

Web : www.anveshana.in

ISSN 2249-1449

ANVESHANA

... Search for Knowledge
A Multi Disciplinary Peer Reviewed Refereed Research Journal

Bi-Annual Volume 12 Number 1 January - June 2022



A. J. INSTITUTE OF MANAGEMENT(AJIM)

A Unit of Laxmi Memorial Education Trust ®
Kottara Chowki, Ashoknagar Post,
Mangalore – 575 006, Karnataka, India.
Tel: 91-824-2455340, 4283581 Fax : 91-824-2455340
E-mail: ajimmangalore@rediffmail.com
ajimjournal@rediffmail.com
Web: www.ajimmangalore.ac.in

- Dr. Sudhir Raj K** Teacher Effectiveness in the Context of the National Education Policy
- Dr Prakash Pinto
Dr Babitha Rohit** Impact of Capital Structure on Financial Performance: A Study with Reference to Select New Generation Banks of India
- Ashwini Kirti** The Caste System and Patriarchy: Precursor to Gender-Based Violence in India
- Dr. A. K. Singh** Growth of Indian Food and Beverages Service Industry and Scope of Culinary Tourism
- Karthik Pai
Dr. Yathish Kumar** Digital Dream through Digital Literacy: Upskilling India for the Future-A Study with Reference to Non-Working Youths of Mangaluru City.
- Rajaram H G
Dr.Hiriyappa B** Investors Perception Towards Commodity Market - A Study With Reference To Shivamogga District



A. J. INSTITUTE OF MANAGEMENT(AJIM)

An Advanced Centre for MBA Studies and Research
Affiliated to Mangalore University and Recognised by AICTE

ANVESHANA... Search for Knowledge

A journal of AJIM, functioning under **Laxmi Memorial Education Trust®** which is maintaining a multi-campus network of:

A.J. Hospital and Research Centre
A.J. Institute of Medical Sciences
A.J. Institute of Dental Sciences
Laxmi Memorial College of Physiotherapy and P G Studies
Laxmi Memorial College of Nursing and P G Studies
Laxmi Memorial Institute of Nursing and P G Studies
Moti Mahal College of Hotel Management
Laxmi Memorial College of Hotel Management
Laxmi Institute of Para Medical Sciences
A.J. Institute of Hospital Administration
A.J. Institute of Engineering & Technology
A.J. Institute of Management (With Logistics & Hospital Administration as one of the specialization)

EDITORIAL BOARD

Editor-in-Chief

Dr. T. Jayapralash Rao, Sr. Prof. and Director, AJIM

Editors

Dr. Vijaya Kumar, Dean-Academic Affairs, AJIM
Dr. Rajesha M., Associate Professor, AJIM

Editorial Advisory Board

Dr. P S Yadapadithaya, Sr. Prof., Mangalore University
Dr. Mallikarjunappa, Rtd., Sr. Prof., Mangalore University
Dr. Sripathi Kalluraya, Rtd., Prof., Mangalore University
Dr. G R Krishnamurthy, Rtd., Sr. Prof., AJIM
Dr. A K Sing, Assistant Director, Lucknow University
Dr. Ganesh Bhat, Sr. Prof., Retd., St Mary's College, Shirva
Dr. Roshini Mangalore, Prof. London School of Economics and Political Science, London
Dr. Veerendra Kumar N., Sri Krishna Devaraya University Bellari

Circulation

Mrs. Swapna Shetty, Asst. Professor, AJIM

Administrative Service

Mrs. Shruthi K., Asst. Professor, AJIM

Publisher

A. J. Institute of Management (AJIM)
Kottara Chowki, Mangalore, Karnataka, India.

ANVESHANA... Search for Knowledge

Call for Papers

This institutional publication **Anveshana** is a Bi-annual journal catering to the needs of academicians, professional, student community and academic bodies. The journal is to embrace the domain of knowledge from Commerce, Management, Finance, Human Resource Management, Marketing, Banking, Insurance and so on. **Anveshana** invites articles, conceptual papers, research articles, empirical reports, case studies and book reviews with the following guidelines:

- Articles should be of original nature and should not have been sent or accepted for publication elsewhere.
- A non-mathematical abstract of about 100 words to be sent in the case of articles.
- The manuscript length should be of 2500-7500 words including figures and tables typed in 1.15 space with 11 font Times New Roman on 8.5" X 11" - A4 size papers.
- The manuscript should not contain foot notes. References should be cited at the end of manuscript. The list should mention only those sources cited in the text of the manuscript.
- Each table/figure/graph should have brief and self-explanatory title. Also, mention the source and explanation, if any, at the bottom of the table/figure/graph.
- In the case of articles, precise conclusion to be given.
- Prospective article is subject to blind review by a panel of eminent referees.
- Cover page should contain title of the paper, name, present designation, postal address, mobile/telephone number and e-mail ID of the author with brief resume.
- A hard copy of the manuscript should be sent to the editor with a stamp size photo. Further, soft copy along with the abstract is to be mailed to ajimjournal@rediffmail.com or in compact disc in MS word.

The manuscript should be sent to:

The Editor, Anveshana Journal,
A. J. Institute of Management, Kottara Chowki, Ashoknagar P.O,
Mangalore - 575006, Karnataka, India.

Subscription Details

Duration	Indian (₹)	Foreign (\$)
1 Year	500	60
2 Year	900	100
4 Year	1600	200

Cheque/DD may be drawn in favour of A. J. Institute of Management, Mangalore.

Contents

Dr. T. Jayaprakash Rao	From the Desk of Editor-in-Chief	1
Dr. Sudhir Raj K	Teacher Effectiveness in the Context of the National Education Policy	10
Dr Prakash Pinto Dr Babitha Rohit	Impact of Capital Structure on Financial Performance: A Study with reference to Select New Generation Banks of India	18
Ashwini Kirti	The Caste System and Patriarchy: Precursor to Gender-Based Violence in India	34
Dr. A. K. Singh	Growth of Indian Food and Beverages Service Industry and Scope of Culinary Tourism	52
Karthik Pai Dr. Yathish Kumar	Digital Dream Through Digital Literacy: Upskilling India for the Future-A Study with Reference to Non-Working Youths of Mangaluru City.	54
Rajaram H G Dr.Hiriyappa B	Investors Perception Towards Commodity Market - A Study With Reference To Shivamogga District	60

From the desk of the Editor-in-Chief.....

It is the matter of fact that under the changing educational environment in the light of pandemic, maintaining quality in all academic pursuits is a challenging proposition. Hence, it is quite evident that to operate successfully, the managers of academia must have a thorough understanding- explicit rather than implicit of how to rejuvenate the academic process to achieve the required objectives. Further, all said and done, these disturbing signals should not be viewed as irreversible misfortunes, instead to be perceived as opportunities for guiding the present youth in the nation building activities with a sense of purpose. Every concerned to know that education begins with the quality and ends with the quality in all its facets and quality publication is one the most important requirements of discharging institutional responsibility. Hence, A. J. Institute of Management is bringing out this research journal Anveshana, Volume 11 No.1 with the following quality research articles, conceptual papers and empirical reports of the renowned writers.

- “Teacher Effectiveness in the Context of the National Education Policy”, reported by Dr. Sudhir Raj K
- “Impact of Capital Structure on Financial Performance: A Study with Reference to Select New Generation Banks of India”, jointly authored by Dr. Prakash Pinto and Dr. Babitha Rohit.
- “ The Caste System and Patriarchy : Precursor to Gender – Based Violence in India”, reported by Ashwini Kirti
- “ Growth of Indian Food and Beverages Service Industry and Scope of Culinary Tourism” reported by Dr. A. K. Singh
- “Digital Dream Through Digital Literacy: Upskilling India for the Future- A Study with Reference to Non-Working Youths of Mangaluru City.” Authored by Karthik Pai and Dr. Yathish Kumar.
- “Investors Perception Towards Commodity Market-A Study With Reference To Shivamogga District” presented by Rajaram H G and Dr. Hiriappa B

J. Jayaprakash Rao
Dr. T. Jayaprakash Rao
Editor in Chief

Teacher Effectiveness in the Context of the National Education Policy

¹Dr. Sudhir Raj K

Abstract

This paper examines the effectiveness of teachership in the context of some of the tenets of the NEP-2020. The teacher is a focal point of discussion in teaching-learning process. The teacher effectiveness is critical in making the NEP to percolate into foundation of our education system and to contribute it for nation building activity. The process thinking in teaching and learning is the need of the hour. Unfortunately, outcome thinking is gaining significance since time immemorial. Mindfully viewed a teacher performs multi-roles with multiple stakeholders at all times. The paper also highlights that teacher acts like a designer. Therefore, Design thinking with human-centred approach can equip our future generation to face the challenges of life and profession much better than before.

Keywords: Teachership, NEP, Process Thinking, Outcome Thinking, Design Thinking, Vishwa-Guru

Education has been gaining a lot of special significance in the context of the implementation of the New Education Policy-2020 (NEP). It cannot be viewed in the same way as it was viewed earlier. The spirit of 'Education for Man-making' and 'Education for nation building' is more vivid in the content of the NEP. Needless to say that this kind of thinking is the need of the hour. Interestingly, it has the ways and means of making it truly the spirit of the Nation. The NEP is found to be aligned to the 2030 Agenda for sustainable development and aims to transform India into a vibrant knowledge society and global knowledge super power by making both school and college education more holistic, flexible and multidisciplinary. The all-inclusive agenda of the NEP is very well manifested in this Statement. Accordingly, it calls for a clear understanding of the roles of different players in the education sector, viz., teachers, students, parents,

¹Professor and Corporate Trainer, Justice K.S. Hegde Institute of Management, Nitte Deemed to be University.

government, management, future employers and so on. Some are playing their direct roles and some others play indirect roles. The teacher and the taught has been playing direct roles, as one is the imparters of knowledge and the other, the receiver of knowledge. Both are equally important, one cannot be separated from another. Needless to say that the failure of one set is the failure of another. The NEP makes a reference to a 'strong professional teacher community'. Educationists will certainly agree that a 'strong professional teacher' with a strong culture and a deep love for learning and imparting knowledge can make everything possible. Professionalism is all about working on the 'merit of the case' with an unerring focus on staying relevant to relevant stakeholders. As teachers, we need to be very 'professional' in our style of functioning, especially in our touch points of performance in the educational premises. Students' have an inherent curiosity about their teachers. They want to know more and more about their teachers. For example, a teacher continuously engaging in reading, writing and research work will be more on the spot light of a student than a teacher who hardly does it. The purpose is to make an educational institution a vibrant knowledge center, creating and disseminating true knowledge. The role of a teacher is very crucial here. Teachers are the 'knowledge keepers'. As teachers we should continuously produce and disseminate new and true knowledge with an ultimate aim in solving the problems of the society and to make our nation proud. It is not just the pedagogy or the student who bring knowledge vibrancy into the system. A simple, humane, humble, learning appetite, passionate and a dedicated teacher at heart brings required knowledge and wisdom into the field.

When sometimes a low tolerance level, violence, no accountability, lack of patriotic feeling, hit and run attitude and lack of contentment are plaguing society, as teachers we have a bounden duty to impart true knowledge and wisdom to our students to fight against such disrupting elements along with the teaching of a prescribed curricula. As Swamy Parthasarathy (2013) rightly pointed out, 'we need to address the intellect of our students to gain wisdom by them and things fall in place. The path to peace and harmony lies within. All it needs is a sincere attempt to find that way....a trained intellect will rise above emotions and that detachment is crucial in decision making and problem solving'. This statement gains more importance in the context of the celebrated goal of making India a 'Vishwa Guru' as enshrined in the NEP. It should be again emphasized here that journey for achieving this

should start with the clear understanding of the 'Role of a Teacher' in the context of the NEP. A true teacher performs a variety of roles like an interventionist, dispenser of wisdom, an artist of imagination, a therapist, a trainer, a designer, a craftsman, etc. An engaged or self-pledged teacher can perform all these roles very well. Today, teachers are more respected for performing these roles with a commitment. By performing these roles, a teacher is actually displaying his or her true life-theme. This eventually contributes to authentic performance. Needless to say that even the implementation of the Four Pillars of the NEP viz., Access, Equity, Quality, and Accountability, in letter and spirit, also calls for the display of the authentic role and performance of a teacher. If a teacher has a genuine respect and love for the 'process' and he or she practices it, the world would have been a different place altogether. Unfortunately, we have been taught to be a part of the outcome, not the process right from the beginning. But the process is where one can really figure out who is really worth being part of the outcome. Teachers and students are a part of a great process of learning for living, more importantly, learning for leading a good life and to contribute for nation building. Teachers should enjoy the process in teaching and learning along with their students at all times. Discussing on the significance of a 'process thinking' and its associated defect in 'outcome' based education, Ellen J. Langer (1989), an authority on Mindfulness practices writes in her work *Mindfulness* (1989) that 'when children start a new activity with an outcome orientation, questions of 'Can I' or 'What if I can't do it?' are likely to predominate, creating an anxious preoccupation with success or failure rather than drawing on child's natural, exuberant desire to explore. Instead of enjoying the color of the crayon, the design on the paper, and a variety of possible shapes along the way, the child sets about writing a 'correct' letter A.....In contrast, a process orientation asks 'How do I do it?' instead of 'Can I do it?' and thus directs attention toward defining the steps that are necessary on the way. This orientation can be characterized in terms of the guiding principle that there are no failures, only ineffective solutions....' Langer further states that 'from kindergarten on, the focus of schooling is usually on goals rather than on the process by which they are achieved'. A small, desired change in the perspective of a teacher is inevitable. Teachers as interventionists can make this possible by understanding the fact that "no good outcome can happen without a good process". By performing the role of an interventionist in the field of teaching-learning process with distilled wisdom, a teacher can make the life of a student an enjoying experience.

