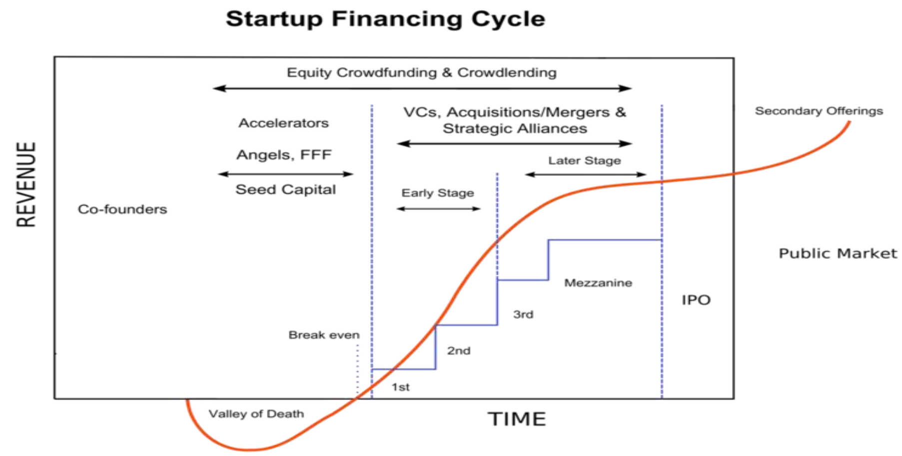
- Funding can range between $ 7 million – $ 20 million.
- It is considered to be less risky.
- Funding is used mainly for Business Development, advertising.

Series C funding

- Need funds for developing more products and services and for acquiring another company
- Funding received is usually in the range of $ 25 million.

Series D funding

- Few start-ups reach this stage.
- Positive in this scenario is if the company wants to stay private for some more time or they need to go for more expansion before going for IPO.
- The negative reason could be the company did not reach the expected growth plans.
- This is called as down round funding as trust in the company's abilities has been eroded.



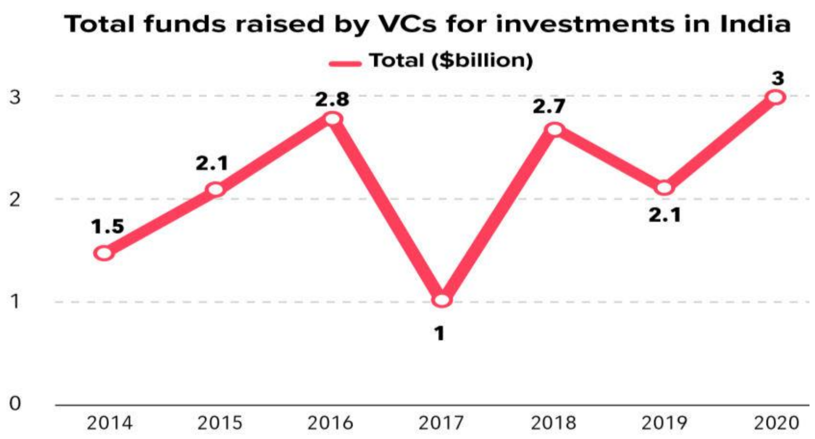
Process of Venture Capital Financing

- Raising fund – from Banks, corporations.
- Evaluation – evaluate the opportunity
- Investment – Invest capital in to the enterprise
- Governing – Governing the business to profitable growth
- Exit – Generate liquidate through IPO
- Distribution – Distribute returns to investors.

Role of Venture Capital in Entrepreneurs:

India's VC funding grow nearly four-fold in 2021 than previous year by Bain Company's India Venture Capital report. In 2021

- the total deal value $ 38.5 billion, which impact two-fold growth in the number of transactions and the average deal size increases by $12.4 million to $24.9 million.
- 44 start-ups in India grow in to unicorns which has valuation in excess of $1 billion.



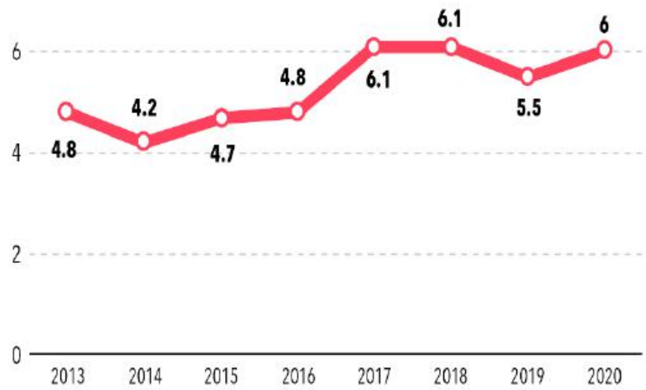
Source: Venture Intelligence and Bain Analysis

- The sector that ranks first were consumer technology, Fintech and Software-as-a-service, gaining 75% of the over deal value.

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

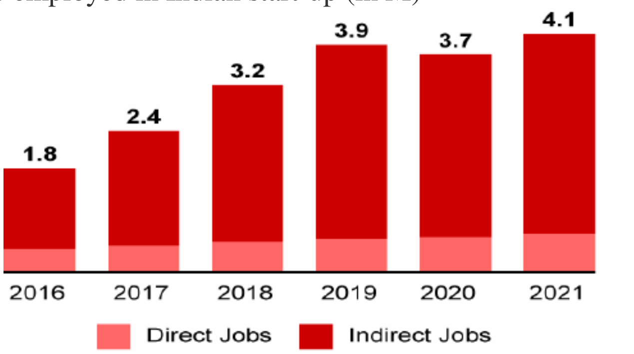
- With 1500+ deals in 2021, the deal volume was doubled where it was 809 in 2020 and average deal size also got doubled up from $12M in 2020 to $25M high in 2021 which was a high share of megadeals. Eg – Swiggy, Dream 11, Eruditus etc.,
- The value of investments grows exponentially in few sectors by reaching $2.7B, online B2B market places surged 11x+ growth. Emerging interest in Web 3.0/Crypto investments was accounting $500M+up from less than $20M in 2020.
- 2x increase in deal volume and deal average size
  India Focused corpus by Global and Local Funds Total ($B)

  Source: Pregin



- India, surpassed China by adding 44 new unicorns for the first time where China is having 42 unicorns. India moved up to third place globally in overall unicorn count after US and Chins.
- There is an increasing competition across sectors where 6 BNPL players raised $40M + each.10 Edtech players raised $25 M+ and $400M+ by BYJUS unacademic and Eruditus.
- The base of seed funds is expanding and focusing on early-stage investments. Global cross over funds like Coatue and Alpha Wave Global and sector focused fund like Ribbit Capital and L Catterton doubled in India by 2021.
- 5+ high profile IPO's as regulatory relaxations enabled public listing for tech firms in India.
- As wealth creation for employees become a focus for the ecosystem 30+ start-ups like Flip cart, Meesho, Browser Stack and Swiggy announced significant ESOP liquidation of $450M+.
- Large ESOP pools in leading IPOs in 2021
  Zomato $1500, Fresh desk $3500, Paytm$900, Policy Bazar $450
- Start up in India employ 4.1M people through direct and indirect job.

Cumulative no of people employed in Indian start-up (in M)



Source : NASSCOM – Zinnov Report

CONCLUSION:

During 2019 there were around 480 VC funds and in 2020 it was around 520 active VC funds in India. Despite the record-breaking year for fund raising India faced dry powder which remained stable over 4 years ending 2020 at $6 Billion. This shows a strong investment activity to go ahead into 2020 and beyond. Several investment themes emerged or continued to gain traction in 2021- New e-commerce models (social commerce, video commerce), Consumer and SMB neo banks, Online B2B marketplaces, D2C brand aggregators, SaaS, Web 3.0 and crypto-based technologies, Short-form video or social networking (focused on Tier 2+ consumers). At present the market is experiencing the growing number of start-ups, with accordance with the increasing investments from Mutual Funds and banking institutions in VC. Industries like Health care, Biotechnology, Agriculture and Media and Entertainment expands their investments activities in verticals and also strengthens their market growth. To have a higher growth potential and to make better investments decisions Venture Capitalists are utilizing algorithms and machine learning. Due to the consequent spread of Corona virus and continuous lock downs imposed by the government in many countries the various organisations and their potential activities suddenly come to a halt. According to the survey, Covid – 19 pandemics did not influence on VC instead it increases the investments. In view of this, the Venture Capitalists are modifying their plans to survive in this changing market conditions.

REFERENCES : WEBSITES :

1. https://www.bain.com/insights/india-venture-capital-report-2022/
2. https://timesofindia.indiatimes.com/business/india-business/vc-investments-grow-4-fold-in-a-year-hits-record-high-of-38-5-billion-in-2021/articleshow/90535603.cms
3. https://economictimes.indiatimes.com/tech/funding/india-focused-vcs-raised-3-billion-in-2020-40-more-than-in-2019/articleshow/81537345.cms
4. https://groww.in/p/venture-capital
5. https://fitsmallbusiness.com/venture-capital-advantages-and-disadvantages/
6. https://www.googlesir.com/role-and-importance-of-venture-capital/
7. https://www.fortinocapital.com/news/venture-capital-example#:~:text=A%20venture%20capital%20fund%20is,because%20of%20its%20precarious%20nature

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

DOIs:10.2015/IJIRMF/ISCBMSS-2022/008 --:-- Research Article/Paper

Green Accounting Practices in Global Development

Ankit Dubey
Student
IFIM College Bangalore, Karnataka, India
Email – ankitdubey080gmail.com

Abstract *- Social responsibility towards the environment is one of the crucial areas of today's corporate social responsibility. In order to survive in this competitive world, most industrial and corporate houses worldwide incorporate the concept of environmental considerations into their business operations. From their point of view, it is clear to these industrial companies that, in addition to quality in their business, they must also include environmental considerations in order to be successful in their areas. It is not only in the field of science that she has major concerns worldwide. A careful analysis of the costs and benefits of pollution is very important nowadays. Green Accounting will help organizations to identify resource use and costs incurred to the ecosystem by industries' activities. This green accounting is a new system in accounting that captures costs and benefits that the ecosystem brings to a business entity. Green accounting or environmental accounting is a new accounting challenge. The present research paper focuses on exploring the concept of green accounting, its practices and global reporting.*

Key Word - *Green Accounting, Green Accounting System, Resource Accounting, Environment Protection, Accounting, Environmental Cost Benefit analysis.*

INTRODUCTION:

Green accounting is a branch of accounting that attempts to take environmental costs into account when calculating a company's operating profit. It takes into account not only the value of natural resources, but also the burden of pollution and degradation of natural properties, and puts more emphasis on the quality of economic growth in terms of sustainable development. Administration and associations, not only to recognize the need to defend the atmosphere, but also to raise mass awareness of the reputation of the atmosphere. Just as ecological awareness is increasing many times over these days; then the essentials to interpret for the happiness of the atmosphere. Corporate & Business Green Accounting is a new sub-field of accounting. Aside from simply verifying a company's income or loss, or its profits and costs, the environment is a growing field that places emphasis on accounting for the environmental impact of association. It is concerned about accounting for environmental transactions that impact the company's economic performance. Green accounting is helpful for information about the use, impact, quality and value of normal resources in a nation. It also extends to resource management and environmental protection spending. The presentation of green accounts in SNA allows policymakers to examine the relationships between economics and environmental pressures. Green accounting purposes in the constant presence of the business organization. It is now a new part of both the accounting and education programs in most countries. Green accounting provides access to environmental information by measuring the environmental characteristics that affect a company's sustainability. Green Accounting similarly organizes the information into an accounting structure, developing and explaining environmental credits, environmental debt, environmental revenue and environmental costs. Green accounting is seen as a significant tool to take into account the influential features of the usual environment with admiration for business. The benefit of the inventiveness of corporate environmental accounting is seen in the ability to identify and raise awareness of the costs associated with the atmosphere, which in turn helps to categorize the methods of reducing and avoiding such costs. Due to this advantageous property, the representation of the atmosphere has also been improved. The environmental impact caused by the economic results of business operations can be greatly reduced by a green accounting tool. The operational activity of the association can prove the release of greenhouse gases (GHG) with the help of a certain procedure such as certification and journalism. The formation of a green accounting scheme serves to avoid environmental pollution. The system considers the economic actions that affect energy creation and uptake into the atmosphere. Therefore, in the modern business world, the operation of green accounting is measured as a significant factor. Redeemable environment and emerging economy is a stimulating feature for developing countries. Governments determined to deal with, or be associated with, energy-dependent builders and utilities are reluctant to admiringly place more emphasis on the introduction of green accounting. At the same time, companies in all sectors of the economy are likely to make some use of the green accounting tool in the years to come. A new structure of justifiable accounting, recognized as Green Accounting, has appeared. It licenses the calculation of profits for the country, taking into account the financial damage and depletion of a budget's natural properties.

LITERATURE REVIEW:

Dr Manoj Goswami (2014) suggested that the environment has become one of the bottlenecks for achieving economic growth, and he concluded that while companies project information on environmental issues, they do not project the financial aspects of the company. Yousif Abdelbagi Abdalla AK Siti-Nabiha and Amirul Shah MD Shahbudin (2014). Opinion that environmental and social considerations are more important in developing countries to achieve the organization's economic efficiency and raise awareness of the issue of social and environmental awareness. Shuklaand Vyas (2013) held that environmental practices do not have the quantitative information. Rankin et al. (2011) considered that management processes, financial aspects and the national system for developing the environmental reporting framework are closely correlated. Therefore, he focused on environmental reporting with aggregated results of national, managerial and financial. Riccaboni, A. and Leone, E.L. (2010) stated that social reporting is not only intended to maintain the environmental and social profile, but must be part of the planning process, policy decisions, etc. Schaltegger Burritt (2010) noted that now a Today's companies recognize the importance of environmental accounting and it can be neglected from the part of the company's accounts, and he emphasized that the financial results of social as well as environmental accounting along with the existing traditional accounting must be taken into account to reflect the truth and fairness of the business view. Parker (2005) noted that several models have been developed to account for the social aspects. These models are useful for verifying social accounting performance and for addressing the challenges of introducing the new scoring system. New et al. (1998) examined the annual reports of forestry, gas, oil and chemicals in Canada and thought that there should be some interaction between environmental performance and environmental disclosure. Organizations should focus on pressures from the external environment, disclosure strategies and the characteristics of the environment. Verschoor (1998) identified the link between ethics and financial performance and found that the financial performance of companies that behaved ethically was better than the financial performance of companies that behaved unethically. Walden and Schwartz (1997) found that corporate environmental disclosure practices vary significantly in quantity and quality. Environmental accounting disclosure practices were either time or event. Lawrence and Khurana (1997) conducted a survey of local authorities and found that environmental obligations are a major concern for local authorities because they impose a financial burden and they also do not disclose the clean-up costs they incur. Therefore, he focused on liability for future costs in the name of clean-up costs. Wycherley (1997) collected responses from UK environmental managers and concluded that the involvement of accountants is more important in saving the environmental cost of conducting the environmental issues than in training them through the environmental accounting processes. Kreuze et al. (1996) found that most companies did not disclose environmental accounting policies and did not mention the environmental aspects, but the companies such as pulp, steel, chemicals, energy and the utilities that did included in the environmental accounting disclosure practices. Frost and Wilmshurst (1996) concluded that half of the respondents believed that disclosure of environmental accounts was a requirement for company annual reports and that accountants should not ignore the concept of environmental accounting and that they were responsible for the maintenance of environmental reporting be responsible. Fekrat et al. (1996) observed data from 168 companies in 18 countries and looked at six industries from each country and found that there were significant differences in environmental accounting disclosure practices and also found that there was no significant association between accounting disclosure practices and environmental accounting gave performance to the environment. Deegan et al. (1996) reported the results of a study of Australian accountants' attitudes towards environmental accounting. It was found that Australian accountants showed a distinct lack of consensus on many environmental issues and did not genuinely agree that environmental issues should be included in financial statements. Gamble et al. (1995) identified the reporting practices in the form of codes by the different organizations that are useful for disclosing the environmental practices and he concluded that the environmental reporting practices by the different organizations were increasing. The companies relevant to waste management and steel-related industries disclose the high-quality reporting practices of environmental accounting. He also explained that the lack of Competent Authority guidelines is also a reason for not disclosing the environmental accounting reporting practices of some organizations. Milne (1991) emphasized that many of the researchers focused on corporate social responsibility and that they should also address the issues of social costs and the resulting benefits for assessing environmental performance.

Objective of the study: To get acquainted with the theoretical background of the Green Accounting System that will help in global development.

RESEARCH METHOD:

A comprehensive literature review on the topic and related concepts was conducted. Secondary data was collected from various sources including books, research papers, newspapers, magazines and websites.

Green Accounting in India:

India is beginning to recognize that protecting biodiversity and the ecosystem is a critical national priority. Mr. Jairam Ramesh, the former environment minister, advocated a greening of India's national balance sheet by 2015 and encouraged policymakers to make the trade-off between pursuing high-growth economic policies and acknowledging the far-reaching impact they could have on India's natural capital. One organization that is already at the forefront is the Green Indian States Trust (GIST), which in 2003 launched a series of ecologically-adapted accounts as part of the Green Accounting for Indian states project. According to their results, the loss of forest-ecological services (soil erosion control, flood control and groundwater recharge) over three years (2001-2003) due to the decline of dense forests was estimated at a staggering 1.1 percent of GDP. Breaking down by state, they showed that for native forested states such as Arunachal Pradesh, Assam, Himachal Pradesh, Jammu and Kashmir and Mizoram, the loss of these services relative to their national net domestic product (NSDP) was significantly high – an estimated 6 percent if we look at the Take Assam as an example, where forest cover has decreased by 0.28 million hectares in three years, the value of effective flood defences alone has amounted to a loss of 800 million rupees. Following the first study, GIST carried out another round of assessments for the period 2003-2007 and the results speak for themselves. Although the FSI claims an increase in total forest cover in India, native dense forest cover is still rapidly declining. According to the latest GIST findings, the north-eastern states continue to be the hardest hit, particularly Arunachal Pradesh and Mizoram, where the loss of forest ecological performance amounts to more than 12 percent of their NSDP.

Need For Adoption of Green Accounting:

Many environmental costs can be eliminated or significantly reduced. Environmental costs (and therefore potential cost savings) can be hidden in overhead accounts or otherwise overlooked. Environmental costs can be offset by generating revenue. Benefits can be obtained from governments if proper green costing is done. Provides companies with great publicity and helps them use resources properly and efficiently. Green companies have already discovered that they can develop business strategies that help them reduce their carbon footprint, minimize their environmental impact, make the best use of natural resources, become more energy efficient, reduce costs and demonstrate social responsibility. Green accounting thus represents a combined approach that provides for the transfer of data from financial accounting and cost accounting to increase material efficiency, reduce environmental pollution and risks and reduce environmental protection costs. For a developing country like India, it is a double problem of environmental protection and economic development. Since the country's economy is not very strong, it should be improved first. A World Bank study estimated that around 3,400 million Indians were lost due to environmental damage, or around 9.5% of GDP. Companies like AT&T are effectively adopting green accounting, and they say that identifying and measuring AT&T's costs of environmental materials and activities and using that information to make environmental management decisions helps to develop and use green technologies that minimize waste that Increasing recycling and designing products and processes with an environmental impact are key factors and raising awareness of environmental responsibility among all employees.

Laws related to green accounting:

- Environmental protection water (prevention and control pollution) Act, 1974
- The Air (prevention and control pollution) Act,1981
- The environment(protection)Act 1986
- The Forest Conservation Act,1980
- Hazardous Waste (Management and Handling) Rules,1986

The Conceptual Framework of Green Accounting and Reporting:

The green accounting method is an integrated economic and ecological accounting method. It describes the environmental analysis of the company, how to achieve the desired level of performance and ultimately in the process, the analysis of the skills required to measure and compile the data. Such reports are included in corporate and regulatory standards. Green accounting in developing countries is a great help for the economy as it creates awareness of environmental damage, its protection and the development of the environment. Its purpose is to educate businesses and the public about the role the environment plays in the development of the economy. It leads to companies being obliged to spend money on the use of resources and substances that may or may not have harmed the environment. Through Green Accounting, companies and businesses set aside an amount for pollution control and ecosystem balance. Therefore, after the advent of Green Accounting, companies prepare separate environmental policies, take the necessary steps to control and minimize environmental pollution, comply with the relevant rules and regulations set by the government, and finally mention appropriate environmental analysis details in the annual reports and statements. Differences in company reports and statements may arise due to different ecological accounting methods used by the accountant, social values of the company in the applicable scenario and the assumptions based thereon, economic values and the lack of reliable industry-related data. Ultimately, Green Accounting results in spending less to produce more as less input is wasted and technological innovations increase input resource productivity, prevent pollution by shifting treatment plans to control pollution limits, and products are designed to be environmentally friendly, which ultimately leads to cleaner production of the products, reducing the environmental impact of the production line as a result of designing products without toxicity and pollution, improving the environment through green design and environmental care. As a result of the practiced green accounting method, there is an economically sustainable development and sustainability of companies. The acceptance of green accounting as generally accepted accounting principles (GAAP) is a path towards sustainable development for future generations. Such is the process of green accounting; Identification of the company's environmental reporting parameters Definition of the company's environmental reporting parameters Determination of the environmental goals to be achieved Development of the environmental performance indicators Measurement of the environmental performance results and final reporting of the environmental performance results

- The first stage of green accounting is identifying the company's environmental reporting parameters. The company identifies reporting parameters such as environmental safety, public health, environmental protection, environmental energy conservation, areas of corporate sustainability, waste management and the development of renewable energy sources such as wind, solar and hydropower.
- In the second phase, the environmental parameters of the company are defined. In this process, the company clearly defines the resources of each parameter and identifies the bases on which the company wants to measure each of the parameters in the long term.
- The third phase of the process is concerned with the formulation of the environmental goals to be achieved by the organization in the short and long term. The organization ensures that short and long term are linked.
- The fourth stage of green accounting is about the development of environmental performance indicators such as environmental frameworks, health and safety standards, energy conservation practices and waste management practices that must be implemented and followed by the company
- The fifth level deals with measuring the environmental performance indicators, which can be either qualitative or quantitative, e.g. For example, environmental policy frameworks need to be measured quantitatively and waste management framework conditions need to be measured quantitatively
- The final stage of this accounting method is to present the environmental performance results in the company's financial statements and integrate them with the financial performance to show the environmental impact on the company's financial performance.

BENEFITS AND LIMITATIONS OF GREEN ACCOUNTING:

Benefits of Green Accounting:

- Green accounting would allow governments to better value decisions without a bias towards future generations or a bias in favour of man-made assets over natural assets. It would present decisions in a different and holistic economic light, such as B. Preserving valuable ecosystems instead of giving them up at throwaway prices.
- Green accounting aims to adapt traditional measures of growth and reshape them as a measure of sustainable growth. There it might be a fair and true measure of national wealth.
- It would help improve environmental performance, control costs and promote sustainability.
- It would encourage both government and business to invest in cleaner and more efficient technologies.
- It would facilitate the formation of informed decisions regarding their business activities.
- It would help in the development of more environmentally friendly processes and products.

Limitations of Green Accounting:

- Green Accounting is an evolving science and is still being studied.
- There is no standard accounting method as many studies are required.
- Comparison between two companies and two countries is not possible due to a change in accounting policy.
- It is not possible to accurately value every component of natural and human capital.
- Unbiased and true data would be required to assess the natural resources consumed such as declining forest cover carbon gases emitted into the air. Sometimes official statistics can be rosy and do not reflect the true picture.
- It is not possible to draw conclusions easily as this is a long-term process.
- The cost of training staff and employees is high.

Scope of Green Accounting:

- Environmental expenses and costs :The expenses and costs related to environmental issues such as production costs, research and development expenses, which are always incurred before a product is launched on the market, serve to ensure environmental protection. Some of the other environmental expenses are capital investments, research and development costs, planning and administration costs, plant operating costs, costs for remedial measures and finally restoration measures of the production plant.

- Capitalization of environmental expenses: Justified when the cost of environmental expenses extends the life of the business or increases the capacity or efficiency of property owned by the business, costs of renovating the property, and costs of preparing the property at the time the asset is sold. These costs are compared to those at the time of acquisition.
- Environmental Liability: The company is required by legislation to compensate for other past environmental damage caused by the company's negligence and performance. These expenses can also be paid to compensate a third party who has suffered from the environmental damage caused by the company. Such liabilities may be either quantifiable or non-quantifiable. The latter has no scope to accurately measure and project on the company's balance sheet.
- Environmental Income/Benefit: It is measured in material and monetary terms. It is the sum total of the benefits that the company derives from preventing, reducing and avoiding environmental issues, their impacts, eliminating those impacts through the company's actions, and then recovering from an occupational accident.
- Environmental Assets: These assets are owned by the Company as a result of environmental regulations and corporate volunteer activities. These assets are man-made assets such as environmental protection bonds and environmental protection equipment. All of these assets are either current assets or fixed assets.

FORMS OF GREEN ACCOUNTING:

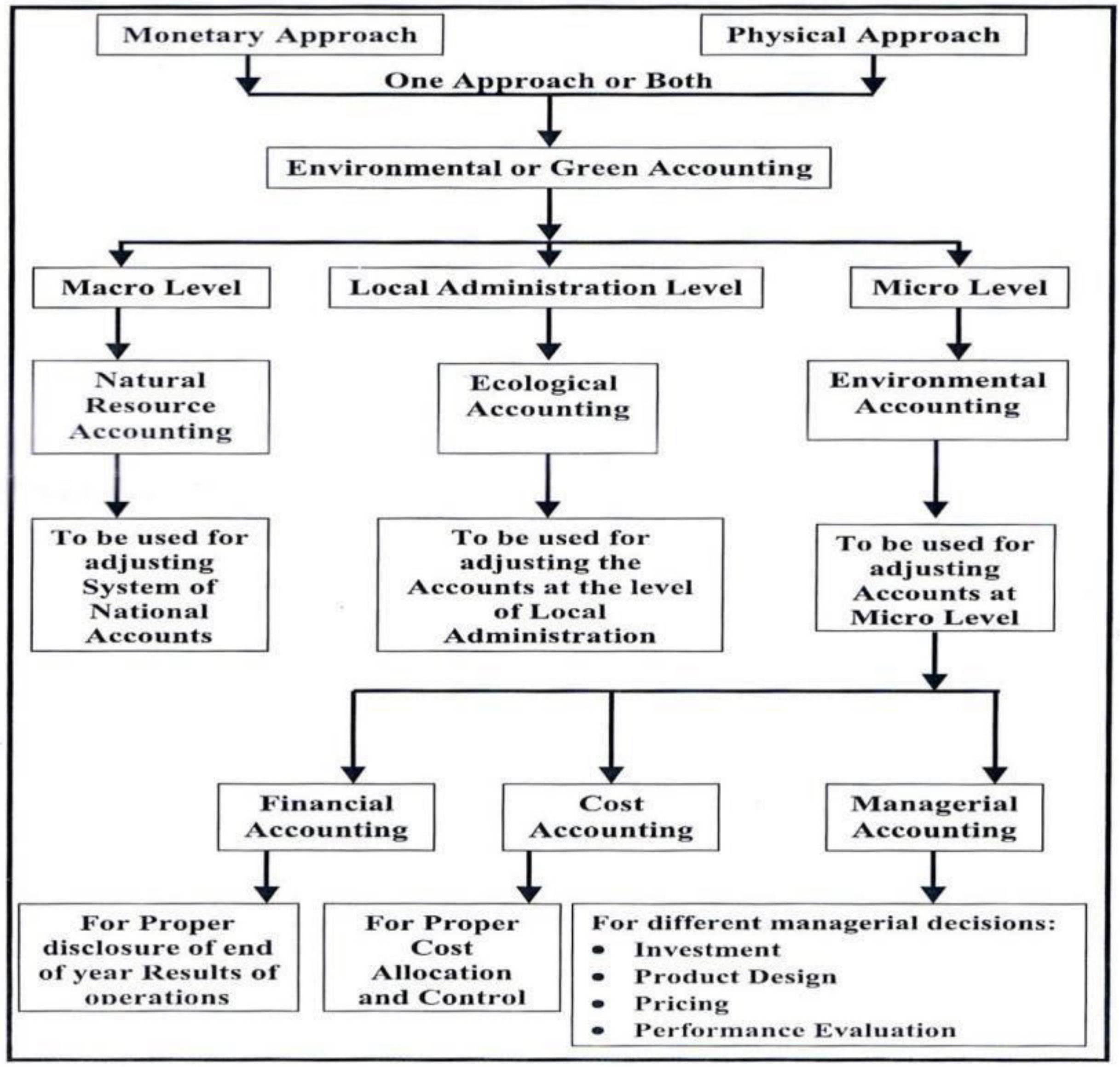
- Environmental Financial Accounting: Aims for truthful disclosure in financial statements at the end of the period. This includes the environmental dimension in the published worksheets.
- Environmental Management Accounting: :Refers to the management of environmental and economic performance through the development and implementation of appropriate environmental accounting systems and practices. While this may include reporting and auditing in some organizations, environmental management accounting typically includes life cycle costs, benefit assessment, and strategic planning for environmental management.
- Environmental Cost Accounting: :Deals with environmental costs in order to reach the full cost accounting, i.e., the identification, evaluation, and allocation of conventional costs, environmental costs, and social costs to processes, products, activities, or budgets. Accounting polluter pays principle (PPP) each polluter has to pay for the costs for dealing with the pollution resulting from operation. Failure to bear these costs by the polluter will mean that some other party (a third party) will have to shoulder them- external environmental costs. The term environmental costs have at least two major dimensions;
  (1) It can refer solely to costs the directly impact "private costs";
  (2) It also can include the costs to individuals, society, and the environment for which a company is not accountable, "social costs"
- Ecological balancing:The term ecological balancing refers to the creation of balances exclusively based on physical data. In addition, Ecological Accounting is the type of environmental accounting (a special type of accounting of natural resources at local government level). In this context, Ecological Accounting is mainly used to create asset management plans at the local government level. Such plans provide a tool for assessing the condition and life cycle of a given asset.
- Natural Resource Accounting:The term natural resource accounting refers to the inclusion of environmental aspects in the system of national accounts. Where emphasis is placed on natural assets, their quality degrades to yield environmentally adjusted economic indicators such as ecological gross national income.

PHYSICAL APPROACH VS. MONETARY APPROACH –

It is worth noting that two approaches have been adopted in environmental accounting, firstly the physical approach proposed by the United Nations where a complete guide should be produced indicating the resources available within a country that are classified by state and use (e.g., agriculture, desert land, etc.). Depending on the approach, the environmental operations are presented in physical form, the current balance of resources and the additions and disposals of these resources. According to this approach, no monitoring value is assigned. Then the monetary approach emerged because the physical approach does not meet the requirements of environmental accounting. Nonetheless, the physical approach is very important to obtain physical information about the resources that make it possible to produce environmental statistics and is considered the first step in the monetary approach. Despite the difficulties inherent in the monetary approach, it has aroused great interest, since such data makes it possible to know the profits and losses associated with the environmental operations and to obtain environmentally adjusted economic indicators

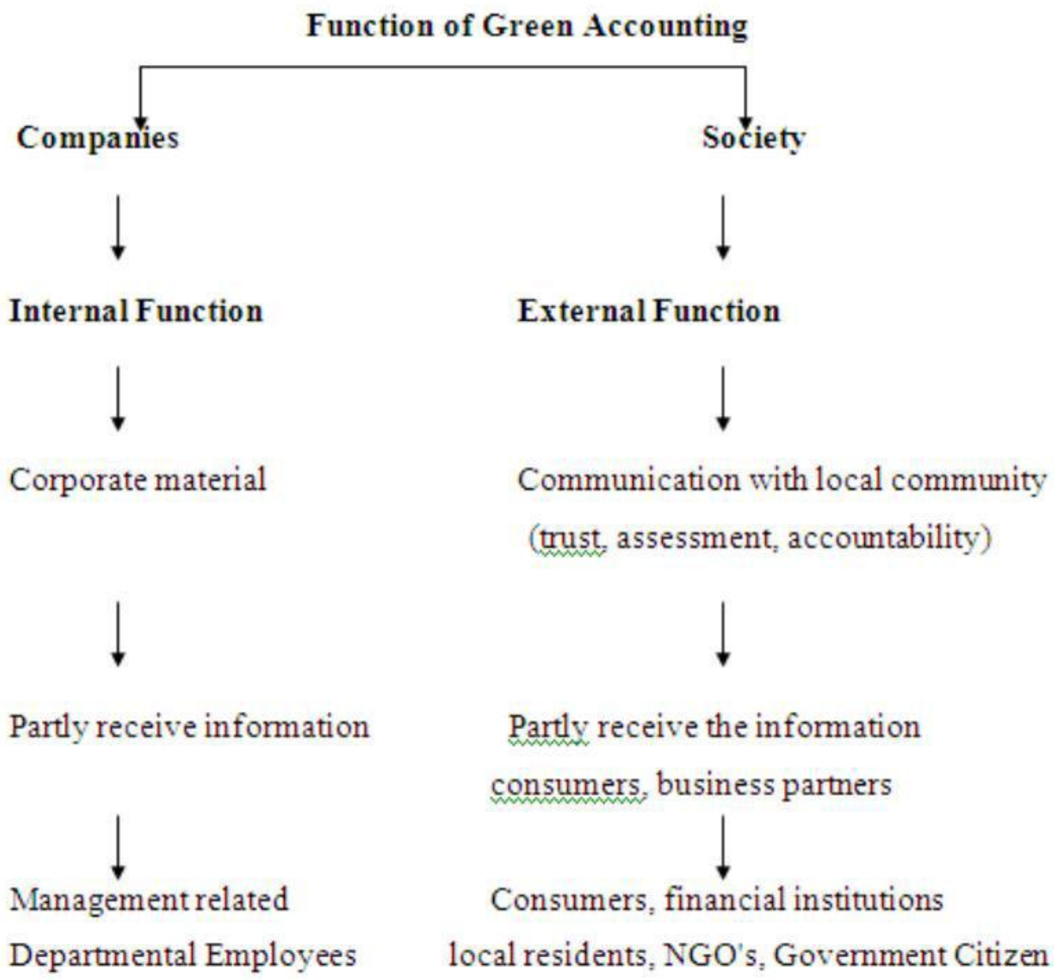
The following figure shows the different approaches and classifications of the environmental accounts at all levels.

Approaches and Classification of Environmental Accounting



FUNCTIONS OF THE GREEN ACCOUNTING:

- **Internal Functions:**
  As a step of an enterprise's environmental information system, internal functions enable the management of environmental protection costs and the analysis of the costs of environmental protection activities in comparison with the benefits obtained, and promote effective and efficient environmental protection activities through appropriate decision-making. It is desirable that environmental accounting function as a business tool for use by managers and related business units.
- **External Functions:**
  By disclosing the quantitatively measured results of its environmental protection activities, external functions enable a company to influence the decision-making of shareholders such as consumer companies, partners, investors, residents and government.



TOP 10 COMPANIES ADOPTING GREEN ACCOUNTING:

As India is making rapid strides in the field of industrialization, concerns about the environmental impact have also been raised by various sections of environmentalists. Companies themselves are now more aware of how their factories often impact the ecosystem and have embarked on a greener path to success. Here are the top ten green companies in India that Innovation believes are showing others the path to sustainability.

LG: LG India was a pioneer in manufacturing eco-friendly electronic devices. Recently, it has launched E60 and E90 series LED monitor for Indian market. Its unique selling point is that it consumes 40%

less energy than conventional LED monitors. In addition, they hardly used halogen or mercury and tried to minimize the use of hazardous materials in their products.

***HCL* :** HCL is another brand trying to launch eco-friendly products and recently launched the HCL ME 40 notebooks. These notebooks use no polyvinyl chloride (PVC) material or other harmful chemicals and have already been awarded a five-star rating by the Bureau of Energy Efficiency. *HAIER*: Eco branding is a part of Haier's new green initiative and they have launched the
Eco Life Series. They have semi automatic and automatic refrigerators and washing machines, split and window air conditioners and a lot more.

HAIER: Eco branding is a part of Haier's new green initiative and they have launched the
Eco Life Series. They have semi automatic and automatic refrigerators and washing machines, split and window air conditioners and a lot more.
HAIER: Eco branding is a part of Haier's new green initiative and they have launched the
Eco Life Series. They have semi automatic and automatic refrigerators and washing machines, split and window air conditioners and a lot more.
HAIER: Eco branding is a part of Haier's new green initiative and they have launched the
Eco Life Series. They have semi automatic and automatic refrigerators and washing machines, split and window air conditioners and a lot more.
HAIER: Eco branding is a part of Haier's new green initiative and they have launched the
Eco Life Series. They have semi automatic and automatic refrigerators and washing machines, split and window air conditioners and a lot more.
HAIER: Eco branding is a part of Haier's new green initiative and they have launched the
Eco Life Series. They have semi automatic and automatic refrigerators and washing machines, split and window air conditioners and a lot more.

HAIER: Eco branding is part of Haier's new green initiative and they launched the Eco Life series. They have semi-automatic and automatic refrigerators and washing machines, split and window air conditioners, and more.

SAMSUNG: Samsung India has always had a wide range of LED TV screens and now they have developed an eco-friendly LED backlight. They use 40% less electricity and contain no harmful chemicals like mercury and lead.

TATA CONSULTANCY SERVICES: TCS has a globally recognized sustainability practice and has already won the top title "Worlds Greenest Company" from News weeks. It also has a global environmental score of 80.4% and this is largely due to their initiative to develop technology for the benefit of agriculture and the community.

OIL AND NATURAL GAS COMPANY: ONGC, India's largest oil producer is all set to change the way with the invention of green crematoriums, that would serve as a perfect replacement for the funeral pyres that emit so much smoke and uses up excess oxygen.

OIL AND GAS COMPANIES: ONGC, India's largest oil producer, is poised to change the game by inventing green crematoria, which would serve as the perfect replacement for the pyres that emit so much smoke and use up excess oxygen.

INDUSIND BANK: As one of the first banks in India to eliminate the use of paper for ATM slips and electronic messaging, it has done much to save paper and reduce deforestation.

ITC: Embracing a low-carbon growth path and a greener approach, ITC has already introduced ozone-treated elemental chlorine-free bleaching technology that has improved the lives of millions of people worldwide.

WIPRO: Not only has Wipro helped develop technologies that help save energy and reduce waste, but its Pune headquarters is the most environmentally friendly building in this sector in all of India.

MRF TIRES: MRF has launched the ZSLK Series, which is all about creating eco-friendly tubeless tires made from unique silica-based rubber that offer drivers of their vehicles additional fuel efficiency.

THE WAY AHEAD:

Green accounting is an emerging aspect of accounting science that will impact businesses in the near future. The introduction of basic elements of green accounting will present the role of the environment in the economy, as well as facilitate the analysis of macroeconomic issues using accounting information systems, thus putting the economy on a sustainable path. To further address the need and justification for green accounting, the European Environment Agency (EEA) and its partners have developed techniques, consistent with national accounts methodologies, to capture the contribution of ecosystems to the well-being of society. The methods, collectively referred to as ecosystem accounts, include both physical and monetary accounts of stocks, material and energy flows, and services. The basic approach of the EEA involves quantifying the level of investment required to ensure that the ecosystem continues to provide the same level of services. This takes into account a variety of indicators of ecological potential that take into account landscape condition, ecosystem production, biodiversity, water, absorption of external inputs and ability to support healthy populations. Green accounting needs to be viewed as a dynamic and ongoing process rather than a one-off activity. Green accounting is a growing movement, supported not only by environmentalists but also by some leading global companies. To put it very simply, green accounting puts a rupee value on natural resources so that business and political leaders can make more informed decisions.

CONCLUSION:

Saving on the policy framework for national, state and even corporate reporting due to stakeholder awareness and other practices, this is said to be a segment of financial reporting in India. The majority of companies publish the environmental initiative in their annual reports, but such a practice is only nominal and does not disclose information on the financial impact and environmental cost policy, as they are unable to calculate environmental liabilities as well as assets. in terms of monetary value, as it may not be possible to integrate all environmental information into the existing micro-level accounting system, efforts should be made to present to a company the internal environmental costs that have a significant impact on the financial results of the company, integration with existing accounting information as much as possible. Finally, it can be concluded that only 1/5 of the environmental performance was explained by the different Green Accounting parameters, i.e., H. there were also other parameters that affected environmental performance, but among the Green Accounting Corporate Sustainability parameters, the more favourable parameter was to measure environmental performance.

Suggestions:

There is a need to raise awareness of Green Accounting/Green Reporting both among organizations and the general public. The government must require all organizations to adopt green accounting. The government must take strict action if environmental standards are not followed by the organization. The company must disclose its environmental accounting information as part of its annual report. There needs to be more strict environmental norms and laws created by the government. Every single employee in the organization must be made aware of the importance of environmental reporting.

REFERENCES:

1. Abdel-Rahim, Heba YM, Yousef M, Abdel-Rahim. Green accounting – a proposition for EA/ER conceptual implementation methodology, Journal of Sustainability and Green Business. 2010; 5(1):27-33.
2. Adams CA. Internal organizational factors influencing corporate social and ethical reporting beyond current theorizing. Accounting, Auditing & Accountability Journal. 2002; 15(2):223-50.
3. Adams Carol A, Patty McNicholas. Making a difference Sustainability reporting, accountability and organizational change. Accounting, Auditing & Accountability Journal. 2006; 20(3):382-402.
4. Ambe Cosmas M. Linkages of Sustainability and Environmental Management Accounting. Innovation for Sustainability in a Changing World 2009; 2:73-84.
5. Bailey Paul. Environmental accounting case Studies Green accounting At AT&T' (3rd ed.). Los Angeles SAGE Publications, Inc, 1995.

6. Bennett M, James P. Environmental-related management accounting: current practice and future trends. Greener Management International 1997; 17:33- 51.
7. Otte G. GHG Emissions Accounting. Accounting, Organizations and Society 2008; 27:687-708.
8. Parker L. Social and environmental accountability research: a view from the commentary box. Accounting, Auditing & Accountability Journal. 2005; 18(6):842-60.
9. Perez, Esther A. Environmental management systems as an embedding mechanism: a research note. Accounting, Auditing & Accountability Journal. 2007; 20(3):403- 422.
10. Deegan, C. and Gordon, B. (1996). A study of the environmental disclosure practices of Australian corporations. Accounting and Business Research, 26(3). 187-199.
11. Dr. Manoj Goswami (2014), Corporate Environmental Accounting: The Issue, Its Practices and Challenges: A Study on Indian Corporate Accounting Practices, IOSR Journal of Business and Management (IOSR – JBM) 16(5),36-42.
12. Fekrat, M.A., Inclan, C. and Petroni, D. (1996). Corporate environmental disclosures: Competitive disclosure hypothesis using 1991 annual report data. The International Journal of Accounting, 31(2). 175-195
13. Gamble, G.O., Hsu, K., Kite, D. and Radtke, R.R. (1995). Environmental disclosures in annual reports and 10Ks: An examination. Accounting Horizons, 9(3). 34-54.
14. Kreuze, J.G., Newell, G.E. and Newell, S.J. (1998). Environmental disclosures: What companies are reporting? Management Accounting, 78(1). 37-43.
15. Lawrence, C.M. and Khurana, I.K. (1997). Superfund liabilities and governmental reporting entities: An empirical analysis. Journal of Accounting and Public Policy, 16 (1), 155-186.
16. Milne, M. J. (1991) Accounting, Environmental Resource Values, and Non-Market Valuation Techniques for Environmental Resources: A Review, Accounting, Auditing and Accountability Journal, 4(3), 81-109.
17. Neu, D., Warsame, H. and Pedwell, K. (1998). Managing public impressions: Environmental disclosures in annual reports. Accounting, Organizations and Society, 23(3). 265-282.
18. Parker, L. D. (2005): social and environmental accountability research a view from the commentary boxs. Accounting, Auditing and Accountability Journal. 18(6), 842–860.
19. Rankin, M. – Windsor, c. – Wahyuni, D. (2011): an investigation of voluntary corporate greenhouse gas emissions reporting in a market governance system. Accounting, Auditing and Accountability Journal. 24(8), 1037–1070.
20. Riccaboni, A. and Leone, E. L. (2010) Implementing Strategies through Management Control Systems: The Case of Sustainability. International Journal of Productivity and Performance Management, 59(2), 130-144.
21. Schaltegger, s. – Burritt, R. L. (2010): sustainability accounting for companies: catchphrase or decision support for business leaders? Journal of World Business. 45,375–384.
22. Shukla Dr. Anita &, Nidhi Vyas (2013): Environmental Accounting & Reporting in India (A comparative study of Bharat
23. Petroleum Company Limited & Oil & Natural Gas Company Limited): Pacific Business Review International 5(7),52-59.
24. Solomon, A. (2000). Could corporate environmental reporting shadow financial reporting? Accounting Forum, 24(1), 30-55.
25. Verschoor, C.C. (1998). A study of the link between a corporations' financial performance and its commitment to ethics. Journal of Business Ethics, 17(3). 1509-1516.
26. Wycherley, I. (1997). Environmental managers and accounting. Journal of Applied Management Studies, 6(2). 169-184.
27. Environmental Accounting in India – A Survey of selected Indian Industries Dr. Neetu Prakash, Assistant Professor, Guru Nanak Khalsa College for Women, Ludhiana, Punjab, India.

28. Environmental accounting – necessity in this dynamic business environment debayan ray Guest Lecturer, Department of Commerce, Prabhu Jagatbandhu College, Andul-Mouri, Howrah.
29. Environmental accounting and reporting with special reference to India by Alok Kumar Pramanik and Nikhil Chandra Shil and Bhagaban Das
30. Green Accounting Methodology for India and its States by Haripriya Gundimeda, Pavan Sukhdev, Pushpam Kumar, Rajiv Sinha, Sanjeev Sanyal
31. A Study of Environmental Accounting Practices in selected Indian Companies Submitted by Ramesh, L, M.Com., Assistant Professor, Department of Commerce and Management, Government First Grade College, Basavapattana
32. Need of Green Accounting by Dr. Rajshree R (M. Com, LLB, Ph.D), Sravani Vangara (M.Com, M.sc Psychology, PGDM)
33. A Study of Green Accounting Practices in India by Dr. Preeti Malik (Assistant Professor), Dr. Alka Mittal (Reader), Maharaja Surajmal Institute
34. A Study on Green Accounting and Its Practices in India by N Anil Kumar, T SaiPranitha, N Kiran Kumar
35. http://www.techjini.com/blog/green-accounting/
36. http://www.yourarticlelibrary.com/economics/environmental-economics/green-accounting need-objectives-problems-and-other-details/39675/
37. https://www.fujifilmholdings.com/en/sustainability/steps/sustainability/accounting.html
38. http://smallbusiness.chron.com/advantages-disadvantages-green-manufacturing-businesses 22312.html
39. https://www.uniassignment.com/essay-samples/accounting/what-is-environmental-accounting-accounting-essay.php
40. http://thecommercepedia.blogspot.in/2015/03/environmental-accounting-and-reporting.html

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

DOIs:10.2015/IJIRMF/ISCBMSS-2022/009 --:-- Research Article/Paper

The Empirical Study on ONDC penetration is not going to be not as smooth and quick as UPI: Challenges ahead

[1] **Dr. Alok Chandra,** [2]**Dr. Muppavaram Gowri Shankar** [3]**Dr Kinjal Shah**
[1] Professor , [2, 3] Assitant Professor
[1,2,3]Lala Lajpat Rai Institute of Management Affiliated Mumbai University, Mumbai India.
[1] Email - aalokchandraa@gmail.com, [2] doctorgowrishankar1@gmail.com
[3]kinjalshah1403@gmail.com

Abstract: *The Open Network for Digital Commerce (ONDC) may well be India's next UPI moment, enabling the general public to easily access cutting-edge technology while also empowering Indian companies to prosper. A buyer and seller will no longer have to utilize the same application while using ONDC. Aside from helping small, traditional retailers, it also intends to restrain digital monopolies by lowering business costs. ONDC is a distinctive, incredible, and so all proposition for a country with more than ten million E-retailers. Moving from a physical to a digital state isn't simple. Since there are so many platforms that offer integrated services, such as warehousing and shipping as well as a variety of payment and buyer options under one roof, this is even more of an issue. Like the UPI, this current wave of digital revolution raises the slew of unanswered challenges. It's fair to assume that most business leaders, whether in the technology or consumer goods sectors, share ONDC's futuristic outlook. This research article will focus on challenges ONDC in India is currently facing and road ahead. As exciting as ONDC appears to be for connecting a wide spectrum of buyers and sellers online, it also raises important questions that leaders and consumer's alike need answers to. There is no direct transfer of products or services in the UPI ecosystem, unlike ONDC, which had a primary function of transferring financial data between participants. Payment systems before UPI were complicated and required numerous fields to be entered by the user. UPI's incremental convenience was a clear cause for adoption. On the other hand, it may not be the case with ONDC. Amazon/present Flipkart's service standards are adequate for most customers, to say the least. Customers should be able to make the transfer to ONDC because of the company's compelling value offer. Digitally connecting the entire value chain is an important step toward India becoming more self-reliant and establishing itself as a global leader.*

Key Words: *UPI, Trust, Ecommerce ONDC Convince, Technology,*

INTRODUCTION:

Big businesses may benefit from a more level playing field because to the way that digital commerce is transforming the world of commerce. New participants, especially small enterprises, may find new economic prospects as a result. The expansion of digital trade worldwide has been spurred by COVID-19. The share of total retail sales that was accounted for by digital commerce increased from 16 per cent in 2019 to 19 per cent in 2020, despite a fall in the mobility and travel services sector. This was due to a surge in business-to-consumer (B2C) sales, which was notably noticeable in online sales of food items, household goods, and medical supplies. Additionally, B2B digital trade surged as a result of COVID-19. In India, digital trade over the next 10 to 15 years, India's economy, which is currently expanding at the fastest rate in the world, is predicted to rank among the top three economic powers. In the first quarter of Financial Year 2022, according to preliminary estimates, India's gross domestic product (GDP) was 51.23 lakh crore at current prices (FY22).The past few years have seen substantial growth in the digital commerce sector in India, which has been sped up even more by COVID-19-

related requirements. This rise is largely attributed to the ongoing digital transformation, which includes higher internet and smartphone adoption, more accessible and reasonably priced connection, and increased investments in the ecosystem for start-up businesses. With 14 crore e-retailers in 2020, India would be only behind China and the US as the country with the third-largest online shopper base globally. 37 crore Generation-Z consumers, who have grown up in an India with pervasive internet, smartphones, digital media, and digital consumption platforms, are anticipated to join this market by 2030, causing this number to increase significantly. The COVID-19 epidemic, however, exposed the serious flaws in the Indian digital commerce ecosystem when it was discovered that major components of the retail chain were digitally absent and the supply chain had completely collapsed. In India, the retail industry is made up of about 1.2 crore Kiranas (hyperlocal neighborhood provision stores), with 90% of them being small. The digital breakthrough known as UPI (Unified Payment Interface) was created only in India and offers a quick payment alternative. A technology called Open API is used by UPI (Application Programming Interface). Using an API, it is simple to connect different parties with one another. A user interface is said to be Open-API if there are no entry restrictions for users. Open API platform is the foundation of UPI. UPI was created with three main goals in mind: first, it is a mobile app; second, because it is tied to an AADHAR number, it can function even without an internet connection; and third, it is incredibly simple to use. It has also opened up a lot of opportunities for innovation, and fintech companies can easily interact with it to offer services with value. In order to give everyone in India with a platform and a simple, efficient tool for the digitalization of payment services, UPI was introduced in that country in 2016 . On the other hand, UPI was also associated with the GOI (Government of India) as a cutting-edge programme for financial inclusion. For everyone who didn't have a bank account, a set of basic accounts were opened, and each of them was connected to the UPI programme to encourage financial inclusion through UPI.The proportion of digital commerce in India's total retail market serves as another indicator of limitations. The Gross Merchandising Value (GMV) for India's digital commerce retail market was 2.85 lakh crores (US$ 38 billion) in 2020, which is only 4.3 percent of the country's overall retail GMV and far less than the e-retail penetration in nations like China (25 percent), South Korea (26 percent), and the UK (both of which are at 26 percent) (23 percent) 9. The Indian retail sector's share of digital commerce is anticipated to reach 15 lakh crores (US$ 200 billion) by 2026.

Objectives of study:

- To understand the concepts of ONDC
- To find out the opportunities of digital commerce
- To find out the blocks of ONDC

OPPORTUNITY FOR TRANSFORMATION IN DIGITAL COMMERCE:

Humans have operated marketplaces and exchanged value as buyers and sellers from the dawn of creation. Marketplaces of all shapes and sizes can be created through interactions between a seller or provider who has something to give and the buyer or consumer. The execution of these transactions becomes intricate and complex inside the larger commerce ecosystem, across categories and territory, with the fragmented and decentralized market. Since the advent of the internet, the marketplaces have expanded digitally, enabling suppliers and customers to transact business online. In numerous industries, including retail, mobility, travel, and hospitality, digital has caused a huge disruption in the manner that goods and services are provided globally. It has also reshaped market interactions. Platforms that enabled online marketplaces for buyers and sellers have developed into comprehensive integrated solutions that link the seller and the buyer with integrated services like payment, logistics, warehousing, and more, all provided by a single service provider. New vendors' ability to compete has been hampered by these platforms' quick growth, unless they are a part of an established end-to-end service provider. By doing this, the platforms take on the role of "operators" in the market, and small and medium-sized firms are denied the opportunity to participate at their discretion.This also raises the crucial issue of trust's mobility. Through the transactions made possible by their systems, the platforms give providers and customers the ability to establish a reputation that has enormous value. Even though it is his own data and credentials, a vendor is unable to transfer his or her hard-earned reputation or credibility (trust) to another platform or their own applications independent of the original platform. Any users who decide to leave the platform they are currently linked with owing to improper incentive alignment must give up all the values they have accumulated there. They are unable to travel or carry in the same ways. The platforms become a key "store" or "keeper" of value under this paradigm of value generation and exchange, which ties merchants to a particular system (Figure). The broad, unrestricted, free-to-scale "flow of value" that a fair and efficient market should have has been damaged by the "store of value" idea.

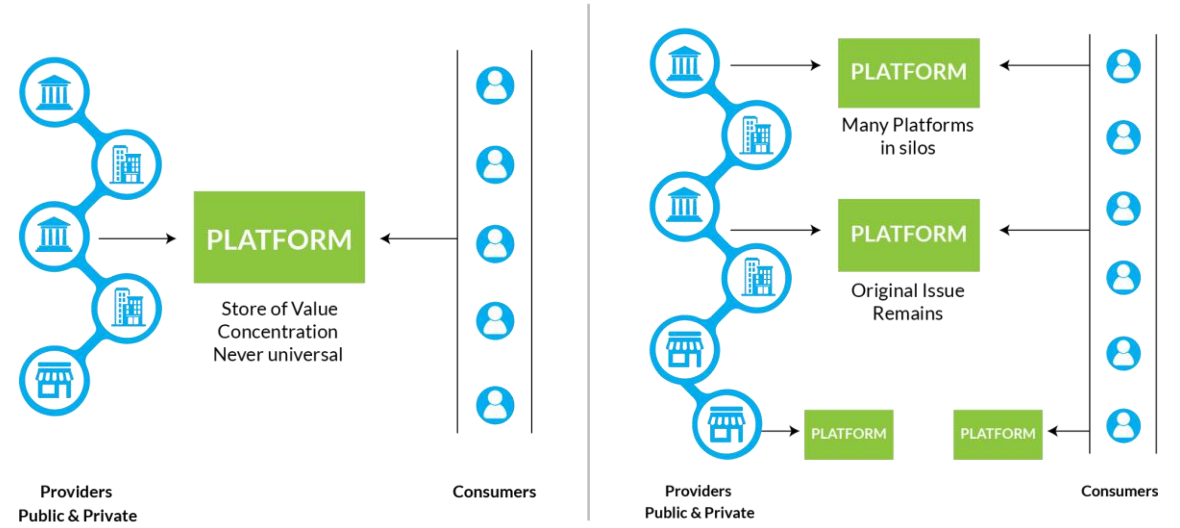


Figure 1: The digital marketplace model of commerce

- Instead of pursuing the idea of one universal platform or platform of platforms, it is preferable to combine the siloed platforms in order to address the problems with the platform model.
- Promoting the freedom of both buyers and sellers.
- Network, platform, and end-user incentives should all be in line so that the group only succeeds when the end-users do.
- With the aid of new technological models, the Government of India (GoI) is promoting such a free network for trade. To release the value that has been locked up in the ecosystem, the GoI is facilitating the establishment of an interoperable open network (Open Network for Digital Commerce, or ONDC), using digital commons in the form of an open protocol, which is just a non-code open specification.

DEVELOPMENT OF THE ONDC:

In order to provide the groundwork for rethinking digital commerce in India and creating a paradigm for digital commerce that can be replicated globally, ONDC is being formed as a first-of-its-kind global effort. This would be an open network built on open protocols based on open-source standards with established registries, allowing for extensive involvement by Indian businesses in the digital commerce ecosystem through various gateways.

The following goals are being set for ONDC:

- Encourage interoperability to establish an inclusive, competitive, and open marketplace.
- Promote the use of minimal public digital infrastructure.
- Build for population-scale adoption while being scale-efficient.
- Make online shopping more accessible to small businesses.
- Open the door to innovation so that it can be used to reimagine digital commerce

- Make sure MSMEs and consumers quickly transition to digital As seen in picture, the ONDC is built upon three pillars. below:

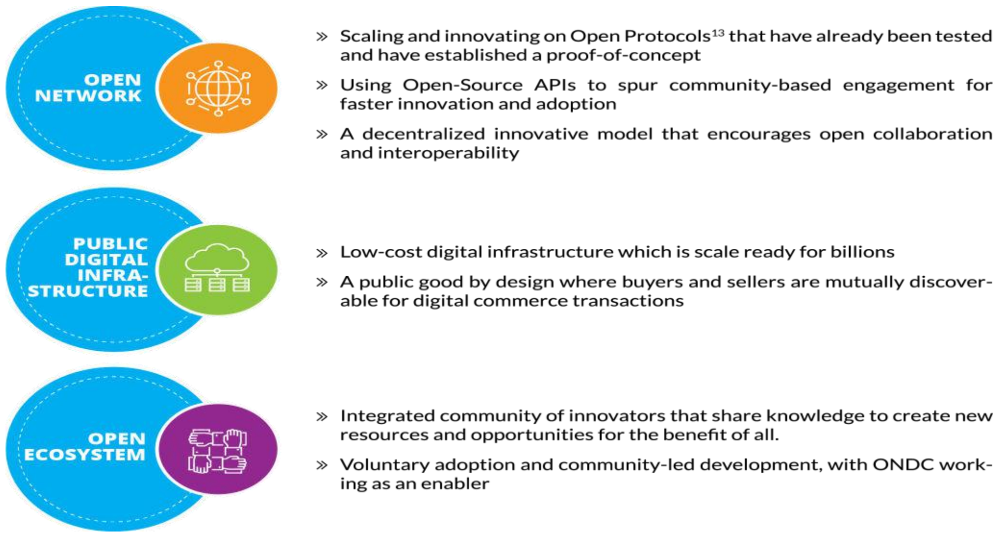


Figure 2: ONDC Foundation Pillars [13]Based on open source decentralized protocol called the Beckn Protocol.

A DETAILED ANALYSIS OF ONDC:

Any network-enabled application may find and interact with proximity local digital commerce stores across industries thanks to the ONDC network. It is neither a hosting platform nor a mega aggregator software. All currently used digital commerce platforms and applications have the option to voluntarily adopt the ONDC network and join it. Additionally, the network-enabled applications will continue to be in charge of managing the full order lifecycle, including the onboarding of vendors and buyers. Figure below helps to clarify ONDC further:

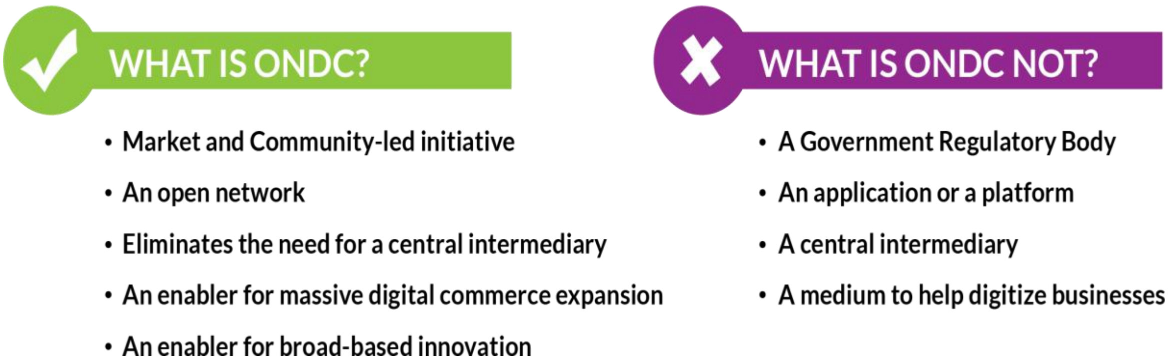


Figure 3: Demystifying ONDC

By giving both major and small digital commerce apps and platforms the chance to be ONDC enabled and make buyers/sellers registered with them accessible and discoverable, ONDC would enable the broad-scale democratisation of digital commerce in India.

ONDC will enable large-scale democratization of digital commerce in India by providing a level playing field for large and small digital commerce apps and platforms.

BLOCKS OF ONDC

Technology Components Buildings

The various network components, such as buyer and seller apps, gateways, registries, and other building pieces, such as adapter interfaces, are included in the technological components. Adaptor Interfaces: The open APIs known as adaptor interfaces were created based on the Beckn protocol's open-source interoperable definition. Ondc.org has comprehensive documentation on these interfaces. All network participants will be able to connect and integrate using standardised ONDC certified interfaces thanks to these APIs, which will allow the exchange of information necessary for the execution of transactions. Gateway: Application that, using factors like location, availability, and other consumer preferences, multicasts the search requests received from buyer applications to all seller applications to ensure that all sellers in the network may be found. As a starting point for the activities, ONDC wants to provide a Gateway via its technological partners. However, it is anticipated that as the volume of transactions increases, a number of gateway providers would emerge with their own independent service offerings in the network. Open Registries: Program(s) that keep track of network policies, the list of members who join ONDC, etc.

Applications on the buyer and seller sides of the transaction will allow buyers and sellers/service providers to conduct business on the ONDC network.

Buyer-Side Apps:

Any application that will interact with the buyers i.e., the demand side of any transaction, where the transaction originates. These can include different types of applications including User Experience (UX) based applications, voice assistants, chat-bots, etc. depicting the demand layer for the good or service.

Seller-Side Apps:

Any application which will interact with the sellers, i.e. the supply side of any transaction. These can be any applications that receive buyer requests and, in response, publish their catalog of goods and services.

ONDC may launch reference buyer and seller side applications on its own or in conjunction with its technology partners in order to boost initial participation. Additionally, open source reference apps will be made accessible for any service providers to adopt and expand upon in order to join the ONDC network.

- The Open Network enabled by ONDC and how it interacts with other networks are shown in the figure below.:

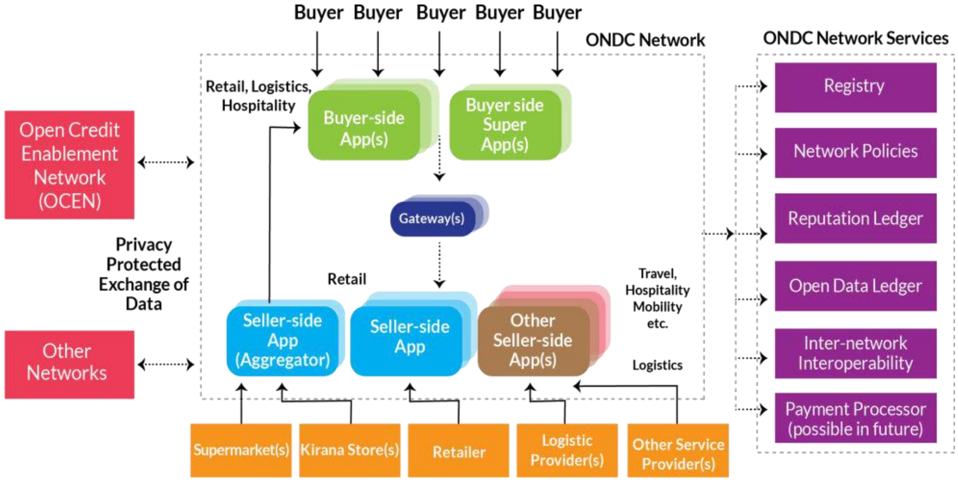
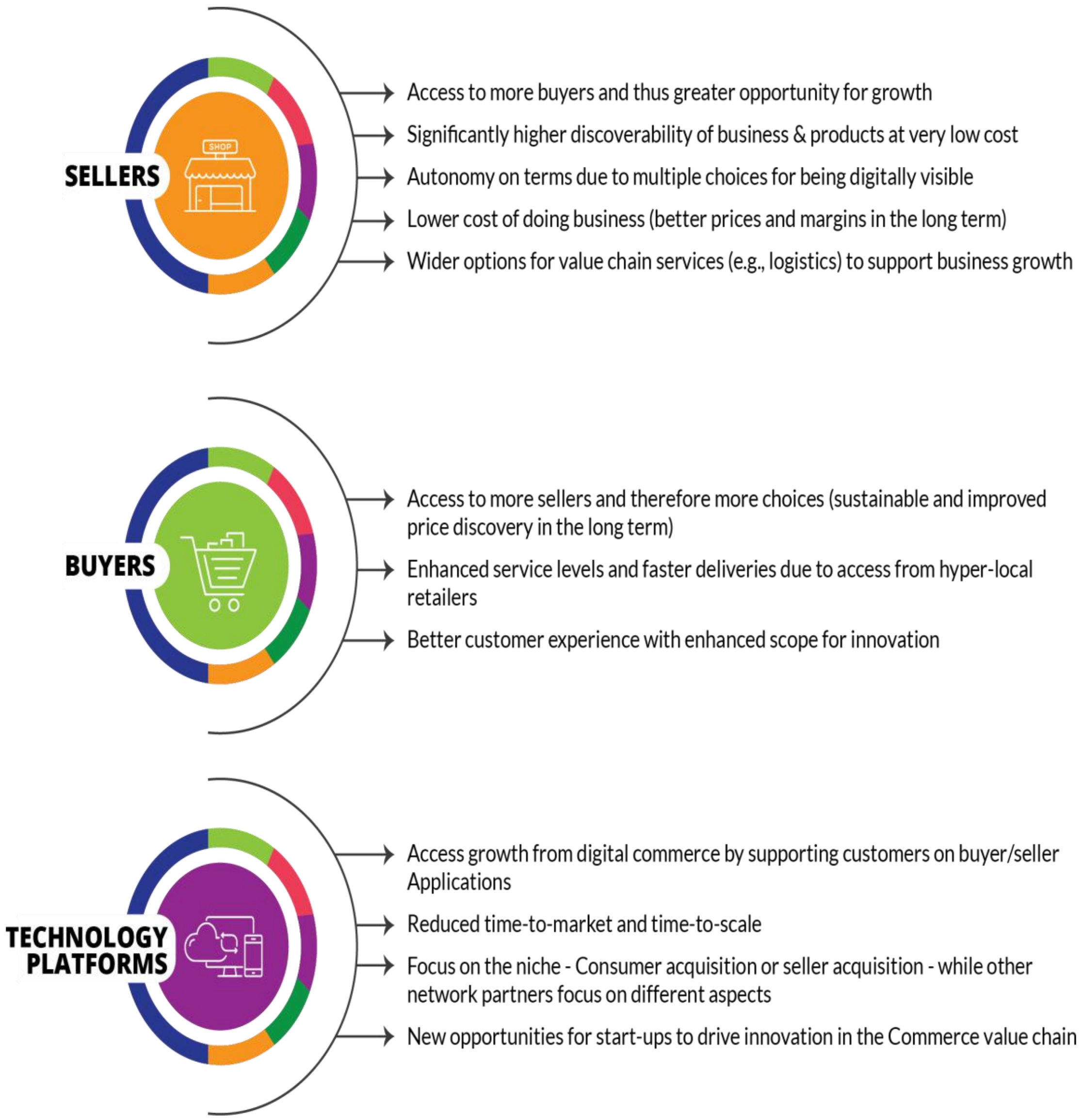


Figure. Components of open network enabled by ONDC

ENHANCING VALUE FOR THE ENTIRE ECOSYSTEM

The establishment of ONDC and its role in enabling Open Network would have benefits ranging from the significant increase in the availability of choices to merchants and consumers to the strong financial gains through the increase in business efficiencies and reduction in customer acquisition cost. ONDC will act as an evangelist for technology platforms by helping them socialize their solutions on customer and/or seller acquisition, experimenting with new business models, providing them greater scope for innovation and value-added services. Figure below explains ONDC value proposition for various stakeholders in digital commerce value chain:



ONDC value proposition for digital commerce stakeholders

EVANGELIZING DIGITAL COMMERCE IN INDIA :

ONDC initiative will support the transformation of the ₹2.85 Lakh Crores (USD 38 Billion) Indian digital commerce market by revolutionizing and democratizing large-scale participation. The envisioned aspirations of ONDC include:

i. Enable local retail ecosystems to access and fulfill online demand

ii. Enable easy participation in the digital commerce coverage to all the businesses irrespective of size, location, digital quotient, etc.

iii. Expand the digital commerce landscape in India by amplifying geographic and socio-economic coverage

iv. Formalize businesses by creating active digital history and enable easier access to finance options

v. Economic development and livelihood creation opportunities across the digital commerce value chain i.e., logistics, packaging, final-mile delivery, etc.

vi. Enhance business efficiencies through a reduction in cost overheads (e.g., acquisition costs, digital presence cost) and inventory costs across businesses in India

vii. Enable increased trade of locally manufactured goods in India, thereby multiplying investment and production of MSMEs

With a focus on the above-mentioned aspirations, ONDC will endeavor to enhance the market potential of digital commerce in retail. ONDC is expected to fuel significant growth (as per figure 9 below) over the next 5 years to include:

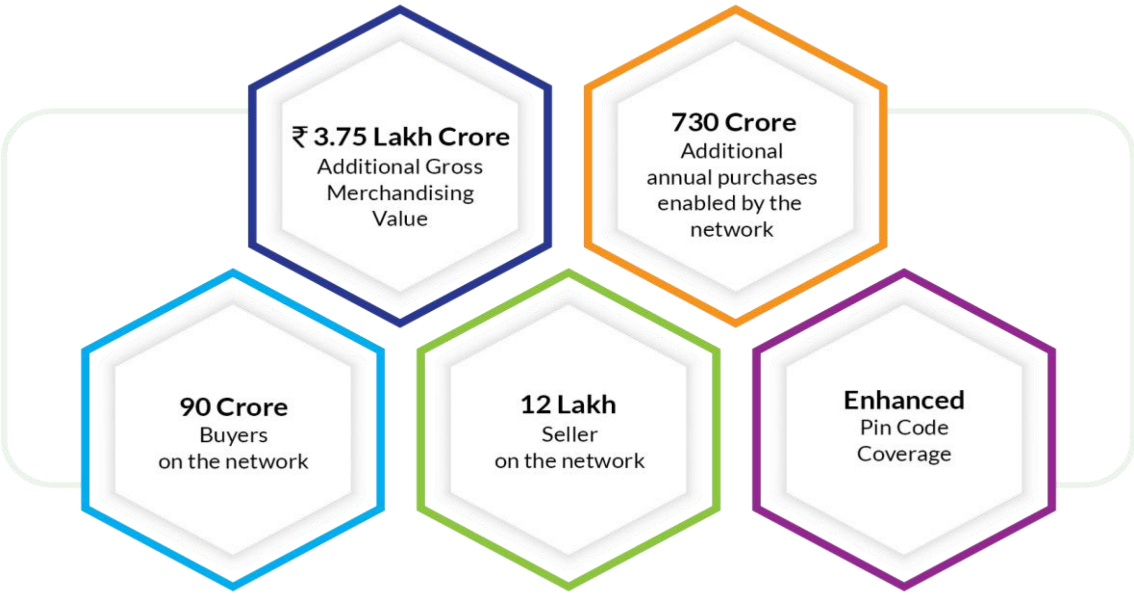


Figure : Potential market transformation opportunity due to ONDC in the next 5 years

CONCLUSION :

Even though it has gone live in roughly 20 places across India, the Open Network for Digital Commerce (ONDC) is still having difficulties with deployment, according to stakeholders and experts. According to a recent analysis, Unified Payments Interface (UPI), the digital payments railroad, had simpler problems than ONDC. The firm claimed in a report titled "ONDC, the UPI moment for ecommerce? "that while the primary purpose of the UPI ecosystem was the safe and secure transfer of financial data between participants, including banks, customers, and wallets, there is no direct transfer of goods or services like in the case of ONDC.In the case of UPI, there aren't many subjective factors like product quality, a seller's or buyer's dependability, delivery speed, etc. No actual contact with the real world because everything is done digitally. On the other hand, only the buyer-seller matching process takes place online in ONDC, while the delivery and end-use processes are offline. Conflict possibilities are increased as a result. Prior to UPI, payment systems were complicated and required users to enter information into numerous sections, according to the company. "The additional convenience that UPI provided was a strong argument in favour of adoption. With ONDC, that might not be the case. The majority of users find Amazon/existing Flipkart's service levels to be at least good. According to the survey, ONDC should have a compelling enough value offer to convince people to transfer. This market system may present a number of difficulties. The platforms' requirement that sellers maintain separate infrastructure and business procedures if they want to participate on several platforms raises their costs and restricts participation. The flexibility of the sellers is restricted by the terms and conditions that each platform has, which may limit the scope and diversity of participation. Additionally, in order to find each other, the buyer and vendor must be on the same platform. Such gaps restrict choice and discoverability among the dispersed array of platforms. Despite the apparent rapid advancement of many digital platforms, the pervasiveness of the phone, and the internet, purchasing from a "near and now" inventory online in the neighbourhood Kirana store and the neighborhood Kirana store learning that someone is looking for something from the store still exist in a digital vacuum. This difficulty was only made worse by the pandemic.