Here one could also witness the impacting power of a teacher. Viewed from this perspective, we could understand that teaching is a profession of choice than chance. The most important question that will follow from the discussion is: How to prepare our teachers to really appreciate and acknowledge the significance of 'process thinking' in education in the light of the implementation of the celebrated goals of the NEP? Mindfully we need to get into the basics of teaching-learning process since it forms the starting point of any education process. This process journey should provide a 'neuro-experience' (Brain-based) to a teacher and the taught. This requires an understanding of the 'Social Neuroscience' in the field of education (Louis Cozolino, 2013). In the words of Cozolino (2013), "Education is an art built upon the social relationship between teacher and student that harness the neural mechanisms of learning". Cozolino strongly believes that emotional bondage between the teacher and the taught makes true learning possible. This is not just confined to the student learning of different subjects in schools or colleges. If we try to view learning in education in relation to the letter and spirit of the NEP, it may even take different broader connotations, like, learning for life, learning for living, learning for skill, learning for knowledge, learning for wisdom, learning for information, learning for enlightenment and so on. It should be clearly noted that learning takes place in human Brain. An understanding of the operation of the human Brain is most essential for learning the 'art and science of learning'. Teachers should know this when they engage with their students. The teachers should see that the light of learning turn on in our students' brains by making them more receptive. True learning takes place with emotional engagement. For this, a teacher at heart is sought after. We have a 'Social Brain'. "Curiosity and creativity are a natural part of who we are: Learning is built upon these fundamental ways in which we want to know more, learn more, do more, and engage with our world. we evolved in tribes, we grow in families, and we learn in groups (Cozolino, 2013). The neuroscience of education considers a teacher as a therapist interested in how relationships impact and reshape the brain throughout life. In fact, relationships are our natural habitat, we all learn to be appreciated, understood, recognized, and appreciated. As Cozolino rightly pointed out, 'to appreciate more deeply how our brains learn, we have to utilize a variety

of disciplines, such as evolutionary biology, social psychology, cultural anthropology, and genetics'. In this case, a teacher is required to be in a multi-disciplinary mode of thinking. A complete teachership is manifested only when a teacher is operating in line with the essence of these multidisciplines. We should know that learning is believed to occur through changes in the connectivity among neurons in response to stimulation. Keeping in mind that brains are naturally curious, as teachers we should provide right stuff for learning among our students. In the words of Cozolino, 'the core of teachership is providing a facilitating and holding environment that requires both the teacher's empathic abilities and respect for the autonomy of the student'. For this, a teacher's sense of quality should always consider: Be truthful, and have evidence for what you say. If we talk about teacher's manner for his or her teachership, it is better to imbibe a manner which is clear, orderly and brief. If this is the manner of a teacher being captured by students, it will provide further impetus for better learning for students in the educational eco system.

Learning depends on memory. Neuroscientists believe that learning depends on building new dendrites and changes in neural connectivity. Teachers should create a great neuro-experience to their students. It is possible by creating a great memory experience to our students. The biggest challenge for a teacher in this disruptive world is holding the attention span of students for a long span of time. Effective teachership comes alive in this case. As teachers we should understand that interest is the mother of attention, and attention is the mother of memory. If a teacher is effective in creating a congenial eco- system for teaching and learning, he or she can succeed in kindling interest among students for good learning. Again, it is challenging because we see the draught of attention everywhere. We cannot really connect with ourselves. The biggest challenge to a teacher today is to make the students to be attentive and engaged in their learning process. On the significance of attention in creativity and vision, Debashis Chatterjee (2011) writes, 'The primary ingredient of creativity is attention. The quality and dimension of attention determines the quality and dimension of whatever we create. A piece of wood lying in the forest is matter. A good sculptor brings his or her attention to this piece of wood and creates a

wonderful statue by chiseling away matter from the wood. His or her attention adds value to the wood. Attention can only be released through proper discipline.In a deep state of attention, Newton sees the force of gravity behind it. Newton's vision then creates an enduring impact in our minds....Vision has a direct link with the creative process. Vision and creation go hand in hand. Vision belongs to the world of the mind. Creation happens in the world of matter...In fact, one cannot exist without the other...Visioning happens as a result of refining of attention..... When we multiply the span of attention of our mind by certain disciplines we can grasp reality much deeper than we ordinarily can. This then is the power of vision'. All innovative experiments in teaching and learning should start with this line of thinking. In a scholarly work, 'Understanding by Design' Grant Wiggins and Jay McTighe (2005) writes, teachers are designers. An essential act of our profession is the crafting of curriculum and learning to meet specified purposes. The authors are the strong advocates of Design thinking in teaching and learning. It is really worth to practice Design thinking in education, especially in the context of NEP. In Design thinking, there is a human-centered approach. This should become the thinking in teaching-learning process. Further, Design thinking is a way of seeing the world and approaching constraints that is holistic, interdisciplinary, and inspiring. It is all inclusive and integrative in character. This way of viewing the world is like seeing the big picture than wearing a tunnel view to see the world. The NEP, strives for total transformation in the frame of thinking of the knowledge keepers and knowledge consumers. If we start thinking and practicing like Designers, we can connect easily with the letter and spirit of the NEP. The Design thinking in teaching-learning will serve for a starting point. Grant Wiggins and Jay McTighe talks about *Six Facets of Understanding in their work Understanding by Design*.

This is deeper in its insights on teaching-learning process and it can serve as a good stuff for vibrant Pedagogy in all disciplines. In fine, it can contribute for more human-centred practice in education.

The Six Facets of Understanding include:

The Facet 1 is about Explanation-This includes sophisticated and apt theories and illustrations, which provide knowledgeable and justified accounts of events, actions, and ideas. Some of the questions involving Explanation include, Why is that so? What explains such events? What accounts for such action? How can we prove it? What is implied?

The Facet 2 is about Interpretation-This includes narratives and translations that provide meaning. Some pertinent questions include, What does it mean? Why does it matter? What of it? How does it relate to me? What makes sense?

The Facet 3 is about Application-This implies ability to use knowledge efficiently in new situations and diverse realistic contexts. Interesting questions in this regard are-how and where we use this knowledge, skill or process? How should my thinking and actions be modified to meet the demands of this particular situation? As teachers frequently say, 'if a student really comprehends something, he or she can apply it'.

The Facet 4 is about Perspective-This is the critical and insightful point of view. The questions include- From whose point of view? What is justified or warranted? Is there adequate evidence? Is it reasonable?

The Facet 5 is about Empathy-The ability to get inside another person's feelings and world view. Some of the pertinent questions are-How does it seem to you? What do they see that I don't?

The Facet 6 is about Self-knowledge-This is the wisdom to know one's ignorance and patterns of thought and action and prejudice. The questions include-How does I shape my views? What are the limits of my understanding? What are my blind spots?

All the above Facets of Understanding helps us to move on a new path to reach new destination. In this context, teaching-learning is not just a routine exercise or ritual. It is all pervasive and holistic. The NEP is, indeed, crafted in this broad sense. Unless we start viewing and implementing it from this perspective, we may not reap its full benefits.

References

- Thomson, Schwartz and Kleiner, *The Wise Advocate*, Columbia Business School Publishing, 2019.
- Wiggins and McTighe, *Understanding by Design*, ASCD, USA, 2005.
- Carolino, Louis, *The Social Neuroscience of Education*, W. W. Norton and Company, 2013.

- Eliot, L, What is going on in there? How the brain and mind develop in the first years of five years of life? NY: Bantam, 1999.
- Palmer, P The Courage to Teach: Exploring the inner landscape of a teachers' life, San Francisco : Jossey Bass, 1998.
- Trojan, S and Pokorny J, Theoretical aspects of neuroplasticity, Physiological Research, 1999. Lipton, H. Bruce, The Biology of Beliefs, Hay House India, 2010.
- Langer, Ellen, Mindfulness, Addison Wesley, Publishing, 1989.
- Senge, Peter, The Fifth Discipline, New York: Currency Doubleday, 1990.
- Chartterjee, Debashis, The Other 99 Percent, You Can Dare to Lead, Jaico Publishing House, 2011.
- Whitney, John, The Trust Factor, Boston: Beacon Press, 1993.

Impact of Capital Structure on Financial Performance: A Study with Reference to Select New Generation Banks of India

¹Dr Prakash Pinto

²Dr Babitha Rohit

Abstract

An optimal capital structure is one that minimizes the cost of a company's funds while maximizing the capital gains attributable to shareholders. The study analyses the impact of capital structure on financial performance of ten Indian new generation banks for the period 2016 to 2020. It is observed from the study that net interest margin has significant positive correlation on net profit, return on asset, return on equity and return on capital employed. Further debt to equity, debt to total asset, loan to deposit and total debt to capital has significant impact on net profit, net interest margin, return on asset and return on equity.

Keywords : Capital Structure, Financial Performance, Financial, Leverage New Generation Banks.

Introduction

The Indian economy relies on the banking sector for growth and development. Tracing the history of growth of banking industry in India, private banks were nationalized in two phases, viz., during 1969 and 1980. Following the policy of liberalization, privatization, globalization in 1991, the government of India permitted new private sector banks in the country. New generation banks are also called new-age banks which were tech-savvy.

The amount of debt and/or equity used by a bank to fund its operations and lending activities are referred to as capital structure. Debt and equity capital are used to fund operations, capital expenditures, acquisitions, and other investments in a company.

1 Professor and Dean, Department of Business Administration, St Joseph Engineering College, Mangaluru E-mail: prakashpinto74@gmail.com.

2 Associate Professor, Department of Business Administration, St Joseph Engineering College, Mangaluru E-mail: babitha.rk2002@gmail.com

Sathye (2001) studied the relative efficiency of Indian banks in the late 1990's and compared the efficiency of Indian banks with that of the banks in other countries. He found that the public sector banks have a higher mean efficiency score as compared to the private sector banks in India, but found mixed results when comparing public sector banks and foreign commercial banks in India.

Goel and Rekhi (2013) attempted to measure the relative performance of Indian public sector and private sector banks. They concluded that the efficiency and profitability are interrelated and the performances of private sector banks are better than public sector banks in India.

Kumar (2016) examined and compared the overall financial performance of selected public and private sector banks in India during the period 2011-12 to 2015-16. The study concluded that public sector banks must redefine their strategies by considering their strengths, weakness and operating market.

Gurmeet and Ravi (2016) observed that the private sector banks have reported better capital adequacy, management efficiency, and liquidity position. New entrants have displayed lagged performance both in the area of capital adequacy and liquidity.

Pinto & Quadras (2016) examined the impact of capital structure on financial performance of Indian banks. The study covered a sample of 21 banks from both public sector and private sector for a period of five years. The study revealed significant impact of debt equity ratio and debt to total assets on the net profit, net interest margin as well as return on capital employed indicating that capital structure has a significant impact on the financial performance in the banking industry.

Rakshit and Bardhan (2022) examined the effects of cost, revenue, profit efficiency and stability inefficiency on bank profitability in India over the period 1997 to 2017. The major findings of the study were that cost, revenue and profit efficiencies positively influence the profitability conditions of Indian banks; banks that are inefficient adversely influence bank performance, although the global financial crisis did not seem to impact the efficiency-profitability relationship; and bank ownership matters for the association between its efficiency and performance.

Objectives

- To examine the relationship between capital structure and financial performance of select new age banks.
- To analyze the interrelation between financial leverage on the financial performance of the banking industry.
- To study the impact of debt to equity, total debt to equity, loan to deposit, and total debt to capital in the capital structure on the financial performance of select new age banks.

Methodology

The purpose of this study is to analyse the impact of decisions regarding the capital structure on financial performance of select new generation bank. The study's scope is restricted to ten new generation banks for the period 2016 to 2020. Indusind Bank, Bandhan Bank, DCB Bank, IDFC First Bank, Axis Bank, HDFC Bank, ICICI Bank, Kotak Mahindra Bank, Yes Bank and RBL Bank are the sample for the study.

Annual data of the select ten new generation banks was collected from the respective websites. Net profit, return on asset, return on equity, net interest margin, return on capital employed, debt to equity, loan to deposit, debt to total asset and total debt to capital ratios were computed for the five years' period.

The following regression models have been used to study impact of independent variable on dependent variable.

Simple Linear Regression Model

$$Y = a + bX + e$$

Y = Dependent variable - financial performance as measured by net profit, return on asset, return on equity, net interest margin, return on capital employed.

a = Y intercept of the regression equation.

b = regression coefficients of the respective variables.

X = Independent variable, capital structure as measured by debt to equity, loan to deposit, debt to total asset, total debt to capital.

e = error term.