The nascent digital commerce environment in India is not an exception to the aforementioned difficulties. In fact, the issue is exacerbated in the nation's environment due to its immense size and diversity. Several market players are engaging in initiatives aimed at digitalization and the onboarding of small sellers & MSMEs in an effort to address these difficulties. To address these issues on a population basis, though, these could benefit from a coordinated approach. It is necessary to switch from the existing strategy of "growing what works" in digital commerce to a new strategy of "what works at scale".

Because of the government's "Digital India" effort, the thriving IT industry, and the urgency brought to light by the pandemic, this is the perfect time to build and promote an alternative model to digital commerce by digitally enabling a diverse range of companies. This approach will put enabling digitalization and digital commerce for MSMEs and digital enabling a wider cross-section of customers at the forefront.Whether it was the Unified Payment Interface (UPI), the Goods and Services Tax Network (GSTN), or more recently the Ayushman Barat Digital Mission, India has led the world and demonstrated that it can innovate such population-scale initiatives with the power to fundamentally disrupt and democratise markets (ABDM). Similar to how UPI transformed India's payment system, all Indian residents must have equitable access to digital commerce for products and services.

REFERENCES :

1. Democratizing Digital Commerce in IndiaAwais Muhammad and Samin Tanzila (2012), “Advanced SWOT Analysis of E- Commerce”, IJCSI International Journal of Computer science Issues, Vol 9,Issue 2,No 2,pp. 569- 574
2. Blasio,G.,D. (2008), “Urban–Rural Differences in Internet Usage, e-Commerce, and e- Banking: Evidence from Italy”, Growth and Change, 39.2 , pp. 341–367
3. Chanana Nisha and Goele Sangeeta, “Future of e-commerce in India”, International Journal of Computing & Business Research, ISSN (Online): 2229-6166
4. Chou,D.,C. and Chou,A.,Y. (2000), “The E-Commerce Revolution, A Guide to the Internet Revolution in Banking” information systems management,pp.51-57
5. D’silva,B., D’Silva,S., and Bhuptani,R.,S.,K.(2010), “Behavioral Aspect of Teenagers Towards Internet Banking: An empirical study”, Indian journal of marketing, 40.10, pp.44-53.
6. Devashis pujari (2004) "Self-service with a smile?: Self-service technology (SST) encounters among Canadian business-to-business", International Journal of Service Industry Management, Vol. 15 Iss: 2, pp.200 - 219
7. Dutta and Dutta (2009) “A Study on Customer Perception towards HDFC Limited” International

Journal of Management Sciences and Business Research Volume 2, Issue 4- ISSN (2226-8235)
8. Hsieh,C. (2005), "Implementing Self-Service Technology To Gain Competitive Advantages" Communications of the IIMA,5.1,pp.77-83
9. India to surpass US with 402 million Internet by 2016: IAMAI,(2015,Nov. 20) The Indian Express. Retrieved from http://indianexpress.com/article/technology/tech-news-technology/india- to-have-402-mn-internet-users-by-dec-2015-will-surpass-us-iamai-report/
10. India's e-commerce revenue may touch $38 bn in 2016: Assocham, (2016, January 2), – The Indian Express. Retrieved from http://indianexpress.com/article/technology/tech-news-technology/indias-e-commerce-revenue-may-touch-38-bn-in-2016-assocham/
11. Internet used by 3.2 billion people in 2015, (2015, May 26), BBC NEWS. Retrieved from http://www.bbc.com/news/technology-32884867
12. Jared Moore, (2015, June 30), "5 Reasons Why Autonomous Cars Will Revolutionize Ecommerce", Blue Moon/Digital. Retrieved from http://bluemoondigital.co/our-blog/author/jared-m/
13. Mitra, Abhijit (2013), "e-commerce in India- a review", International journal of marketing, financial services & management research, vol.2, no. 2, pp. 126-132
14. Ozok, A.A., Oldenburger, K., and Salvendy, G. (2007), "Impact of Consistency in Customer Relationship Management on E Commerce Shopper Preferences" Journal of organizational computing and electronic commerce" 17.4, pp.283–309
15. Patrick Nelson, (2013, June 21), How 3D Printing Will Revolutionize E-Commerce, E- commerce times. Retrieved from http://www.ecommercetimes.com/story/78298.html
16. Pyun,C.,S., Scruggs,L.,and Nam,K. (2002), "Internet banking in the U.S., Japan and Europe", multinational business review,pp.73-81
17. Rust,R.,T., and Chung,T.,S. (2006) "Marketing Models of Service and Relationships"
18. Marketing science,25.6, pp. 560-580
19. Singh,O.,P., and Lalwani,R.(2007), "Internet Banking-A Comparative Study on Public and Private Sector Banks in India", Indian journal of public enterprise, 22.42, pp.51-60
20. Snellman and Vihtkari (2003) "Customer complaining behaviour in technology-based service encounters", International Journal of Service Industry Management, Vol. 14 Iss: 2, pp.217
21. - 231Sardana, V., & Singhania, S. (2018). Digital Technology in the Realm of Banking: A Review of Literature. *International Journal of Research in Finance and Management*, *1*(2), 28–32. https://www.researchgate.net/publication/329514279
22. Ombudsman Scheme for Digital Transactions, 2019 Retrieved May 2, 2021, from https://rbidocs.rbi.org.in/rdocs/Content/PDFs/OSDT31012019.pdf
23. Raharja, S. J., Sutarjo, Muhyi, H. A., & Herawaty, T. (2020). Digital Payment as an Enabler for Business Opportunities: A Go-Pay Case Study. *Review of Integrative Business and Economics Research*, *9*(1), 319–329. http://buscompress.com/journal-home.html
24. Assessment of the progress of digitisation from cash to electronic (2020), Retrieved on May 2**,** 2021, from https://www.rbi.org.in/Scripts/PublicationsView.aspx?id=19417
25. Evolving business models in the payments industry (November 2020) Retrieved on May 2, 2021, from https://www.pwc.in/consulting/financial-services/fintech/dp/evolving-business-models-in-the-payments-industry.html
26. Raghuram Rajan gives a parting gift, turns your smartphone into a bank with UPI (2016), Retrieved on May 2, 2021, from https://economictimes.indiatimes.com/industry/Banking/finance/Banking/raghuram-rajan- gives-a-parting-gift-turns-your-smartphone-into-a-Bank-with- upi/articleshow/53857902.cms?from=mdr
27. UPI Product Statistics (2021), Retrieved on June 18, 2021, from https://www.npci.org.in/what-we-do/upi/product-statistics

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

DOIs:10.2015/IJIRMF/ISCBMSS-2022/010 --:-- Research Article/Paper

The impact of covid-19 on India's status with regards to digital payment and financial literacy

[1]Priyanka Yadav, [2]Kavita, [3]Anshul Jain, [4]Dr. Khyati Kochhar
[1,2,3]Research Scholar, 4Assistant Professor
University: Banasthali Vidyapith, Tonk 304022, Rajasthan
Email - [1]Priyankay042@gmail.com, [2]Kavita95.in@gmail.com, [3]anshuljain0610@gmail.com
[4]khyatikochhar@banasthali.in

Abstract: OVERVIEW: *Digital financial literacy is now the ultimate need in India. The government has taken various initiatives such as Pradhan Mantri Jan-Dhan, Pradhan Mantri Gramin Digital Saksharta Abhiyaan, etc. The government has been providing various schemes to make India digital literate, especially in the digital payment world. It has been well said that every disruption creates an opportunity, and few are like Demonetization and COVID-19. Citizens of India have suddenly started using digital payment methods in various transactions. Lots of initiatives have been taken by the Indian government to make India fully digital, like the introduction of various schemes like Make in India, Digital India, BharatNet, Internet Saathi, E-Kranti.*
PURPOSE: *To investigate how COVID-19 has affected people's knowledge of financial literacy in the digital age and advancements in digital payment systems and financial literacy. To evaluate the adoption of digital payment methods following and prior to COVID-19*
MATERIAL AND METHODS: Secondary sources (government reports, magazines, newspapers, etc.) were used to collect data for this study. The data was tabulated. *coding methods were used to analyze the data.*
RESULTS AND FINDINGS: *It is concluded that there is a compound annual growth of 5.5% from March 2017 to March 2021 as per FI-index of government. Out of which access sub-index has grown the most. Similarly, there has been growth in number of electronic payments from ₹ 2162 trillion in 2019-20 to ₹ 7,092 trillion by 2025.*
CONCLUSION: *It can be concluded that COVID- 19 seems the same as demonetization. Demonetization and COVID-19 have changed the scenario of digital payment technologies. The Government of India imposed a lockdown to maintain the social distancing because of the COVID-19 pandemic. As per the report the level of digital financial literacy has been increasing.*

Key Words: *Digital Financial Literacy, Digital Payment, Initiatives, COVID-19, Demonetization, etc*

INTRODUCTION:

India, like many other nations, has evolved from a barter system to a more conventional monetary system. During the twentieth century, currency and cheques were the most popular mode of trade in India. As the twenty-first century progresses, payment by cash and cheque has evolved from a physical paper- based transaction. As we move forwards into the twenty-first century, payment by cash and cheque has evolved from a physical paper-based exchange of value to a virtual electronic model. Due to the internet revolution and increased global competition, cashless transactions and digital financial literacy have grown in popularity. Digital financial literacy is now the ultimate need of India. Awareness is growing in this direction after the demonetization and COVID-19 pandemic. A change in wave of disruptive technology in India is briskly bolstering bank account ownership, but usage remains bounded and the changes intimidate to leave many of the country's most vulnerable people behind. This challenge is especially intense in remote, rural communities where people have fewer tools and information needed for the usage of digital financial services. In an era where technology does almost all the activities that were previously the barony of humans, it is urgent that our country should take steps towards this mission. The government has taken various initiatives such as Pradhan Mantri Jan-Dhan Yojna (PMJDY), Pradhan Mantri Gramin Digital Saksharta Abhiyaan (PMGDISHA) and National Center for Financial Education (NCFE) have prepared National Strategy for Financial Education (NSFE) 2020-2025 in consultation with all the Financial Sector Regulators (RBI, SEBI, PFRDA, IRDAI) and other stakeholders. Globalization, liberalization, and economic progress have instigated new technology in India and since that, digital payment has begun to be utilized in each space. While many digital forms of payment were widely used, people requested a more secure and faster mode of payment. This gap has prompted the administrators, economists, and government to introduce a secure and faster digital payment app. The revolution of cashless transactions had taken a long time in the whole world. Today, many countries like the USA, China, Australia, etc rely on digital apps for doing transactions. India is still in the phase of the digital revolution. Lots of initiatives have been taken by the Indian government to make India fully digital like the introduction of various schemes like Make in India, Digital India, BharatNet, Internet Saathi, E-Kranti. It has been well said that every disruption creates an opportunity, and few are like Demonetization, Covid-19. Demonetization generated immense growth opportunities for digital payment app in India and Paytm is one of them. People are well accompanied by these apps: grocery store shopkeepers, teasellers, the vegetable hawker are using these apps for their day- to-day earrings. Because of the increasing popularity of digital payment modes among Indian people, the digital wallet companies grabbed this enormous opportunity to extend their shares in the market. India's first e-wallet company was originated in 2006 by Media firm times with Yes bank. After this, numerous financial and non-financial banking services firms have joined this industry. It involves various retailers like *Grofers, Bigbasket,* and e-commerce companies such as *Amazon, Flipkart*, and many more. They have provided a unique platform of payment to the customers and the retailer.The Prime Minister of India has been significantly pushed the adoption of the cashless transaction to a great extent. Our prime minister has started lots of programs like Make in India, Digital India, etc. The development of the Internet has made electronic payment essential for online transactions. Moreover, consumers can now easily access the internet, not only from their personal computers but also from the mobile apps. The growth of the e-commerce sector has escalated the usage of e-payment to a vast extent. In recent years, digital payment has increased its significance. A phenomenon has set up new consumer expectations and fulfilling the consumer demands, like a 1-click option, Pay anytime from anywhere.

LITERATURE REVIEW:

Digitalization in the financial sector has palliated the struggle of the common man to get access to money as banks have shifted from traditional interpersonal forms of service to digital financial services, but customers remain unwilling to use digital financial services due to issues of network connectivity, cybercrime, and unawareness about best practices. Reddy (2012) - analyzed the factors influencing consumer trust and privacy on E-Commerce portals. The author identified security, trust, and privacy as the main issue for the usage of an e-commerce portal. The research revealed that there is a lack of internet privacy and security knowledge and Consumers are not aware of the technology. Further Aparna and Chauhan (2012) - analyzed the awareness for cybercrime in respondents. The data has been collected through qualitative research and concluded that level of awareness and respondent’s occupation has no relation. The results suggested that there is a foremost requirement for awareness of cybercrime in the public. Awareness in rural areas is less than urban to prove this. Finan, Rika, and Samuwai (2016) - examined the perception of rural inhabitants for financial services and identified the factors which enhance or hinder their adoption. Mobile network operators, whether individually or in collaboration with banks provided digital financial services to the inhabitants. For this study, the data have been taken from 101 respondents through a survey. The study revealed that the implicit cost and lack of liquidity by agents impede the use of digital financial services also consumers splurge the money received through mobile money but failed to use mobile phones for saving.

Information technology has played a requisite role in bringing the whole world from offline to online transactions. The banking industry has revolutionized, and it provides more innovative products and services to people like internet banking, mobile banking, wallet services etc. Earlier, people used offline methods like cash, cheque, demand draft and more to do the transactions, but now the scenario has changed. The complete transformation has made in the functioning of banks due to technology advancement. People can do the transactions by a single go click button. Today, online payment is one of the burgeoning topics in India. People in India have begun using online payment apps, but various factors affect people while using online methods. Recently, in 2019 **Khan, Mahapatra, Sreekumar** elucidated that in the 1990s, the financial reforms started. After Globalisation and Liberalisation, the bank brought a unique financial measure and a new operating environment for work. In India, lots of initiatives and attractive technology have been offering by bank and entrepreneurs like "Anywhere Anytime Banking", "Tele- Banking"," Internet-Banking"," Mobile-Banking" etc. Internet is the primary requirement of technology to use these modes of payment. The Internet has removed all the constraints and hurdles and convert the globe into a small village. **Balakrishnan and Sudha (2018)** researched that there are so many factors that directly or indirectly influence consumers' perception of the E-payment system. They examined the factors that affect the consumers' perception of acceptance of online payment. The structured questionnaire had constructed, and data gathered from 100 respondents of SBI in Chennai. Factor analysis and ANOVA statistical tools were applied and concluded that convenience, simplicity, flexibility and reliability affect the customers' use the advantages of E-payment services. Similar research has done by **Chawala & Joshi, in 2019,** they concluded the factors that impact the consumers' attitude and intention to use the mobile wallet. Apart from the mentioned above, many factors affect the consumers' intention to adopt the mobile wallet like perceived usefulness, perceived ease of use, trust, security etc. TAM and UTAUT models have used in this study. Technology Acceptance Model is one of the best methods to understand the technology-related adoptions. Through this model, the researcher identified the various factors that are especially important for adopting mobile wallets like security, trust, lifestyle compatibility, convenience, efficiency etc. The study revealed that perceived usefulness positively impacts on the consumer's faith, safety, and attitude. Everyone considers the security factor while using an online platform. Security is the primary concern of the customers when they use the online platform. Despite this, people face various security problems like Online fraud, Identity theft, Phishing etc. As per **Khan, Mahapatra, Sreekumar (2009),** every people consider service quality while using E-payment apps. Khan et al. identified that service quality is the most critical content required in the banking sector. Technology played a vital role in the banking sector to improve quality service—Internet who turned the table in its favour and brought a revolution in the society. Using the regression model, it found seven dimensions of i-banking to measure the service quality a) Reliability b) Accessibility c) User-Friendly d) Privacy/Security e) Efficiency f) Responsibility g) Fulfilment and it concluded that consumers of the bank are satisfied with the reliability of the service but dissatisfied with dimension "user-Friendliness". There are lots of digital apps which people of India are using. Using Digital apps means to transfer money and making payment "Anytime Anywhere". There are enormous apps which are getting popularity day-by-day. There are some basic requirements to use all these digital apps. **Ghosh et al., (2017)** investigated that the main requirements for using digital apps are internet connectivity, android phone, and bank account etc. It explained that the main issue to use digital payment modes could be a high budget-android phone. It postulated that demonetization affected the retailers optimistically as well as pessimistically. It turned into a positive impact but initially, these steps made them insecure and uncomfortable digital payment technology. The middle class began to feel uncomfortable because they were not aware of the digital platforms. It recommended that the government take preventive action and steps, offer training and well-built infrastructure, etc. to promote India's digital apps. Government of India has a dream to make India fully digital. India is leading from the stage of cash to cashless means for payment. And this has been an exceptionally long journey, many initiatives and steps have taken in it like Demonetization, Digital India, Make-in-India etc. Further, in percept **Singh & Rana (2017)**, every disruption creates opportunities, and Demonetisation is one of them. It generated massive growth opportunities in India for digital payment. According to the report of RBI, in November 2016, the online transactions were 23.47 crores and increased to 42.87 crores in August. But still, India is the cash-dependent country because lots of factors influence the people regarding the adoption of digital payment methods like Trust, Security, Infrastructure, Literacy etc. Later in 2018, new insight has added in the concept of demonetization, where **Pal et al., (2018)** investigated the shopkeeper's perspective. It described how the shopkeeper tackled with demonetization adoption in the state-mandated decision. It found that the rate of digital adoption increased rapidly after the declaration of demonetization but fell after new notes came in circulation. The adoption rate of digital apps by shopkeepers depends upon the nature of the scope of the transactions, comforts, products they sold and familiarity with the technology. It found that existing comfort with digital technology is an essential indicator of new technology adoption. Children play a vital role in introducing parents in digital environments, especially with lower socio-economic groups [**Teresa Correa, Joseph D. Straubhaar, Wenhong Chen, & Jeremiah Spence (2015)].**

Legon, Malick, Sheth, Trachtman (2019) concluded that despite many initiatives taken by the Indian government, the adoption rate of digital payment by merchants remains low. The study revealed that cost, infrastructure, literacy (fear of being cheated) are the factors that directly or indirectly affect the merchants. One thousand three merchants of Jaipur surveyed, and descriptive method used. For using digital payment technologies, the merchant should have access to the mobile phone (Smartphones), have internet broadband and a mobile-linked bank account. Without these basic requirements, it may be expensive for the merchant to adopt the payment technologies **Ginex X, Klonner S., (2008)**. All these prerequisites come with costs. If the profit covers the costs, then merchants are ready to use the technology. It revealed from the survey that the level of awareness affected the adoption and demand for digital apps. Adopting digital technology apps helps the merchants to have transparency about the taxes. And that would decrease the costs associated with submitting the tax amount. Some of the merchants hesitate to use digital payment apps because they are the tax evaders. Therefore, they avoid using technology.

Vashistha, Anderson & Mare (2019) investigated the barrier that restricted the merchant and consumer to adopt the mobile payment. The rural and urban areas of India have taken in their study. People of rural India identified digital apps' utility, but the adoption rate is comparatively low because they are not familiar with digital payment technology. And there are so many rural areas where mobile payment is not accepted. In **2017, Jain suggested** that rural students and parents were facing difficulties in digital payment apps. Poor students must fear theft, unaware, insecurity and do not have a bank account. This paper suggested that UGC should implement the policy which is convenient for all.

Singh and Srivastava (2020) conducted research and interacted with the existing online banking customers to understand their intention to use mobile banking. The primary data had collected through the help of 500 questionnaires. Survey method also implemented where respondents fill out the survey form by themselves. It concluded that perceived ease of use positively influenced the customers in terms of using mobile banking. Ease of use and simple way are the major factors that motivate the customers to use mobile banking. It also postulated that the bank should improve online banking's service quality with a secure website, clear guidance, user-friendly interface, and prompt customer service. However, **Patil, Tamilmani, Rana & Raghavan (2020)** postulated that varied factors influenced the adoption rate and usage level of mobile payment in India.

Meta-UTAUT model of Dwivedi et al., (2019) model used and extended with constructs like Personal innovativeness, Anxiety, Trust, Grievance redressal are the foremost necessary context of mobile payment. "Innovative" means something new and distinct according to the need of the individual (**Hirschman, 1980).** Trust is the belief of the people. It plays a vital role in electronic payments because users exposed to a large amount of risk and uncertainty (**Lu et al., 2011 & Zhou, 2013**). Anxiety is fear, perception of the consumer while using computer technology (Simonson et al., 1987). Companies who want to survive in this competitive world should focus on the grievances of consumers. Grievance means the issues and problems related to the things. The performance expectancy encompasses a substantial impact on the consumer's attitude and behaviour (**Bailey et al., 2017**). The company ought to maintain reliable mobile payment apps to satisfy the expectations of the consumer. The company should design the mobile application system that is user-friendly and improve its knowledge to use digital payment apps (**Bailey et al., 2017**). Conclusively, the training program should implement to provide a better understanding of digital payment Apps.

Guan Yuchen, Qin Ronghua, Dr Yonge see Che (2020) carried out their research in Malaysia. They considered perceiving ease of use, perceived usefulness, and word of mouth in the study. There is a strong relationship between the word of mouth and the intention to use digital payment apps. The government and entrepreneurs should invest in the advertisement to promote the use of digital technology. It concluded that there is the less or weak influence of perceived ease of use and perceived usefulness on using mobile payment apps on Malaysia users.

RESEARCH GAP:

Information technology has helped in bringing the world from offline to online. Prior to outbreak of corona virus, the prime minister of India has taken various initiatives like Make in India, Digital India, etc for the development of financial literacy in term of digital payment in India. However, the outbreak of COVID-19 has changed the scenario of digital payment technologies. The review of various literatures has shown that not many researches have been done in this regards. Therefore, through this paper the authors wanted to analyze the adoption level of various digital payment modes, before and after the period of COVID-19. This research will help in investigating the advancement in digital payment and financial literacy in India.

Objectives

- To investigate how COVID-19 has affected people's knowledge of financial literacy in the digital age.
- To evaluate the adoption of digital payment methods before and after the COVID-19.
- To Investigate the advancements in digital payment systems and financial literacy.

RESEARCH METHODOLOGY:

Secondary sources (government reports, magazines, newspapers, etc.) were used to collect data for this study. The data was tabulated. coding methods were used to analyze the data.

ANALYSIS AND INTERPRETATION:

Financial Inclusion:

Greater financial inclusion (FI) is required for broader, inclusive, and sustainable growth. Therefore, a measure of FI is required to accurately track the development of the policy measures implemented to promote FI. In order to capture the scope of financial inclusion across the nation, the Reserve Bank developed a composite FI-Index with three sub-indices: FI-Access, FI-Usage, and FI-Quality, combining information from the banking, investments, insurance, and postal sectors as well as the pension sector.

The “Access” sub-index, which is further divided into the four categories of "Banking," "Digital," "Pension," and "Insurance," reflects the supply-side efforts made to promote financial inclusion, such as the availability of physical and digital infrastructure and steps taken to make essential goods and services accessible to the excluded segments. The 26 indicators, spread across four dimensions, were chosen to represent the number of banking outlets, such as BCs, NBFCs, and post offices; the total number of savings accounts, including small savings; all types of cards and electronic payment infrastructure; the JAM ecosystem; the number of subscribers for different pension plans; and offices and agents for life and non-life insurance, among other things.

The “Usage” sub-index is made up of five components: Savings & Investment, Credit, Digital, Insurance, and Pension. It is more of a demand-side measure made up of 52 variables that represents how actively financial infrastructure is used in terms of saving, investing, insurance, obtaining credit, using remittance services, etc[1]. The indicators are intended to indicate financial behaviours such as saving and investing, borrowing from banks and non-banks, using retail digital payments, purchasing life and non-life insurance, and contributing to a variety of pension plans.

[1] https://rbi.org.in/scripts/BS_ViewBulletin.aspx?Id=20502

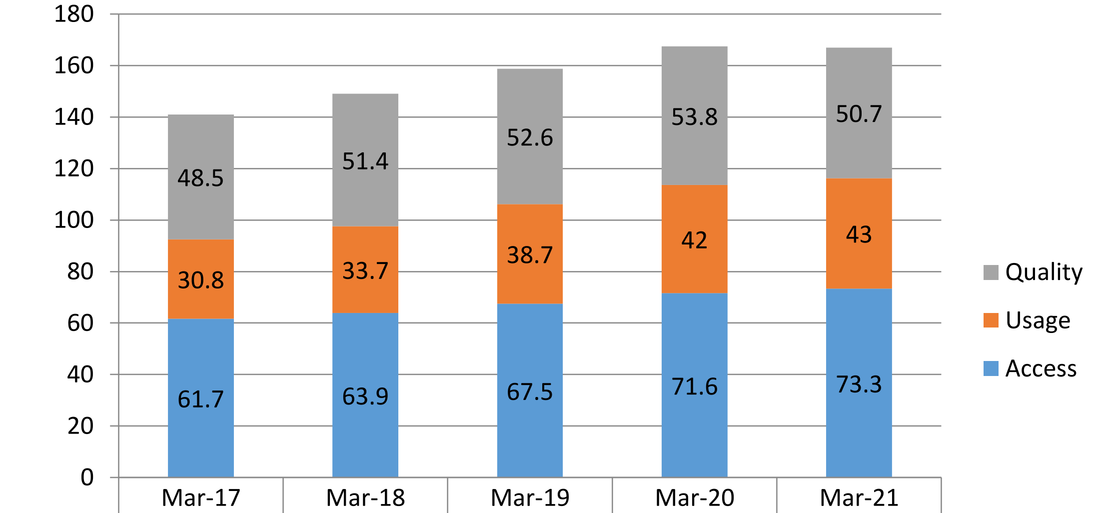
The three components of the "Quality" sub-index are "Financial Literacy," "Consumer Protection," and "Inequality" in the distribution of financial infrastructure, each with 19 indicators[2]. These indicators reflect the actions taken by the various parties to inform the public about the proper financial services that are accessible, safe ways to use them, and to educate people about their rights so that they can get over psychological hurdles.

The FI-Index, calculated for the end of March 2021, was 53.9, compared to 43.4 at the end of March 2017, representing a compound annual growth rate (CAGR) of 5.5%[3]. The Access sub-index has grown the most during the same time period of the three sub-indices, going from 61.7 to 73.3. Even while the values of the Usage and Quality sub-indices increased from 30.8 to 43.0 and 48.5 to 50.7, respectively, they still fell short of the FI-Index as a whole[4]. The index values show the areas where financial inclusion can be improved in terms of usage and quality.

Table 1: *FI- Index and Sub-Indices*

Table 1: FI-Index and Sub-indices				
Year	**Access**	**Usage**	**Quality**	**FI-Index**
Mar-17	61.7	30.8	48.5	43.4
Mar-18	63.9	33.7	51.4	46
Mar-19	67.5	38.7	52.6	49.9
Mar-20	71.6	42	53.8	53.1
Mar-21*	73.3	43	50.7	53.9
*Some of the data points are provisional.				

Table 2 *Values of the Usage and Quality sub-indices*



	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21
Quality	48.5	51.4	52.6	53.8	50.7
Usage	30.8	33.7	38.7	42	43
Access	61.7	63.9	67.5	71.6	73.3

2 https://rbi.org.in/scripts/BS_ViewBulletin.aspx?Id=20502
3 https://rbi.org.in/scripts/BS_ViewBulletin.aspx?Id=20502
4 https://rbi.org.in/scripts/BS_ViewBulletin.aspx?Id=20502

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

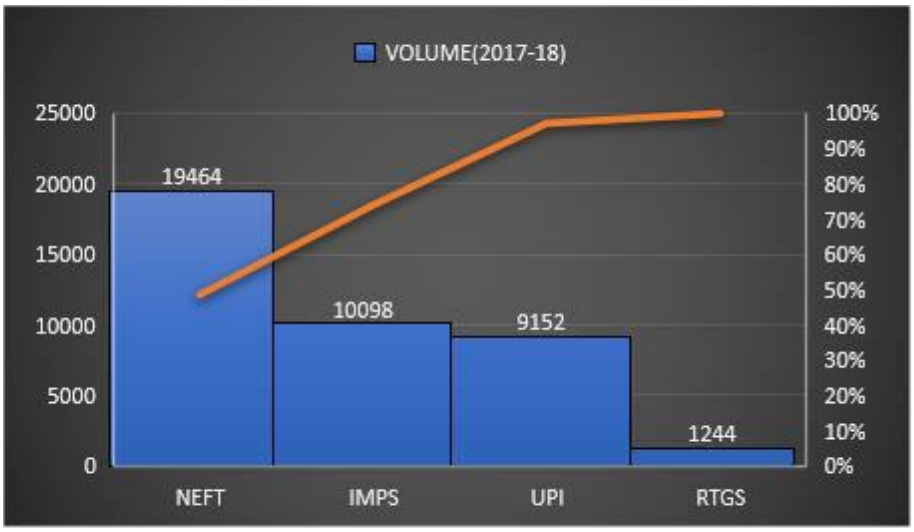
Digital Payment:

Today, many countries like the USA, China, Australia, etc rely on digital apps for doing transactions. India is still in the phase of the digital revolution. Lots of initiatives have been taken by the Indian government to make India fully digital like the introduction of various schemes like Make in India, Digital India, BharatNet, Internet Saathi, E-Kranti. It has been well said that every disruption creates an opportunity, and few are like Demonetization, Covid-19. Demonetization generated immense growth opportunities for digital payment app in India. It has been said that the announcement of demonetization by the Government of India is a decisive move to remove the corruption from the society Demonetization was a step that Indian government took to get rid of the corruption from the society. It has not only eliminated corruption but has additionally created tons of growth opportunities in digital payments. COVID- 19 seems the same as demonetization. Demonetization and COVID-19 have changed the scenario of digital payment technologies. The Government of India imposed a lockdown to maintain the social distancing because of the COVID-19 pandemic. Many people earlier in India did not use digital payment modes, but this pandemic brought many first-time users who were not ready to adopt digital payment technologies. To protect themselves from this virus, people have started using e-payment for regular buying. *Paytm* and *GooglePay* are the leading companies. A question asked the people of India which app they have used the most since the pandemic.The result was Paytm 33%, *GooglePay* 14%, *PhonePe* 4%, *Amazon Pay* 10%, *BHIM* 6%, and the remaining 33% used other apps The number of electronic payments is assumed to grow because of government policies, various initiatives of entrepreneurs, etc., from ₹ 2162 trillion in 2019-20 to ₹ 7,092 trillion by 2025[5].