Multiple Regression Model

$$Y = a + bX_1 + bX_2 + bX_3 + bX_4 + e$$

Y=Dependent variable - financial performance as measured by net profit, return on asset, return on equity, net interest margin, return on capital employed.

a=Y intercept of the regression equation.

b= regression coefficients of the respective variables

X₁= capital structure as measured by debt to equity

X₂= capital structure as measured by debt to total asset

X₃= the capital structure measured as by loan to deposit

X₄= the capital structure as measured by total debt to capital

e= error term

Table 1: Pearson Correlation Table

	NP	NIM	ROA	ROE	ROCE	LTD	DTE	DTA	DTC
Net Profit Ratio (NP)	1								
NetInterest Margin (NIM)	.401**	1							
Return on Asset (ROA)	.977**	.540**	1						
Returnon Equity (ROE)	.961**	.302*	.948**	1					
Return on Capital Employed (ROCE)	.234	.332*	.251	.162	1				
LoantoDeposit Ratio (LTD)	-.215	-.384**	-.251	-.257	-.186	1			
Debt toEquity Ratio (DTE)	-.698**	-.619**	-.721**	-.651**	-.230	.505**	1		
Debt toTotal Assets	-.535**	-.595**	-.568**	-.530**	-.224	.782**	.895**	1	
Total Debt to Capital	.006	-.230	-.057	.043	-.069	-.132	.122	-.020	1

** . Correlation is significant at the 0.01 level (2-tailed)

* . Correlation is significant at the 0.05 level (2-tailed)

The Pearson correlation table documents that net profit has significant positive correlation with net interest margin, return on asset and return on equity while it correlates negatively to debt to equity and debt to total assets ratios. Net interest margin has significant positive correlation with net profit, return on asset, return on equity and return on capital employed and has significant negative correlation with loan to deposit, debt to equity and debt to total assets ratios. Return on assets is negatively correlated to debt to equity and debt to total assets ratios. Return on equity also exhibits similar correlations as return on assets. Return on capital employed shows significant positive correlation with net interest margin. Net profit has a significant very high degree of correlation with return on asset and return on equity implying that higher profitability of a bank leads to better returns for the shareholders.

Table 2: Results of hypotheses test

Sl.No.	Hypothesis	Independent Variable	Dependent Variable	F	p value
1	H ₁	Debt to Equity	Net Profit	45.880	0.000*
2	H ₂		Net Interest Margin	29.753	0.000*
3	H ₃		Return on Asset	51.860	0.000*
4	H ₄		Return on Equity	35.215	0.000*
5	H ₅		Return on Capital Employed	2.683	0.108
6	H ₆	Debt to total asset	Net Profit	19.278	0.000*
7	H ₇		Net Interest Margin	26.252	0.000*
8	H ₈		Return on Asset	22.859	0.000*
9	H ₉		Return on Equity	18.758	0.000*
10	H ₁₀		Return on Capital Employed	2.540	0.118
11	H ₁₁	Loan to deposit	Net Profit	2.320	0.134
12	H ₁₂		Net Interest Margin	8.294	0.006*
13	H ₁₃		Return on Asset	3.233	0.078
14	H ₁₄		Return on Equity	3.397	0.072
15	H ₁₅		Return on Capital Employed	1.724	0.195
16	H ₁₆	Total debt to capital	Net Profit	0.002	0.968
17	H ₁₇		Net Interest Margin	2.693	0.107
18	H ₁₈		Return on Asset	0.154	0.697
19	H ₁₉		Return on Equity	0.090	0.765
20	H ₂₀		Return on Capital Employed	0.228	0.635
21	H ₂₁	Debt to equity,	Net Profit	13.869	0.000*
22	H ₂₂	Debt to total asset,	Net Interest Margin	8.405	0.000*
23	H ₂₃	Loan to deposit and	Return on Asset	14.209	0.000*
24	H ₂₄	Total debt to capital	Return on Equity	9.818	0.000*
25	H ₂₅		Return on Capital Employed	0.784	0.541

The results reveal that debt to equity of new generation banks has significant impact on net profit, net interest margin, return on asset and return on equity. Debt to total asset also has significant impact on net profit, net interest margin, return on asset and return on equity. Loan to deposit has a significant impact on net interest margin. The multiple regression analysis presents the impact of debt to equity, debt to total asset, loan to deposit and total debt to capital on net profit, net interest margin, return on asset, return on equity and return on capital employed. Table 2 shows that all these parameters have a significant impact on net profit, net interest margin, return on asset, return on equity except return on capital employed.

The relationship can be presented as follows:

$$\text{Net Profit} = 24.215 - 15.956X_1 + 76.12 X_2 - 0.012 X_3 + 0.027 X_4 + e$$

$$\text{Net Interest Margin} = 4.936 - 0.343X_1 - 3.731 X_2 + 0.0062 X_3 - 0.003 X_4 + e$$

$$\text{Return on Asset} = 2.308 - 1.502X_1 + 6.645 X_2 - 0.001 X_3 + 0.001 X_4 + e$$

$$\text{Return on Asset} = 18.707 - 13.388X_1 + 59.239 X_2 - 0.016 X_3 + 0.027X_4 + e$$

$$\text{Return on Capital Employed} = 4.756 - 0.841 X_1 + 5.012 X_2 - 0.008 X_3 + 0.002X_4 + e$$

Conclusion

New generation banks with customer friendly and tech savvy services changed the landscape of banking services in India. The present study explores the impact of capital structure on financial performance of ten new-gen banks for the years 2016 through 2020. It is observed that capital structure as measured by debt to equity, debt to total asset, loan to deposit and total debt have an impact on the profitability of the new-gen banks. This result is similar to that of Pinto and Quadras (2016) which stated that there is a significant impact of debt equity ratio and debt to total assets on the net profit, net interest margin as well as return on capital employed.

References

- Goel, C., and Rekhi, C.B. (2013). A Comparative Study on the Performance of Selected Public Sector and Private Sector Banks in India. *Journal of Business Management & Social Sciences Research*, 2(7), 46-56.
- Gurmeet, S., and Ravi, S. (2016). Performance evaluation of new private sectors banks using CAMEL rating model, *International Journal in Management and Social*, 4 (6), 325-334.
- Kumar, S. (2016), Banking Reforms and the Evolution of Cost Efficiency in Indian public Sector Banks. *Economic Change Restructuring*, 64(2), 143-182
- Mittal, R. (2017), The Problem of Rising NonPerforming Assets in Banking Sector in India: Comparative Analysis of Public and Private Sector Banks, *International Journal of Management, IT & Engineering*, 7(7), 384-389.
- Pinto, P. & Quadras, J.(2016), Impact of Capital Structure on Financial Performance of Banks, *JIMS8M: The Journal of Indian Management & Strategy* 21(54). <https://doi.org/10.5958/0973-9343.2016.00025.9>.
- Rakshit, B. & Bardhan S. (2022), An empirical investigation of the effects of competition, efficiency and risk-taking on profitability: An application in Indian banking, *Journal of Economics and Business*, 118, <https://doi.org/10.1016/j.jeconbus.2021.106022>.
- Sathye, M. (2001), Efficiency in Australian Banking: An Empirical Investigation, *Journal of Banking and Finance*, 25, 613-630.

The Caste System and Patriarchy: Precursor to Gender-Based Violence in India

¹Ashwini Kirti

Abstract

Violence against women and girls are one of the world's most pervasive human rights violations. It knows no social, economic, or national bounds. One in three women may reportedly encounter physical or sexual assault at some point in their lives worldwide. Gender-based violence harms its victims' health, dignity, security, and autonomy, yet it remains in a culture of silence. Indian women face various forms of violence from the womb to the graveyard. It poses a severe threat to the social and economic advancement of individuals, communities, and nations. Gender-based violence takes many forms, such as female foeticide, sexual abuse, rape, molestation, domestic violence, etc. In this paper, I outlined how the caste system in India is an important social institution to explain instances of violence against women. Caste, a unique social institution, dominates the Indian societal structure and is considered an essential basis of social stratification for social, economic, and religious purposes. This feature makes Indian society highly stratified and hierarchical. Moreover, this paper participates in a feminist analysis that evokes gender power relations, male dominance, and female subordination, which helps perpetuate patriarchy and systematic violence against women. Women continue to be victims of violence despite governmental initiatives, educational outreach programmes, and economic independence initiatives. Unfortunately, there are several instances of violence against women and girls in India, and the continued existence of patriarchal gender and social standards supports them. Furthermore, the paper has suggested the role of professional social workers in combating gender-based violence. The paper is a theoretical attempt to understand the correlation between caste and gender. The article focused that the construction of gender and power is central to any fundamental discussion on Gender-Based Violence

Keywords : Gender-Based Violence, Caste, Patriarchy, Dalits

¹Ph.D., Scholar Department of Social Work, University of Delhi,
Email : akirti@socialwork.du.ac.in

Introduction

The United Nations Declaration on the Elimination of Violence against Women (1993) described the term "violence against women" means any act of gender-based violence that results in, or is likely to result in, physical, sexual, or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life." (Article 1, p3.). The UNICEF defines it as an umbrella term for any harmful act perpetrated against a person's will and supports socially ascribed (gender) differences between females and males. The nature and extent of specific types of gender-based violence vary across cultures, countries, and regions. Examples include sexual Violence, sexual exploitation/abuse, forced prostitution, domestic Violence, trafficking, forced/early marriage, and harmful traditional practices like female genital mutilation, honour killings, and widow inheritance (UNICEF, 2017)

Gender-based violence against women is associated with all spaces of human interaction, public or private, including families, communities, public places, workplaces, leisure, politics, sports, health care, and educational settings. Moreover, the technology-mediated environment has redefined the public and private space and leads to the occurrence of violence, such as contemporary forms of abuse occurring online and in other digital environments.

Gender-based violence against women is defined by the Committee on the Elimination of Discrimination Against Women as "violence intended against a woman because she is a woman or that impacts women disproportionately." Acts that cause bodily, mental, or sexual injury or suffering, threats of such acts, coercion, and other deprivations of liberty are all included. It is a form of discrimination that severely limits women's capacity to enjoy equal rights and freedoms with males (CEDAW, 1992). Accordingly, in the general recommendation 35, "gender-based violence against women" is used as a more precise term that clarifies the gendered causes and impacts of the violence. The word further strengthens the understanding of the violence as a social rather than an individual problem, requiring comprehensive responses beyond those to specific events, individual perpetrators, and victims/survivors. The Committee considered that gender-based violence against women is one of the primary socio-political and economic mediums by which the subordinate position of women concerning men and their stereotyped roles are perpetuated.

Caste and Violence Against Women

The social structure of Indian society is characterised by a unique social institution known as caste. It is one of the ancient social institutions prevailing in India since time immemorial. The caste system has withstood the onslaughts of time and continues to exist. Caste is used to describe a system of social relations that are considered to be uniquely Indian, and that presumably distinguishes the traditional Indian society from the west. In the popular understanding, caste is an ancient institution of the Hindus, based on the idea of varna, karma, and dharma pronounced in a text called Manusmriti.

Castes can be defined as a relatively rigorous and endogamic group that shares a common name, tradition, profession, and culture with respect to mobility, status identity, and the formation of a single homogeneous community. Dr. Ketkar defines caste as "a social group having two characteristics. Firstly, the membership is confined to those who are born of members and includes all persons so born; secondly, the members are forbidden by inexorable social law to marry outside the group." caste can be defined "as a small and named group of persons characterized by endogamy, hereditary membership, and a specific style of life which sometimes includes the pursuit by the tradition of a particular occupation and usually associated with a more or less distinct ritual status in a hierarchical system" (Béteille 1965, p. 46).

The caste system is a highly rigid social hierarchy with minimal mobility where birth ascribes the caste status of a person in their respective caste. G. S. Ghure identified six core features of the Hindu caste system. These were a) Segmental division of society, b) Hierarchy, c) Restriction on social intercourse, d) Civil and Religious disabilities and privileges, e) Restricted choice of occupation, f) Restrictions on marriage

Given that the Indian Caste System is a closed system of stratification, a person's social standing is decided by the caste they were born into. Interaction and conduct with members of other social groups are constrained. One of the fundamental characteristics is the idea of purity and pollution. Hinduism places high importance on cleanliness, which is reinforced by the caste system. Untouchability

served as an exclusivist tactic and a social construct that only evolved into a religion after becoming entangled in the pollution-purity complex. The higher castes were therefore thought to be purer and less contaminated, while the lower castes were supposed to be less sophisticated and more polluted.

The purity of caste is contingent upon the chastity of women. The central idea is that purity of caste can be ensured by closely guarding women who constitute the pivot for the entire structure. Women are repositories of family honour. The virtue of women is crucial in maintaining the blood purity of the lineage and also the position of the family within the broader social hierarchy. Generally, the higher ranking of the caste, the more sexual control its women is expected to exhibit. Women in upper-caste societies live their lives mainly within the familial parameters. Their mobility is severely restricted, and they are not permitted to go out to work.