Table 3:*Value and volume of digital payment methods*[6]
(Volume in lakhs; Value in INR Crores)

	NEFT		RTGS		IMPS		UPI	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value
2017-2018	19464	17222852	1244	116712478	10098	892498	9152	109832
July 8 2022	197.66	133125.59	8.04	494091.89	159.06	16326.30	2079.58	37817.79

Source: Researcher's own construction



Source: Researcher's own construction

Implications:

[5] https://www.financialexpress.com/industry/digital-payments-market-in-india-likely-to-grow-3-folds-to-rs-7092-trillion-by-2025-report/2063132/
[6] https://www.rbi.org.in/scripts/bs_viewbulletin.aspx/scripts/BS_ViewBulletin.aspx?Id=21186

- Our research has analysed the impact of COVID-19 on digital payment and digital financial literacy level. It examined the rate of acceptance of various digital payment methods both before and after COVID-19.
- It also provides insights to government to identify reasons of being behind in digital payment and digital literacy level as compared to the other countries.

CONCLUSION:

It can be concluded that COVID- 19 seems the same as demonetization. Demonetization and COVID-19 have changed the scenario of digital payment technologies. The Government of India imposed a lockdown to maintain the social distancing because of the COVID-19 pandemic. As per the report the level of digital financial literacy has been increasing. Additionally, the epidemic has created chances that may be taken to advance measures for financial inclusion through the use of digital platforms. When assessing a customer's desire to use digital payment, financial literacy is seen to have a significant effect. The willingness of customers to adopt digital banking services can be increased if banks are able to give their clients sound financial education. This demonstrates the significant propensity for consumers to use internet services, either directly or when influenced by financial literacy.

Suggestions:

- There are some technical issues related to delayed progress of financial inclusion in India like connectivity issues, problem of frequent machine collapse, lack of any uniform platform or application across the nation and many more. If these technical issues are resolved the FI- Index can be improved further.
- India has a very divergent and unbanked population from varied occupation and income level. Hence, a different scheme should be there for rural and urban area population based upon their needs, income status, occupation, and understanding level.
- The government has already launched various schemes for inclusivity of financial services but many people are not fully aware about these schemes. Thus, it is important that awareness should be spread about already launched schemes and help people both from urban and rural areas to adopt these products.
- A toll-free number should be there through which instructions can be provided to the user related to the use of various digital payment application and resolve their security related queries.
- Moreover, committees can be formed for the purpose of detailed study of India's unbanked population that can identify the reasons behind the same and come-up with some more detailed solutions of the problem.

REFERENCES:

1. Anand, N., & Qz.com. (2018, November 20). After an incredible boom, E-wallets are dwindling in India. Scroll.in. https://scroll.in/article/902689/after-an-incredible-boom-e-wallets-are-dwindling-in-india#:~:text=The%20boom,firms%20have%20entered%20the%20industry
2. Chawla, D., & Joshi, H. (2019). Consumer attitude and intention to adopt mobile wallet in India – An empirical study. International Journal of Bank Marketing, 37(7), 1590-1618. https://doi.org/10.1108/ijbm-09-2018-0256
3. De, P., Dey, K., Mankar, V., & Mukherjea, S. (2015). An assessment of QR code as a user interface enabler for mobile payment apps on smartphones. Proceedings of the 7th International Conference on HCI, IndiaHCI 2015. https://doi.org/10.1145/2835966.2835977
4. Finau, G., Rika, N., Samuwai, J., & McGoon, J. (2016). Perceptions of digital financial services in rural Fiji. Information Technologies & International Development, 12(4), pp-11.
5. Jain, P. (2017). Cashless system of colleges in India. International Journal of Social Sciences and Humanities (IJSSH), 1(3), 1. https://doi.org/10.21744/ijssh.v1i3.47

6. Kandpal, V., Mehrotra, R., & Gupta, S. (2019). A study of post-demonetization impact of limited-cash retailing in Uttarakhand, India. Humanities & Social Sciences Reviews, 7(5), 1007-1020. https://doi.org/10.18510/hssr.2019.75134.
7. Ghosh, S., Majumder, A., Goswami, J., Kumar, A., Mohanty, S. P., & Bhattacharyya, B. K. (2017). Swing-pay: One card meets all user payment and identity needs: A digital card module using NFC and biometric authentication for peer-to-peer payment. IEEE Consumer Electronics Magazine, 6(1), 82-93. https://doi.org/10.1109/mce.2016.2614522
8. Yuchen, G., Ronghua, Q., & Chen, Y. S. Determinants of Intention to Use the Mobile Payment Apps among Malaysian Users. (2020). Journal of Business and Management, 22(5), 64-70. DOI: 10.9790/487X-2205086470
9. Vashistha, A., Anderson, R., & Mare, S. (2019). Examining the use and non-use of mobile payment systems for merchant payments in India. Proceedings of the Conference on Computing & Sustainable Societies - COMPASS 19. https://doi.org/10.1145/3314344.3332499
10. Patil, P., Tamilmani, K., Rana, N. P., & Raghavan, V. (2020). Understanding consumer adoption of mobile payment in India: Extending Meta-UTAUT model with personal innovativeness, anxiety, trust, and grievance redressal. International Journal of Information Management, 54, 102144. https://doi.org/10.1016/j.ijinfomgt.2020.102144
11. Liébana-Cabanillas, F., Japutra, A., Molinillo, S., Singh, N., & Sinha, N. (2020). Assessment of mobile technology use in the emerging market: Analyzing intention to use M-payMent services in India. Telecommunications Policy, 44(9), 102009. https://doi.org/10.1016/j.telpol.2020.102009
12. Ligon, E., Malick, B., Sheth, K., & Trachtman, C. (2019). What explains low adoption of digital payment technologies? Evidence from small-scale merchants in Jaipur, India. PLOS ONE, 14(7), e0219450. https://doi.org/10.1371/journal.pone.0219450
13. Pal, J., Chandra, P., Kameswaran, V., Parameshwar, A., Joshi, S., & Johri, A. (2018). Digital payment and its discontents. Proceedings of the 2018 CHI Conference on Human Factors in Computing Systems. https://doi.org/10.1145/3173574.3173803
14. Pal, A., De', R., & Herath, T. (2020). The role of mobile payment technology in sustainable and human-centric development: Evidence from the post-demonetization period in India. Information Systems Frontiers, 22(3), 607-631. https://doi.org/10.1007/s10796-020-09982-7
15. Reddy, A. N. U. R. A. D. H. A. (2012). A study on consumer perceptions on security, privacy and trust on e-commerce portals. International Journal of Multidisciplinary Management Studies, 2(3), 1-15.

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

DOIs:10.2015/IJIRMF/ISCBMSS-2022/011 --:-- Research Article/Paper

Efficacy of Pranayama Breathing Technique in COVID 19 patients: Prospective study with retrospective control group

[1.] **Dr. Anuja Santosh Kulkarni**
M.S.(E.N.T.),DNB, PGDMLE(Medical Law),Fellowship(Head and Neck surgical Oncology and plastic microvascular surgery) Senior Divisional Medical officer and consultant, Department of ENT and Head and Neck Surgery, Jagjivan Ram Railway Hospital, Western Railway, Mumbai Central, Mumbai

Names of Co-author(s):
[2.] **Mrs Mrinalini Swapnil Bapat**
M.sc Physiotherapy, Senior physiotherapist, Jagjivan Ram Railway Hospital, Western Railway, Mumbai Central, Mumbai
mrinalinibapat@gmail.com

[3.] **Mr Ravishankar Verma**
Masters in Occupational therapy, Occupational therapist, Jagjivan Ram Railway Hospital, Western Railway,
Mumbai Central, Mumbai
verma.rs09@gmail.com

[4.] **Ms Olivia Almeida**
MA Clinical psychology, Clinical psychologist, Jagjivan Ram Railway Hospital, Western Railway, Mumbai Central, Mumbai
almeidaolivia101@gmail.com

Abstract:
Background: *The Coronavirus disease (COVID-19) is global challenge to public health. The study investigates efficacy of 'Pranayama' breathing technique -a chest physiotherapy as an 'add on' therapy in confirmed patients of Covid19.*
Methodology: *A prospective study with retrospective control with a sample size of 278 patients (control = 139, study = 139) was considered. Participants with (mild/moderate/severe) covid-19 were included in this study. 1:1 matching with respect to age, clinical stage and comorbidities ensured.*
Results: *At mean follow up period of 15-28 days, primary outcome prevention of progression of disease among control group was 11.1% (1/9) whereas 93.5% (29/31) among study group .The difference was statistically significant (p=0.001).*
The proportions of cases hospitalized for a duration of 15-20 days among the control group were significantly more compared to the study (31.7% vs. 1.4%, p = 0.001) depicting reduction by over 30% in study Vs Control
Total average supplemental oxygen required (93.44 vs. 28.69 L), Therefore on an average 64.75L of O2 was less required for the study group cases, i.e. 69.3% reduction in the O2 requirement was observed.
There were 10 (7.2%) cases of death among control group whereas among study group there were no (0.0%) cases of death.
Conclusion: *The results show that breathing technique 'Pranayama', has resulted in significant reduction in hospitalization, reduction in supplemental oxygen requirement, and reduction in mortality. This technique is handy, inexpensive, profound and effective tool, as such it poses the need to be incorporated in the present scenario in comprehensive management of COVID 19 (Clinical Trials Registry India number: CTRI/2020/10/028362)*

INTRODUCTION :
COVID 19 pandemic is a global challenge to public health. Based on Personal experience in Covid 19 wards, there appeared great improvement in patient's oxygen saturation by making them do deep breathing and holding the breath inside and outside
Thus this technique which was a kind of 'Pranayama' is found to be effective in treating these patients.
Hence if *'Pranayama'* technique is working, why not to integrate this technique in the comprehensive treatment protocol as an 'add on' measure? And if yes, then to study whether it is really effective way? In order to answer these questions a prospective study with retrospective control group is carried out at state covid centre.

Methods:
A prospective study with retrospective control was considered. The study was conducted at state covid centre. Trial was approved by institutional scientific and ethical committee of Jagjivan Ram Railway Hospital and supported by Jagjivan Ram Railway Hospital.

Trial Procedure
A prospective study with retrospective control with a sample size of 278 patients (control = 139, study = 139) was considered.
1:1. Matching of both groups' participants w with respect to age, co morbidities, symptoms, clinical stage of disease ensured.

Inclusion Criterion of study was
All adult patients confirmed cases of COVID 19 admitted to our hospital (All adult Age 18 years and above, irrespective of gender and co morbidities)

Exclusion criteria :
- -Unconscious patients
- -Mentally challenged patients
- -Pregnant Women
- -Children below age of 18 years
- Those requiring mechanical ventilator with room air spo2<80% and progressive de-saturation were be excluded from study

Withdrawal criteria
Patient was withdrawn from the study if
1. Patient is unwilling to continue or is unconscious.
2. Require mechanical ventilator with room air spo2<80% and progressive de-saturation

Outcome measures:
Primary outcome measure was to Study the effect of 'Pranayama' breathing technique as an 'add -on' therapy in confirmed patients of Covid19 with respect to prevention of progression of symptoms from mild or moderate to severe stage
Secondary outcome measures were to study effect of intervention with respect to restoration of health by reduction in duration of hospitalisation, reduction in supplementary oxygen requirement reduction in anxiety and reduction in mortality

Statistical Analysis:
For all the variables descriptive statistics were computed. Representation of continuous variables was expressed by Mean and Standard deviation (SD) and tested using t-test and one way Anova test whereas categorical variables were shown with frequency and percentage and tested using Chi-square test. The number of participants considered for each group was large enough and comparisons were not affected by the shape of the error distribution and thus we did not apply any transformation. Power analysis was performed to determine the necessary number of patients to be included to detect an effect of the intervention. The population size of approximately 300 patients with Covid-19 was considered. The

margin error was set to 5%, confidence interval 95% and population proportion of 80%. With all this information provided, the sample size needed in this study was 136 or more, thus 139 patients in each group were considered. All the P-values reported in this study are based on two-sided test with a $p < 0.05$ is considered as significant.

Results:

Table1. Characteristics of patients

Parameters	**Study**	**Control**	**P value**
No. of Cases	139	139	
@Age (Yrs.)			0.648
Mean	47.47	48.30	
SD	14.60	15.71	
Range	18-86	19-84	
#Gender (%)			0.001
Male	50(36.0)	96(69.1)	
Female	89(64.0)	43(30.9)	
Common Comorbidities (%)			-
Diabetes Mellitus	33(23.7)	33(23.7)	
Hypertension	46(33.1)	40(28.8)	
IHD	4(2.9)	9(6.5)	
Symptoms (%)			-
Body ache	28(20.1)	22(15.8)	
Breathlessness	27(19.4)	15(10.8)	
Cold	13(9.4)	9(6.5)	
Cough	64(46.0)	29(20.9)	
Difficulty in breathing	7(5.0)	1(0.7)	
Fatigue	7(5.0)	1(0.7)	
Fever	91(65.5)	76(54.7)	
Loss of appetite	3(2.2)	5(3.6)	
Loss of smell	19(13.7)	1(0.7)	
Loss of taste	16(11.5)	1(0.7)	
Sore throat	19(13.7)	23(16.5)	
Weakness	21(15.1)	16(11.5)	
Illness severity (%)			-
Mild	98(70.5)	116(83.4)	
Moderate	24(17.3)	13(9.4)	
Severe	17(12.2)	10(7.2)	
#Duration of hospitalization (Days) (%)			0.001
1-7	100(71.9)	30(21.6)	
8-14	34(4.5)	60(43.2)	
15-21	2(1.4)	44(31.7)	
22-28	3(2.2)	4(2.9)	
More than 28 days	-	1(0.7)	

@By ANOVA $p < 0.05$, Significant
#By Chi – Square Test

The age of the patients ranged from 18-86 years with average age of 48.30 years in Control group and 47.47 years among Study group. 30.9% of the cases in Control group were females, whereas in study group 64.0% ($p = 0.001$) females. Majority of the cases among both the groups had hypertension and diabetes. Symptoms such as fever, cough, breathlessness, sore throat and weakness were common and were majorly observed among patients of both the groups (**Table 1.**)
The severity of the illness among the groups (Study vs. control) is as follows, (70.5% vs. 83.4%) had mild severity whereas (17.3% vs. 9.4%) had moderate severity and Severe conditions (12.2% vs. 7.2%)

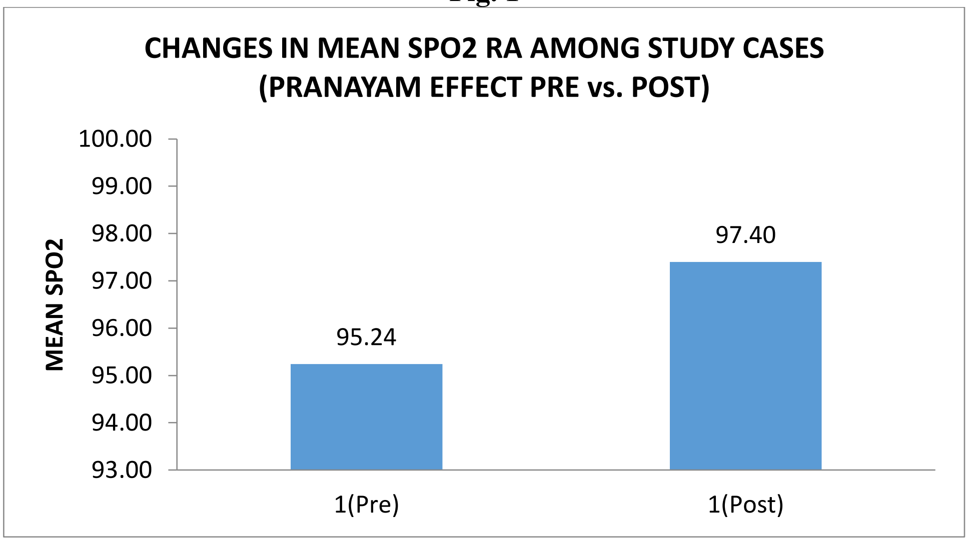
(**Table 1**.& **Fig. 1** of **Supplementary Appendix**). The proportions of cases hospitalized for a duration of 15-20 days among the control group were significantly more compared to the study (1.4% vs. 31.7%, p = 0.001), the average number of days of hospitalization among the control group was 12 days and that among study was 6 days, there was significant decrease in the overall days of hospitalization among the patients in study group than that in control.

Table 2. : Comparison of changes in SPO2 and O2 requirement

	Study			**Control**			
Parameters	**Pre**	**Post**	**Within group p-values**	**Pre**	**Post**	**Within group p-values**	**Between group (Study vs. Control) p values**
SPO2 RA (Follow up day 0 -28)	97.09 ± 3.05 (n = 139)	98.80 ± 0.49 (n = 127)	0.001	96.47 ± 4.04 (n = 139)	98.75 ± 0.67 (n = 107)	0.001	0.955
SPO2 RA (as per Staging) (Follow up day 0 -21)							
Mild	98.14 ± 1.32 (n = 98)	98.87 ± 0.39 (n = 95)	0.001	97.62 ± 1.83 (n = 116)	98.74 ± 0.70 (n = 104)	0.001	0.001
Moderate	96.25 ± 1.96 (n = 24)	98.55 ± 0.60 (n = 20)	0.001	93.69 ± 4.42 (n = 13)	88.67 ±16.20 (n = 3)	0.828	0.706
Severe	92.18 ± 5.54 (n = 17)	98.57 ± 0.85 (n = 14)	0.001	86.70 ± 6.90 (n = 10)	97.67 ± 1.15 (n = 3)	0.145	0.737
SPO2 RA (Pranayama Effect) (Follow up day 1 Pre - post)	95.24 ± 2.93 (n = 139)	97.40 ± 2.10 (n = 139)	0.001	-	-	-	-
O2 Requirement (Follow up day 1 -28)	07.69 ± 9.32 (n = 26)	-	-	22.33 ± 17.40 (n = 9)	02.00 ± 0.00 (n = 2)	-	-

By Student's t test (within & between group), p < 0.05, Significant
**Data was missing for some patients

Fig. 1



Changes in Average SpO2 levels were comparable among both the groups and showed rise from the baseline. The length of time of normalization of oxygen saturation among both groups was approximately up to 1-2 days. The Pranayama treatment effect at (day 1 pre vs. post) showed a significant rise in mean SPO2 RA (95.24 vs. 97.40, p = 0.001) (**Fig. 1**). The SPO2 RA levels among study group showed significant rise from the baseline and the levels were maintained in normal range based on severity status, but when compared to the control group the difference was comparable. Duration of supplemental oxygen required (Study vs. Control) was (11 vs. 28) days. There was increase in the O2 requirement till the end of the treatment among the Control group cases whereas there was no further requirement of O2 among study group cases (**Table 2.**) (**Fig. 2**) Total average O2 required by the (Study vs. control) group was (28.69L vs. 93.44 L) i.e. 69.3% reduction in the O2 requirement.

Fig. 2

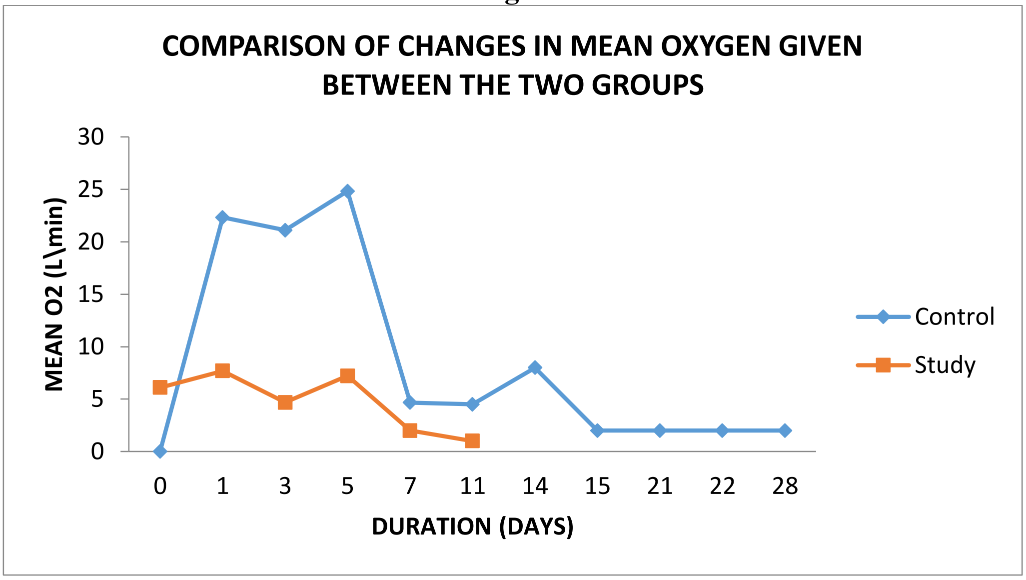


Table 3. : Comparison of changes in RR, PR, HAM-A scores							
	Study			Control			
Parameters	Pre	Post	Within group p-values	Pre	Post	Within group p-values	Between group (Study vs. Control) p values
Respiratory Rate (RR) (Follow up day 0-7)	22.97 ± 3.64 (n = 132)	16.46 ± 1.45 (n = 132)	0.001	20.73 ± 03.88 (n = 139)	19.53 ± 7.55 (n = 113)	0.060	0.001
Pulse Rate (PR) (Follow up day 0-5)	95.40 ± 15.22 (n = 139)	76.97 ± 7.58 (n = 125)	0.001	93.15 ± 13.05 (n = 139)	84.66 ±11.05 (n = 119)	0.001	0.001
HAM-A Score (Follow up day 0-28)	04.59 ± 04.14 (n = 29)	00.00 ± 0.00 (n = 12)	-	12.26 ± 07.05 (n = 35)	02.25 ± 0.96 (n = 4)	-	-
By Student's t test (within & between group), p < 0.05, Significant **Data was missing for some patients							

Average reduction in Respiratory rate (RR) & Pulse rate (PR) among (Study vs. Control) was (28.3% vs. 5.8%), (19.3% vs. 9.1%) respectively. Reduction in the HAM-A score (Anxiety scale score) among (Study vs. Control) was (100.0% vs. 81.6%) (**Table 5**.) (**Fig. 3**) The intervention helped in lowering and maintaining the (RR), (PR) and HAM-A scores in normal range among study cases and showed significant differences from the control group cases (**Table 3.)**

Table 4: Comparison of length of time to clinical progression & prevention of progression

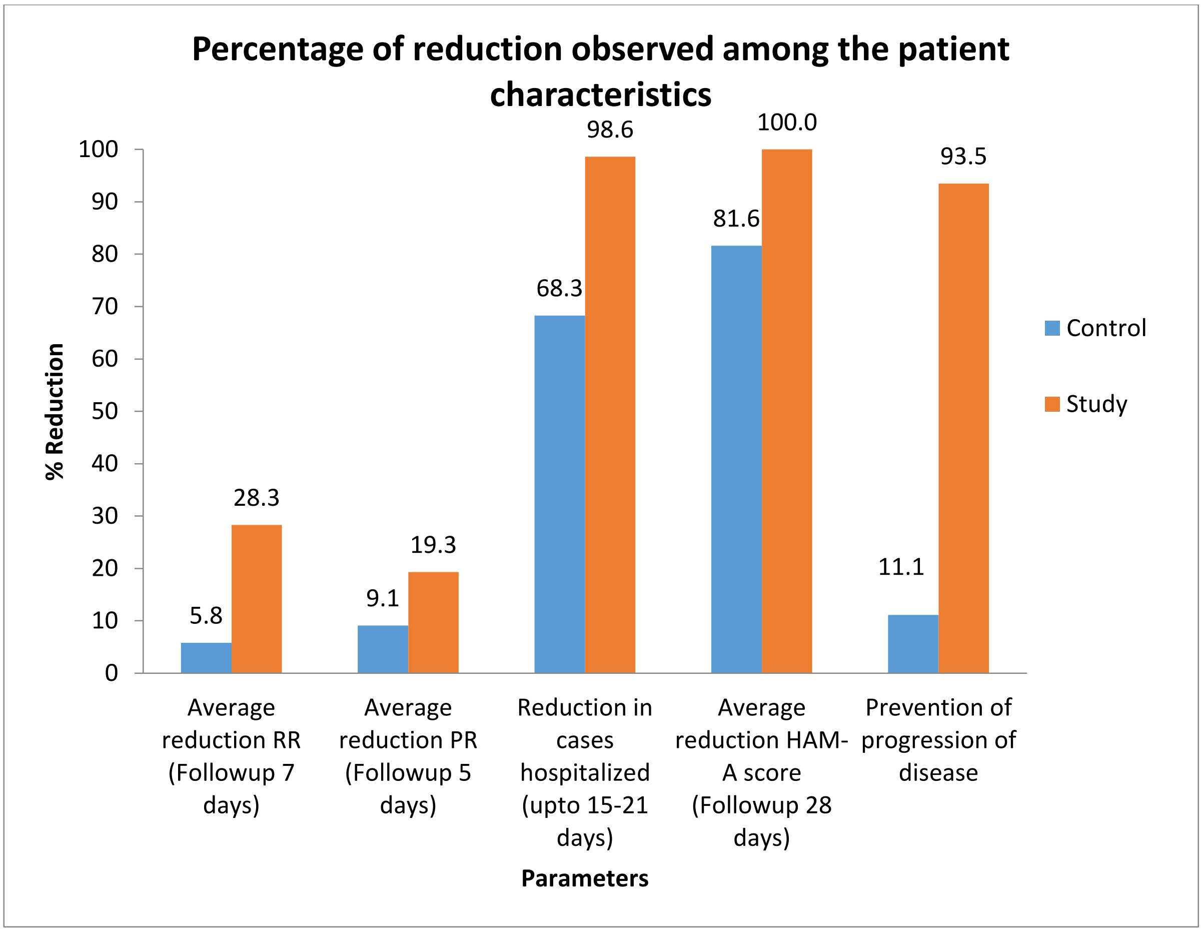
	Study						Control					
Days	**O2 Required (Yes)**	**N**	**Mean SpO2 level ($\overline{X} \pm$ SD)**	**SpO2 saturation No.(%)**			**O2 Required (Yes)**	**N**	**Mean SpO2 level ($\overline{X} \pm$ SD)**	**SpO2 saturation No.(%)**		
				<90	**91-95**	**>95**				**<90**	**91-95**	**>95**
0	10	31	96.10 ± 2.87	2 (6.5)	6 (19.4)	23 (74.2)	-	9	93.44 ± 4.72	2 (22.2)	4 (44.4)	3 (33.3)
1(Pre)	20	31	91.58 ± 2.59	15 (48.4)	14 (45.2)	2 (6.5)	2	9	91.56 ± 4.00	4 (44.4)	4 (44.4)	1 (11.1)
1(Post)	15	31	94.74 ± 2.03	1 (3.2)	18 (58.1)	12 (38.7)	-	7	- 95.00 ± 2.77	- 1 (14.3)	4 (57.1)	2 (28.6)
3	9	31	96.00 ± 3.08	2 (6.5)	10 (32.3)	19 (61.3)	1	3	97.33 ± 2.08	-	1 (33.3)	2 (66.7)
15	-	29	98.55 ± 0.74	-	-	29 (100.0)	-	1	99.00	-	-	1 (100.0)
21	-	29	98.66 ± 0.72	-	-	29 (100.0)	-	1	99.00	-	-	1 (100.0)
By Student's t test, $p > 0.05$, Not Significant (NS) **Data was missing for some patients												

Prevention of progression of disease among control group was 11.1% (1/9) whereas 93.5% (29/31) among study group as seen in (**Table 4**.). The prevention of progression of disease was significantly (p=0.001) more among the study group than the control.

Table 5: Percentage of reduction observed among the patient characteristics

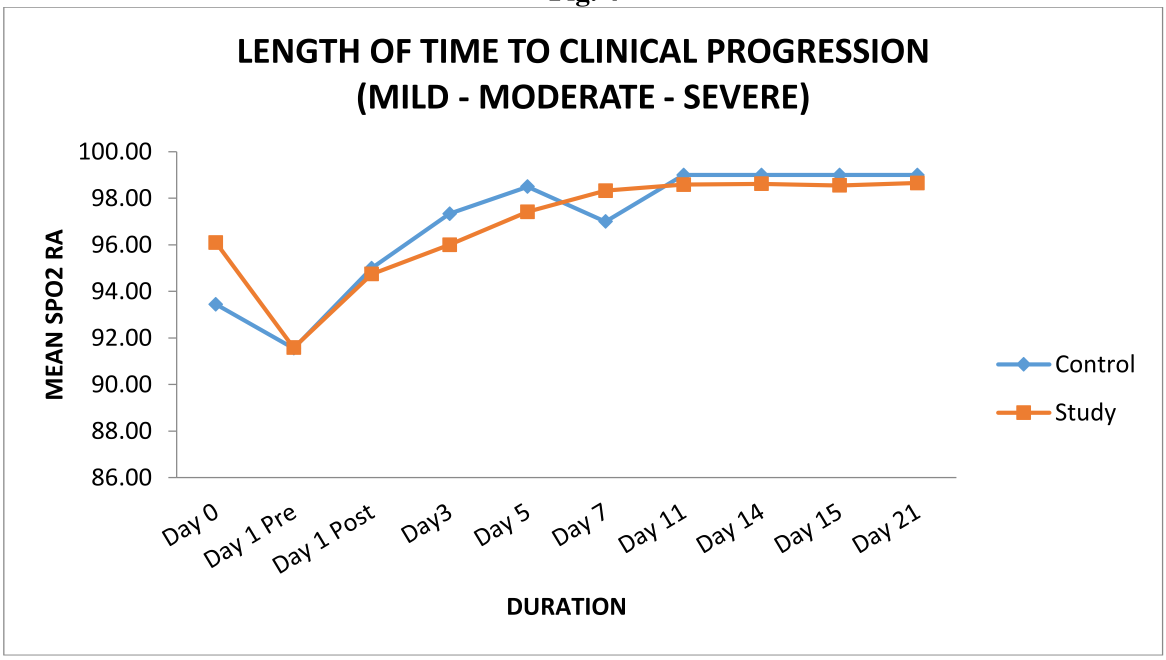
Parameters	**Study**	**Control**	**% Total reduction (Study vs. Control)**
Average reduction RR (Follow up 7 days)	28.3	5.8	22.5
Average reduction PR (Follow up 5 days)	19.3	9.1	10.2
Reduction in cases hospitalized (up to 15-21 days)	98.6	68.3	30.3
Average reduction HAM-A score (Follow up 28 days)	100.0	81.6	18.4
Prevention of progression of disease	93.5	11.1	82.4

Fig. 3



Time to disease progression among both the groups was approximately 1- 7 days with median time of 4 days where the patients who had mild severity at the baseline progressed to moderate to severe condition up till day 7. (**Fig. 4**)

Fig. 4



There were 10 (7.2%) cases of death among control group whereas among study group there were no (0.0%) cases of death. Thus, the mortality rate was significantly high among control group than the study.

DICUSSION :

It is well known fact that Pranayama (yogic breathing) boosts immunity as described in various studies in literature[2,3].

Pranayama (yogic breathing) has also plays catalyst in alleviating anxiety as shown in few studies[4,5.] Study by Morgana M. Novaes[5] et al revealed 4 weeks of *B. pranayama* significantly reduce the levels of anxiety and negative affect, and that these changes are associated with the modulation of activity and connectivity in brain areas involved in emotion processing, attention, and awareness. Another Study by Nupur Tiwari et al[6], Pranayama(yogic Breathing) practices showed significant benefit for management of patients with treatment resistant generalised anxiety disorder by bringing an improvement in attention control during the intervention accompanying the reduction in symptoms.

Pranayama has also found to have beneficial effect in treatment of moderate to severe asthma as described in few studies. Study by Tiwari et al[7] revealed Breathing exercises (*pranayama*), mainly expiratory exercises, improved lung function subjectively and objectively.

Ranil Jayawardena "et al"[8] revealed Pranayama has a beneficial effect that was mostly observed in patients with respiratory diseases such as bronchial asthma and it also helped to reduce fatigue, anxiety and other emotional responses in those with cancer and cardiovascular disease. The available evidence indicates both physiological and psychological benefits.

Soccalingam Artchoundane" et al [9] in randomised control trial demonstrated significant improvements of lung function with adjuvant yoga therapy to be attributed to comprehensive yoga therapy package administered to participants resulting in decreased airway resistance and better lung compliance attributed to nonspecific broncho-protective / broncho-relaxing effect. Significant improvement in QoL scores can be attributed to improved vital capacity as well as enhanced self-confidence /self-reliance in patients of Chronic Obstructive Pulmonary Diseases (COPD). Thus, to conclude that there is positive and additive role of adjuvant yoga therapy with standard medical management of COPD

Since there are these innumerable benefits of Pranyama, its effect is yet had to be studied in the light of COVID 19 with its potential as an effective adjuvant in the patient management. Besides as per literature review Yoga and Pranayama has been concluded as a safe alternative intervention with no adverse effects in all the studies.

Clinical Implications: Based on observations of this study it implies that Pranayama breathing technique implemented in this study has resulted in reduction in hospitalization, reduction in oxygen requirement and reduction in mortality. The intervention did help in improving SPO2 RA levels among study group and overall showed significant rise from the baseline and maintain the SPO2 in normal range based on severity status, but when compared to the control group the difference was comparable. Thus, it implies that the incorporation of Pranayam breathing technique may not be altering the natural history of disease, however it has potential to prevent more severe form of the disease and has resulted in survival benefit by reduction in mortality.,

Moreover this technique is handy, inexpensive, profound and effective tool, as such it poses the need to be incorporated in the present scenario in comprehensive management of COVID 19 especially in resource constraints settings as the intervention has been shown to cause significant reduction in supplemental oxygen requirement.

Strength and limitation of study:

As per our knowledge this study has been the first one of its kind study been undertaken, documenting the efficacy of Pranayama technique – a type of chest physiotherapy as an add-on (adjuvant) to conventional allopathic treatment in the management of covid 19 patients based on observations of prospectively collected data from busy covid Centre. Other strengths are inclusion of broad age groups which had patients of 18 to 85+ year of age, patients with COVID-19 who had pre-specified

comorbidities were also considered in the study thus our findings represent similar populations. Longer follow up duration helped to evaluate the effect of intervention more precisely
Limitation of the study is that due to ethical considerations, the control group was from retrospective time frame prior to introduction of this technique, hence it is prone for inherent selection bias, lacunae in documentation.

CONCLUSION:
Based on observations of this study it implies that Pranayama breathing technique implemented in this study has resulted in reduction in hospitalization, reduction in oxygen requirement and reduction in mortality. This technique is handy, inexpensive, profound and effective tool, as such it poses the need to be incorporated in the present scenario in comprehensive management of COVID 19 especially in resource constraints settings as the intervention has been shown to cause significant reduction in supplemental oxygen requirement.