Women play a crucial role in maintaining the sanctity and purity of the home. The bodily purity of upper castes is believed to be linked to what is ingested. Dube (1968), a renowned feminist anthropologist, has argued that women play an essential role in maintaining caste boundaries through the preparation of food and in maintaining its purity. Women who espouse the family tradition and conform to the patriarchal order of society are honoured and respected; else, they are subjected to severe punishment. The rules the women are expected to uphold and primarily designed to suit the requirements of their male folks. These rules are generally considered to be absolute, and women are expected to adhere to them blindly.

Endogamy of marriage is central to the caste system in India. It indicates that caste members only have to marry within their caste, and inter-caste marriage is prohibited. Although modern-day inter-caste marriages and faith marriages are taking place, endogamy is still forced on the families. Still, in many parts of India, honour of girls/women is attached to their caste, and they are prohibited from marrying outside their caste. They are killed by the family in the name of Honour, known as Honour killing.

Rajasthan, March 2021: A father murders his 19-year-old daughter for eloping with her Dalit paramour in Dausa district.

Bihar, July 2021: In Muzaffarpur, a Dalit boy, 17, is beaten to death and his genitals cut off by the family of a Brahmin girl he was having an affair with.

Punjab, October 2021: A newly-wed inter-caste couple is murdered by the woman's relatives in Fazilka district.

There are many cases like these that we came across, and these headlines scream a rather gruesome reality about Indian society. The scary pictures of the crimes committed in the name of honour, talk about the barbarity that social conservatism generates in reaction to the assertion of sexual rights and freedom of choice regarding love relationships. The propensity for this kind of violence, as the media reports suggest, tends to be higher when one of the two consenting adults belongs to socially and economically backward communities.

The National Crimes Record Bureau's report for 2020 revealed that 25 cases of "honour killing" were reported in the preceding year. The number doesn't highlight the grim reality as most cases remain unreported.

The Supreme Court of India has stated that "Incidents of caste-motivated violence show that casteism has not been annihilated even after 75 years of independence, and it is high time civil society reacts and responds with "strong disapproval" about the ghastly crimes committed in the name of caste" (The Hindu, 2021, p1.). Former Chief Justice of India, Dipak Misra, held that "Honour killing guillotines individual liberty, freedom of choice and one's own perception of choice" (Outlook, 2022, p3).

Dr. Ambedkar formulated caste as a system of "gradual inequality in which castes are ranked on an ascending scale of reverence and a descending scale of contempt," which means that as you advance in the caste system, the power and status of a caste group increases; as you go down the ladder, the degree of contempt for the caste increases as these castes are powerless and low-ranking and considered dirty and polluting. An essential aspect of the caste system is that those who have dominated the means of production have also sought to conquer the symbolic means of production.

Physical and sexual violence cannot be detached from the caste positions of Dalit women. Dalit women's vulnerabilities multiply economically,

women is often used as a means of punishment and demonstration of power by the dominant castes towards the woman herself and her community. Drawing from the research evidence amassed by Chowdhry during his fieldwork in Haryana, "the sexual abuse of low caste women by high caste men extending from rape to sexual exploitation and liaison remains an ever-growing phenomenon" (Chowdhry, 1997, p. 1023)

The caste of these women becomes fodder for violence. He notes that lower caste women are proclaimed "sexually promiscuous" by upper caste groups, and thus they bring the sexual exploitation in agricultural farmlands upon themselves. "It is not as if the lower caste women lose their "honour" by mating sexually, willingly or unwillingly, but the fact that in the eyes of the upper castes, they have no "honour" to begin with" (Chowdhry, 1997, p. 1023).

"In worst cases, lower caste women have not only been raped but also mutilated, burned, paraded naked through villages, and forced to eat human faeces (Hodge, 2013, as cited in Dutt, 2018).

The Horrendous Hathras Gangrape Incident.

In September 2020, in Hathras, Uttar Pradesh, a 19-year-old Dalit woman was allegedly gang-raped by four upper-caste men in her village, and she ultimately succumbed to the resulting injuries 14 days later. She was reportedly gang-raped and tortured, her tongue cut, and her spine broken by four dominant caste men. These men from the Thakur caste reportedly knew her and were in a 20-year-old feud with her family, as per reports. On September 29, she was declared dead after battling for her life at a hospital

The report titled "Justice Denied: Sexual Violence and Intersectional Discrimination - Barriers to Accessing Justice for Dalit Women and Girls in Haryana" by the Swabhimani Society, a grassroots organization led by Dalit women, and the international organization for women's rights Equality Now highlighted that at somewhat 80% of the sexual violence cases against Dalit women and girls were committed by men of dominant castes in Haryana, and only 10% of the cases examined resulted in the successful conviction of all the accused. The report examined 40 rape cases involving Dalit women and girls over 12 years from 2009 to 2020.

The report states, "Violence, including rape and gang rape, has been systematically weaponized by dominant castes to oppress Dalit women and girls and reinforce structural gender and caste hierarchies." This measure is used to inflict pain on the community and assert its supremacy. Dalit women placed at the bottom of the caste hierarchy are easy victims because of a lack of voice. It is an instrument and weapon to prevent women from raising their voices against atrocities.

In December 2019, a 23-year-old Dalit woman was killed in Unnao after being set ablaze by a gang of men while she was on her way to court for a rape trial. The five accused belonged to the upper caste of the society. Similarly, in August 2021, a nine-year-old dalit girl was raped and killed allegedly by a priest and three male employees of a crematorium near Delhi Cantonment in southwest Delhi, who then cremated her body allegedly without her parent's consent or the police being informed. The police have booked the accused in different sections of IPC.

These recent atrocities are among the numerous incidences of sexual assault on Dalit girls and women that plague Indian society. Dalit women face many forms of discrimination due to their caste, gender, and poor economic standing, and they are especially vulnerable to sexual violence. Despite their historical status as 'untouchables' at the bottom of the caste order, members of dominant castes regard them as legitimate sexual targets.

Patriarchy, Gender and Violence

For this paper, I borrowed from feminist ideology to define patriarchy as a system of women's subordination and male domination. Walby (1990), in "Theorising Patriarchy," calls it "a system of social structures and practices in which men dominate, oppress and exploit women." In its more comprehensive definition, patriarchy means the manifestation and institutionalization of male dominance over women and children in the family and the extension of male dominance over women in society. It is based on a system of power relations that are hierarchical and unequal, where men control women's production, reproduction, and sexuality. It imposes masculinity and femininity character stereotypes in society, strengthening the iniquitous power relations between men and women. Sharma (2005, p. 388) asserts that "deep-rooted ideas about male superiority enable men to freely exercise unlimited power over women "s lives and effectively legitimize it too."

When discussing the identities of women in caste-based societies, the concept of patriarchy must be introduced. Patriarchy is an essential component of any identity construction and intersects with gender and caste. Women are at the bottom of all identification categories and sub-groups, and men typically wield more power. A vast majority of women accept and play out these identity politics disparities. Failure to do so enrages their community and has the potential to ruin their relationship. Challenging their community's identification codes can have profound implications, including death. Women are symbols who represent their community's honour. Due to the dominance and universalism of patriarchal practices, women end up negotiating with patriarchy.

The patriarchal structure of Indian society contributes significantly to gender inequality, a significant cause of violence against women. Gender discrimination, injustice, and violence have their deepest origins in this patriarchal structure primarily based on family and religion. Men must comprehend the need for women to safeguard their rights, bodies, and personal space. Men believe they have the right to enter a woman's freedom. The patriarchal emphasis of society serves to rationalise this mentality. Patriarchy is an ideology as well as a structural notion. Through the early stages of socialisation, the mindset has been ingrained in our thought process.

The first patriarchal lessons are learned in families where the household leader is a man/father. Man is considered the family's head and controls women's sexuality, labour or production, reproduction, and mobility. A male child is preferred above a female child in a patriarchal family. The former is regarded as the family's heir, while the latter is known as *paraya dhan*. The joint family system in India is widely recognized as the "patriarchal family," and it was created by a group of individuals connected through the male line and under the sole authority of the senior-most male member (Uberoi, 2005).

Lerner (1986) states that the family plays an essential role in creating a hierarchical system as it not only mirrors the order in the state and educates its children but also creates and constantly reinforces that order. As a result, family is critical for instilling patriarchal values in the following generation. Boys learn to be aggressive and dominant, whereas girls learn to be kind, loving, and submissive. These masculinity and femininity

stereotypes are not merely societal constructs but have also been internalised by both men and women. While men face more pressure to earn and care for their families, women are expected to do menial tasks and care for their children and other family members. Women are disadvantaged and prone to violence and other forms of discrimination and injustice due to gender stereotypes. Systemic deprivation and violence against women include rape, sexual harassment, sexual abuse, female foeticide, infanticide, witch-hunting, sati, dowry deaths, wife-beating, malnutrition, undernourishment, and the continued sense of insecurity keep them confined to home, economically exploited, socially suppressed and politically passive.

In patriarchal Indian society, regarding their violent experience, women are socialized to be silent; moreover, our traditional norms force them to accept, tolerate and even rationalize domestic violence. It is due to this that domestic violence is the most prevalent yet relatively hidden and ignored form of violence against women and girls. These are least reported and largely suppressed; it is assumed to be an issue of an internal matter that can be resolved within the house's four walls. Moreover, this violence occurs within the framework of intimate relationships creating a situation of dependency, thus making reporting and access to legal aid and other support services arduous.

There was an increasing trend in domestic violence cases during COVID-19 worldwide. It has intensified so that the U.N. Women named it a shadow pandemic, and U.N. Chief Antonio Guterres has to appeal for a 'ceasefire' on domestic violence after "a horrifying global surge in domestic violence." Although the prevalence of domestic violence in Indian society has always been troublesome, it worsened at an alarming rate during the COVID -19 pandemic (Mittal & Singh, 2020). In a recent review of the gender based violence during the COVID -19 pandemic, they noted a significant increase in domestic violence cases. There was also an evident lack of supportive policies and resources for these women, as they were disconnected from their support networks during the COVID -19 pandemic and the subsequent lockdown.

Compared to pre lockdown period, it turns out that in January, domestic violence complaints accounted for 18.54% (271) of the 1462 complaints. Domestic violence complaints were 21.21% in February and 22.21% in March. According to NCW, there were 660 domestic violence complaints

accounted for 18.54% (271) of the 1462 complaints. Domestic violence complaints were 21.21% in February and 22.21% in March. According to NCW, there were 660 domestic violence complaints in July alone. Of the 2,914 complaints, 774 were about dignified right to life. Right to life with dignity takes into account the psychological abuse of women by women (Rahim, 2021)

Facts and Key Findings

The Crime in India (2020) report published by National Crime Record Bureau (NCRB) highlights :

- The majority of cases under crime against women under IPC were registered under 'Cruelty by Husband or His Relatives' (30.0%), followed by 'Assault on Women with Intent to Outrage her Modesty' (23.0%), 'Kidnapping & Abduction of Women' (16.8%) and 'Rape' (7.5%).
- Nearly 77 rape cases were reported across the country on an average every day, data released by the National Crime Records Bureau (NCRB) showed.
- A total of 50,291 cases were registered for committing a crime against Scheduled Castes (S.C.s), showing an increase of 9.4% over 2019 (45,961 cases). The crime rate registered increased from 22.8 in 2019 to 25.0 in 2020.

The incidences of crime against women in metropolitan cities are as follows:

- The majority of cases under crime against women were registered under 'Cruelty by Husband or his Relatives' (30.2%), followed by 'Assault on Women with Intent to Outrage her Modesty' (19.7%), 'Kidnaping & Abduction of Women' (19.0%) and 'Rape' (7.2%) (NCRB, 2020).

The latest National Family Health Survey 2019-21 has captured the issue of physical violence against the women. The key findings are mentioned below.

National Family Health Survey (NFHS - 5) 2019-21.

Key Findings

- Experience of violence from anyone: Thirty percent of women age 18-49 have experienced physical violence since age 15, and 6 percent have ever experienced sexual violence in their lifetime. Three percent of ever-pregnant women age 18-49 have experienced physical violence during any pregnancy.
- Spousal violence: Thirty-two percent of ever-married women age 18-49 have experienced physical, sexual, or emotional spousal violence. The most common type of spousal violence is physical violence (28%), followed by emotional violence (14%). Six percent of ever-married women age 18-49 have experienced spousal sexual violence.
- Trends in spousal physical or sexual violence: Ever-married women's ever experience of spousal physical or sexual violence has declined from 31 percent in NFHS-4 to 29 percent in NFHS5..
- Injuries due to spousal violence: One-fourth of ever-married women age 18-49 who have experienced spousal physical or sexual violence report having physical injuries, including 7 percent who have had eye injuries, sprains, dislocations, or burns and 6 percent who have had deep wounds, broken bones, broken teeth, or any other serious injury.
- Help seeking: Only 14 percent of women who have experienced physical or sexual violence by anyone have sought help to stop the violence is physical violence (28%), followed by emotional violence (14%).

Among ever-married women aged 18 to 49 who have experienced physical violence since 15, 84% blame their current husband, and 8% blame their past husband. Mothers or stepmothers (59 %), dads or stepfathers (37%), sisters or brothers (27%), and instructors (9%) are the most prevalent culprits for never-married women who have experienced physical violence since the age of 15. Slapping is the most common physical abuse committed by current or recent spouses, as reported by 25% of ever-married women.