REFERENCES:

1. Rochon J, Gondan M, Kieser M. To test or not to test: Preliminary assessment of normality when comparing two independent samples. BMC Med Res Methodol 2012;12:81.)
2. Ranil Jayawardena, Priyanga Ranasinghe, Himansa Ranawaka, Nishadi Gamage,Dilshani Dissanayake, Anoop Misra Exploring the therapeutic benefits of Pranayama (yogic breathing): A systematic review International journal of Yoga 2020,13/2 p 99-110
3. Vinod Kochupillai , Pratik Kumar, Devinder Singh, Dhiraj Aggarwal, Narendra Bhardwaj, Manisha Bhutani, Satya N Das Effect of Rhythmic Breathing (Sudarshan Kriya and Pranayam) on Immune Functions and Tobacco Addiction Ann N Y Acad Sci2005 Nov;1056:242-52 doi: 10.1196/annals.1352.039
4. Azadeh Nemati Young Researchers Club, Jahrom Branch, Islamic Azad University, Jahrom, IranThe effect of pranayama on test anxiety and test performance Int J Yoga. 2013 Jan-Jun; 6(1): 55–60.
5. Morgana M. Novaes, Fernanda Palhano-Fontes, Heloisa Onias, Katia C. Andrade, et al Effects of Yoga Respiratory Practice (Bhastrika pranayama) on Anxiety, Affect, and Brain Functional Connectivity and Activity: A Randomized Controlled Trial Front Psychiatry. 2020; 11: 467.
6. Nupur Tiwari , Michelle Sutton , Matthew Garner , David S Baldwin Yogic Breathing Instruction in Patients with Treatment-Resistant Generalized Anxiety Disorder: Pilot Study Int J Yoga Jan-Apr 2019;12(1):78-83. doi: 10.4103/ijoy.IJOY_22_18
7. Tarun Saxena and Manjari Saxena The effect of various breathing exercises (pranayama) in patients with bronchial asthma of mild to moderate severity Int J Yoga. 2009 Jan-Jun; 2(1): 22–25.
   8. Vidisha Thakar, Vivek Joshi, Anjali Patadiya, Ketki Wagh Role of Yoga in improving respiratory distress and anxiety during COVID-19 pandemic - An evidence-based review www.researchgate.net/publication/342814764
8. Soccalingam Artchoudane, Pajanivel Ranganadin, Ananda Balayogi , Bhavanani,*, Meena Ramanathan, Trakroo Madanmohan Effect of Adjuvant Yoga Therapy on Pulmonary Function and Quality of Life Among Patients with Chronic Obstructive Pulmonary Disease : A Randomized Control Trial SBV Journal of Basic, Clinical and Applied Health Science - Volume 2 | Issue 3 | July - September 2018.
9. Rochon J, Gondan M, Kieser M. To test or not to test: Preliminary assessment of normality when comparing two independent samples. BMC Med Res Methodol 2012;12:81.

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

DOIs:10.2015/IJIRMF/ISCBMSS-2022/012 --:-- Research Article/Paper

PROMOTION OF CHINESE AND INDIAN ETHNIC CULTURE IN THE DEVELOPMENT OF URBAN COMMUNITY-BASED TOURISM: HO CHI MINH CITY (VIETNAM) CASE STUDY

Van Thi Thanh Tran
Faculty of Social Science Education, Saigon University, Vietnam
Email – ttply@sgu.edu.vn

Hop Vinh Dao
Faculty of Social Science Education, Saigon University, Vietnam
Orcid: 0000-0002-4667-329X

Abstract: *Ho Chi Minh city is the residence and convergence of communities from different countries, including the Indian community and the Chinese community. Experiencing the fluctuations of history for hundreds of years, the process of coexistence of foreign residents with indigenous people creates acculturation and agglomerates into the unique cultural values of each community. The fusion between traditional culture and urban cultural adaptation creates a new cultural identity, which becomes tourism resources, especially community-based tourism right in the urban space. From the point of view of community-based urban tourism, ethnic culture in urban areas, the article presents issues of exploitation of community-based urban tourism resources associated with cultural values of the Chinese community and the Indian community in Ho Chi Minh city.*

Keywords: *Ethnic culture, Indian community, Chinese community, community-based urban tourism, Ho Chi Minh City.*

1. INTRODUCTION :

1.1 Ho Chi Minh city's tourist industry

Community-based tourism (CBT) is often understood as an activity of a local community engaged in tourism, or in other words, this is a type of tourism in which the local community participates in the supply chain, tourism management and tourism. benefit from tourism. Joining in CBT tour helps visitors learn and raise awareness about nature, culture and local people's activities, contributing to preserving, protecting and promoting tangible and intangible cultural values. protect the ecological and social environment in order to develop sustainable tourism. CBT is often deployed in mountainous, rural and suburban areas, where there are natural resources, cultural resources, and human resources to be able to exploit typical tourism products. However, in the urban cultural space, it is still possible to exploit the potentials of facilities, culture, people, etc. to develop CBT. Cities still have special advantages to create attraction for tourists to experience from the cultural elements of the community, from the people participating in tourism.

Ho Chi Minh city (HCMC) has an ancient name of Saigon or Saigon - Cho Lon (Saigon and Cho Lon are the two urban nuclear centers that form this city). HCMC is the largest and wealthiest city of Vietnam, it is located in the South of Vietnam and covers about 2. 061,4 km^2. The city's population is about 9 million people (2022). HCMC has rich potential for cultural resources of the ethnic community (tangible and intangible resources), which can be exploited into tourism resources. Many types of tourism have been deployed, with many rich and attractive tourist products. However, CBT is still a completely new type, which has not been researched and exploited. In particular, from the perspective of ethnic culture, HCMC has a colorful picture, containing many attractive values to create a typical product of community tourism in urban space.

According to published data from the Department of Tourism of HCMC, tourism activities of the city in 2019 achieved the following results: Total international arrivals to HCMC reached 8.619 million visitors, an increase of 13.48 % over the same period (2018 reached 7,595 million visitors). Domestic tourists to HCMC reached 32.77 million arrivals, up 13% compared to 2018 (29 million arrivals in the same period). Total tourism revenue reached VND 140,017 billion (USD 6,0 billion), an increase of 10.15% compared to 2018 (HCMC Department of Tourism, 2020). HCMC plays the role of a tourism "focal point" for the southern provinces. In the city, there are many famous and effective travel companies, such as: Saigontourist Travel Service Company, Ben Thanh Tourism Service Joint Stock Company (Benthanh Tourist), Company Fiditour Joint Stock Company, Sai Gon Star Travel, HCMC Trade Union Tourism Joint Stock Company, etc. For many years, HCMC's tourism industry has always been affirmed as one of the key economic sectors, contributing effectively. results for the socio-economic development of the city as well as for the development of the tourism industry in the country. HCMC is rated as a "Friendly - Attractive - Safe" destination, always giving the warmest and most respect to domestic and foreign tourists (HCMC Department of Tourism, 2022).

In nearly 2 years of being affected by the Covid-19 epidemic, tourism in the city as well as the whole country has been seriously affected. By the end of 2021 and the beginning of 2022, the city's tourism will begin to recover, the city's tourism industry has coordinated with relevant agencies and units in the work of adapting, safe, flexible and effective with the epidemic. The industry has proposed and advised the city "The plan to reopen tourism in the new situation and the program "HCMC welcomes you" with specific and practical solutions, creating a ripple effect. extensive. implementation of specific tourism products with the criterion "Each district, district has at least 01 typical tourism product". This has had a positive movement, continuing to promote the strengths and identity of tourism in Thu Duc city and districts, maintaining and regaining the city's tourism development momentum after nearly 2 years of decline because of the Covid-19 epidemic. In the first 6 months of 2022, the city welcomed 215,892 international visitors, 2,110,489 domestic visitors, total tourism revenue is estimated at 49,681 billion VND (USD 2,12 billion) (HCMC Department of Tourism, 2022).

Although the city's tourism performance has achieved continuous growth over the years (before the Covid-19 outbreak), compared to the City's potential, the results are still very modest. The city's government, the local tourism industry and localities (districts) are interested in tourism development, the aim is to attract more tourists to the city, stay longer and experience tourism product responsibility of the city. The city's consistent policy on tourism products is to develop tourism products based on the advantages of HCMC, creating a unique feature of the city's tourism products. Sustainable tourism development is based on exploiting the potential of the city's geographical location and advantages: human resources, economic potential, infrastructure, tourism resources (Khanh, Q.L.,2015). Currently, the city is investing more in products that have attracted tourists and invested heavily to create many new tourism products such as ecotourism, conference tourism (MICE), CBT.

1.2 New trends in CBT study of Community-based urban tourism (CBUT) perception

Currently, in the world, there are many different definitions and conceptions of community-based tourism. Dixey (2005) argues that: "CBT is owned and managed by the community, designed to provide more benefits to the community" (Louise, Dixey., 2005). Zapata, M.J. (2011) are interested in the management characteristics of CBT when citing the definition of the International Labor Organization that: "CBT is described as any form of tourism business based on property and self-managing the community's heirloom assets in accordance with democracy and customary solidarity, the distribution of benefits through the provision of tourism services. tourism with the aim of supporting cross-cultural encounters for tourists" (Zapata, M.J. et al., 2011). Asli, D.A. (2013) argued that: CBT is a type of tourism that is planned, developed, owned and managed by the community and for the community, guided by decision-making, responsibility and accountability, responsibility, authority, ownership and collective interests. It is considered a win-win exchange between host and guest. Guests derive enjoyment and satisfaction from discovering the cultural and natural heritage and the wisdom of the people of the destination, while the owners gain greater awareness and pride in cultural heritage, natural their natural and intellectual well-being as well as a source of social and economic well-being" (Asli, D.A et al., 2013). The Law on Tourism of Vietnam (2017) has officially used this name and affirmed that "Community tourism is a type of tourism developed on the basis of the cultural values of the community, led by the local community. manage, organize, exploit and benefit" (National Assembly of Vietnam, 2017).

Thus, CBT is an activity of a local community engaged in tourism, participating in the supply chain and management. They are the people who practice heritage, preserve heritage values and promote and benefit from those heritage values. CBT is considered a form of sustainable livelihoods for indigenous people with material and spiritual values far beyond conventional tourism. There are popular types of CBT such as eco-tourism, cultural tourism, agricultural tourism, village tourism, ethnic and indigenous tourism, etc. Besides the popular type of CBT, it is possible to consider a type of CBT in other spaces, namely urban community-based tourism. Currently, urban tourism has become one of the fastest growing tourism segments in the world. According to the United Nations in 2015, 54% of the world's population lives in urban areas and it is estimated that by 2030 that number will be 60%. Urban cultural tourism has recently been identified by the World Tourism Organization (UNWTO) as a major element of international tourism consumption. Cultural tourism research is also developing rapidly, the main research trends include the transition from tangible to intangible heritage, more attention to indigenous and other ethnic groups (UNWTO, 2020). Besides, the innovation of cities with beautiful images has created great attraction for tourists. The role of urban tourism is confirmed by Judd et al. (1999) "cities have been reshaped in fundamental ways. Tourism and leisure facilities coexist in a symbiotic relationship with the corporate tower in the city center, often with overlapping; shopping malls, restaurants and bars serving tourists…" (Judd, D.R. & Fainstein, 1999).

When talking about tourism and especially urban tourism, it is necessary to talk about the interaction between the residential community and visitors. If tourism is a movement outside the home and contact with other cultures, the host community plays a very important role in the image of the destination and the traveler's willingness to return. Residents are an important part of the urban tourist culture phenomenon and a decisive part of the success of a tourist destination. The residential community has cultural beauties, they are also the subjects of tangible and intangible cultural works, they themselves create the characteristics of an urban area, create attractiveness, are considered as such as "urban cultural brand", "city soft power" (Huang, M., 2019). Therefore, understanding the concept of "CBUT" is very important. The concept of "CBUT" has the interwoven content of three concepts "urban tourism", "community tourism" and "cultural tourism".

Through studying the sources in the world and Vietnam, it can be seen that the concept of "CBT" is often studied and applied widely in rural areas. The basic reason is that CBT is often conceived as a type of tourism related to difficult contexts, pursuing community development in "remote, remote, rural, poor, disadvantaged, economically disadvantaged, underdeveloped, poor, indigenous, ethnic minorities and people in small towns", documents on urban CBT in the world are scarce. Community-based cultural tourism in urban areas is still an aspect that has not received much attention within the framework of urban tourism (Asli, D.A et al., 2013). On the other hand, urban tourism is inherently complex, because it is multi-regional, multi-functional and multi-spatial. Urban areas are very often characterized by four main characteristics such as: high population density; heterogeneous culture; multifunctional economy; has a central position in regional and inter-regional networks. Due to such complexity, the concept of "urban tourism" or the concept of "CBUT" does not have a widely agreed definition. Even the World Tourism Organization and various dictionaries sources the concept of "cities-based tourism" which is scarce and poorly defined (Li, M. & Wu, B., 2014).

In different geographical regions and cultural spaces there are different concepts. Mtapuri, O., when researching CBT in African, Latin American countries, argue that urban CBT is a form of tourism in an urban context that is controlled, owned and managed by members. disadvantaged communities for their own sake and in which visitors can learn about local culture, traditions and way of life, through their living experiences and daily lives. CBUT should be an empowerment tool that ensures the integral development of the people and their communities directly or indirectly involved (Mtapuri, O. & Giampiccoli, A., 2020). Originating from China, a country with a long and unique culture, Li P. and colleagues in a study on urban tourism in Beijing affirmed: "CBUT is a form of urban tourism. The form of tourism represents the local culture of the urban community. An urban community will become a tourist community when tourism infrastructure is present" (Li, P. et al., 2020). Thus, these two concepts both emphasize the cultural element of the community in the urban space, although the goal and target audience may be different.

From the viewpoints and research categories, we believe that CBUT is another form of CBTs, appearing after rural community-based tourism. CBUT breaks the concept of tourism that was previously limited to scenic spots, in rural areas associated with craft villages, in mountainous areas - where there are ethnic minority communities...and is a tourism concept that has been extended to different communities in the city. Cities develop distinctive urban communities through their unique cultural histories over time. These specifically reflect the geographical environment, living customs, historical heritage of the city and become the main source of attraction for tourists. Community is the basic unit where tourists can experience different lifestyles and physical products. CBUT plays a key role in inheriting and developing urban culture. This is beneficial for promoting innovation of community infrastructure and basic services, improving living environment, thereby realizing the sustainable development of urban tourism. In terms of space, CBT in an urban area is not the same as tourism in a rural or mountainous area (whether that rural area has a large or small area) because of the interweaving of resident and low-rise factors. urban floor is very diverse. But despite the fundamental difference between CBT in urban areas and CBT in rural areas, CBT in cities still has the basic characteristics of CBT that is a type of tourism. Tourism brings visitors experiences of local community identity, in which the local community directly participates in tourism activities, enjoys socio-economic benefits, operates tourism independently and responsibly. responsibility to protect natural resources, environment and cultural identity of the community.

2. Research Aims :

CBT is a type of tourism in which the local community is participated in the supply chain and management of tourism. This type is created based on the culture of the community, and the community manages, exploits, and benefits from it. In Ho Chi Minh City, Vietnam, the studies of community-based tourism and community-based tourism in urban cultural spaces is still fairly new issues. Researching on CBT and urban CBT is very necessary, in order to have suggestions for the exploitation of ethnic cultural values in the development of this type of tourism in Ho Chi Minh City, Vietnam. Improving CBT based on ethnic Chinese culture and Indian descent culture in Ho Chi Minh City is essential not only for the tourism industry, but also contributes to the promotion of ethnic Chinese and Indian descent cultural values, components of Vietnamese culture.

3. Survey Data and Methodology :

In terms of qualitative research, we rely on ethnographic and culturological observations to record the cultural characteristics of the Indian and Chinese people. We also combine historical document research based on historical research methods such as historical method and logical method to make judgments about the settlement process of selected ethnic groups.

In terms of quantitative research, we conducted a questionnaire survey for 50 Indians in District 1 and 151 Chinese people in District 5.

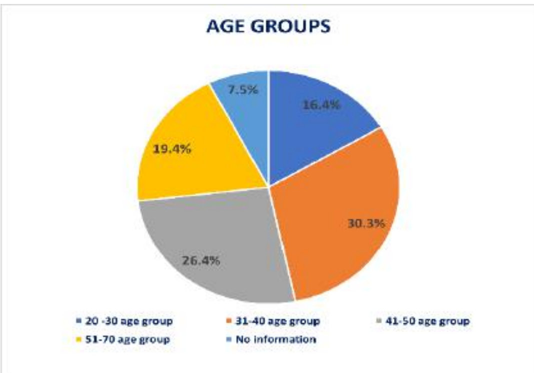


Figure 1: Age of the people surveyed

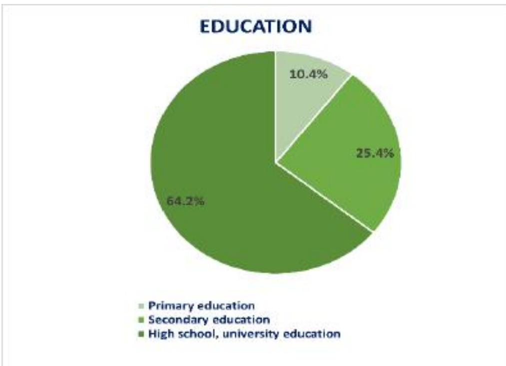


Figure 2: Education level of the people surveyed

The Figure 1 shows that the group of people under the age of 50 representing households answered the survey up to 73.1%. Thus, the heads of households are young and middle-aged people, respectively. This is also consistent with the level of education when the number of people observed having educated from high school and above is up to 64,2%.

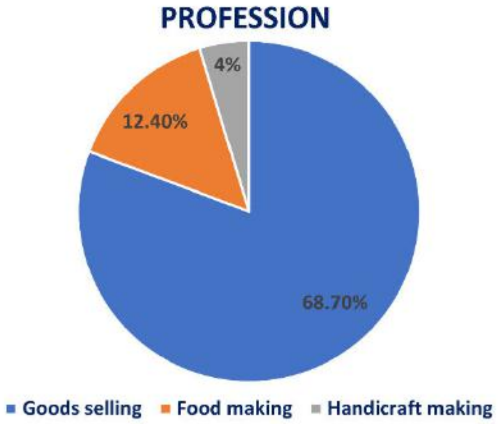


Figure 3: Profession of the people surveyed

The majority of respondents are engaged in commerce, in which, up to 12% of the respondents selling culinary goods. This is not strange, because it is their main occupation and family from the past to now (both Chinese people and Indians).

On that basis, we survey through a series of questionnaires, focusing on residents' cultural and CBUT insights. We use SPSS software to analyze the correlation between influencing factors to draw conclusions about residents' decision to participate in community tourism. First of all, we examine the Cronbach's alpha test results for factors affecting CBUT development in District 1, District 5, Ho Chi Minh city. Conditions to satisfy the reliability of information are as follows: Value level of Cronbach's Alpha coefficient: From 0.8 to close to 1: very good scale, from 0.7 to close to 0.8: the scale is good to use, from 0.6 and up: qualifying scale (Trong, H., Chu Nguyen Mong Ngoc Ng. Ch., 2008); If a measurement variable has a correlation coefficient of total Corrected Item - Total Correlation ≥ 0.3, then that variable meets the requirements (Nunnally, J., 1978); The Cronbach's Alpha test results for each factor: Cronbach's Alpha test for the observed variables of the factor of all over 0.7 and total Corrected Item - Total Correlation > 0.3 , proving that the variables are consistent (in other words, the selected household samples all satisfy the given conditions).

Observed variables	**Reliability Statistics**	
	Cronbach's Alpha	Corrected Item-Total Correlation
Cronbach's Alpha test for observed variables of the factor Perception of the population about the role of community tourism	0.866	0.675 - 0.713
Cronbach's Alpha test for observed variables of the factor Perception of the population about the role of CBT.	0.804	0.579 – 0.661
Cronbach's Alpha test for the observed variables of the resource factors for the development of CBT	0.845	0.579 – 0.768
Cronbach's Alpha test for observed variables of people's attitude towards tourists	0.811	
Cronbach's Alpha test for observed variables of the factor of difficulties in the community for CBT development	0.811	0.554 – 0.694

Table 1: The test indicators of observed factors

Then, we get the results of finding factors analysis for observed varies of factors affecting environment of CBUT activities (independent variable) and the results of discovering factors for observed variables of truth factors in district 1 and district 5 residential community (dependent variable), which is enough to make judgments about the possibility of implementing CBUT and influencing factors as well as difficulties encountered.

4. Result and Findings :

4.1 Chinese and Indian ethnic culture in the urban space of HCMC

4 .1.1 Chinese community

Intangible resources: The Chinese in HCMC are made up of 2 parts corresponding to different times and reasons for migration in history. The first division includes those who "returned Qing and restored Ming" to Vietnam as political refugees in the late seventeenth and early eighteenth centuries and their descendants, often referred to collectively as Minh Huong commune (Minh Huong originally means the homeland of the Ming Dynasty in China). The second part consists of the Chinese who came to Vietnam to do business from the end of the 18th century onwards. The Chinese groups belonging to the second division were initially organized in units of "district" and then "bang" (a social organization consisting of fellow countrymen, which is self-governing). According to official data from the last census of 2019, there are 749,466 Chinese people in Vietnam, of which 382,826 are concentrated in HCMC (accounting for 51% of the number of Chinese people in Vietnam). The Chinese people of the whole country account for 4.26% of the total population of the city) (General Statistics Office of Vietnam, 2020)

When coming to the land of Saigon - HCMC, the Chinese live mainly in the Cho Lon area (including District 5 and a part of District 6, District 8 and District 11 today). In addition, the Chinese also live scattered in the districts of the city. When the Chinese migrated to Vietnam, in the process of doing business and living in the new land, they built architectural works such as houses, shops, markets, schools, hospitals, banks, pagodas. temples, cemeteries, assembly halls ... to meet the needs of daily life, the needs of commercial activities, beliefs, religions...In the Cho Lon area, the community's center of living and trading, the Chinese have built many architectural works and streets with their own distinctive architecture. Chinese religious architectures are present throughout the city. Currently, in HCMC, there are 86 Chinese shrines (Bang, T.V, 2008). Temples (halls) of Chinese are widely distributed from inner city areas to suburban districts. In which the ancient temples are concentrated in District 5, scattered in District 1, District 3, District 6, Go Vap District. The complex of temples, pagodas and assembly halls of the Chinese people in Cho Lon area was built quite adjacent, concentrated in a cluster. In which, the most in Ward 11, District 5 with 6 Chinese assembly halls such as: On Lang, Nghia An, Sung Chinh, Tue Thanh, Hai Nam, Tam Son and there are also 2 Minh Huong people, Minh Huong Gia Thanh temple and Phu Nghia Temple. The temples (halls) of the Chinese people in HCMC inherit the traditional features of the old homeland, that is, the architecture of temples, pagodas and shrines of China. But there are slight variations depending on the language group and locality. Coming to a new land, with some social functions of the assembly hall that are only available in new lands, the overall architecture is also slightly changed compared to the original architecture in China to suit new needs.

The Chinese in Saigon - Cho Lon are the same people who had to overcome many waves of the sea, overcome many dangers to survive. So, they are extremely grateful to the god who supported them in that difficult step and still kept the inherent beliefs of the community. In general, the objects of worship of the Chinese include three realms: Heaven - Earth - Human. Among the diverse and rich gods of the Chinese, we can see that there are many genres such as: natural gods (The God of Wealth, the God of Heaven...); human gods (Guan Yu, Thianhou, Empress Dowager Cixi, Baosheng Dadi,...); god of the water world (The mother of water, Dragon mother, Dragon King,...); god in the underworld (Ten Palace of Hell Kings); animal gods (Tiger, Dragon, Horse, Fish..); plant god (carpentry); stone god (Thai Son Thach Cam Duong); god of birth (Kim Hue nuong nuong, Lady Lam Thuy, Cuu Thien Huyen Nu, QuanYin...); auspicious gods (the God of happiness, the God of wealth, the God of longevity; Grandfather Hoa, Grandmother Hoa); God of occupation (the God of agriculture, the God of butcher: Truong Phi, the God of medicine: Hoa Tu, the God of carpentry: Lu Ban, the God of jeweler: Hue

Quang Dai). Among them, the main object of worship is usually one of the following three: Thianhou, Quan Yu, Ong Bon (the God of Blessings)

Cho Lon area was originally a place where the Chinese came to do business and lived quite early and crowded. When settling down and integrating into the life of the new land, the Chinese organized the community's living space with features that both brought the traditions of the Chinese homeland and matched the local elements. Currently, in the Cho Lon area, there are many urban architectures of all types: markets, shops, restaurants, alleys, houses, handicraft factories, etc., creating rows of overseas Chinese streets with unique architectures. characteristic architecture. Specialized markets and streets include: Binh Tay market, Kim Bien market, Soai Kinh Lam fabric market, especially Binh Tay market. Streets that specialize in one product, associated with a certain industry: Street making unicorn heads, Luong Nhu Hoc lanterns, the scissors Street on Trieu Quang Phuc Street (Quang Dong Nhai), formerly a specialized point for sharpening scissors for tailors and fabric sellers in Dong Khanh shopping mall, has now turned to trading. Bamboo goods street on Ta Uyen street, items that need to be torn provide small businesses with fruit granaries, egg baskets and bamboo brooms for restaurants. The most typical in Cho Lon area is the old town of Hai Thuong Lan Ong street. The neighborhood is located at the intersection of Hai Thuong Lan Ong - Trieu Quang Phuc, District 5, consisting of two blocks opposite (even and odd numbers) with 16 old houses. The neighborhood still retains the shape of the old town outside of the late 19th and early 20th centuries, but the interior has been changed and divided. There are many oriental medicine stores, busy streets with once famous pharmacies, selling throughout Indochina such as Nhi Thien Duong, Thien Hoa Duong, Du Thai, Sanh Ky.

Cho Lon has a high density of street shops, especially on Trieu Quang Phuc, Tran Hung Dao and Nguyen Trai streets. Besides the large streets with typical industries, in the Cho Lon area, there are also small alleys, marking the residential areas of the old Chinese people in the new land. That is the name of the alley with the last words like "Ly", "Hang", "Phuong", each name describes the origin and origin of the Chinese community group or keeps a history of the origin, trades of the community in the alley. In Cho Lon area, there are many alleys with different names: Vinh Phat alley (75 Trinh Hoai Duc), Hao Si Phuong, Nha Thai Hang, Tue Hoa Ly, To Chau Ly, Tan Gia Hoa Ly, Cong Hoa Ly, Dai Quang Minh Hang, Dich An Ly, Thai Ho Hang, Phuong The Hang, Tung Que Phuong (District 5), Trieu Thuong alley (257 Cao Van Lau, Ward 2, District 6). The alleys have a width of about 2m, the architecture is very typical and simple. Each alley usually has two parallel rows of townhouses, built facing each other. Alleys can be passed from one street to another or are dead-end alleys. At each end of the alley, there are gates and alley names. In the past, alleys often had gates built with ancient and solid architecture to protect the old houses inside. There is a solidly built alley gate with a frame like a house: Thai Ho grade gate - the alley at no. 55 Tran Hung Dao street. There is an alley gate with tiled roofs: Dich An Ly's gate – the alley at no. 674 Nguyen Trai street. There is an alley gate made of iron, like the big gate at the beginning of the alley like at alley 236 Tran Hung Dao, formerly Tung Que alley. The names of alleys in Chinese characters are expressed in different ways: embossed or written. The Old Crossroad is located at the intersection of Hai Thuong Lan Ong - Trieu Quang Phuc (District 5) with a total of 16 old architectural houses that still retain the shape of the old town on the outside like the current status of the late 19th century and early period of 20th century. The block of ancient houses consists of quite massive one-ground and two- storey apartments, built in a rather unique architectural style, typical of the Chinese in the early 20th century. A blend of French and French architecture and Chinese architecture are modeled mainly from the style of Chinese houses in Guangzhou city, Guangdong province, China. A feature of the house is the "facades" at the top of the roof frill decorated with different motifs. Particularly, the "façade" at the top of the roof has the image of a dragon horse wearing a river map - a symbol of good omen, peace and tranquility.

Intangible resources:

Every day, shrines and assembly halls receive a large number of people who come to worship, pray for fortune, pray for children, pray for blessings, ... to wish for a prosperous and happy life. Regular worshiping ceremonies (the days of the beginning and the middle of a month) of temples and assembly halls are held regularly on the full moon day and 30th lunar month. In a year, temples and assembly halls also organize many big festivals such as: Lunar New Year; New Year's Eve celebration (first day of Tet); the early spring meeting (usually on the 2nd day of the Lunar New Year); Nguyen Tieu (on the

15th day of the Lunar New Year) festival on the full moon day of the first month; Dragon Boat Festival (May 5th of the lunar calendar); Vu Lan festival (full moon of the 7th lunar month) Mid-Autumn Festival (full moon of the 8th lunar month); October full moon; Winter solstice; New Year's Eve,... On the occasion of the Qingming Festival (March of the lunar calendar), the Chinese also have concentrated activities such as going to the graves quite busy at cemeteries or gathering to worship and eat at the temples. More specifically, the "astral day" or the birthday of the gods being worshiped has become big festivals that take place excitingly every year at the shrines worshiping those gods. Some big astral days can be mentioned such as: Thianhou (March 23 of the lunar calendar); Guan Gong (June 24 of the lunar calendar); Ong Bon (February 2); as for Quan Binh (May 13) and as for Quan Chau (October 30); On the occasion of Buu Dien festival, or Ong procession (November 10 of the lunar calendar), Among the festivals, the "Nguyen Tieu Festival" is a common festival of the Chinese assembly halls and people, and has been honored to become the national intangible cultural heritage in 2020 (one of the three cultural heritages of the Vietnamese people). national level intangibles of HCMC). This festival is really an opportunity to attract a large number of tourists to District 5 in particular and the city in general, where visitors can immerse themselves in the festive atmosphere and clearly see many cultural beauties of the Chinese people.

The Chinese people are famous for their skillful hands and mastery in the field of traditional crafts of old Saigon, their most famous occupations are pottery making, bronze casting, traditional medicine making, stone carving, and American woodwork. The art and technology of temple building (construction of temples, production of worship, etc.) have affirmed their role in social life. Today, due to the condition of raw materials, traditional crafts have shrunk or disappeared. However, professions such as making and trading in traditional medicine, sewing costumes for worship, and the dragon lion's head still exist and develop. Production places and sales places such as Hai Thuong Lan Ong, Luong Nhu Hoc, Chau Van Liem, create space and colorful appearance for the streets, which are also landscape resources. Great tourist attraction of District 5, and the city.

4.1.2 Indian community

Tangible culture:

The Indian community in HCMC is a special community of residents, which appeared with the establishment of French colonial rule around the end of the nineteenth century. By the beginning of the twentieth century, they were quite a large community with a population of over 1,000 people concentrated in the center of Saigon and Cho Lon. By the beginning of the twentieth century, the Indians had become a powerful community in terms of economy and politics. In 1935, the Indian community in Saigon established "The Cochinchina Hindu Mutual Aid Association". The Association was sponsored by the Governor of Cochinchina at that time, Pierre Pagès, and he was honored as the Honorary President of the Association. The Association operates with a Charter, including 14 chapters and 87 articles. The terms are specified very clearly such as: members of the Association must be French-Indian adults, fees must be paid to join the Association, regulations on governance, welfare fund (The II Center of Vietnam National Archives, 2017)

Over the decades, Indians living in Saigon have intermarried with Malaysians, Vietnamese (the Kinh or the Cham people) and a number of other ethnic groups creating generations of mixed-blood Indian-Vietnamese. They are still called Indians but suffer the vicissitudes of history. Due to the fact that Indians do not live together, it is not possible to form a bustling region (like a Chinatown). Indians in HCMC do not live in concentration, so they do not form "oases" to preserve their culture. Moreover: “due to business needs, the concentration in residence of this community (the Indian community) is not high, but scattered in a certain areas, Districts 1 and District 5 is where they built their religious facilities. After 1975, quite a few residents of this community returned home or went abroad to live, so the dispersion in the residence of the Indian Muslim community was even higher. Besides, in the marriage relationship with other ethnic groups, most of which are Vietnamese (Indian husband and Vietnamese wife), the families of these generations still live scattered in other districts of the cities such as Binh Thanh, District 6, District 7, Go Vap District…In Saigon, in the area of District 1 and District 3 today, where Indians live and do business, it is quite crowded. The tangible cultural heritage of the Indians includes community heritage, especially religious relics, and is most concentrated in three Hindu temples and two mosques (Le, V.Ng, 2017).

Mariamman Temple: The official name of the temple inscribed on the gate's signboard is "Ba Mariamman Temple" ("Bà" is an respected elderly woman, Granmother). The temple is located in the area where the Indians used to set up shop and make a living, especially those working in the credit, real estate, and textile industries. Currently, the temple is located at 45 Truong Dinh Street, Ben Thanh Ward, District 1. The temple was built by Indian merchants in Saigon at the end of the 19th century. Initially, the temple was small in size and only for Hindus to worship. Along with the changes of history, there was a period when the temple was abandoned and left unattended. The existing architecture of the temple is the architecture restored and built by the Indians in the overseas Indian association living in District 1 and Ben Thanh market in the 50s of the twentieth century. Mariamman Temple was built on a fairly large scale with 3 main compartments: The central area is the main hall - where the god Mariamman reigns, with the largest area. Mariamman is a goddess in Hinduism popular in South India. The remaining two shrines are smaller than the main one, called "Aunt" (Maduraiveeran) temple (on the left) and "Uncle" (Pechiamman) temple (on the right), in order to protect Bà. Currently, Mariamman Temple is the largest and most famous Hindu temple among Indian temples in HCMC. Here, worshiping activities are practiced every day. Believers who want to offer incense or make offerings to the goddess can do it between 8–9 am and 7–8 pm. Particularly, the solemn day is every Friday (According to Hindu tradition, Friday is the day of the mother goddess Shakti, another incarnation of Mariamman); On the first and fifteenth day of every month (according to Vietnamese tradition) there is an additional time of worship at 10-11 am. The main festival of the temple is the festival of Via Ba Mariamman (procession of Mariamman), held around October of the solar calendar every year, which has attracted a large number of faithful to attend. Currently, the temple has been directly managed by the Indian community and maintains religious, cultural and social activities. The People's Committee of District 1 has appointed a representative board to manage and operate the temple's activities.

Sri Thenday Yutthapani Temple: The temple is also known as Administ Pagode Chetty, the inscription on the temple door is Sri.Thenday Yutthapani. The folk name of the temple is Ong Pagoda. The temple is currently located at 66 Ton That Thiep Street, Ben Nghe Ward, District 1. According to documents, Sri Thenday Yutthapani temple appeared in 1880, built by the Chetty Indian community right in the densely populated Indian area: Ohier Street (now Ton That Thiep Street). This is a busy business district of the Chetty community with banking, money lending and money exchange activities. Initially, the temple was also small in scale, built in the style of Mandala architecture, similar to the architecture of Mariamman temple. The center of the main hall is built high on the tower wall. The shape of this tower resembles the peak of Mount Meru - the center of the universe. Experiencing many times of restoration and repair, but the main architecture inside the temple remains the same to this day, except for the main tower on the roof. SriThenday Yutthapani Temple is the residence of god Murugan along with a system of many other gods: Ganesha, Brahma, Vishnu, Shiva, Sri Krishna. Murugan is a very famous deity in Hinduism, widely worshiped by the Indian community. The god represents courage, resilience and protection for humans. Historically, the temple's operations were also halted and had to be closed for a while. Since the 1990s, the temple has been managed by the Indian community and put into normal operation. Sri Thenday Yutthapani Temple is located in a quiet corner of the city, so it is quite quiet, the people who come to the temple are mainly for ceremony and they are mostly Indians or of Indian origin.