According to NFHS-5, sexual assault is more often committed by people with whom women have an intimate relationship. Among ever-married women aged 18 to 49 who have suffered sexual violence, 83 percent blame their present husband, and 13 percent blame a prior husband. The most prevalent perpetrators were 'other' relatives (42%), a current or previous partner (13%), and a family friend (10 %) among the never-married women. Strangers (8%) and teachers (2%) are mentioned as attackers by some never-married women.

The survey stated that the experience of physical violence is more common among women in rural areas (32%) than among women in urban areas (24%). The survey says that 40% of women without schooling are subject to physical violence compared to 18% who completed their schooling. Also the husbands who have completed 12 or more years of schooling are half as likely (21%) to commit physical, sexual, or emotional spousal violence as those with those with no schooling (43%).

Another worrying figure that NFHS-5 highlighted is the percentage of men and women who agree that a husband is justified in beating his wife for a specified reason. According to the survey, 45 (%) of women and 44 (%) of men agree with one or more of seven reasons for wife-beating. This paints a scary picture of how women have internalised the patriarchal notion of disrespecting the wife as a right thing to do.

Role of Social Work Professionals

- Social work professionals are trained to investigate and understand the complex and varied reasons that violence is perpetrated against women and may support communities in changing societal behaviors and preventing violence. They also play a crucial role in providing counseling and referral services for care and treatment of physical, mental, and psychosocial health (Brown, 2015).
- Core Social work methods like social casework, Social Group work, community organisation, ancillary methods of social administration, social research, and Social Action can help bring equality among genders and make women progressive (Bhanti, 2019).
- Creating an environment where women and girls are comfortable sharing that they have been victims of violence is an essential first step in providing care and treatment. Professional social workers Social can also be advocates for the government and victims and often have a leading role in obtaining justice by working closely with law enforcement.
- Professional social workers can help raise gender awareness even further by using participatory gender analysis strategies

such as creating daily activity diaries for both sexes. This strategy, as well as other gender-sensitization activities such as arranging seminars, public gatherings, film screenings, and cross-cultural exchanges, can aid in the elimination of several patriarchal attitudes that encourage gender discrimination. Furthermore, social workers might participate in gender training to demonstrate the benefits of incorporating both men and women in public life.

- Gender Perspective training is necessary, and the training should be mandatory by the law as it is crucial for changing the mindset of patriarchal society. Police, service providers, medical practitioners, protection officers, and other officials often advise women to put up with the violence and "stop complaining" and behave callously in matters of violence perpetrated against women. Social worker can make manuals for these officers and can train them regarding the same.
- The Supreme Court has stated that the state must take precautionary measures to secure the safety of the witnesses. The court ruled that one of the key reasons for witnesses turning hostile is that they are not provided with adequate security by the state. It is a "hard reality," especially when the accused are powerful persons being tried for serious crimes who attempt to frighten or intimidate witnesses. The social worker will be vital in implementing the witness protection scheme.
- The NHFS – 5 report has showed that the schooling of both women and men has led to decrease in violence. So, emphasis should be made to provide education to each strata of society. Moreover, it's high time to introduce sex education in India at the school levels. Gender sensitisation courses should be made mandatory from the school level to inculcate the idea of equality among all genders. Recruitment of social workers in school will provide smooth counselling of children and their peers in distress.
- All stakeholders need to be working close-knit for the effective implementation of the act. The knowledge about the rights and entitlement should be conveyed to them, but most women still don't know about these acts and measures. The pamphlets and materials should be published in their regional or local languages and distributed among them. Moreover, the majority

are illiterates pictorial representations, wall paintings and nukkad natak must be facilitated for them in the rural areas.

- The government must liaison with NGOs and CSOs in tackling this menace as these act as last-mile connectivity and has a more significant impact and outreach among the community and the masses. The NGOs and CSOs recruit professional social workers for the job, providing them opportunity to utilise their indepth knowledge and experience in grassroot challenges.

Conclusion

Women have been victims of persistent oppression because of the vortex of caste and patriarchal norms. The patriarchal environment that nurtures these men primarily keeps them off of the rudimentary knowledge of civil society's social, cultural, and behavioural etiquette, resulting in which they imbibe the rotten values of patriarchal society and further commit heinous acts of violence. The violence against women stems from patriarchal ideas about the ownership of the body, sexuality, work, reproductive rights, mobility, and the degree of women's autonomy. Deep-rooted notions of male supremacy allow men to wield unlimited power over women's lives and effectively legitimize it. The religious sanctity and hierarchy of the caste system provide further impetus to the traditional norms and act as cardinal. Violence, therefore, is a tool that men constantly use to control women due to deeply internalized patriarchal conditioning associated with the legitimacy of coercion to enforce conformity and increased aspirations. There is a need for international and domestic violence prevention policies to not only focus on narrowly defined economic or political 'empowerment' because that is insufficient when it comes to challenging existing gender inequalities (UNHCR, 2020). One of the most severe problems is that the women are not aware of their rights, and victims cannot get the legal remedies the government guarantees to protect women.

References

- Bhasin, K. (2000). *Understanding Gender*. New Delhi: Kali for Women
- Béteille, A. (1965). *Caste, Class, and Power: Changing Patterns of Stratification in Tanjore Village*. California: University of California Press
- Bhanti, R. (2019). Women Empowerment A Social Work Challenge. In C.P.Singh & V. Dhingra (Eds.), *Social Work Practice: Expanding*

- Scope and Challenges* (pp 41-48). New Delhi, India: Rawat Publications.
- Brown, N. (2015). <https://www.intrahealth.org/vital/social-service-workers-can-help-end-violence-against-women>
 - Caste and Gender Violence. Legal Aid Clinic, National Law Institute University, Bhopal and Legal Aid Society, Campus Law Centre, University of Delhi. Retrieved from <https://lasclc.in/wp-content/uploads/2021/03/Caste-and-Gender-Violence.pdf>
 - Chowdhry, P. (1997). Enforcing Cultural Codes Gender and Violence in Northern India. *Economic and Political Weekly*, 32 (19), 1019-1028.
 - Deshpande, S, M. (2010) History of the Indian Caste System and its Impact on India Today
 - Dube, L. (1978). 'Caste and Women.' In M. N. Srinivas, *The Changing Position of Indian Women*. Bombay: Oxford University Press.
 - Dutt, A. (2018). Locating patriarchy in violence against women in india: social, legal and alternative responses. People: *International Journal of Social Sciences*. 4(2), 212-228. 10.20319/pijss.2018.42.212228.
 - Geetha, V. (2013) On impunity. *Economic and Political Weekly*, 48 (2), 15-17.
 - Lerner, G. (1986). *The Creation of Patriarchy*. Oxford University Press, Oxford, and New York.
 - Nawsagaray, N. (2014). Caste, Patriarchy, and Law in India. SSRN Electronic Journal. 10.2139/ssrn.3143328.
 - NCRB. (2020). Crimes in India 2020 (Publication). New Delhi: NCRB. Retrieved from <https://ncrb.gov.in/en/Crime-in-India-2020>
 - NFHS (2019-21). National Family Health Survey (NFHS - 5), 2019–21 INDIA REPORT. Mumbai: IIPS. Retrieved from http://rchiips.org/nfhs/NFHS-5Reports/NFHS-5_INDIA_REPORT.pdf
 - Shanker, S. (2016). Breaking the Shackles of Patriarchal Ideology: Engagement of Men in Prevention of Violence against Women. *Madhya Pradesh Journal of Social Sciences*, 21(1), 40+. https://link.gale.com/apps/doc/A558368295/AONE?u=google_scholar&sid=googleScholar&xid=c8854c5f
 - Sharma, B. (2005). Social Etiology of Violence against Women in India. *Social Science Journal - SOC SCI J*. 42. 375-389. 10.1016/j.soscij.2005.06.009.

- PTI. (2021, November 28) Honour killing: Casteism not annihilated even after 75 years of independence, says S.C. *The Hindu*. Retrieved from <https://www.thehindu.com/news/national/honour-killing-casteism-not-annihilated-even-after-75-years-of-independence-says-sc/article37736850.ece>
- (2022, January 15) Love in The Crosshairs: Honour Killings Still Continue In India. *Outlook*. Retrieved from <https://www.outlookindia.com/magazine/story/india-news-love-in-the-crosshairs-honour-killings-still-continue-in-india/305349>
- Rahim, Z. (2021) Impact of COVID 19 on Indian Women. In T Roy and S Sarkar, *Pandemic and Social Work: Human Perspectives* (pp 100-112). Levant Publications
- Roy, E. (2022, May 8) 30% women in India subjected to physical, sexual Violence: NFHS. *The Indian Express*. Retrieved from <https://indianexpress.com/article/india/30-women-in-india-subjected-to-physical-sexual-violence-nfhs-7906029/>
- Mittal, S., & Singh, T. (2020). Gender-based Violence during COVID-19 pandemic: a mini-review. *Frontiers in global women's health*, 4.
- Maji, S., Bansod, S., & Singh, T. (2022). Domestic Violence during COVID-19 pandemic: The case for Indian women. *Journal of community & applied social psychology*, 32(3), 374–381. <https://doi.org/10.1002/casp.2501>
- Uberoi, P. (2005). "The Family in India Beyond the Nuclear Versus Joint Debate" in Mala Khullar, (ed). *Writing the women's Movement A Reader*, Zubaan, New Delhi, 2005.
- U.N. (1993). Declaration on the Elimination of Violence against Women. Retrieved from <https://www.un.org/womenwatch/daw/cedaw/cedaw.htm>
- UNHCR.(2020) Sexual and Gender based violence. Retrieved from: <https://www.unhcr.org/sexual-and-gender-based-violence.html>.
- UNICEF (2017) Gender Equality : Glossary of Terms and Concepts. UNICEF Regional Office for South Asia . Retrieved from [Gender equality: GLOSSARY OF TERMS AND CONCEPTS \(unicef.org\)](https://www.unicef.org/gender-equality/GLOSSARY_OF_TERMS_AND_CONCEPTS)
- Walby, S. (1990). *Theorizing patriarchy*. Oxford, UK: B. Blackwell.

Growth of Indian Food and Beverages Service Industry and Scope of Culinary Tourism

¹*Dr. A. K. Singh*

Abstract

Due to ability to convey a region's culture and way of life, food plays a significant part in drawing tourists to a particular location. The judgments that travelers make while selecting their destinations are greatly influenced by recipes. In order to draw tourists to their regions, a wide range of companies, including farms, restaurants or specialty food stores, cooking schools, tour operators, breweries, vineyards, and many more businesses around the nation, have attracted regionally distinctive cuisines. The cuisine of a place is seen as a component of cultural tourism. It is not just a fundamental requirement for vacationers but also a cultural component that can favorably represent a place. A destination's reputation can be shaped by its food culture. Additionally, culinary tourism promotes a destination's social, economic, and environmental growth in addition to drawing tourists. The Indian food and beverage service industry has had significant expansion over time, and there is a huge potential for culinary tourism as dietary preferences change. Ageist this backdrop, present paper purports to examine the growth of Indian food and beverages industry and highlighting the scope of culinary tourism .The paper is based on mainly secondary data and literature .

Keywords: *Indian Food and Beverages Industry, Culinary Tourism, Food Tourism*

Introduction

Street hawkers, little local restaurants, highway dhabas, as well as regional and international behemoths, are all part of the food services industry. For millions of people, it offers a very respectable means of generating a living. The advent of international firms has significantly increased the market for food services. Multiple households have been formed as a result of shifting cultural dynamics and family patterns. These

¹*Assistant Director , Regional Centre for Urban and Environmental Studies, Lucknow*

new homes have accelerated the tendency of people consuming food from other sources (non-home cooked food). The development of new restaurants serving cuisines from undiscovered regions has been stimulated by the well-traveled, vivacious middle class, which is exposed to international trends in terms of newer formats and cuisines. These restaurants have shown the ability to provide a novel offering to the discerning Indian consumer. In addition, the historical and cultural traditions that have given rise to distinctive cuisines, flavours, and serving methods have distinguished the food market. Due to the fact that it reflects the culture and way of life of the area, food is important in drawing tourists. The choice of a traveler's destination is heavily influenced by recipes. To draw customers to their establishments, business owners have used cuisine from various cultures. A subset of cultural tourism is culinary tourism. It is a requirement for travelers as well as a characteristic of a culture that can positively represent a location. Consuming food can influence how a destination is portrayed. In addition to drawing visitors, culinary tourism promotes a location's social, economic, and environmental growth. A multidisciplinary subject of study encompassing geographical theory and academic disciplines is food tourism. The preservation of a region's identity and cultural history is greatly aided by food tourism. The food tourism industry is well known (Douglas et al 2001). Government regulations, media coverage, marketing campaigns, and even food festivals could be inspired by it. There haven't been many empirical studies on food tourism, particularly from a socio-cultural perspective (Boniface, 2003; Heijlzer and Richards, 2002). It is an urge to sample a certain dish or a region's produce. Food is a cultural practise that can be observed in numerous locations and through a variety of events, including festivals, events, and tourist attractions. Special interest tourism is growing in popularity as early twenty-first century leisure societies diversify their leisure pursuits (Douglas, Douglas, & Derret, 2001). The four "fours of tourism" (sun, sand, ling, and surf) are becoming less prevalent in post-modern travel (Hobson & Dietrich, 1994). Culinary tourism is regarded as the outcome of a pattern in which people spend less time cooking and more time partaking in food-related activities like eating and watching culinary programmes. Giving foodies a taste of Indian cuisine is no longer the main purpose of cuisine tourism. Now, people from throughout the world can peek inside an Indian kitchen and learn about local delicacies from the cooks. Indian kitchens are ideal places for food tourism since they let visitors experience local cuisine while staying with locals. India attracts visitors from around the continent

who want to sample the indigenous food. Political, technological, economic, and sociocultural variables all have a big impact on culinary tourism. The tourist industry will need to invest heavily in research, education, and training in order to create and market new culinary products as well as meet the growing demand for qualified human resources. Funding will be required for the tourism industry, particularly from the government. The sector will create a fresh plan to win over both public and private support (Hall, 2005; County, 2005). Yeoman (2008) anticipated that by 2015, the majority of people would be over 50. Destination development strategies will be impacted by rising demand for package vacations and organic, nutritious cuisine (Hall, 2005).

There are several regional specialties in Indian cuisine. These foods differ in the spices, herbs, vegetables, and fruits used in recipes since soil, climate, and occupations are all different. Indian cuisine is significantly influenced by religious and cultural decisions. Given that they are predominantly vegetarian religions, Hindu and Jain beliefs have also had an impact on the genesis of these cuisines. North Indian and Deccan food is influenced by Mughal and Persian cooking. Jowar, rice, wheat, and a variety of pulses like lentils, toras, urad, and moong are all common ingredients in Indian cuisine. Whole or split lentils are available. There is widespread use for divided lentils. The north is known for its love of pulses including rajma, cowpea, and chickpea. Many types of oil are used in Indian cuisine from many different regions. Groundnut oil is used in Maharashtra and Andhra. India's northern and eastern regions consume more mustard oil. West coast regions like Kerala commonly use coconut oil. Southerners love ginger oil because it gives food a nuttiness. In recent years, sunflower and soybean oils have become more popular in India. Veggie ghee is well-liked cooking oil. Although less frequently, Desi Ghee is still used. Mughalai cuisine is a type of cooking that was created by the royal kitchen of the Mughal Empire in India. It is a representation of food from Hyderabad, Pakistan, Bangladesh, and North India. Regional foods from Kashmir and Punjabi as well as Iranian Persian cuisine have a significant influence on the dinner. Mildly spicy Mughlai food has a distinct flavour and scent of whole and ground spices. Awadhi cuisine does not adhere to dietary rules. Mughal culinary methods had a significant impact on Avadh, and Lucknow's cuisine is comparable to that of the inhabitants of Persia, Kashmir, Punjab, and Hyderabad. The city is also known for its Nawabi cuisine. Due to the stepwells and stirrups of Awadh, dhoom style cuisine, or cooking over a

slow fire, is now associated with Lucknow. They offered rumali rotis, warki parathas, kalia, kebab, korma, biryani, Naharkuluch, jarda, and shermal. Mutton, cheese, and spices like cardamom and saffron are plentiful in Awadhi cuisine. The variety of Awadhi cuisines and the ingredients used both contribute to their richness. Kebabs, korma, kalia, nahri-kulcha, jarda, sharmal, rumali rotis, and parathas were substituted for Dastarkhan by Awadhi cooks.

Review of Literature

Healthy eating is described as eating habits and lifestyle choices that support enhancing, maintaining, and/or promoting health (Raine, 2005). Meal schedule and food consumption are indicators of nutritional intakes and the quality of diets (Kerver et al., 2006). The amount of nutrients consumed affects both health and the emergence of numerous chronic diseases. Meal patterns influence a variety of factors, including body fat, serum cholesterol, bone density, and resting energy expenditure (Andersson, 2000; Chapelot, 2006; Deutz, 2000). Snacking, skipping meals, missing breakfast, adopting specific diets (like a vegetarian diet), consuming confections, and eating fast food are the main characteristics of the eating patterns (Chitra, 2007; Jenkins, 2005). Humans' preferences for eating behaviors or meals are influenced by factors such as socioeconomic status of the household, religion, tradition, regional features, parents' educational backgrounds, public media, and lifelong education received at home, in school, and in society. According to Musaiger (1992), a variety of factors affect dietary choices. Food preferences vary between cultures due to factors such as religion, sex, age, physiological changes, psychological issues, symbolic food use, taboos, social standing, and economic concerns (Musaiger and Gregory, 1992). Recent research has linked dietary factors and eating habits to a number of serious ailments including obesity, coronary heart disease, and cancer. They go on to say that eating less total fat, saturated fat, and cholesterol while consuming more fruits and vegetables may help to lower the prevalence of these health issues (Lissner and Heitmann, 1995; Tavani, 1995). The kind of foods that are accessible have an impact on the Indian meal pattern. For instance, rice is farmed in specific sections of the nation and is a staple food there. Similarly, when they are the main crops, wheat, jawar (barley), bajra (millet), makka (corn), and ragi (finger millet) are used as staple foods. The kind and quantity of food consumed are influenced by the available funds for eating. The family's mealtime routine is determined by the family's location, religion,

centuries in the community and within the family (1995). Proper nutritional knowledge, eating habits, and food behavior are key to determining good nutritional status in both adolescents and adults. These factors are crucial for improving physical development as well as maintaining mental and emotional stability. Research findings show that socioeconomic level is highly inversely associated to body weight and risk for overweight and obesity among women in industrialized societies (Crow, 2006; Duncan et al., 2006; Mirza, 2005; Newman, 2006; Ricciardelli, 2003; Robinson, 2001; Yates, 2004). The lack of information regarding developing nations continues. The goal of this study was to evaluate the eating behaviours of teenage and adult females in the urban Mysore area while also examining any connections between SES, age groups, and food preferences and behavior. The need for healthy eating is rising, which is the most recent socio-cultural change we are seeing. This is largely a result of more people being exposed to the media and aware of the dangers of fast food. Today's youth are searching for healthy alternatives that show a shift in eating patterns. Fast food has become a staple of the Indian diet, particularly for young people. Fast food has also made its way into the life of young people and represents rapid gratification. Numerous studies have been conducted on how young people around the world view fast food. The globe is shifting to a healthier diet. Eating patterns are always evolving. People are moving toward a healthy lifestyle as they become more health conscious. People are becoming more knowledgeable about calorie-counting foods and healthy lifestyles. Brands like Maggi and McDonald's are seen to be losing consumers and buying intent. This could be a sign that people are becoming more health conscious and that the culture of eating is changing from junk food to nutritious food. They overeat because of temptation rather than necessity. Later, this would cause remorse, which would motivate people to work out more and try to maintain their fitness. The eating habits and culinary preferences of young people have been influenced by a variety of circumstances. Youth have been greatly influenced by expanding urbanization, expanded access to online meal delivery, changing lifestyles, the availability of numerous cousins restaurants, increasing craze of outside food intake, new shopping patterns, etc. The Indian food service sector is also expanding significantly.

Objectives and Research Methods

Present paper aims to examine the growth of Indian food and beverages

service industry and changing food habits besides highlighting the scope of food tourism. The paper is based on mainly secondary data and pertinent literature. However, it focuses on new trends and patterns in India' food and beverages service industry as well as changing food habits.

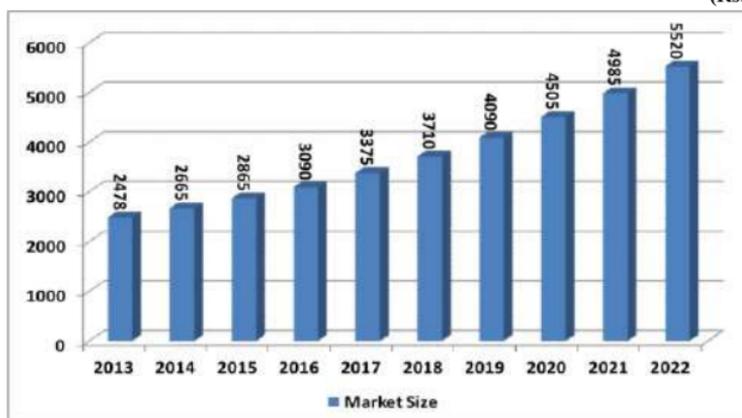
Discussion of Results

Indian cuisine is built on long-standing traditions. The majority of meals combine rice, curry, and vegetables. Since a large portion of Indians are vegetarians, their eating patterns frequently revolve around a vegetarian diet. The most common types of meat used in recipes are chicken, lamb, and shellfish. Due to religious regulations and the fact that the majority of Indians are Hindus, meat and pig are frequently forbidden from Indian cuisine. Indian households design their eating routines on the interests and schedules of each member of the family. Traditionally, women handle the majority of the household's food preparation. In Indian culture, eating meals is usually done without the use of cutlery. Since eating should be a whole sensory experience, it is customary in traditional Indian culture to pick up foods like curry, rice, and naan bread with the hands and eat them with them. The Indian restaurant and bar service One of the most dynamic industries, industry has had exceptional growth recently and is still growing quickly. The shift in demography, rise in disposable incomes, urbanization, and expansion of organized retail can be blamed for this. Based on the following three crucial factors, the food services business is divided into two categories: organized and unorganized: (i) accounting transparency; (ii) organized operations with quality control and sourcing norms; and (iii) outlet penetration. The "unorganized" parts would include the food service establishments that do not meet the three aforementioned criteria. Dhabas, roadside eateries, hawkers, and street booths make up the majority of this section. In accordance with the aforementioned three criteria, the organized section is further divided into Chained and Standalone formats. Chained formats are both domestic and foreign formats that have more than three locations nationwide. Based on price (average price per person), service quality and speed, and product offering, the Chained formats are further divided into six sub segments. Fine dining, casual dining, pub bars, quick service restaurants, cafes, and frozen desserts are the sub-segments (FICCI, 2017). The size of the organized and unorganized Indian food services market was estimated to be Rs. 3,37,500 crore in 2017; it is anticipated to increase by 10% annually over the following five years to reach Rs. 5,52,000 crore by 2022. The market for food services in India was estimated

to be worth Rs. 37100 crores, with the unorganized market accounting for 64.29 percent and the organized market for 25.20 percent. The unorganized sector's market share in the food services industry has decreased from 70% in 2013 to 66.5% in 2016, and it is anticipated to reach 57.5% in 2022. By 2022, the organized market's share is probably going to grow considerably. The organized market (chain and organized standalone outlets) is expected to grow at a rate of 16% annually to reach Rs. 2,37,000 crore by 2022, accounting for 40% of the total market, up from 31% in 2017 (Chart 1).

Chart 1: Indian Food Service Market Size

(Rs. In '00' Crore)

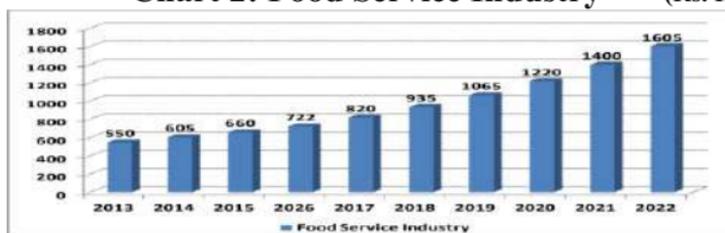


Source: FICCI (2017) Indian Food Services Industry: Engine for Economic Growth & Employment

According to projections, the organized standalone market share of the overall food services market would increase from 24 percent in 2017 to 29 percent in 2022. Furthermore, from 2017 to 2022, this market is expected to grow at a rate of 14% annually. From 7% in 2017 to 11% in 2022, the chain market share is projected to grow. From 2017 to 2022, this market is expected to increase at a rate of 21% annually. Market share is anticipated to stay stable at 3% for independent restaurants (in hotels) until 2022. However, from 2017 to 2022, this market is still anticipated to rise by 9% annually (Chart 2).

Chart 2: Food Service Industry

(Rs. In '00' Crore)

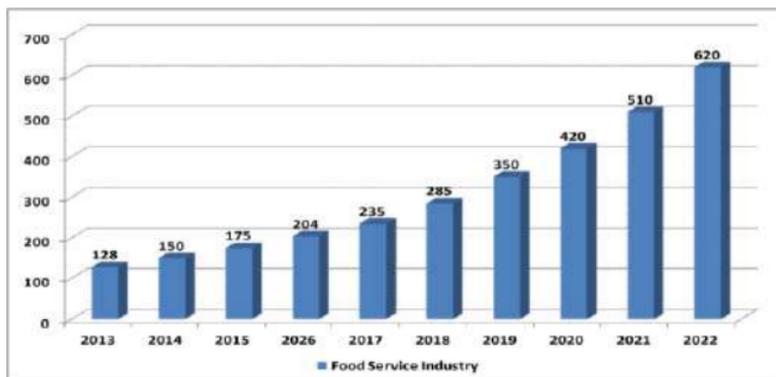


Source: FICCI (2017) Indian Food Services Industry: Engine for Economic Growth & Employment

The chain market is expected to grow at 21 percent to reach Rs.62,000 crore by 2022 from Rs. 23,500 crore in 2017 QSRs accounted for 46.28 percent share in chain market of food services industry in 2019 which is likely to increase by 2022. The share of casual dining restaurants was reported to be 33.71 percent 2019. The share of café in India food services market has also been found significant (Chart 3).