Subramaniam Swamy Temple: Subramaniam Swamy Temple (referred to as Subramaniam Temple) is currently located at 98 Nam Ky Khoi Nghia Street, Ben Thanh Ward, District 1. The temple is also known as Ong Pagoda. Nam Ky Khoi Nghia Street, one of the oldest and busiest streets in HCMC. Just like Sri Thenday Yutthapani temple, Subramaniam temple is also the abode of god Murugan. The temple was founded around the beginning of the twentieth century. The architecture of the main hall is the largest compared to the Indian temples in HCMC. Although it was also restored over time, the temple still its original architecture. Compared to the other two temples, Subramaniam temple is currently very sparsely attended by devotees, mainly welcoming visitors to visit and there are a few Indian merchants visiting the temple to worship.

Indian mosque: Going back to the past in the early 20th century, foreigners in Saigon during this period were mostly foreign merchants from India, Pakistan, Arab, Malaysia, Indonesia... all of them followed Islam. In which the majority are Indians, they have a need for a mosque for daily activities and rituals, which is the observance of the dogma of Islam… "They have contributed money together and been supported by the colonial government. France permits the construction of mosques to have places for ceremonies, in which there must have been the contribution of some French soldiers of African origin and some Cham people from Chau Doc who regularly used boats to transport goods to Saigon to sell and park their boats on the Ben Nghe River every month. When sold out, come back to buy another trip. These Cham people follow the Bani religion, or Islam" (Tu D. Ng, 2016, p.156). Out of 10 mosques in HCMC today, there are two mosques built by the Indian Community in the early years of the last century. These are Cholon Mosque (Cholon Jamial Mosque) and Dong Du Mosque (Jamia Al Muslim Mosque). Cholon Mosque is located at 641 Nguyen Trai Street, Ward 11, District 5, built in 1932. Dong Du Mosque (Jamia Al Muslim Mosque) is located at 66 Dong Du, Ben Nghe Ward, District 1, was built in 1935. These are two mosques in Saigon serving believers from South India living in the city.

The two mosques have relatively similar architecture, solidly built in the style of the Indo-Middle Eastern model, because both mosques were built in the same period, by Indian expatriates funded to build. The two mosques mentioned above are painted in white, with sophisticated, meticulous, airy, decorative motifs that look very airy and not overwhelming. These two mosques have a long history imbued with the national identity of the overseas Muslim Indian predecessor who lived in southern Vietnam before 1975. Not as sophisticated as the mosques in the Middle East or other places, but it has its own timbre of a people. The mosque is built on a high foundation, showing the sacred and noble. Especially in Vietnam, mosques are always built in the East-West direction. The courtyard in front of the cathedral is a special highlight in the bright campus, which is displayed with potted plants, and on one side of the hall there is a pool for male worshipers to collect water for cleaning. The roof of the cathedral is elegantly decorated with only the crescent moon and star. On the night Allah gave the Koran, there was only a crescent moon and a star, so they took it as a decoration on the roof of the mosque.

Intangible culture:

Although the Indian community makes up a very small percentage of the population in HCMC (only about 1000 people), their culture and religion have an influence on the spiritual life of Vietnamese people. The Vietnamese people's pervasive absorption of Hinduism can be explained, first, that there is contact not only in the present but also in history. Second, the influence is due to the status and reputation of the Indian culture. India with more than 5000 years of history, has a brilliant civilization that is considered one of the civilizations of mankind. India also has many scientific contributions to the region and the world. Although this is the culture of a small community, this is a long-standing and unique culture. Besides the issue of belief, religion, and philosophy, other issues such as, music, cinema, food, lifestyle, etc. Vietnamese people are more attracted to Indian culture than vice versa. Many Vietnamese practice non-killing (ahimsa), practice yoga, and become vegetarian. While Indians still keep their own traditional identity. If there is a change, perhaps the Indians are trying to assimilate into Vietnamese culture. Indians also like to celebrate the Vietnamese New Year. On traditional holidays, Indian families make offerings to Ganesa and Lakshmi, the goddess of happiness and wealth. People burn lamps and candles everywhere in the house and in the street, this is an indispensable custom in Indian culture.

The most special is the festival of procession at Ba Mariamman Temple. In the past, the Hindu temples in HCMC often held huge festivals, the procession of Ba was paraded through the streets. During the festival (mid-October every year), the statue of Ba Parvathy sits on the back of the lion Simha Vahanam and is carried through the streets of Ben Thanh area. Today, this custom has been changed, to the holidays, only the symbolic procession of the Lady in the temple precinct. Contacts and acculturation in the Indian community only manifest on the surface, mainly in activities, while the acculturation of Indian culture in the Vietnamese community takes place at the depth, in the heart of Vietnamese consciousness.

Indians in HCMC have two characteristics in terms of cultural exchange, which is difficult, that are a small population and scattered living. Ethnic process studies show that under the same natural conditions, the ethnic group with the larger population will prevail in development. A community that is less surrounded by the majority community increases ethnic contact. Due to frequent contact with ethnic groups, the majority of people use their language as the communication function of their mother tongue. Although “there are still some elderly Indians who use the Indian language to communicate with each other in the Indo-Islamic community of Jammaah Catinat (66 Dong Du). Most Indian Muslims in HCMC aged 30 or under no longer speak Indian. Language not only acts as a function of ethnic communication, but also a function of ethnic discrimination. Not knowing the mother tongue is also a sign of cultural change and erosion of traditional culture. Communities who want to protect their cultural traditions often choose to live in clusters. When residents cluster together, it increases community relations and controls the behavior of members (through conventions such as the Huong convention of Vietnamese villages), so the culture is preserved. When Indians get married to Vietnamese, they usually live in the wife's house. Studies show that the form of residence greatly influences culture. After marriage, if a woman lives in the cultural space of her husband's side, the wife will be influenced by her husband's culture. If he resides with his wife, the husband will be influenced by the culture of his wife. In a specific context, due to the post-marital residence of Indians, mainly in the wife's family, it has led to cultural exchanges, influenced by Vietnamese culture (Le, V.Ng, 2017).

4.2 Ethnic Indian and Chinese culture in CBUT development of HCMC

4.2.1 Ethnic Indian and Chinese culture as tourism resources

Talking about the human resources of the Chinese people and Indian people is referring to the cultural features expressed in interaction with the recipient (herein, mainly through the communication behavior of local residents with tourists and customers). That includes not only receiving tourists' cultural values, but also observing life, exchanging thoughts, feelings, attitudes of sympathy, sharing and learning. Manifestations of this characteristic, from the perspective of tourism resources, can be clearly seen in specialized streets, residential alleys and in each Chinese and Indian family. Especially the alleys, today still retain many cultural identities because of the relatively concentrated presence of Chinese and Indian residents. Through visiting, contacting and directly feeling with local people, visitors feel the closeness and attachment to these places and every time they come here, they bring them back.

HCMC is similar to Hoi An and Hanoi (two other ancient city of Vietnam), it is really a living museum about the urban lifestyle that has existed since at least the late seventeenth century. CBT in HCMC is the immersion of tourists into the cultural space and the absorption of the values of that lifestyle. Saigon – Cholon (now HCMC) is the place where the urban lifestyle is located, bringing with it the soul of urban culture. In that overall cultural system, there is ethnic culture, but it is not the original ethnic culture in the rural, mountainous areas or where their ancestors migrated. Ethnic groups have been modified to suit urban lifestyles. Of course, visitors will absorb "a nuance" of ethnic culture in HCMC but will not be ethnic culture (Chinese, Indian) as an ethnographic knowledge or Cultural studies have been known through books, but that is the unique ethnic culture in Saigon - Cho Lon through contact and feeling. Ethnic culture in Saigon has its own characteristics and through cultural values that tourism developers can turn them into products of community tourism. Experiencing CBT in HCMC, visitors will come to "Ancient Saigon-Cho Lon" to experience traditional culture and old urban lifestyle. But for researchers, it is necessary to identify and clarify the lifestyles, customs and cultural activities that are still imprinted with the imprint of old Saigon, and especially to identify specific cultural space of HCMC today. That must be not the urban lifestyle, the ethnic culture in general, but the ethnic culture of the Chinese and the Indian in the heart of the ancient Saigon - Cho Lon urban area and carrying the "messages" of history.

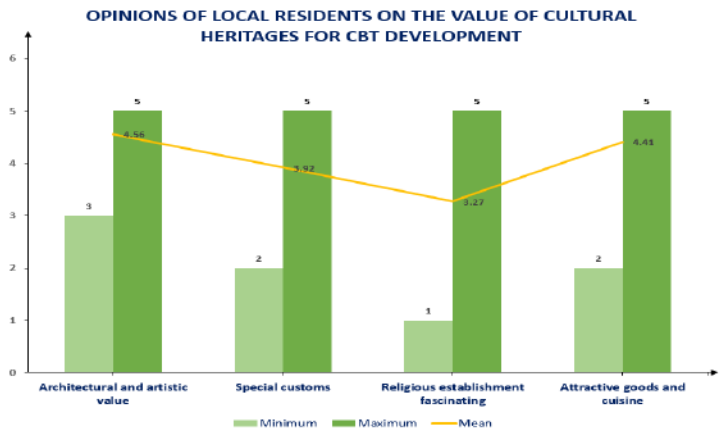


Figure 4: Local residents' opinion on cultural heritage for CBT development

The average value of the variable (Mean) is the most explanatory column in the table. Applying the scale of Likert with 5 levels, we have a score of 3 as intermediate, if it is 3-5, it means that the respondents agree with the point of view of the given variable and demonstrates that people understand their cultural value for CBT development. The Chinese and the Indians are well aware of their traditional cultural values and consider that those cultural values can be promoted for community tourism.

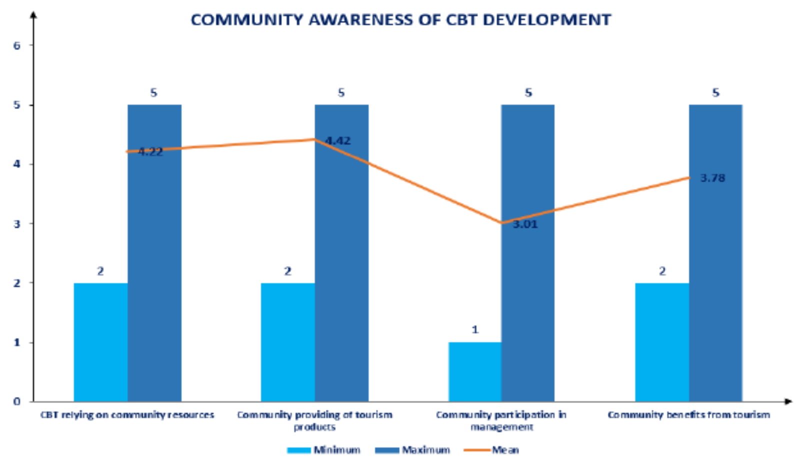


Figure 5: The community's awareness of CBT development

Residents' awareness of CBT is also relatively good, probably most of the residents here are used to doing business, are well educated and young. This is probably one of the advantages when implementing community tourism projects.

4.2.2 Selection of location to exploit CBUT

Through surveying the distribution spaces and content of ethnic cultural resources, we found that the places that can exploit community tourism are the residence spaces of the ethnic groups in the urban space of the city. Currently, HCMC has 5 zone groups as follows: Exploiting locations associated with: (a) the space of craft streets and traditional markets; (b) associated with the space of alleys and food streets; (c) associated with ancient architectural monuments; (d) associated with the space of festivals and religious activities; (e) attached to the above mixed spaces.

To be able to effectively implement the design of a model of CBT related to the culture of ethnic communities in HCMC, first of all, it is necessary to have a deep understanding of ethnic communities and ethnic cultures in HCMC. It is necessary to involve experts who have experience in community tourism activities to design and plan community tourism activities in HCMC. The design of community tours should pay attention to the acculturation relationship of ethnic culture in history, this is the difference in ethnic culture in HCMC compared to other regions. On that basis, we recommend the following specific spaces:

In District 1: CBUT will evoke a "nostalgic Saigon" with memories of Saigon in the early twentieth century, linking outstanding cultural heritages and cultural spaces of the Indian. Some point tour routes can be: Starting from the space of Ben Thanh market, visitors will visit and immerse themselves in the cultural and religious life of the system of Mariamman temples (45 Truong Dinh, District 1), Sri Thenday Yutthapani temple: (66 Ton That Thiep, District 1), Subramaniam Swamy Temple (98 Nam Ky Khoi Nghia Street, Ben Thanh Ward, District 1) and Dong Du Mosque (66 Dong Du Street, District 1). At Ton That Thiep, Nguyen Thai Binh, visitors will admire the business places of Indians and feel the memories of the ancient Indian community, which is part of the "Nostalgic Saigon" trip.

In the area of District 5: Community tours associated with "Cho Lon memories" for a while, along with the cultural community space of the Chinese. From the center of Cholon (District 5 Post Office, Mac Cuu Street), the sightseeing and experience directions will follow the main East-West axis (Tran Hung Dao, Nguyen Trai streets) and combine with horizontal streets including Tan Da, Luong Nhu Hoc, Trieu Quang Phuc, Hai Thuong Lan Ong, Chau Van Liem, Hau Giang, Le Quang Sung,...) and from there: Experience of the "alley culture" and local families' activities, residence habits of the Chinese in the alleys (Hao Si Phuong alley, Thai Ho Hang - Tran Hung Dao street, Dich An Ly, Tue Hoa Ly - Nguyen street) Trai, Quang Phuc Hang - Tan Da street, Trieu Thuong alley - Cao Van Lau street ...). Experience of the "spiritual culture" in the Chinese Assembly Halls (Tue Thanh Hoi Quan, Nghia An Hoi Quan, Ha Chuong Assembly Hall...): Experience of "commercial culture": Soai Kinh Lam Market, Dai Quang Minh, Dong Khanh; Kim Bien market; Binh Tay market; Experience of "food culture": Tran Hung Dao, Hau Giang, Le Quang Sung, Mai Xuan Thuong; Experience of the "culture of the street" with traditional crafts: lanterns (Luong Nhu Hoc), worship items (Tran Hung Dao, Nguyen Trai), silversmiths (Tran Hung Dao), traditional medicine professions (Hai Phong). Thuong Lan Ong). On that basis, we propose the starting nucleus of community tours/tours starting from walking streets on the basis of alleys, specialized streets or craft streets associated with heritage core areas. object. Building public tourism models of HCMC needs to start from the alleys or from the pedestrian streets, which is essential to "start up" a certain community to do tourism and thereby make the nucleus spread. radiate.

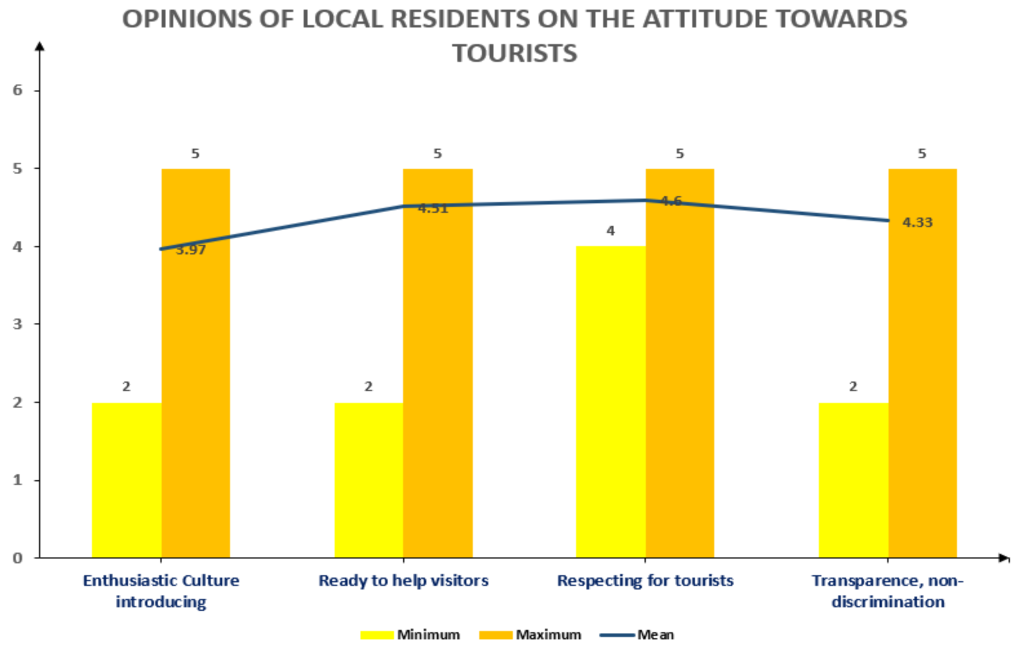


Figure 6: The scale of the attitude of residents towards tourists

Respondents' responses were very positive towards tourists. As mentioned, the trading culture of the Indians and Chinese has trained them to be open-minded for hundreds of years. This is also favorable for plans to expand CBT in the urban areas where they live.

5 DISCUSSION :

5.1 Clarifying more about Chinese and Indian cultural connotations in HCMC

What we present above is not the entire culture of the Chinese and Indians in HCMC. Some other types of culture such as costumes, music, theater performances, etc. have the potential to become resources for tourism development of HCMC. However, to a certain extent, it also shows some characteristics of Chinese and Indian culture in HCMC. *Firstly*, Chinese culture and Indian culture in HCMC are associated with the process of settlement and integration of the Chinese and Indian communities into the Vietnamese ethnic community. It is the transition from immigrant to citizen status. The cultures of the Chinese and the Indians are the result of centuries of integration. On the other hand, Chinese and Indian cultures are also positive factors promoting the integration of Chinese and Indians. Chinese culture and Indian culture have some similarities with traditional Chinese or Indian culture but are not Chinese (as in China) or Indian culture (as in India). This is also something to pay attention to in tourism activities, especially for tourists when learning about culture in HCMC, to avoid confusion of many people. Chinese culture and Indian culture in Vietnam, is a part of the ethnic community culture in the Socialist Republic of Vietnam. *Secondly*, the Chinese and Indian cultures in HCMC are quite diverse and rich, partly apart from the common features, there are quite distinct differences between local groups and dialects. In HCMC, between the cultures of the Cantonese, Chaozhou, Fujian, Hainan Chinese groups, there are many differences in tangible and intangible culture. This is a tourist potential, providing tourists with a multi-dimensional view of Chinese culture. For Indian culture it is the difference between the Hindu Indian community and the Muslim Indian community. *Thirdly*, Chinese culture and Indian culture exist and develop in the urban space, a large city with a rich history and culture, Saigon - Cho Lon city before 1975 and HCMC today. The Chinese and Indians in HCMC are urban dwellers. Their culture is more or less different from the Chinese and Indian culture in rural areas. Chinese and Indian culture in HCMC is both closed (closed) and open. Right from the beginning of settling in Saigon - Cho Lon, with the status of immigrants, overseas Vietnamese, Chinese and Indians had to take care of all aspects of their material and spiritual lives by themselves. Households must rely on community cohesion to survive and develop. On the other hand, they also have to expand their economic, social and cultural relations to integrate. That is inevitable, it must be open for development, especially living in urban areas with many ethnic groups, cultures, and religions.

5.2 Efficient operation of tourism resources based on Chinese culture and Indian culture

Back to the issue of exploiting the potential of Chinese culture and Indian culture in community tourism activities in HCMC, with some aspects that need attention. The current concept of CBT has a number of different interpretations. In English, there are many words for CBT, but it is worth noting that there are two words: Community - Based Tourism and Community - Participation in Tourism. is close to the concept of CBT specified in Article 3, Clause 1 of Vietnam's 2017 Tourism Law. In fact, tourism activities in HCMC in recent years have more or less sought to exploit Chinese culture and Indian culture as a product of cultural tourism. A number of tour operators take tourists to visit Chinese shrines (temples) in District 5 and Indian temples in District 1 and District 3. CBT activities with Chinese and Indian cultures are still very limited or barely get enough attention. This can also be understood, because CBT in Vietnam is still very new, not popular, and has quite vague concepts, especially CBT in urban areas (in Vietnam, tourism in recent years, the community has been organized experimentally in some rural and mountainous localities, such as in Kon Plong district (Kontum province), in the Northwest sub-region, Phong Tho district (Lai Chau province), in Tra Vinh province (Linh, D. T, 2021).

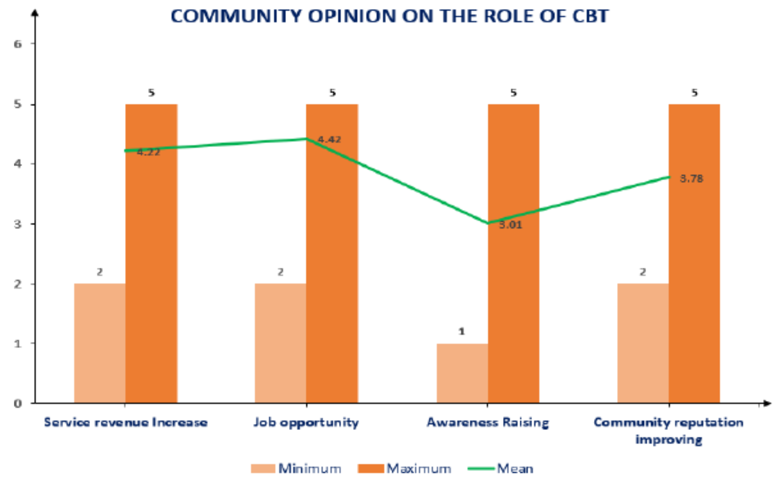


Figure 7: The scale of residents' awareness of the role of CBT

The observed householder also has a very good understanding of the role of CBT, which benefits not only their family but also their community. It also brings not only material benefits but also mental benefits, not only immediate benefits but also long-term benefits.

CBT in some respects, emphasizes the initiative of the local community to attend (or participate) and enjoy the benefits of tourism activities. The local community has access to information on the guidelines and policies of the state and local on tourism activities and development in the locality, is empowered and decides on some contents related to the process of tourism organization and activities that affect the community. The initiative of people and communities in participating in tourism activities is considered the basic content of CBT. This also shows that the organization of CBT in rural areas has more advantages than in urban areas. If the urban community mainly unites the community by neighborly relations and occupation, in rural areas, community cohesion also has blood relations. The blood relationship is inherent in tradition and mobilizes community strength in community tourism activities. Thus, CBT is a type of tourism with a special character, in terms of material and spiritual benefits, it is directed towards the local community. To a certain extent, local residents are given ownership over the tourism process in the area where the community lives.

The problem posed in this article is how to exploit effectively and sustainably in community tourism activities with Chinese culture and Indian culture in HCMC. To be able to effectively implement community tours related to Chinese and Indian culture in HCMC. *First of all*, it is necessary to have deep understanding of Chinese culture and Indian culture in general and of the Chinese and Indians' in HCMC in particular. On the other hand, it is necessary to have the participation of experts who have experience in community tourism activities. These people are responsible for designing and planning community tourism activities about Chinese and Indian culture in HCMC. CBT activities require multi-stakeholder participation. In addition to the people, travel organizations (domestic and foreign), there are also local authorities, management boards of assembly halls, temples and tourists. Therefore, the coordination between the parties is very necessary to ensure the effectiveness of community tourism activities. Experience of CBT to understand Chinese and Indian culture also needs to be placed in a broader context than tourism activities in HCMC and some related regions. Because the culture of the Chinese and the Indian people in HCMC does not exist alone and separates according to geographical areas, but parallels and intertwines with the cultures of the Kinh, Khmer, and Cham ethnic groups. The design of CBT tours should pay attention to the acculturation exchange relationship of Chinese culture and Indian culture.

An issue that should also be noted in community tourism activities with Chinese and Indian cultures in HCMC is the sharing of responsibility and distribution of benefits of the parties involved. The purposes of tourism are many, but the profit benefit is one of the calculations. What benefits will CBT bring, other than the spiritual benefits of introducing culture to tourists or promoting Chinese and Indian culture? In addition to the profits of tour operators, local people and communities also have certain benefits, such as income from the sale of tickets to places to visit temples and shrines, from the sale of local souvenirs, culinary services, entertainment… Parties involved in CBT consider the division of benefits and accompanying responsibilities. A number of CBT activities in recent years have brought remarkable results to local people and communities. Some households thanks to tourism have improved their lives better, the locality has a source of income to repair and renovate infrastructure and facilities to meet tourism development. Therefore, it is necessary to pay attention and consider the distribution of benefits and profits to the parties participating in community tourism. CBT is always towards sustainable development, bringing benefits to the community and protecting the natural and social environment. CBT on the basis of Chinese and Indian culture in HCMC is essential not only for the tourism industry, but also contributes to promoting the values of Chinese and Indian culture, a component of Vietnamese culture. However, due to ethnic history, ethnic culture of the Chinese and Indians in general and in HCMC has its own characteristics compared to some ethnic groups in Vietnam. Therefore, CBT activities based on Chinese and Indian cultures need special attention when planning, designing and implementing tourism activities in a suitable and effective manner. possibility.

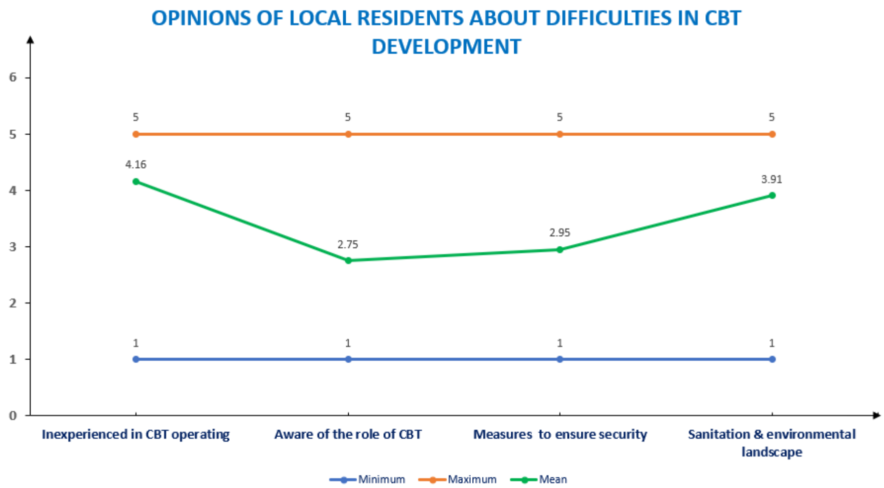


Figure 8: The scale of residents' assessment of the difficulties in CBT development

Among the obstacles that residents feel they will face, the most difficulty is the experience of operating community tourism, followed by the difficulty of keeping the landscape environment clean and improving the sanitation system. While the difficulties in understanding the role of CBT and ensuring safety are factors of medium concern.

6 CONCLUSION:

From the results of theoretical and practical research on CBT and CBUT, an overview of the potentials of ethnic cultural values in HCMC and directions of CBT exploitation in HCMC. we draw the following conclusions as follows:

For the concept of CBT, there are many different definitions of this type of tourism in the world and in Vietnam. In fact, this type of tourism is more popular in mountainous and rural areas than in urban areas. In the world, CBUT is still a relatively new issue and is gradually being improved in both theory and practice.

For the community culture in urban areas, it plays a great role in the political, social and economic life of a city. For HCMC, the urban community culture is expressed as the culture of ethnic groups of many different ethnic groups, in which the Chinese and Indian cultures are characterized by the preservation of traditional values but resonating the elements of cultural exchange and acculturation, as well as the openness in ethnic culture compared to other localities across the country. It is a very rich tourism resource if the exploitation is reasonably planned.

For the shaping tourism resources and exploiting urban CBT in HCMC: it is necessary to stick to the residential areas and cultural space of the communities, in parallel with preserving the environment. preserve and preserve ethnic spaces and traditional values. About defining space with exploitation directions, we give the selection of places associated with craft streets, traditional markets, alleys, food streets, relics, festivals and religious activities.

REFERENCES :

1. Phan An và cộng sự (2016), *Văn hóa người Hoa Nam Bộ*, Nxb. Văn hóa - văn nghệ TP. HCM [An, P. at all. (2016). *Chinese culture in the South*, Publisher: Culture and arts. HCM], 33-46.
2. Asli, D.A Tasci, Kelly, J. Semrad and Semih, S. Yilmaz. (2013). Community based tourism Finding the eqiulibrium in the COMCEC context Setting the Pathway for the Future. *the COMCEC Coordination Office,* Ankara/TURKEY, 9-11.
3. Võ Thanh Bằng. (2008). *Tín ngưỡng dân gian ở Thành phố Hồ Chí Minh* [Bang, V.T. (2008). *Folk beliefs in HCMC*, Publisher: Vietnam National University, HCMC], 431-436.
4. Duxbury, N., Hosagrahar, J., Pascual, J. (2016). Why must culture be at the heart of sustainable urban development?. *by UCLG.* (https://www.researchgate.net/publication/295086795), 7-8.
5. Judd, D.R, & Fainstein, S.S. (1999). *The Tourist City*. Yale University Press, 36.
6. Tổng cục thống kê. (2019). *Kết quả toàn bộ điều tra dân số và nhà ở năm 2019*, Nxb. Thống kê [General Statistics Office of Vietnam. (2019). *Results of the entire population and housing census in 2019*. Publisher: Statistics], 17.
7. Hoàng Trọng, Chu Nguyễn Mộng Ngọc. (2008). *Phân tích nghiên cứu dữ liệu với SPSS*, Nxb. Hồng Đức [Trong, H., Mong Ngoc Ng.C. (2008). *Analysis of research data with SPSS Volume 2,* Hong Duc Publishing House], 24.
8. Sở Du lịch TP.HCM .2020. Kết quả hoạt động của ngành Du lịch TP.HCM năm 2019, phương hướng hoạt động năm 2020. *http://hta.org.vn,* truy cập ngày 09/06/2022 [HCMC Department of Tourism. (2020*). Operation results of HCMC Tourism Industry in 2019, operation direction in 2020*. http://hta.org.vn (HCMC Tourism Association), accessed June 9, 2022].
9. Sở Du lịch TP. HCM. (2022). *Báo cáo tình hình hoạt động 6 tháng đầu năm 2022 và phương hướng, nhiệm vụ trọng tâm 6 tháng cuối năm 2022*, Sở DL TP. HCM tháng 6/2022 [HCMC Department of Tourism. (2022). *Report on activities in the first 6 months of 2022 and orientations and key tasks in the last 6 months of 2022*. HCMC, June 2022]
10. Huang, M. (2019). *Research on the Innovation and Shaping of Urban Culture Brand Image from the Perspective of Regional Economy—Taking Guangzhou as an Example*. IOP Conf Ser: Earth Environ Sci, 267, 052042, (https://iopscience.iop.org/article/10.1088/1755-1315/267/5/052042/meta), 2.
11. Lã Quốc Khánh. (2015). “Du lịch Thành phố Hồ Chí Minh trong xu hương toàn cầu hoá”. *Kỷ yếu HTKHQT: Toàn cầu hoá và địa phương hoá Du lịch*. Nxb. ĐHQG TP. HCM [Khanh, Q.L. (2015). "HCMC tourism in the trend of globalization". *Proceedings of the International Scientific Cooperation: Globalization and Localization of Tourism*, Publisher: Vietnam National University. HCM], 126-127
12. Ngô Văn Lệ. (2017). Giao lưu văn hóa Ấn ở Thành phố Hồ Chí Minh. *Kỷ yếu Hội thảo: Tiếp xúc và giao lưu văn hóa của cộng đồng người Ấn ở thành phố Hồ Chí Minh*. Đại học Sài Gòn [Le V.Ng (2017). "Indian Cultural Exchange in HCMC", *Proceedings of Workshop: Cultural Contact and Exchange of the Indian Community in HCMC*, University of Saigon], 15.
13. Li, M. & Wu, B. (2014). *Urban tourism. Encyclopedia of Tourism*. Springer International Publishing, 1–2.
14. Li, P., Wang F., Zheng, X. & others. (2020). *Influencing Factors and Mechanism of Urban Community Tourism Development: A Case Study of Beijing*. Sustainability, 12(7), Licensee MDPI, Basel, Switzerland, 1.
15. Tạ Duy Linh. (2022). *Hoạt động du lịch cộng đồng của hộ gia đình Khmer tại tỉnh Trà Vinh*. Luận án Tiến sĩ. Đại học Khoa học xã hội và Nhân văn TP. HCM [Linh D.T (2022). Khmer *household participation in community tourism activities*. Doctoral thesis. University of Social Sciences and Humanities. HCMC], 15-20.
16. Louise, Dixey. (2005), *Inventory and Analysis of Community Based Tourism in Zambia*, (http://africanphilanthropy.issuelab.org/resources/20015/20015.pdf), 29.

17. Mtapuri, O., Giampiccoli, A. (2020). *Beyond Rural Contexts: CBTfor A Better Life in The City*. Advances in Hospitality and Tourism Research (AHTR), 8(2), (https://www.researchgate.net/publication/347891564), 420–421.
18. Quốc hội nước CHXHCN Việt Nam. (2017). Luật số: 09/2017/QH1, Luật Du lịch, <https://thuvienphapluat.vn/van-ban/Van-hoa-Xa-hoi/Luat-du-lich-2017-322936.aspx>, truy cập ngày 24/6/2022 [National Assembly of the Socialist Republic of Vietnam. (2017). *Law No: 09/2017/QH1, Law on Tourism,* <https://thuvienphapluat.vn/van-ban/Van-hoa-Xa-hoi/Luat-du-lich-2017-322936.aspx>, accessed on June 24, 2022].
19. Nunnally, J. (1978). *Psychometric Theory,* New York, McGraw-Hill
20. Sally, Asker., Louise. Boronyak, Naomi, Carrard. & Michael, Paddon (2010), *Effective community based tourism: A best practice manual*. Sustainable Tourism Cooperative Research Centre, Australia, 2.
21. Nguyễn Đình Tư. (2016). *Chế độ thực dân Pháp trên đất Nam Kỳ*. Nxb. Tổng hợp TP. HCM [Tu, D.Ng. (2016). *French colonial rule in Cochinchina, volume 2*, HCMC General Publishing House], 156.
22. Trung Tâm Lưu trữ Quốc Gia II. (2017). Phông thống đốc Nam Kỳ, hồ sơ 3840, tài liệu về Hội tương tế Ấn kiều tại Nam Kỳ, giai đoạn 1935 – 1940 [The II Center of Vietnam National Archives. (2017). *Archive of the Governor of Cochinchina*, *File 3840, Profile and Operational Charter of the Cochinchina Hindou Mutual Association*, 1935-1940].
23. World Tourism Organization (UNWTO) (2020), *UNWTO Recommendations on Urban Tourism*, World Tourism Organization (UNWTO). https://www.e-unwto.org/doi/book/10.18111/9789284422012, .3
24. Zapata, MJ., Hall .CM., Lindo, P., Vandershaeghe. M. (2011). *Can CBTcontribute to development and poverty alleviation? Lessons from Nicaragua*. *Current Issues in Tourism*. Routledge Taylor & Francis Group. https://www.researchgate.net/publication/233048440, 2-3.