Chart 3: Chain Market of India's Food Service Industry

(Rs. In '00' Crore)



Source: FICCI (2017) Indian Food Services Industry: Engine for Economic Growth & Employment

The growth of food services market in India has triggered growth across a wide range of ancillary industries, thus providing a boost to the entire ecosystem. The growth of these industries has also given a push to growth in employment in these industries. The indirect employment generated by food services has seen a growth at compound annual growth rate of 4 percent from 2013-2017 and expected to grow at 6 percent per annum till 2022 (Table 1).

Table1: Market Share and Growth of Indian Food Services

Market Share / Growth	Unorganized Market	Organized Market
2013	70	30
2017	66	34
2022	57	43
CAGR:		
2013-2017	6	11
2017-2022	7	16

Source:FICCI (2017) Indian Food Services Industry: Engine for Economic Growth & Employment

Quick Service Restaurants (QSRs) have the maximum market share followed by casual dining restaurants. In the chain market, QSRs and the Casual Dining Restaurants (CDRs) constituted 79 percent in 2017 and the same is expected to grow to 83 percent by 2022. The market share of CDRs will remain the same at 34 percent in 2022. However, the segment will grow at a healthy compound annual growth rate of 21 percent to reach Rs.21,000 crore (Table 2).

Table2: Chain Market Format Share and Growth

Market Share / Growth	Casual Dining Restaurants	Quick Service Restaurants	PBCL	Cafes	Fine Dining Restaurants	Frozen, Dessert/ Ice-cream
2013	31	43	4	12	4	6
2017	34	45	5	8	2	6
2022	34	49	6	5	1	5
CAGR:						
2013-2017	19	18	24	6	2	13
2017-2022	21	24	23	11	3	19

Source: FICCI (2017) Indian Food Services Industry: Engine for Economic Growth & Employment

The organized standalone market is the largest organized segment with market share of 24 percent in 2017. The segment is expected to grow at 14 percent per annum from Rs. 82,000 crore in 2017 to Rs. 1,60,500 crore by 2022. The Casual Dining Restaurants at Rs.50,000 crore in 2017 formulate around 61 percent of the organized standalone market and is growing at 16 percent per annum to reach Rs. 1,05,500 crore (66%) in 2022 followed by QSRs growing at 15 percent to reach Rs. 21,500 crore in 2022 (Table 3).

Table 3: Organized Standalone Formats' Share and Growth

Market Share / Growth	Casual Dining Restaurants	Quick Service Restaurants	PBCL	Cafes	Fine Dining Restaurants	Frozen, Dessert/ Icecream
Market Share:						
2013	60	12	15	8	3	2
2017	61	13	14	7	2	2
2022	66	13	12	6	1.5	1.5
CAGR:						
2013-2017	11	15	8	7	4	8
2017-2022	16	14	11	9	7	9

Source: FICCI (2017) Indian Food Services Industry: Engine for Economic Growth & Employment

International QSR companies with presence in India, such as Domino's, McDonald's, KFC, Pizza Hut, Burger King, etc., dominate the chain market. In terms of outlets, multinational brands have a total market share of roughly 37% in the chain market, accounting for 45% of total sales. For international companies, the QSR segment contributes the most revenue, accounting for about 70–75 percent of total sales, followed by CDRs. In contrast, CDRs dominate the domestic market, accounting for about 50–55 percent of total sales. Brands like Barbeque Nation, Sigree, and Mainland China are the major participants in the luxury space, while locally produced companies like Moti Mahal Delux and Sagar Ratna lead the value segment in the casual dining industry. Due to its expansion at a faster rate than GDP growth, the share of food services in the Indian GDP is anticipated to rise from 2.3 percent to 2.6 percent by 2022. The market for food services is predicted to expand faster than it has thus far, from 8% to 10%. It is reasonable to expect that the food services business will expand along with this economic boom, and all signs point to this expansion being significant. The food services sector is a labor-intensive one that requires human resources at every stage, from the acquisition of ingredients to cooking to customer service delivery. By 2022, it is anticipated that the food services industry would employ around 9.5 million people, up from the current projection of 6.2 million. By 2022, the organized sector's share of employment creation will rise to 55 percent from the present 52 percent (Table 4).

Table 4: Contribution of Food Services Industry to GDP

Particulars	2013	2017	2022
Food Services Market Size (Rs. '00 Crores)	2479	3350	5494
Food Services Growth (%)	-	8	10
GDP Growth (CAGR)	-	7	8
Percentage Contribution to GDP	2.3	2.3	2.6
Employment Share and Direct Employment (Million)			
Chain	0.4	0.7	1.1
Standalone	1.7	2.5	4.1
Unorganized	2.5	3.0	4.3
Total	4.6	6.2	9.5

Source: FICCI (2017) Indian Food Services Industry: Engine for Economic Growth & Employment

The Indian food service industry has experienced exceptional growth over the past ten years and is still growing quickly. Over the following five years, it is anticipated to grow at a rate of over 10%. This can be attributed to a large portion of the population being young and employed, as well as to rising disposable incomes, internet access, social media outreach, and an increase in the employment of women. The availability of organized retail space has also aided in the expansion of regional and global brands in a variety of formats. The Indian food services industry has changed as a result of shifting consumer trends. Some of the key trends that are likely to influence the Indian food service industry in the future include an increase in the organized presence of ethnic cuisine restaurants, the emergence of various food tech models, improved technology use to improve the consumer experience, and continued use of social media for consumer engagement.

Scope of Culinary Tourism

Giving foodies a taste of Indian cuisine is only one aspect of modern cuisine tourism. The globe is now able to see inside the Indian kitchen and learn the fundamentals of culinary pleasures from the locals. Indian kitchens are evolving into ideal destinations for food tourism, giving visitors the chance to sample local specialties while staying with locals. India is a popular destination for tourists from across the continent who wants to sample the country's traditional food. The socio-cultural, economic, technological, and political elements present in different tourist destinations have a significant impact on culinary tourism. In order to produce and promote new culinary goods and to satisfy the rising demand for competent human resources, the tourism industry will require strong research, education, and training. The tourism sector obviously requires a source of funding for these projects, particularly from the government. The sector will create an enhanced strategy to promote funding from both public and private partnerships (Hall, 2005; County, 2005). Yeoman (2008) predicted that by 2015, those over 50 would make up the majority of the population. Increased demand for packaged vacations, second residences, healthcare services, and organic, healthy food will have an impact on destination development plans (Hall, 2005). The North American Lifestyles Journal survey provides evidence that older populations prefer to travel since they have more free time and money to spend. In response to the expanding market size of the aforementioned age group, a unique tourism sector centred on health-oriented vacations has formed as of late 2015.

Terrorism will have a major impact on industry. Due to America acting as a global policeman, the political climate will worsen (Hall, 2005). Stress in nations afflicted by terrorism, such as India, Pakistan, England, and the US, will be crucial for the sector. According to research done by the Future Foundation in 2008, the percentage of married women who work has climbed from 25% to 75% since 1950. In another ten years, this would rise by 5%, signaling the start of a shift in eating-out preferences. On average, food tourists spend \$1,200 per trip, with food-related activities accounting for one-third of their spending. People who are "intentional" food travelers (i.e., those who travel primarily for culinary experiences) devote a significant portion of their overall travel budget (about 50%) on food-related pursuits (International Culinary Tourism Association, 2012). Governments from all around the world will recognize the benefits of culinary tourism, and more money will be given to this sector. International cooperation will be used to combat terrorism. Globalization will lead to an increase in migration and cross-cultural encounters with regard to food preferences and tastes. Fusion cuisine will ultimately be successful. All of these studies suggest that, if developing nations are willing to overcome obstacles, culinary tourism will be a boon for them.

Food tourism is referred to as gastronomic tourism, culinary tourism, and food tourism in the literature that examines the relationship between food and travel (Hjalager & Richards, 2002; Zelinski, 1985; Hall & Mitchell, 2001; Hall, Sharples, Mitchell, Macionis, & Cambourne, 2003). Culinary tourism is described by Long (1998) as "...an intentional, exploratory participation in the foodways of a 'Other,' participation which includes the consumption or preparation and presentation for consumption of a food item, cuisine, meal system, or eating style considered to be belonging to a culinary system not one's own" from an anthropological perspective. "The primary and secondary food producers, food festivals, restaurants, and visiting specific places where tasting food and/or experiencing the characteristics of the specialist food production sector is the primary motivating factor for travel," say Hall and Sharpens (2003), are all examples of food tourism (Hall and Mitchell, 2001). They thus restrict the definition of food tourism by claiming that it only happens when a place's cuisine acts as the main driving force behind travel to the area. Food tourism is defined by Shenoy, S. Jana (2005) as a tourist's food-related activities at the destination, such as eating ethnic and specialty dishes,

visiting primary and secondary food producers, buying local foods, and experiencing food-relevant products characteristics of a particular food-producing region. Therefore, even if any traveler can engage in culinary tourism, the level of engagement establishes the traveler's position on the "tourism interest continuum" (Breton and Himatoglu, 1997), with high participation indicating special interest travel. She offers experiencing the local cuisine is known as culinary tourism or food tourism and is now seen as a crucial element of the travel experience. Tourists frequently eat out, and for them, "food is regarded to rank with climate, lodging, and scenery." Local cuisine has enormous potential to improve tourism sustainability, add to the destination's authenticity, boost the local economy, and provide for environmentally friendly infrastructure. Destination marketing initiatives run globally imply a close relationship between food and travel. Food tourism, often known as culinary tourism, is the study of interesting and memorable eating and drinking experiences (WFTA, 2013). The field of tourist studies known as culinary tourism, also referred to as gastronomy or wine and food tourism, has expanded significantly in recent years (Hejalgar and Richards, 2002). Although many tourists engaged before this year, the trend of culinary tourism specifically grew in 2001. A culinary trip might include a variety of activities, including going to restaurants, eating at food festivals, and taking cooking classes. Any nation with a diverse native cuisine has the potential to attract culinary tourists. For instance, China's several provinces all have their own distinctive cooking methods. Thailand, Japan, France, Italy, China, Vietnam, the United States, and India are prominent destinations for food travellers. India's food is renowned because it is a fusion of many tastes and textures from various places (Travel Tips-USA Today, 2012). As India's culinary traditions continue to draw attention from around the world, the industry for culinary tourism is expanding. Foreign guests love the accompanying cooking lessons in both formal and home stays. Indian cuisine draws inspiration from Persian, Middle Eastern, Central Asian, and Southeast Asian cuisines. There are many different food traditions in India because of the country's multifaceted and varied blend of ethnicities. There isn't a single meal that embodies the nation; rather, regional culinary traditions in India differ widely from one another (Nazimi, 2013). While coming from different locations in India, visitors experienced curry and chutney, felt the taste again, and inhaled the perfume of subtle spices.

From the periphery of academic research to the forefront of geographic

theory, food tourism constitutes a multifaceted research area. Food plays a significant role in food tourism in preserving cultural history and enhancing regional identity. The special interest tourism category includes late food tourism (Douglas et al 2001). Its possible function has included luring governmental initiatives, media attention, marketing plans, and even food festivals. There aren't many empirical researches on food-related travel, especially from socio-cultural viewpoints (Boniface, 2003; Heijlzer and Richards, 2002). It is a desire to taste a specific meal or the produce of a certain area. The traveler believes that food is more than just nourishment; it can be enjoyed in a variety of settings and through several activities, such as food trails, events, festivals, and tourist attractions. Special interest tourism is expected to increase in the next decades as leisure societies in the early 21st century become more diverse in their leisure interests (Douglas, Douglas, & Derret, 2001). The "fours of tourism" (sun, sand, ling, and surf), which correspond to people's daily lives and activities, are being steadily phased out of post-modern travel (Hobson & Dietrich, 1994). Culinary tourism has been considered as the outcome of a trend where individuals choose their interest in food as part of a leisure activity such as eating, watching cooking shows, and other activities. People do spend relatively little time cooking.