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

DOIs:10.2015/IJIRMF/ISCBMSS-2022/013 --:-- Research Article/Paper

Examining the Psychological Impacts of Death and Coping among the Igbo Tribe in Mbaise of Imo State in Nigeria

[1]Rev Fr. Julius. M. A. Ohanele, [2]Mr. Clifford Munyama
[1]Post graduate student, MSc Psychology and Counselling, CHRESO University, Zambia, Africa
[2]Lecturer CHRESO University, Zambia, Africa
[1] Email - juliusohanele@gmail.com, [2]Email-cliffordmunyama@gmail.com

Abstract : *Death is a concept that is as ancient as humankind. Medical practitioners agree that death comes as a result of many causes, namely: accidents, diseases, just to mention but a few. According to the World Health Organization (2018) out of the 56.9 million deaths worldwide in 2016, the majority of deaths came from diseases, and injuries among others. The main aim of this study was to examine the psychological impacts of death and coping among the Igbo tribe in Mbaise of Imo State in Nigeria. The scope of the study was Ezinihitte Local Government area in Mbaise. 399 respondents were randomly and purposively sampled, data was drawn from primary and secondary sources and in addition the required data was collected using a standardized questionnaire and an interview guide as tools for data collection. Furthermore, the data was analyzed using the SPSS and Microsoft excel. This study found that the majority of the Igbo people in Ezinihitte Local Government Area in Mbaise were female Christians, between the ages of 35-44 years, had attained tertiary education and were self-employed with an approximate income between N10,000 to N17,999. The study also found that Igbos had experienced bereavement in their family or death of relative(s) and usually grieved for more than 6 months but less than a year. Igbos believe men and women grieve differently and are traumatized, depressed, socially withdrawn, and helplessness after a bereavement and also believe one cannot control their grief alone. However, the magnitude is often depended on whether death was expected or unexpected. Igbos believe it is possible to feel the presence of the bereaved and important to conduct funeral proceedings. Igbos believe the best methods to assist people cope with bereavement is through providing more economic, psycho-social and spiritual support.*

***Key words**: Igbo, Burial rite, Psychotherapy, Death, Reincarnation and Coping.*

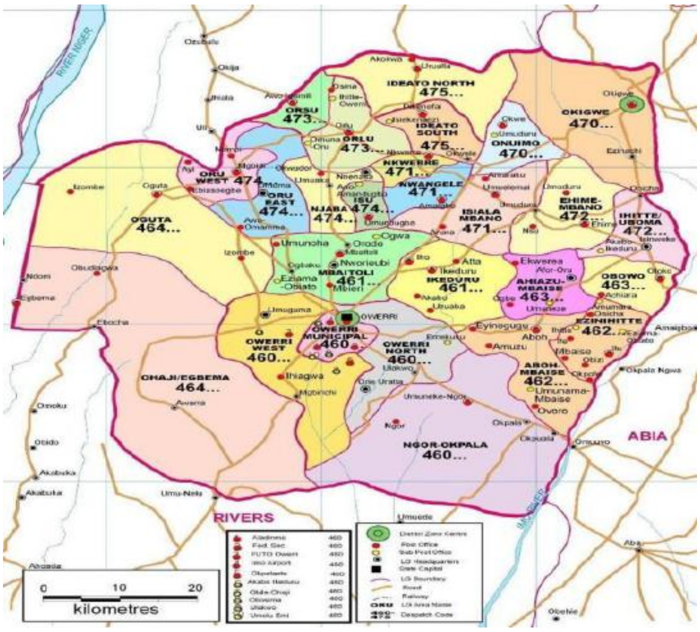
1. INTRODUCTION ;

Death is a concept that is as ancient as humankind. Njemanze et al (2017) state that death dates back to the beginning of creation and since then death has become a fact. However, questions relating to how and why man dies and what happens to the soul after death have been a major subject of speculation among many cultures. Medical practitioners agree that death comes as result of many causes, namely: accidents, diseases, maternal and natural causes/disasters just to mention a few. According to the World Health Organization (2018) out of the 56.9 million deaths worldwide in 2016, the majority of deaths came from diseases (such as Ischemic heart disease and cancer), infections, and injuries among others. Currently, the Australian bureau of statistics (2021) illustrates that the death toll in 2021 had increased by 4.2 percent by 30th November 2021. The article further shows that the death toll is higher than averages usually experienced in the months of September and October largely due to the Covid-19 virus and other diseases (mentioned above such as Ischemic heart disease and cancer), infections, and injuries.

Different cultures have their own interpretations of why man dies, what happens to and where the soul goes after man's death, and how to cope after death of a loved one. Izunwa (2016) equally affirms that the concepts of death do not have meaning only for technical parametric but also come from a people's culturally determined understanding of death. Therefore, he emphasizes that culture dictates perceptions of death and after life. In Igbo tradition for instance, man was meant to live forever but the mystery of death entered the world because he carelessly lost the three options (immortality, resurrection and the ability to become young again after a very old age) given to him by Chukwu (God) (Chimakonam and Ogbonnaya, 2015). The Igbo also believe death is also caused by spirits or deities. Therefore, this research sought to examine the psychological impacts of death and coping among the Ezinihitte Mbaise of Igbo tribe in Nigeria and to ascertain the best methods to cope with bereavement.

2. THE ORIGIN OF THE IGBO TRIBE

The origin of the Igbo tribe has been subject to speculation; however, the New World Encyclopedia (2018) states that the Igbo originated in an area about 100 miles north from Igbo land at the confluence of the Niger and Benue Rivers. Other scholars such as Agu (n.d) points to Israel as the origin of the Igbo tribe because of similarities between ancient Hebrew and the Igbo cultures. Today, the Igbo people constitute about 17% of Nigeria's general population and largely based in Southeastern Nigeria. Studies by experts have shown that four out of every five Africans outside Black Africa are Nigerians; and statistics further reveal that in demography and ethnography, three out of every four are possibly Igbos (Ononobi, 2015).



Mbaise in Imo State Nigeria

During pre-colonial period, the Igbo lived in small groupings devoid of kings or governing chiefs except for the Onitsha area and Nri and Arochukwu areas and life expectancy was low (New World Encyclopedia 2018). Ononobi (2015) illustrates that during this period the Igbos were mainly farmers and merchants, who went out hunting and fishing.

3. CULTURE AND CUSTOMS

Kroeber and Kluckhohn (1952), state that culture and customs are multi-dimensional concepts that have many definitions. In addition between 1920 and 1950 alone more than 157 definitions were developed in order to elaborate these concepts. Other scholars have come to agree on several key factors that encompass culture and customs and these include: 'a way of life', 'norms and values', 'learned accepted behavior' of a particular group, people or society. For instance, Izunwa (2016: 124) describes culture and customs as 'sociologically used to denote shared and learned behavior of the members of the society. Geertz (2000: 14, 45) on the other hand, sees culture and customs as 'the meaning placed upon experience by which we orient and navigate ourselves through events. Matsumoto (2004) equally affirms that culture and customs are dynamic system of rules created by society for continuity of attitudes, values, beliefs, norms and behaviors.

According to Izunwa (2016) culture and customs are beliefs concerning what people think to be true. He further explains that: These beliefs not only influence how a social condition is interpreted, they also influence the existence of the condition itself. Values on their own right are social arrangements about what is considered good and bad, right and wrong, desirable and undesirable. Values play an important role not only in the interpretation of a condition as a social problem, but also in the development of the social condition itself. When people cherish some set of values and do not feel any threat to them, they experience well-being. Therefore, culture and customs have a major role to play in the way people perceive and cope with death or bereavement. For example, in many African societies, death is only a transition from the physical realm to the spiritual realm. Mostly, the spiritual and physical realms exist side by side and not parallel as the heavens and earth are portrayed in Christian theology.

4. IMPORTANCE OF CULTURE AND CUSTOMS

When man is not governed by a set of symbols, beliefs, laws and evidently culture and customs; his unlimited potential can become chaotic and destructive. This is because man lacks the instinctual governing and focusing of behavior found in other species. From this notion Geertz (2000) states that without customs and culture: Humans would not recognizably be human and that culture is the key determinant in human behavior, social groups under the guidance of instructions encoded in moral systems and aesthetic judgments. In addition Man's ability to learn from his social experiences has allowed him to overcome difficulties and healing even after loss or bereavement. Therefore, *'no man is an island*'; Johnson (2013: 1) illustrates that man-setup cultures and customs in the context of creating a homogeneous society 'centered on overcoming challenges and continuation of civility and civilization.'

Culture and customs are important because they affect how society relates to bereavement. Pircher (2019) posited that culture and customs assist people to create relationships with each other in order to understand and enable them to resolve life challenges. Culture and customs further assist people with similar concepts to cooperate with one another as they also encourage good communication, recognition, needs, hopes and things that make them happy.

In Mbaise in Igbo land, everyone has a cultural role to play in the preservation of society's norms and customs. And this includes ensuring that honor and befitting burial is given to the deceased and counseling to the bereaved family in order to help them cope with death of their loved ones. An example is the beliefs that man's spirit does not die but continues to live on with the ancestors watching over the living and the ability of the dead to reincarnate. Therefore, the community works together in providing a befitting burial and counseling to the bereaved in order to help them cope with loss of their loved ones. Furthermore, in Igbo culture, befitting burial allows man according to Izunwa (2016) to transcend himself without experiencing mortal death; hence, man reaches out beyond the graves to the next life. Ebeh (2007) states that in many African cultures people are particularly known to think of the next world when they interred their deceased members in the graves with those house hold utensils that he or she was using in this present world. For instance, a hunter would be buried with his hunting tools in order for him to continue his journey in the afterlife as a hunter. Similarly, a King would be buried with his staff and kingly regalia and in most extreme cases buried together with his aide to help him in the afterlife.

5. RESEARCH METHODOLOGY :

The research was conducted in Ezinihitte Local Government Area in Mbaise of Imo State in Nigeria. 399 respondents were randomly and purposively sampled, required data was drawn from primary and secondary sources and in addition data was collected using both a standardized questionnaire and an interview guide as tools for data collection. Furthermore, the data was analyzed using the SPSS and Microsoft excel. This study used Ethnographic design. According to Sangasubana (2011), ethnography is a type of research design that uses an inductive, holistic and long-term commitment in which the researcher is both observer and participant. He further argues that this approach can employ both qualitative and quantitative research methods in order to ensure qualitative and quantitative data supplement and provide accurate and quality data. Creswell (2009) affirms that both qualitative and quantitative data can be collected at the same time in order for the strengths of one method to offset the weaknesses of the other and allow for a cross-validation of findings within a single study strategy.

6. RESULTS, INTERPRETATION AND DISCUSSION :

The main results of this research are as summarized in table 1, 2 and figure1 below.

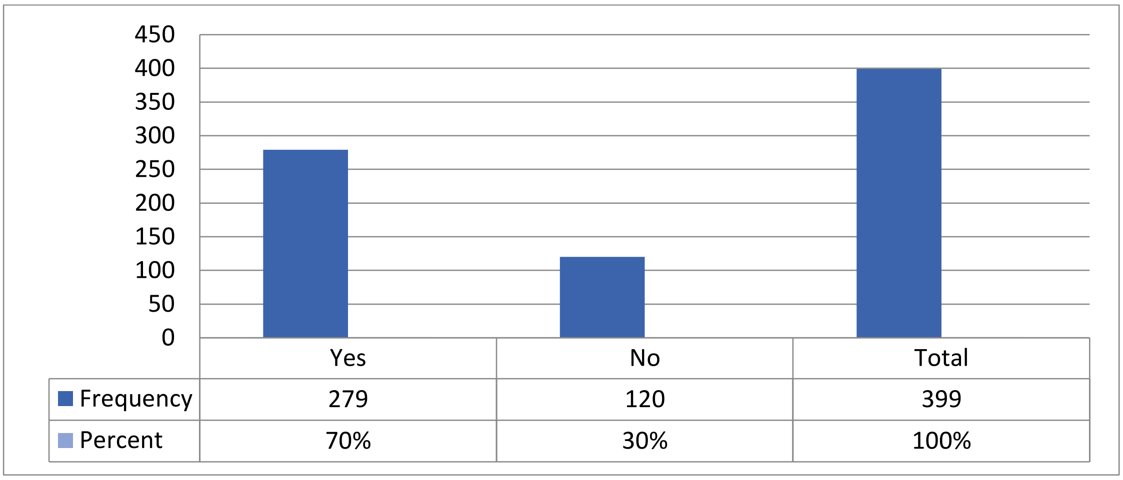


Figure 1 distribution of respondent's perception if men and women grieve differently.

Table 1 distribution of respondent's individual experience at the time of bereavement.

Experience after bereavement	Yes	Percent
Traumatized	45	11%
Depressed	30	7%
Social withdraw	42	11%
Absent-minded	51	13%
Nightmares	15	4%
Sadness	46	12%
Anger	24	6%
Guilt	15	4%
Tiredness	33	8%
Helplessness	18	4%
Anxiety	20	5%
Loneliness	60	15%
Total	**399**	**100%**

Source: 2021 Field Data

Table 2 Distributions of respondent's perception of the best methods that can be used to assist people cope with bereavement.

What are the best methods that can be used to assist people cope with bereavement?	Yes	Percent
Provide more financial support to the bereaved family	84	21%
Establish laws or restrictions that prevent the bereaved family from being exploited or mistreated	52	13%
Educate the community about the need for social support to the bereaved family	60	15%
Provide emotional and social support (i.e. community support and inclusion such dancing, singing and folktales)	76	19%
Providing traditional Igbo spiritual support (i.e. teaching about reincarnation, ascendance to the ancestral realm, proper burial ceremonies etc.)	43	11
Providing other religious spiritual support (i.e. Christianity, Buddhism, Hinduism, Islam etc.)	84	21
Total	**399**	**100%**

Source: 2021 Field Data

6.1 BEREAVEMENT EXPERIENCE

The field data illustrated that the majority of respondents felt traumatized, depressed, socially withdrawn, absent-minded, nightmares, sadness, anxiety, anger, guilt, tiredness and helplessness after a bereavement. According to Moor and Graaf (2015), if grief is prolonged or continues to persist in society, it may lead to potential adverse effects in human psychological development such as trauma, mental and emotional negative consequences on the bereaved.

Therefore, social support in times of bereavement is very important because its absence may lead the bereaved to be more engaged in depressive thoughts and memories of the deceased that would increase their chances of trauma, depression and other anxieties or emotional disorders that could lead them to ill health.

The findings of the research also revealed that (figure1), 70 percent of the respondents believed men and women grieve differently. Among the reasons that were indicated are: i) women by nature are caring due to their motherly love hence they grieve more; ii) men are strong because they are taught to be emotionally and physically strong hence they easily heal after a bereavement. The other 30 percent of respondents believed men and women do not grieve differently. Among the reasons given is that both men and women are affected by bereavement in a similarly way, this is because the intensity of grieving is only affected by the relationship the deceased had with the grieving relation.

6.2 METHODS OF COPING WITH DEATH OR BEREAVEMENT

As shown in table 2 above, the majority of respondents (21%) indicated that the best methods that can be used to assist people cope with bereavement are through providing more financial support to the bereaved family and religious support. While 19 percent of the respondents said providing emotional and social support such as community support and inclusion/involvement of the bereaved in dancing, singing and folktales was the best method. 15 percent of respondents on the other hand, believed that the best method that can be used to assist people cope with bereavement is through educating the community about the need for social support to the bereaved family. 13 percent said that the best method that can be used to assist people cope with bereavement is establishing laws or restrictions that prevent the bereaved family from being exploited or mistreated. And lastly, 11 percent of the respondents indicated that the best method is by teaching traditional Igbo beliefs and practices such as reincarnation, ascendance to the ancestral realm and proper burial ceremonies.

It can further be noted that the burial ceremonies among the Nigerian Igbo people are usually a very colorful and communal fanfare which consists of huge financial costs. Therefore, in order to ensure people cope with bereavement there is need to offer financial and material supports to assist the bereaved family overcome financial burdens arising from this costly funeral and burial.

7. ACKNOWLEDGEMENT

The researcher would like to acknowledge the Nigerian government and also Prof. Chiemeka C. Ekennia of Abia State University for support during data collection. The researcher would also like to acknowledge Chreso University research ethics committee (CUREC) and the entire management boards for their immeasurable support. Lastly the researcher is indebted to all who contributed in no small amount for the successful completion this research project.

8. CONCLUSION :

In conclusion the majority of respondents felt traumatized, depressed, socially withdrawn, absent-minded, nightmares, sadness, anxiety, anger, guilt, tiredness and helplessness after bereavement. On perception whether men and women grieve differently, the study concluded that men and women grieve differently and some of the reasons indicated being women by nature are caring ii) men are strong because they are taught to be emotionally and physically strong. The study also concluded that the Igbos in Ezinihitte Local Government Area in Mbaise believe the best methods that can be used to assist people cope with bereavement are: Providing more financial support to the bereaved family, religious support, educating the community about the need for social support, establishing laws or restrictions that prevent the bereaved family from being exploited or mistreated and lastly providing traditional Igbo spiritual support such as teachings about reincarnation, ascendance to the ancestral realm and proper burial ceremonies.

9. RECOMMENDATIONS :

In responding to the main objective of this study that sought to examine the psychological impacts of death and coping among the Igbo tribe in Mbaise of Imo State in Nigeria. The researcher recommends the following:

1) There is need to emphasize the importance of therapy among African settings, especially the Igbo people. This is because therapy provides an easier and more viable alternative that could relieve one against stress and allow the grieving family to cope with the effects of bereavement.
2) There is need to reemphasize the need for social support for the bereaved family. Because through social support, effects of bereavement such as loneliness could be dealt with. Moreover, this would also help remove thoughts of suicide among the bereaved.
3) There is need to stress the need for religion as an important aspect of coping with bereavement. Beliefs such as reincarnation and the spirits of the ancestors watching over the living have helped the bereaved to find hope and reduce the gravity of grief.
4) And lastly the researcher recommends that more planning needs to be enforced especially in times of bereavement in order to ensure that there is a successful funeral rites. Planning can be a priority of every family whether during a bereavement or not. This would caution unforeseen circumstances such as sudden death and burial costs.

REFERENCES :

1. Bryman, Emma Bell · (2007) *Business Research Methods*. Oxford University Press
2. Akinwumi Ogundiran (2020) *The Yoruba*: A New History. Indiana University Press

3. Augonus N. Uhegbu and Amanze O. Unagha and Nkechi M. Amaechi (2017) *Participation Of Women In Cooperative Activities In Imo State,Nigeria*: The Information Factor. International Journal of Library and Information Science Studies Vol.3, No.2, pp.1-12.
4. Aneshensel, C., Botticello A., Yamamoto Mitani, N. (2004) *When Caregiving Ends*: The Course of Depressive Symptom After Bereavement. Journal of Health and Social Behavior, 45,422-440
5. Archer, J. (1999) *The nature of grief*: The evolution and psychology of reactions to loss. New York: Routledge.CrossRefGoogle Scholar
6. Attig, T. (1996) *How we Grieve*: Relearning the world. New York: Oxford University.
7. Creswell, J. (2009) *Research design*: Qualitative, quantitative, and mixed methods approaches (3rd ed.). Thousand Oaks, CA: Sage.
8. New World Encyclopedia (2018) *Igbo People*. [Online] last updated on 24 February 2018, at 22:38. Available: https://www.newworldencyclopedia.org/entry/Igbo/People Accessed on 23rd February 2020.
9. Geertz, C. (2000). Preface to the 2000. In C. Geertz (1983). *Local Knowledge*: Further essays in interpretive anthropology: ix-xi. USA: Basic Books, Inc.
10. World Health Organisation (2018) *Monitoring Health For The SDGs*: Sustainable Development Goals. ISBN 978-92-4-156558-5.

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

DOIs:10.2015/IJIRMF/ISCBMSS-2022/014 --:-- Research Article/Paper

The Role of Colleges of Education in Fostering Entrepreneurship Education in Nigeria

A Case Study of Federal College of Education (Technical), Omoku, Rivers State, Nigeria.

Nwaogu Monday Nwachukwu
Lecturer of Economics, Federal College of Education (Technical), Omoku, Rivers State, Nigeria

Email Nwaogu.Monday@fcetomoku.edu.ng

Abstract: *The aim of this paper is to investigate the efforts of Colleges of Education towards fostering entrepreneurship education in Nigeria, taking Federal College of Education (Technical), Omoku, Rivers State Nigeria as a case study. To guide the study, three research questions were formulated. The population for this study is three hundred (300) NCE students from school of Vocational, Technical and Business Education of FCE(T), Omoku, Rivers State, Nigeria. Primary data were obtained using random sampling technique for the respondents. One hundred and fifty (150) students were selected and the research instrument used is a structured four point Likert scale questionnaire. The validation of the instrument was done using the decision rule of 2.5 and above as accepted and below 2.5 as rejected. The Arithmetic mean of data analysis was used. The paper reveals that Federal College of Education (Omoku), Nigeria has made significant efforts in fostering entrepreneurship education. It further found that students benefitted maximally in Entrepreneurship education and this has further aided the reduction of the rate of unemployment. Entrepreneurship Education prepares graduates to be employable and self-employed. This study among other things recommends that Government should support the efforts of tertiary institutions towards entrepreneurship education by making funds available and students should on the other hand take the programme seriously.*

Key words: *Entrepreneurship Education, Colleges of Education, Unemployment, Self-employed.*

1. INTRODUCTION :

The aim of this paper is to investigate the role of Colleges of education in fostering of Entrepreneurship education in Nigeria taking Federal College of Education (Technical), Omoku, Rivers State, Nigeria as case study. Unemployment has been a problem in Nigeria and also over the world. Currently, according to National Bureau for Statistics (2022), the unemployment rate in Nigeria is 33%. This will lead to low savings, low investment and poverty in the country if efforts are not geared towards its reduction. Callaway in Nwaogu (2018) pointed out that lack of skills, initiative, encouragement method, heavy market segmentation and bad policies of governments are the some of the factors that cause unemployment in Africa.

However, the role played by tertiary institutions in other to produce graduates who can be self-employed after graduation from school cannot be overemphasized. The Colleges of Education in Nigeria have done a lot using the Entrepreneurship education programme which was introduced by the federal government of Nigeria in the year, 2006. Meanwhile Colleges of education were established by the government to award National Certificate of Education (NCE) degree an equivalent of Ordinary National Diploma (OND). Most of these colleges are affiliated with some universities and can award

Bachelor Degrees. For instance, FCE(T) Omoku is affiliated with two universities- University of Nigeria, Nsukka and University of Uyo, Nigeria.

Entrepreneur is derived from the French word "entrepreneur" this means someone who undertakes and develops a new enterprise at a risk of failure or loss (Agomo 2011). From this definition, an entrepreneur is a risk taker. Schumpeter (1961z) described an entrepreneur as someone who perceives business opportunities and take advantage of scarce resources to use them. He went further to state that an entrepreneur alone bears the non-insurable risk in his enterprise. On the other hand, Kolby in Nwaogu (2018) defined entrepreneurship as the willingness and ability of an individual to seek out investment opportunities, establish and run an enterprise successfully. It is a venture that includes taking up a business enterprise quite distinct from obtaining a paid job. Nwaokolo (1997) stated that the entrepreneur should possess entrepreneurial skill, ideas, and managerial skills which are necessary for the success of the venture.

Entrepreneurship education has been defined by many scholars. Aminu (2009) defined Entrepreneurship education as the process of imparting knowledge and skills to potential entrepreneurs on how to venture into business that is relatively small in nature for future advancement of the business. Nwokolo (1997 sees Entrepreneurship education as the aspect of education that is geared towards developing in students' skills, ideas and managerial abilities necessary for personal reliance. Similarly, UNESCO (2008) stated that Entrepreneurship education is made up of all kinds of experiences that give students the ability and vision of how to access and transform opportunities of different types.

2. REVIEW OF LITERATURE :

The literature for this study reveals the work of some scholars on Entrepreneurship. It is reviewed under the sub-headings.

ENTRENEURSHIP EFFORTS OF FEDERAL COLLEGE OF EDUCATION (TECHNICAL, OMOKU, RIVERS STATE, NIGERIA.

Prior to the introduction of entrepreneurship education in Nigeria in 2007/2008, the Federal College of Education (Technical, Omoku, in partnership with some oil multinational companies operating in Nigeria embarked on some training and skill acquisition programmes using the college facilities and equipment.

S/N	Name of Multinational Companies	Year of Training	Number of trainees	Area of Training
1	ENI-Nigerian Agip Oil Company Ltd	2000	120	Auto mechanics, Electrical/Electronics, Welding, Fabrication, Woodwork, pipe fitting, computer studies
2	TotalFina-Elf Nigeria Ltd	2001	100	Electrical works, Building construction, carpentry, catering, welding and fabrication.
3	Addax etroleum Development Ltd	2002	61	Electrical, Welding and Fabrication, Computer Studies.
4	Shell Petroleum Development Company Ltd	2002	90	Welding and Fabrication, Building, Electrical, Computer studies.

5	Keffes Communities Regional Development Council	2003	80	Electrical/Electronics, Welding and fabrication, Computer studies.

Source *Culled from Researcher's work in Nwaogu (2018).*

The college with previous entrepreneurship training experiences embraced the Entrepreneurship education programme of the Federal government of Nigeria and it was first used for three school/faculties in the college. School of Vocational, Technical and Business. Students acquired some skills while studying their primary courses which includes bead making, baking, weaving of clothes, sewing of clothes, welding and fabrication of local tools, Art work, repairing of Electrical/electronic equipment These students went on to establish small business after graduating from the college. (Nwaogu 2018).

Benefits of Entrepreneurship Education to Students.

Entrepreneurship education has been of great benefit to students in higher institutions in Nigeria. It is of benefit to students from all socio-economic backgrounds as it teaches them to think outside the box and nurture unconventional talents and skills (Rodov and Troung 2015). In the observation of Sule (2013), qualified graduates of entrepreneurship education would have captured enough skill relevant for the management of small Business enterprise. They are of the opinion that self-employment is one of the benefits of Entrepreneurship education.

Chigbuson (2011) outlined these goals which include;

- To foster students with the competences and skills necessary to prepare them to respond to their life needs, including their own businesses, so that they can become productive citizens.
- To increase the awareness and understanding of the process involved in initiating and managing a new venture.
- To develop innovation in youth and develop their skills to identify, create, initiate and successfully manage personal, community, business and work opportunities.
- To identify and stimulate entrepreneurship drive, talent and skills, to undo the risk averse bias of several analytical techniques and to device attitude towards change.

In addition, Oborah discovered that Entrepreneurship education provides meaningful education for the youths, which could make them self-reliant and subsequently make them to drive profit and be self dependent. In the opinion of Johannson (1991), five benefits are derived through Entrepreneurship programme. Participants will develop the;

- Know why- Developing the right attitude and motivation for start up.
- Know how- Acquiring the technical abilities and skills needed to develop a business.
- Know Who- fostering networks and contacts for entrepreneurial ventures.
- Know when- achieving the sharp institution to act at the correct movement.
- Know what- attain knowledge base and information for new venture development.

The role of Entrepreneurship education in the reduction of unemployment.

The role of Entrepreneurship education in human capital development which aids in the reduction of unemployment rate in many economies cannot be over-emphasized. "it is a key driver of our economy, wealth and a high majority of jobs are created by small businesses started by entrepreneurially minded-individuals, many of them go on to create big businesses. It also contributes in an immesurable way towards creating new jobs." (Ajatse 2013).

In addition, one interesting thing is that Nigeria as one of the developing economies, should explore the potential of Entrepreneurship education to inform people on the need for industrialization in the country (Aruma 2010). In the view of Amaoru (2006), Government in order to solve the problem of unemployment should ensure that Entrepreneurship education is introduced to higher institutions in Nigeria and create jobs by opening factories and industries. He summarized the goals of Entrepreneurship education as follows;

- Entrepreneurship education stimulates human resources development through capacity building of members of the participating community
- It creates wealth among project participants in the participating community.
- It generates employment opportunities in the participating communities.

3. Statement of the Problem :

A lot of graduates from Colleges of education, Polytechnics and universities have little or no hope of being employed considering the economic situation in Nigeria and the world as a whole. Most companies look out for experienced workers which young graduate do not have. The lack of employment of the youth could lead to other problems in the society. All efforts of government of developing countries to reduce the rate of unemployment has not yielded positive results. This study would state the need for government and educational institutions to use Entrepreneurship education programme to solve the problem of unemployment.

4. Purpose of the Study :

The overriding aim of this study is to investigate the efforts of colleges of education in fostering entrepreneurship taking Federal College of Education (Technical), Omoku as a case study. However, sthe specific objectives are as follows,

1. To examine the efforts of Colleges of Education in Entrepreneurship Nigeria
2. To ascertain if students are benefitting from Entrepreneurship education
3. To determine the role of Entrepreneurship education in the reduction of Unemployment.

Research Questions

1. What effort has FCE(T), Omoku, Nigeria made towards fostering entrepreneurship
2. To what extent has students benefitted from Entrepreneurship education
3. To what extent has entrepreneurship education reduce the rate of unemployment

Hypothesis

H1: There is a significant effort made in fostering Entrepreneurship education by Federal College of Education (Technical), Omoku, Nigeria

H2: There is a significant benefit of Entrepreneurship education to students.

H3: There is a significant reduction in the rate of unemployment

5. RESEARCH METHODOLOGY :

This study adopted descriptive survey design. The population was Three Hundred (300) National Certificate of |Education (NCE) students of Federal College of Education (Technical), Omoku, Rivers State, Nigeria. The sample size for this study was one hundred and fifty students (150) from the school of Vocational, Technical and Business. There are Nine (9) departments in these schools from where the researchers administered questionnaires to 150 respondents. The reason for the choice of these students is that the college started a pilot entrepreneurship programme in these schools before incorporating other departments and school.

Data Collection

The data collected for this study were primary data. The researcher used a structured four point Likert scale questionnaire to obtain data from the respondents (150 students). It is for students to rate as follows; SA= Strongly Agreed; A= Agreed; SD= Strongly Disagreed and D= Disagreed. The total score for each respondent is obtained by summing up the score on all individual items with a total score to analyze the interdependency among the items.

Validity and Reliability of Instrument

The researcher developed the questionnaires used in this research and they were carefully administered to the respondents.

Data Presentation and Analysis

The data collected for this study were presented in tables and analyzed using arithmetic mean of data analysis. The data were sorted out of the response according to how response was made in line with the research questions. Answer to any item on the questionnaire has the rating scale; SA= 4 points; A= 3 points; D= 2 points; SD= 1 point. Mean= $\frac{\sum fx}{N} = 4 + 3 + 2 + 1 = \frac{10}{4} = 2.5$. The Grand mean is determined by summing up all the mean of each of the items and divide by the number of items.

Decision Rule

The decision rule of a mean response of 2.5 and above is positive and accepted while a mean score below 2.5 is negative and is rejected.

Data Presentation and Analysis

Research Question one

What effort has FCE(T), Omoku, Nigeria made towards fostering entrepreneurship?

Table 1: **Responses on what efforts has Federal College of Education (Technical), Omoku, Nigeri a made in fostering Entrepreneurship Education?**

S/N	Questionnaire items	SA	A	D	SD	Mean
1	FCE(T) Omoku has introduced Entrepreneurship course in the college	75	65	8	2	3.4
2	The course is both theoretical and practical	120	30	0	0	3.8
3	In the practical, students produce a lot of products	115	25	6	4	3.7
4	These products are marketable	70	75	6	4	3.5
5	I can sell these products to sustain myself	100	33	10	7	3.5
	Grand Mean					**3.6**

The grand mean of 3.6 shown on table 1 is above the rejection level of 2.5 which implies that Federal College of Education (Technical), Omoku, Nigeria has made significant efforts in fostering Entrepreneurship education.

Research Question 2

To what extent has students benefitted from Entrepreneurship education

Table 2. **Responses to the questions on what extent have students benefitted from the Entrepreneurship Education.**

S/N	Questionnaire items	SA (4)	A (3)	D (2)	SD (1)	Mean
6	I benefited from Entrepreneurship education programme	105	43	1	1	3.7

7	Entrepreneurship education programme prepares students as future entrepreneurs	101	40	8	1	3.6
8	Students that participated in Entrepreneurship education programme will not end up becoming teachers alone	98	35	10	7	3.5
9	Training acquired through Entrepreneurship education develops the students' business horizon	97	30	6	17	3.4
	Grand Mean					**3.6**

The grand mean of 3.6 shown in table 3 is above the rejection level of 2.5. This implies that students are benefitting from Entrepreneurship programmes.

Research Question 3

To what extent has entrepreneurship education reduce the rate of unemployment

Table 3. Responses from the question on how Entrepreneurship education can reduce the rate of unemployment.

S/N	**Questionnaire items**	**SA (4)**	**A (3)**	**D (2)**	**SD (1)**	**Mean**
10	Entrepreneurship Education can reduce the rate of unemployment	100	38	5	7	3.5
11	Most graduates who took training in Entrepreneurship education do not search for job	50	77	10	13	3.1
12	Entrepreneurship education creates jobs through formation of new enterprises	48	93	3	6	3.2
13	Through the knowledge of Entrepreneurship education, I can set up my own business	97	43	2	8	3.5
	Grand Mean					**3.3**

The grand mean of 3.3 as shown on table 3. This figure is accepted as it falls above the rejection level of 2.5. This implies that Entrepreneurship education has aided the reduction of unemployment.

6. DISCUSSION OF FINDINGS:

The findings from research question one shows that Federal college of Education (Technical) Omoku, Nigeria has made concerted efforts in fostering Entrepreneurship through its Entrepreneurship Education programme. Amaoru (2006) recommends that government should ensure that Entrepreneurship education is introduced to higher institutions in Nigeria.

The researcher finds that students are benefiting from Entrepreneurship programme of FCE(T) Omoku. This is in line with the observation made by Sule (2013), that "qualified graduates of entrepreneurship education would have captured enough skill relevant for the management of small Business enterprise".

The findings from research question three shows that Entrepreneurship education can reduce the rate of unemployment rate in Nigeria. This is in line with the opinion of Ayatse (2010) who stated that Entrepreneurship education is a key driver of our economy and that wealth creation and a high majority of jobs are created by small business through started by entrepreneurially-minded individuals.

Policy Implication

Entrepreneurship education helps in preparing graduates. to become self-employed. It helps in human capital development The implication of this is that unemployment rate in the country will be reduced

7. CONCLUSION :

The unemployment rate in Nigeria has been persistent and as such has been a burden to the government. Government in curbing this problem introduced Entrepreneurship programme into higher institution. Colleges of education adopted this programme and as such have been able to produce graduates who not only depend on white collar jobs but have become creators of jobs. This has helped in the reduction of unemployment rate in the country.

8. RECOMMENDATION :

Based on the finding of this study, the following are recommended.

- Government should support the efforts of tertiary institutions towards entrepreneurship education by making funds available and by monitoring the programme.
- Students should take the programme seriously because of the enormous benefits of Entrepreneurship education.
- Lecturers should put in their best in making sure that students gain the required skills through Entrepreneurship education programme.

REFERENCES :

1. Amaoru , I (2006): Entrepreneurship education, theory and practice. Owerri. Capital publisher
2. Aminu, A. A (2009): Entrepreneurship theory and practice. Capital Publisher Owerri, Nigeria.Nwaokolo, J. F (1991): University Training for Entrepreneurship: A Swedish Approach, Entrepreneurship and Regional Development Vol 3. No 1 pp 67-82.
3. Aruma, (2010): Entrepreneurship education as a strategy to achieve the 7 points agenda for National Development in Nigeria. Approaches in International Journal Research Development. Vol 2, No.2.
4. Ayatse, F. A (2013): Driving Entrepreneurship Education in Nigeria: Issues and Challenges: International Journal of Business and Management Review. Vol 1. No 4.
5. Chigbuson (2011): Entrepreneurship Training in Nigerian Tertiary Institutions, Issues and Challenges: Association of Business Educators Journals. Book Readings; Vol 1, No 11, pp 141.
6. Igbatigbi, F.A, 2007. Ikot Ekpene Development Universal Consortium International Journal of |Research in Education, Vol 2, No. 1 & 2, pp. 29.
7. Johannson, B (1991): University Training For Entrepreneurship, A Swedish Approach. Entrepreneurship and Regional Development Vol 3. No.1 pp 67-82.
8. National Bureau of Statistics, Nigeria.(2022): https://www.nigerianstat.gov.ng
9. Nwaogu M. N (2018): Strategies towards Entrepreneurship education and self-employment efforts by FCE(T), Omoku, Nigeria. Nigerian Journal of Education, Science and Technology Vol 6, No. 1 pp 85-95.

INTERNATIONAL JOURNAL FOR INNOVATIVE RESEARCH IN MULTIDISCIPLINARY FIELD
ISSN: 2455-0620 [Impact Factor: 6.719]
Monthly, Peer-Reviewed, Refereed, Indexed Journal with IC Value : 86.87
Volume - 8, Special Issue - 38, Aug - 2022 Publication Date: 31/08/2022

DOIs:10.2015/IJIRMF/ISCBMSS-2022/015 --:-- Research Article/Paper

EXAMINING ELECTORAL AND POLITICAL VIOLENCE IN MUNALI CONSTITUENCY OF LUSAKA DISTRICT IN ZAMBIA.

Mr. Mwansa Patrick
Lecturer, Faculty of Education, CHRESO University, Zambia, Africa
Email: mwansakatongo1990@gmail.com

***Abstract** : The aim of this study was to examine electoral and political violence in Munali Constituency of Lusaka District in Zambia. The objectives of the study were to examine the factors that cause electoral and political violence in democratic settings like Zambia, to describe the effects of electoral violence on political participation and to recommend alternative solutions to minimize or end political violence. The study was informed by deepening intensity with which violence germinates and multiplies before, during and after presidential and parliamentary electioneering campaigns in the constituency. This study followed a qualitative approach. It employed a descriptive research design with elements of interpretative approach. A sample of 210 respondents made up of 105 residents of Kaunda Square and 105 of Mtendere townships were selected for the study. Purposive sampling and convenient random sampling procedures were used to identify the sample. Data was collected using hand-delivered questionnaire and interview guide. The main statistical tools used in the data analysis were frequency distribution and percentages. The study established that high levels of unemployment among youths, desire to retain or capture political power, rigging of elections and manipulation of the political process, hate speech by political leaders, high levels of poverty, collision of opposing members during political processions, Substance abuse among youth political cadres, disqualification and intimidation of opposition parties by the ruling party, corruption and poor governance, political intolerance and perpetrators of violence not being arrested and punished were the major factors contributing to electoral and political violence in Munali constituency. The study also found that fear of political violence in an election campaign demotivated people from participating in the electoral process from attending a political event to voting. The study recommends that the government through the constituency assembly office should provide training and employment to the youths, inciting comments by politicians must be discouraged, various political parties should form local Inter Political Advisory Committee (IPAC).*

Key Words: *Violence, political violence, electoral violence, governance, development, poverty.*

INTRODUCTION :

Political violence is one of the most disturbing problems societies are facing today. It is found in almost all parts of the world, be it industrialized capitalist societies, or the socialist societies, as well as the developing countries of Asia and Africa (Bekoe, 2010). However, there is a growing concern that democratic governance is the most important tool for achieving development, particularly in a developing country of which election is not only integral and the most single source of political participation but also the only source of legitimate power in all democracies. Political violence has emerged as one of Africa's most pressing security issues. The rate of political violence before, during and after presidential and parliamentary electioneering in Zambia has attracted much attention from both local civil society organizations and international organizations. This is due to the fact that Zambia is a member of United Nations (UN) and articles three and five of the UN's Universal Declaration of Human Rights respectively state that "everyone has right to life, liberty and security of person; and no one shall be subjected to torture or to cruel, inhuman or degrading treatment or punishment" (United Nations, 2002: 2). It is also due to the fact that Zambia has been described as an icon of democratic success in Africa.

While Zambia's record cannot equal the scale of electoral and political violence elsewhere in Africa, as Bekoe (2010) and Burchard (2015) observe, the recurrent trend since 2011 is worrisome. Conflict and difference are inevitable aspects of every human society and Zambia's growing democracy is no exception. However, how these differences are handled may serve to engender political and particularly electoral violence. Electoral violence encompasses any intimidation or harassing action that is directly related to the electoral process. This may be before elections, on polling day or immediately after an election has taken place, often as a result of the announcement of the outcome (Burchard, 2017). The events that accompanied the 11 August 2016 presidential and parliamentary elections in Zambia are aptly captured by this definition. The intensity of electoral violence prior to the elections, and when the results were announced, obligated the incumbent, President Edgar Chagwa Lungu, to constitute a commission of inquiry into electoral violence and voting patterns (Lusaka Times, 2016). Against this background, this dissertation looked at what are the factors associated with electoral and political violence in Munali Constituency of Lusaka district in Zambia?

Understanding Electoral and Political Violence

Within the realm of peace and conflict studies there is an intrinsic connection between conflict and violence and to understand electoral violence it is necessary to explain political conflict. According to Barber (2013: 338), 'Political conflicts are defined as being driven by the need to alter political, economic or cultural structures. Consistent with this view, political violence is a development of political conflicts which those seeking change seldom avoid. Thus, political violence is explained as the use of force by a group with a political purpose or motivation or influenced by political matters. It encompasses but is not limited to violence against civilians or political rivals as well as violent demonstrations (Paalo, 2017).

Electoral violence is in turn an offshoot of political violence, defined by its timing and intent. Adolfo et al. (2012: 2) argue that electoral violence is a forced and premeditated approach employed by both incumbent and opposition political actors propelled by the attainment of specific objectives associated with electoral competition. The occurrence of electoral violence is not restricted to physical confrontation but includes other aggressive tactics including threats of violence, harassment and intimidation. Based on the motivation of its perpetrators, electoral violence can be divided into different classes.

Factors that Contribute to Political Violence in Democratic Settings

Lawal (2010) identified absence of good governance, low political culture, hunger, marginalization, incapacitation, intolerance, domination, apathy and cynicism as contributory factors to political violence. Esew (2003: 232) summarizes the causes of political violence as ''domination and marginalization of sections and groups and persons in the acquisition and sharing of political positions; rigging of elections and manipulation of political process in favor or against certain groups, sections and persons; and falling apart of sponsors and those sponsored over contracts, appointments or methods of management of states.''

Effects of Electoral and Political Violence in democratic settings

Political violence jeopardizes political stability, democratic reform, prospects of economic development, and creates human suffering and in some cases degenerates into civil war (Fearon & Laitin, 2013; Collier & Hoeffler, 2011). The effects of political violence discussed are undermining election results, substitution and spillover effects, and women participation in politics, underdevelopment, human rights violations and trauma on people.

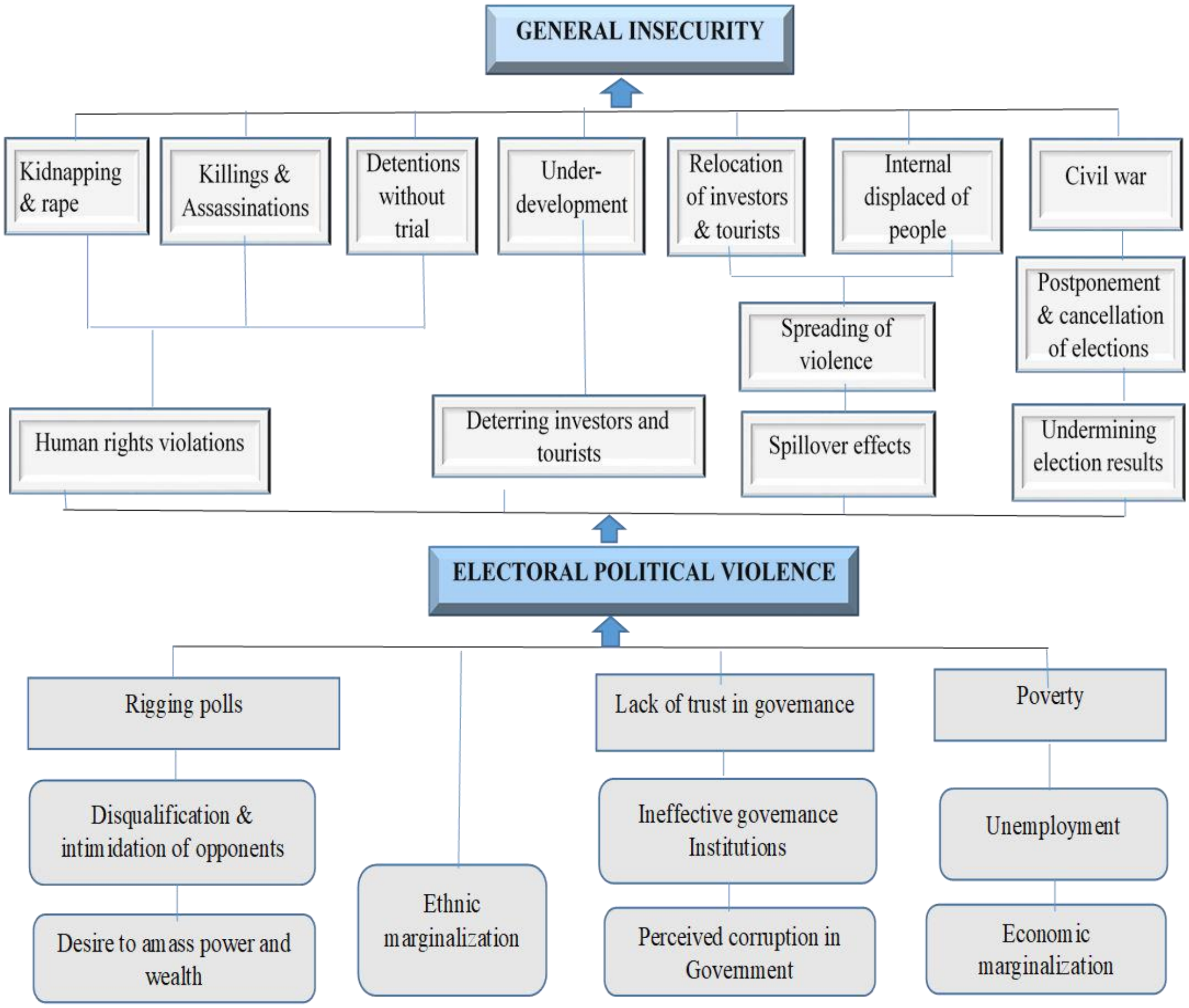


Figure 1: Causes and Effects of Electoral Political Violence

The figure above shows that political violence arises out of economic and land rights marginalization which leads to unemployment and poverty. As a result of the poverty, politicians who want to perpetuate themselves in power take advantage of the situation and recruit mostly the youth who are most vulnerable to the self-inflicted poverty as their thugs and touts to perpetrate violence in order to win elections. The framework also explains how the desire to have power at all cost, inspire some politicians to reverse poll results by force or to rig elections. Other compelling factors that cause electoral and political violence are lack of trust in governance and ethnic marginalization. While the former has the tendency to lead to agitations for transparency, inclusiveness, accountability and rule of law, the latter may lead to denial of full citizenship rights to some individuals. In the figure, the causes of political violence undermine election results, violate human rights, adversely affect development, culminate in substitution and Spillover effects, and degenerate into civil war with their attending problems on the national economy leading to general insecurity.

METHODOLOGY :

Research Design

The study adopted a qualitative approach but not devoid of descriptive statistics. The study relied on descriptive research design with aspects of interpretative approach. Descriptive research refers to research studies that have their main objective the accurate portrayal of the characteristics of persons, situations or groups (Hiatt, 1986). Essentially, this design was appropriate because it gave an accurate and authentic description of the causes and effects of electoral and political violence in Munali constituency.

Study target population

The target population for the study was made up of electorates in Munali constituency. The accessible population was, however, made up of the eligible voters of the general public and political leaders and official political party members in the electoral areas of Kaunda square and Mtendere townships.

Sampling Design

This study used a non-probability sampling design. According to Chaturvedi (2015), non-probability sampling is any sampling method where some elements of the population have no chance of selection, or where the probability of selection cannot be accurately determined.

Sample size

The sample size was made up of 210 participants equally drawn from both Kaunda Square and Mtendere townships thereby representing 105 participants from each township.

6.5 Sampling Techniques

Purposive sampling and convenient random sampling procedures were used to identify the sample. Purposive sampling was used to select 10 participants for interviews and convenient random sampling was used to select 200 participants to solicit the information using a questionnaire.

Tools and process of data collection

Primary data were collected both quantitatively and qualitatively. To achieve the objectives of the study, the researcher mixed both a questionnaire, a descriptive statistics tool of data collection and a semi-structured interview schedule, a qualitative tool of data collection to examining electoral and political violence in munali constituency.

Analysis and processing of collected data

The data analyzed for the study were obtained from 210 participants from Kaunda Square and Mtendere townships. Frequency distributions and percentages were used to analyze the data from the questionnaire. The responses were grouped according to their various categories. Similar responses were put under one heading and therefore considered as belonging to same category. The questionnaires returned from the field were first edited to ensure that they were properly completed. They were then numbered and coded with the guidance of a coding manual prepared for that purpose. Data from the interviews were analyzed using thematic analysis by taking note of the ideas that arose in relation to the various themes of the study.

Ethical Approval and Informed Consent

The University of Zambia Humanities and Social Sciences Research Ethics Committee in Lusaka approved the study (approval - Ref No. HSSREC-2021-sep-012). This study was conducted in accordance with some guidelines and procedures of ethical standards. During fieldwork, an information sheet, oral explanations about the study were given and consent forms signed by potential participants beforehand.

RESULTS :

The findings shown here represent participants" views on the causes of electoral and political violence in munali constituency. The different views to be explained by key a thematic area, which contains connections with the opinions of participants. In the next section, I begin with findings about some general perspectives on the effects of electoral and political violence as given by participants.

Factors that Contribute to Political Violence in Munali Constituency

This section presents results on the factors that contribute to political violence in Munali constituency. Table 1 below shows the views of respondents on the causes of political violence in the constituency.

Table 1: Factors that Contribute to Political Violence in Munali Constituency

FACTORS	AGREE	NEUTRAL	DISAGREE	TOTAL	
				Freq	(%)
Rigging of elections and manipulation of political process	132 (62.9%)	29 (13.8%)	49 (23.3%)	210	100
Desire to amass power and wealth	195 (92.9%)	5 (2.4%)	10 (4.8%)	210	100
Desire to capture political power	142 (67.6%)	17 (8.1%)	51 (24.3%)	210	100
Ethnic Marginalization	102 (48.6%)	40 (19.0%)	68 (32.4%)	210	100
Socio-demographic factors	154 (73.3%)	41 (19.5%)	15 (7.1%)	210	100
Lack of trust in governance	134 (63.8%)	43 (20.5%)	33 (15.7%)	210	100
Hate speech by political leaders	178 (84.8%)	10 (4.8%)	22 (10.5%)	210	100
Desire to retain political power	169 (80.5%)	11 (5.2%)	30 (14.3%)	210	100
High levels of Poverty	187 (89.0%)	10 (4.8%)	13 (6.2%)	210	100
Political intolerance	137 (65.2%)	49 (23.3%)	24 (11.4%)	210	100
Domination of power by same tribe	65 (31.0%)	75 (35.7%)	70 (33.3%)	210	100
High levels of corruption and poor governance	141 (67.1%)	34 (16.2%)	35 (16.7%)	210	100
Disqualification & intimidation of opposition parties by the ruling party	155 (73.8%)	28 (13.3%)	27 (12.9%)	210	100
Marginalization in acquisition and sharing of political positions	93 (44.3%)	56 (26.7%)	61 (29.0%)	210	100
Substance abuse among youth cadres	167 (79.5%	18 (8.6%)	25 (11.9%)	210	100
Economic and land rights marginalization	137 (65.2%)	26 (12.4%)	47 (22.4%)		100
Lack of employment	180 (85.7%)	11 (5.2%)	19 (9.0%)	210	100
When political cadres are dissatisfied	82 (39.0%)	19 (9.0%)	109 (52.0%)	210	100
Greediness of political leaders	155 (73.8%)	18 (8.6%)	37 (17.6%)	210	100
Throwing of stones against opponents	163 (77.6%)	24 (11.4%)	41 (19.5%)	210	100
Unfair Sharing of campaign Money	118 (56.2%)	21 (10%)	71 (33.8%)	210	100

Collision of opposing members during processions	158 (75.2%)	17 (8.1%)	35 (16.7%)	210	100
Perpetrators are hopeful of release by a politician if arrested.	106 (50.5%)	29 (13.8%)	75 (35.7%)	210	100
The influence of electronic and print media	98 (46.7%)	52 (24.8%)	60 (28.5%)	210	100
Perpetrators of the violence are not arrested and punished	154 (73.3%)	15 (7.1%)	41 (19.5%)	210	100

Table 1 above shows that the majority of respondents indicated that unemployment among youths (85.7%), desire to retain political power (80.5%), desire to capture political power (67.6%), rigging of elections and manipulation of the political process (62.9%), hate speech by politicians (84.8%), high levels of poverty (89%), collision of opposing members during political processions (75.2%), Substance abuse among youth political cadres (79.5%), Disqualification and intimidation of opposition parties by the ruling party (73.8%) Political intolerance (65.2%), High levels of corruption and bad governance (67.1%) and perpetrators of violence not being arrested and punished (73.3%) were some of the major factors contributing to electoral and political violence in Munali constituency as they jointly accounted for over 60 percent of all the causes of violence.

Closer consideration of oral responses noted similarities with some findings stated in table 2 above. For instance, hate speeches by politicians and high levels of unemployment in Kaunda Square and Mtendere respectively pointed to the understanding that people engaged in political violence.

A civic leader in Mtendere argued that *"politicians deepen existing divides when they use inflammatory language, such as hate speech, and this makes our communities more likely to experience political violence and terrorism."*

Meanwhile, a trader from Kaunda Square asserted that *"politicians are to blame for violence experienced in our area because they campaign based on tribal lines and promotes hatred, tribalism and political violence."*

The participants emphasized the need for politicians to desist from using hate speech and tribal remarks especially during the time of elections.

In the same vein, a business man from Kaunda Square confirmed that *"youths who are unemployment in our community are involved in electoral and political violence which sometimes does not aim to change the political regime but to stage anti-government demonstrations due the frustrations of not finding a job."*

Another church leader from Mtendere township indicated that *"due to high levels of unemployment and poverty in the area, youths are used as political tools of violence to advance the political agenda of those politicians who have promised them money and other materials like food."*

This confirms the intensity of political violence in the area due to high levels of unemployment and poverty among the youths.

Effects of Electoral Violence on Electoral Participation
The effects of electoral violence on electoral participation by the residents of Munali constituency are presented in Table 3 below.

Table 2: The effects of electoral violence on electoral participation

Violence	**Motivated to Vote**				**Motivated to Attend campaign rally**				**Motivated to Work for candidate/party**			
	YES		**NO**		**YES**		**NO**		**YES**		**NO**	
	Freq	**%**	**Freq**	**%**	**Freq**	**%**	**freq**	**%**	**Freq**	**%**	**Freq**	**%**
Perceived fear of political violence in an election campaign	54	26	156	**74**	46	22	164	**78**	101	48	109	51
Perceived fear of violence in a neighborhood	91	43	119	**57**	87	41	123	**59**	94	45	116	**55**
Perceived fear of violence at a political rally or campaign event	109	**51**	101	49	59	28	151	**72**	99	48	111	**52**
Perceived fear of violence in a public protest	113	**53**	97	47	103	49	107	**51**	112	**53**	98	47
Perceived fear of violence by an extremist group	89	42	121	**58**	81	38	129	**62**	101	48	109	**52**

The results from table 2 above shows that fear of political violence in an election campaign did not motivate 156 (74.0%) of respondents to participate in either voting, attending a campaign rally or working for a political party. fear of violence in a neighborhood did not motivate people to attend campaign rally (59%) or working for a political party (55%).

Closer consideration of oral responses noted similarities with some findings stated in table 3 above. For instance on perceived fear of political violence in an election campaign, a female trader at Mtendere market asserted that *"I can't risk my life going to campaign for a politician when there is violence because these people forget about us immediately they are voted into office."*

On perceived fear of violence at a political rally or campaign event, a religious leader from Kaunda Square contended that *"attending a political rally where there is violence is risking one's life because political cadres always target to harm those with different political opinions from them."*

This assertion is line with the response of a political leader from Mtendere Township who claimed that *"opposition political party cadres always form rebellious harmed groups to attack those in government in order to destabilize the peace and make the country ungovernable so that they can gain popularity and public support."*

The above assertion resonates with the argument of a business man from Kaunda Square Township when commenting on perceived fear of violence by an extremist group and willingness to actively participate in the electoral process. The participant claimed that *"we are living in fear because cadres have formed harmed groups and are targeting those in opposition so I can't freely express my political opinions in public."*

Other Effects of Electoral and Political Violence in Munali Constituency

This section presents the findings on the general effects of electoral and political violence. It explores the possible effects of political violence on the people of Munali constituency.

Table 3: Other Effects of Electoral and Political Violence in Munali Constituency

FACTORS	AGREE	NEUTRAL	DISAGREE	TOTAL
It affects women's participation in politics	152 (72.4%)	13 (6.2%)	45 (21.4%)	210
Human rights violations	145 (69.0%)	20 (9.5%)	45 (21.4%)	210
voter apathy	156 (74.3%)	17 (8.1%)	37 (17.6%)	210
Trauma on people	81 (38.6%)	85 (40.5%)	44 (21.0%)	210
voter intimidation	92 (43.8%)	61 (29.0%)	57.2%)	210
persecution, arbitrary arrests	51 (24.3%)	68 (32.4%)	91 (43.3%)	210
Loss of life and property	35 (16.7%)	40 (19.0%)	135 (64.3%)	210
Undermining election results	141 (67.1%)	40 (19.0%)	29 (13.8%)	210
Deterring investors and tourists	94 (44.8%)	65 (31.0%)	51 (24.3%)	210
Underdevelopment	35 (16.7%)	45 (21.4%)	130 (61.9%)	210
Detentions without trial	104 (49.5%)	66 (31.4%)	40 (19.0%)	210
Internal displacement of people	41 (19.5%)	38 (18.1%)	131 (62.4%)	210
Kidnapping & rape	46 (21.9%)	43 (20.5%)	121 (57.6%)	210
Relocation of investors & tourists	33 (15.7%)	87 (41.4%)	90 (42.9%)	210
Postponement & cancellation of elections	70 (33.3%)	43 (20.5%)	97 (46.2%)	210
sustaining Injuries	104 (49.5%)	68 (32.4%)	38 (18.1%)	210
Killings & assassinations	39 (18.6%)	48 (22.9%)	123 (58.6%)	210
Civil war	32 (15.2%)	42 (20.0%)	136 (64.8%)	210
Loss of resources	98 (46.7%)	35 (16.7%)	77 (36.7%)	210

Table 3 above shows that the majority of respondents indicated that political violence affects women's participation in politics 152 (72.4%), voter apathy 156 (74.3%), Human rights violations 145 (69.0%), Undermining election results 141 (67.1%), sustaining Injuries 104 (49.5%) Detentions without trial 104 (49.5%), Deterring investors and tourists 94 (44.8%) and Loss of resources 98 (46.7%) were some of the major effects of electoral and political violence in Munali constituency as they jointly accounted for over 55 percent of all the effects of violence.

On underdevelopment and deterring investors and tourists in the area, it is clear that political violence affects against domestic and foreign investors in the economy and prevents future economic growth and development. In support of this assertion, political leaders in Mtendere Township asserted that "*some victims of political violence while running about from violence cannot be able to involve themselves in* *economic activities, therefore, cannot contribute to development of the country."* This assertion was supported by another trader from Mtendere Township who opined that *"political violence is very bad and has contributed too many people remaining poor in the area because whenever there is violence in the market we can't work and in most cases cadres loot our shops and damage the market."*

DISCUSSION :

Causes of Political Violence in Munali Constituency

The study revealed that high levels of unemployment among youths, desire to retain or capture political power, rigging of elections and manipulation of the political process, hate speech by political leaders, high levels of poverty, collision of opposing members during political processions, Substance abuse among youth political cadres, disqualification and intimidation of opposition parties by the ruling party, corruption and poor governance, political intolerance and perpetrators of violence not being arrested and punished were the major factors contributing to electoral and political violence in Munali constituency as they jointly accounted for over 60 percent of all the causes of violence.

On unemployment among youths, the study found that youths who are unemployment were more exposed to electoral and political violence which did not aim at changing the political regime but to stage anti-government demonstrations due the frustrations of not finding a job. The results on unemployment are in agreement with Newbury's (2016) assertion that increasingly large number of unemployed young men contributed to the political violence in Rwanda in 1994. From the findings, it was established that hate speech by political leaders contributed to electoral and political violence. Political leaders were cited for using hate speech against opposing members and campaigned based on tribal lines and promoted hatred among the people based on ethnicity. Hate speech covers many forms of expressions which advocate, incite, promote or justify hatred, violence and discrimination against a person or group of persons for a variety of reasons.

The study further established that poverty contributed to electoral and political violence in Munali constituency. The results on poverty shown in the study are similar to the findings of Brett and Specht (2015) that young people join a rebel group as a result of poverty and low alternative income opportunities. Also, Collier and Hoeffler (2014) posited that poverty is a breeding ground for political instability and conflict. This means that poverty creates positive conditions for individuals to use any means necessary to acquire needed resources including political violence.

The study established that desire to return or capture political power contributed to the increase of electoral and political violence in the area. The outcome of this study as regarding the desire to retain or capture political power is in line with observations made by Lawal (2016) that in an attempt to hang on to power, leaders often create a regime of violence, repression and bloodshed. Lawal (2017) observed that the Nigerian politicians, having invested colossally on campaigns and other political activities, coupled with the existing system of winner takes all would want to win at all cost. Subsequently, the need to employ the use of thugs and touts to destabilize and rig elections becomes inevitable. Furthermore, the study established that high levels of corruption and poor governance is among the major causes of electoral and political violence in Munali constituency. This outcome is in tandem with the World Bank (2011) which indicates that absence of the rule of law and justice, corruption, denial of human rights, lack of political representation for minority groups, ideological positions, unemployment, poverty and rise in food prices, lack of accountability, poor governance and weak judicial systems often lead to violence.

Effects of Electoral and Political Violence on Political Participation by Residents of Munali constituency.

The study found that fear of political violence in an election campaign, fear of violence in a neighborhood and fear of violence at a political rally or campaign event demotivated people from participating in the electoral process from attending a political event to voting. This shows that violence affects political participation. This finding is supported by some systematic studies of the impact of electoral violence on electoral participation which shows a negative association between the two.

The study reviewed that majority of participants were not willing to participate in the political process when there is electoral and political violence. Most of these participants argued that life is more precious than participating in a violent political event such as attending a rally or voting. They indicated that participating in political activities when there is violence is putting one's life in danger. However, few among the respondents had argued in the contrary indicating that they were motivated to participate in electoral activities such as voting in times of political violence in the constituency in order to vote for leaders of their choice and ensure that those political leaders who promote violence are striped off their political power through non-violent means such as casting a ballot on the voting day against them. They indicated that most of the times the people who sponsor political violence in the constituency are those in the ruling party who have access to public resources which they use to sponsor youths who are mostly unemployed and living in poverty to intimidate those in opposition. To end such brutality, some respondents indicated that the best way to end such abuse of public resources and human capital is to vote those in power out of office. Hence, the motivation to participate in the political process despite the dangers of violence.

These results are in line with the findings of a study conducted by Burchard (2015) which showed that electoral violence affects willingness to [not] vote, but this effect differs by partisan attachment and specific electoral context. In cases where opposition supporters were exposed to electoral violence they were more willing to vote. Although not significant, in cases where the incumbent supporters were exposed to violence they were less likely to vote. Depending on the type of violence (whether strategic or incidental, the identity of the perpetrators and or the message that it is meant to convey to voters) and how it affects directly individuals, electoral violence can be used to mobilize voters to vote, to prevent them to turnout or to punish victors. The study further showed that political violence affects women's participation in politics largely through intimidation, persecution and arbitrary arrests. This finding demonstrates that election violence is a coercive and deliberate strategy used by political actors, incumbents as well as opposition parties to advance their interests or achieve specific political goals in relation to an electoral contest in Munali constituency. This could be likened to the assertion by Behrendt-Kigozi (2012) that many politicians resort to illicit electoral strategies and make use of militant youth wings, militias or the state security forces to either win the election or strengthen their post-election bargaining position. On women's participation for instance, Para-Mallam, (2015) indicates that electoral violence is one problem that has been identified as a stumbling block to robust participation of women in the political process and in governance. Violence against women is used as a targeted and destructive tool in various ways throughout the electoral cycle to dissuade women from participating as election administrators, voters, and candidates

Zakari (2015) further states that violence against women in elections could be overt or subtle; beyond violence that does physical harm, there is violence manifesting in terms of gender-based hate speech, with the sinister aim of deterring women from presenting themselves as candidates or voting elections. Failure to address these electoral barriers creates an atmosphere that makes women to have a negative attitude towards political activities. Political violence and the social stigma that politics is a dirty game is a further stumbling block for women to enter politics.

CONCLUSIONS:

The research was a descriptive survey, aimed at determining electoral and political violence in Munali Constituency of Lusaka District in Zambia. The objectives of the study were to assess the factors that contribute to political violence in democratic settings like Zambia, to examine the effects of electoral violence on political participation and to recommend alternative solutions to minimize or end political violence. The study was informed by deepening intensity with which violence germinates and multiplies before, during and after presidential and parliamentary electioneering campaigns in the constituency.

Firstly, there is a growing concern that democratic governance is the most important tool for achieving development, particularly in a developing economy of which political election is an integral and the most single source of political participation. Besides, political election is the only source of legitimate power in democracies. However, inciting comments, accusations of rigging of elections, through snatching of ballot boxes and other means clashing of political opponents during campaign processions as well as throwing of stones against political opponents before, during and after presidential and parliamentary electioneering campaigns in Munali constituency, have challenged political elections as the truly and genuinely source of political participation in giving legitimate power to political leaders in democracies.

Secondly, politicians are more concerned with individualism than collectivism and therefore resort to the use of force to achieve a political outcome. This development has culminated in, unemployment, desire to retain political power, and desire to recapture political power as well as desire to capture political power. These compelling factors have made political violence a vicious cycle in Munali constituency.

Finally, the desired objective of political elections being development at its core has rather been the bane of unemployment and poverty in the constituency. Many a person is either killed or injured culminating in loss of human resources as a result of the electoral and political violence. Also, property worth millions of Zambian Kwacha is destroyed through political violence in the constituency. In effect, the violence associated with political elections has rather retarded development in the constituency.

REFERENCES :

1. Bechtel, M., Hangartner, D., & Schmid, L. (2018). Compulsory voting, habit formation, and political participation. *Review of Economics and Statistics*, *100*(3), 467-476.
2. Bekoe, D., & Burchard, S. (2017). The contradictions of pre-election violence: The effects of violence on voter turnout in sub-Saharan Africa. *African Studies Review*, *60*(2), 73-92.
3. Bennett, S., & Bennett, L. (1986). Political participation: Meaning and measurement. In S. Long (Ed.), *Annual Review of Political Science*, 1, pp. 85-103.
4. Bleck, J., & Walle, N. van de. (2019). *Electoral politics in Africa since 1990. Continuity in change*. Cambridge University Press.
5. Boeke, D. (2012). Postelection political agreements in Togo and Zanzibar: Temporary measures for stopping electoral violence? In D. Boeke (Ed.), *Voting in fear: Electoral violence in sub-Saharan Africa* (pp. 117-144). United States Institute of Peace.
6. Bogaards, M. (2004). Counting parties and identifying dominant party systems in Africa. *European Journal of Political Research*, *43*(2), 173-197.
7. Boone, C., & Kriger, N. (2012). Land patronage and elections: Winners and losers in Zimbabwe and Côte d'Ivoire. In D. Boeke (Ed.), *Voting in fear: Electoral violence in sub-Saharan Africa* (pp. 75-116). United States Institute of Peace.
8. Bratton, M. (2013). Vote buying and violence in Nigeria election campaigns. *Electoral Studies*, *27*(4), 621-632.
9. Bratton, M. (2015). *Power politics in Zimbabwe*. Lynne Rienner.
10. Bratton, M., Bhavnani, R., & Chen, T.-H. (2013). Voting intentions in Africa: Ethnic, economic or partisan? In M. Bratton (Ed.), *Voting and democratic citizenship in Africa* (pp. 79-100). Lynne Rienner. DOI : 10.1080/14662043.2012.642121.

Benefits to publish in IJIRMF:

- IJIRMF is an Open-Access, Scientific, Peer-reviewed, Refereed, Indexed, International Journal with wide scope of publication.
- Author Research Guidelines & Support.
- Platform to researchers and scholars of different study field and subject.
- Reliable and Rapidly growing Publication with nominal APC/PPC.
- Prestigious Editorials from different Institutes of the world.
- Communication of authors to get the manuscript status time to time.
- Full text of all published papers/ articles in the form of PDF format and Digital Object Identification System (DOIs).
- Individual copy of “Certificate of Publication” to all Authors of Paper.
- Indexing of journal in databases like Google Scholar, Academia, Scribd, Mendeley, Internet Archive and others.
- Open Access Journal Database for High visibility and promotion of your paper with keyword and abstract.
- Conference, Seminar Special Issue and Proceedings Publication.

Published By

RESEARCH CULTURE SOCIETY & PUBLICATION

Email: rcsjournals@gmail.com

Web Email: editor@ijirmf.com

WWW.IJIRMF.COM