To demonstrate that visitors are offered "tourism interest continuity," leisure researchers have looked at special-interest tourism, such as ecotourism (Ekat, Trobe & Howard, 1998) and wine tourism (Charters & Ali-Knight, 2002). (Brotherton & Himmetoglu, 1997). Thus, the culinary tourist is a special-interest traveler whose passion for food is what drives the majority of his travel decisions, and whose interest in food tourism lies at the higher end of the spectrum. A cultural tourist who enjoys food is a gastronomic tourist. Therefore, the culinary tourist may be both a special interest tourist and a cultural tourist due to the apparent overlap between food as a special interest component and a component of culture. There are several tour companies that offer culinary excursions in addition to the more well-known wine tours, according to an internet survey of special specialty tourism. (3) touring food producers with itineraries focused on a single product (e.g. coffee plantation tours, tea plantation tours, chocolate lover tours, ubiquitous wine tours, and the like). According to an analysis of these websites, there are three main categories of culinary tourism. These include: (1) cooking during school breaks, (2) dining at renowned establishments and touring food markets for your regional cuisine or well-

known celebrity chefs, and (3) touring food producers with itineraries focused on a single product (e.g. coffee plantation tours, tea plantation tours, chocolate lover tours, ubiquitous wine tours, and the like). The majority of culinary excursions combine all three. Cooking school vacations can be rural, urban, regional, school-based, single-item, multi-item, residential, or non-residential, and they make up a piece of the whole vacation experience (Sharples, 2003). There are additional varieties of culinary tours, where the major activities include stopping by eateries, regional food producers, and marketplaces. Although the Nappa and Sonoma Valleys in California and the wine regions have recently gained a lot of popularity, other top locations for this kind of tourism include Spain, Portugal, France, Oaxaca (Mexico), Morocco, and Canada. A personalised tour might also include tastings of local delicacies like olive oil in Italy, cheese in France, and the well-known tapas tours in Spain, in addition to meals at establishments famed for their distinctive local cuisine. Such culinary tours may involve alternatives, such as cycling through gourmet zones and walkabout gourmet exploration, for the more daring. Cities like San Francisco and New York, as well as smaller Italy and ethnic enclaves like China Town, offer such experiences within their own nation or city for the less daring or low-budget traveler. A terrific opportunity for a culinary tourist experience is provided by occasions like taste of Chicago, where almost a hundred restaurants join together to display their greatest chefs and cuisine linked with the city's ethnic diversity. A highly focused tour of just one product is the third category of culinary tours. Coffee excursions to Costa Rica, Nicaragua, Peru, Panama, Peru, Brazil, and Ethiopia are examples of this. Here, culinary travelers can partake in on-site activities like coffee tasting, coffee picking, and coffee sorting, or they can take guided tours of coffee museums to learn about the history of coffee. Tea tours are also available in Sri Lanka and Japan, with tea gardens featuring information on tea plantations, manufacturing processes, tea ceremonies, and tea demonstrations. The Chocolate Tour of Belgium and Switzerland, which provides comparable experiences for chocolate aficionados, is another well-liked product-related tour. Culinary tourism thus fulfils the goal of fusing a love of food and travel.

Conclusion

The analysis and description shows that there is a huge potential for tourism in India and the growth of the phenomenon in the region also indicates that India can emerge as one of the largest tourism markets in Asia, however,

tourism resources may provide avenues for strategic planning and management. Take advantage of tourism industry in future. There is a huge scope of culinary tourism in India to attract international and domestic tourists. Different regions and parts of the country have diverse and rich food and cuisine, which can be promoted as tourism products, integration with food plazas, food traditions with hotels and restaurants and tourism festivals and fairs.

References

- Andersson I, Lennernas M and Rossner S (2000). Meal pattern and risk factor evaluation in one-year completers of a weight reduction program for obese men - the 'Gustaf' study. *Journal of Internal Medicine* 247 30-8.
- Boniface, P. (2001). *Dynamic Tourism: Journeying with Change*. Clevedon: Channel View.
- Boniface, P. (2003). *Tasting Tourism: Travelling for Food and Drink*. Aldershot: Ashgate Publishing Ltd.
- Brotherton, B., & Himmetoglu, B. (1997). Beyond destinations-special interest tourism. *Anatolia: an International Journal of Tourism and Hospitality Research*, 8(3), 11-30.
- Chapelot D, Marmonier C, Aubert R, Allegre C, Gausseres N, Fantino M and Louis-Sylvestre J (2006). Consequence of omitting or adding a meal in man on body composition, food intake, and metabolism. *Obesity* 14 215-27.
- Charters, S., & Ali-Knight, J. (2002). Who is the Wine Tourist ? *Tourism Management*, 23(3), 311-319.
- Chitra URC (2007). The role of breakfast in nutrient intake of urban schoolchildren. *Public Health Nutrition* 10(1) 55-58.
- Crow SEM, Story M and Neumark-Sztainer D (2006). Psychosocial and behavioural correlates of dieting among overweight and nonoverweight adolescents. *Journal of Adolescent Health* 38 569-574.
- Deutz RBD, Martin D and Cody MM (2000). Relationship between energy deficits and body composition in elite female gymnasts and runners. *Medicine and Science in Sports and Exercise* 32 659-68

- Douglas, M. (1984). Standard Social Uses of Food: Introduction. In M. Douglas (Ed.), Douglas, N., Douglas, N., & Derret, R. (2001). *Special Interest Tourism*. Australia: Wiley.
- Duncan MJ, AL-NAKEEB Y, Nevill AM and Jones MV (2006). Body dissatisfaction, body fat and physical activity in British children. *International Journal of Pediatric Obesity* 1(2) 89-95.
- FICCI (2017) Indian Food Services Industry: Engine for Economic Growth & Employment, FICCI, New Delhi
- Hall, C. M., & Mitchell, R. (2001). Wine and Food Tourism. In N. Douglas, N. Douglas & R. Derrett (Eds.), *Special Interest Tourism* (pp. 307-329): Wiley.
- Hall, C. M., & Sharples, L. (2003). The consumption of experiences or the experiences of consumption? An introduction to the tourism of taste. In C. M. Hall, E. Sharples, R. Mitchell, N. Macionis & B. Cambourne (Eds.), *Food Tourism Around the World: development, management and markets*. Oxford: Butterworth-Heinemann.
- Hall, C. M., Sharples, E., Mitchell, R., Macionis, N., & Cambourne, B. (2003). *Food Tourism around the world: Development, management and markets* (Vol. First): Butterworth Heinemann.
- Henderson, E. (1998). Rebuilding local food systems from the grass roots up. *Monthly Review*, 50(3), 112-124.
- Hjalager, A.-M., & Richards, G. (2002). *Tourism and Gastronomy* (First ed.). London: Routledge
- Hjalager, A.M., & Richards, G. (2002). *Tourism and Gastronomy*. London: Routledge
- Hobson, J. S. P., & Dietrich, U. C. (1994). Tourism, Health and Quality of Life: Challenging the Responsibility of Using the Traditional Tenets of Sun, Sea, Sand, and Sex in Tourism Marketing. *Journal of Travel & Tourism Marketing*, 3(4), 21-38.
- Jenkins SHS (2005). Barriers that influence eating behaviors in adolescents. *Journal of Pediatric Nursing* 20(4) 258-267

- Kerver JM, Yang EJ, Obayashi S, Bianchi L and Song WO (2006). Meal and snack patterns are associated with dietary intake of energy and nutrients in US adults. *Journal of the American Dietetic Association* 106(1) 46-53
- Lissner L and Heitmann BL (1995). Dietary fat and obesity: evidence from epidemiology. *European Journal of Clinical Nutrition* 49(2) 79.

Digital Dream Through Digital Literacy: Upskilling India for the Future-A Study with Reference to Non-Working Youths of Mangaluru City

¹Karthik Pai

²Dr. Yathish Kumar

Abstract

The emergence and evolution of Technology in various spheres of the economy over the recent years has predominantly necessitated the individuals especially the youth section of the society to learn, develop and update the skills of digital literacy in the current era of digitalisation. The Digitalisation of major domains/services in the country has provided ample number of opportunities and possibilities for the people to be digitally literate by acquiring the fundamental skills or ability required to use an electronic device effectively, effortlessly and confidently. Thus, the success of 'Digital India Mission' of the Government, highly depends on digital competencies possessed by the citizens for upskilling India for the better future. The Digital Literacy plays a vital role in realising the digital dream and also contributes to the 'Digital Empowerment' and so to enable proper setting up of 'Digital Infrastructures' in India. In this regard, this manuscript has been designed by collecting the primary data to analyse the knowledge of non-working youths of Mangalore City as regards the application of digital resources/components having digital literacy skills obtained in the due course of their existence.

Keywords:Digital Literacy, Digital Dream, Non-Working Youths, Technology, Upskilling

Introduction

The vast development of technology over the past few decades has induced the people to be literate not only in terms of basic/higher education but also digitally. The concept of 'Digital Literacy' has gained a greater momentum owing to the dependence of man on technology and the application of ICT as a fundamental necessity in the day-today working operations of various commercial/non-commercial sectors of the economy. Digital Literacy implies the ability/capability of a person to operate any electronic gadgets

¹ Mr. Karthik Pai H, Lecturer in Commerce, University College, Mangalore, karthikpai2825@gmail.com

² Dr. Yathish Kumar, Associate Professor, University College, Mangalore, yathish313@gmail.com

used in the routine/business activities. The Digital Literacy was first coined and introduced by Paul Gilster in the year 1997. It's a combination of 2 different words namely Digital and Literacy. Digital refers to the information/details used and saved in electronic form. Literacy signifies the skills and knowledge of an individual to read, learn, understand, write and think critically and intellectually the informative contents/context. Digital Information has become a sensational phenomenon these days and the individuals require literacy skills to understand and utilize the digital data. Thus, digital literacy plays a crucial role in updating the working and non-working youths of India to suit the requirements of current 21st century. Digitalisation has influenced all sections of man-kind including the non-working groups to possess and develop digital competencies required to meet the challenges of modern world. The 'Digital India' campaign of Union Government aimed at facilitating paperless and cashless transactions to achieve the digital dream everywhere in the nation. The digital dream for upskilling India is possible only when general public tend to be digitally literate. The extensive use of Digital Technology has urged for the development of E-Competencies among the masses which includes both lower and higher order thinking skills, from basic skills to analytical skills. This research article brings out the awareness and familiarity of digital resources among the non-employed youths of survey area and the level of computer skills owned by the respondents in their day-today life.

Objectives

- To identify and understand the level of E-Literacy skills among the non-working adults of the city.
- To analyse the non-working community's knowledge regarding the usage of different digital/computer tools and the frequency of their usage.
- To help the government/concerned body to know the volume of non-employed groups having awareness and knowledge on using of various digital resources and components.

Research Methodology

This manuscript has been drafted by gathering the information from primary sources. For the collection of data 40 non-working youths (respondents) have been considered randomly based on convenience sampling method residing in the city of Mangaluru in Dakshina Kannada

district. The structured questionnaire was prepared and shared among the respondents via only online mode since the topic is relating to digital technology and literacy and also it helps in the speedy obtainment of data. The paper is predominantly based on primary data. Besides, the secondary data was also procured from various published virtual and non-virtual platforms such as web-portals, e-journals and magazines etc.

Limitations

Though google forms have been distributed to the huge number of respondents for getting the information needed to the survey, some of them have not responded to the same owing to laziness, limitation of time and negligence/carelessness attitude etc. The area taken into consideration for the study was restricted only to Mangalore and thus the interpretations and inferences cannot be generalised to other regions of the State/Country and only 40 people out of 85 (forwarded) have responded to the questionnaire designed for the survey.

Analysis of Data and Interpretation

Table 1: Personal Details of the Respondents.

Particulars	Respondents	Percentage (%)
A. Age		
Up to 20 years	18	45
21-30 years	12	30
31-40 years	10	25
Total	40	100
B. Marital Status		
Married	14	35
Unmarried	26	65
Total	40	100
C. Educational Qualification		
Primary Education	9	22.5
Secondary Education	7	17.5
Graduates	16	40
Post graduates	7	17.5
Others	1	2.5
Total	40	100
D. Gender		
Male	22	55
Female	18	45
Total	40	100

Source: Primary data

The above table reflects that among the 40 respondents, majority 45% of the respondents fall under the age group of below 20 years, and the least 25% are falling within the range of 31-40 years. Highest 40% of the respondents have pursued graduation. 17.5% of the respondents are post-graduates and 17.5% of the respondents have acquired only secondary level education. 22 of them are males and 18 respondents are females. Among the respondents 14 are married and 26 are not married yet.

Table 2 : Reasons for Not Working

Reasons	Respondents	Percentage
Not getting good salary/ remuneration	12	30
No interest to work	14	35
Not getting Job/employment	8	20
Restrictions from family	4	10
Engaged in house hold activities	2	05
Total	40	100

Source: Primary data

This tabular representation indicates the reasons for not working by the youths. Out of the aggregate respondents, 14 do not have any interest to work owing to some personal reasons, 4 of them say that they have some restrictions from their family to work, 2 of the respondents have stated that they aren't employed yet due to lack of skills and inabilities and hence they are engaged only in house hold activities. Most of the respondents i.e., 30% have opined that they are not getting good pay as per their qualifications

Table 3: Knowledge on Usage of Different Digital /Computer Tools

Resources	Yes	No	Total
Pen drive	26	14	40
Printer	16	24	40
Scanner	8	32	40
Hard Disk	21	19	40
CD ROM	17	23	40

Source: Primary data

From the above tabular depiction, it is clear that 26 respondents are aware of how to use pen-drive, 17 of them use CD-ROM frequently, 21 of the total respondents know the usage of hard-disk, 23 do not have any knowledge on use of CD-ROM, 32 respondents are not aware of application of scanner. 16 of them know how to take print outs/hardcopies from the printer.

Table 4: Awareness of the Respondents on Usage of Various E-Resources

E-Resources	Yes	No	Total
Audio	16	24	40
Internet Accessing	28	12	40
Visual Images	19	21	40
E-Mail	32	8	40
Social Media	28	12	40
Web Page	15	25	40
Online games	18	22	40
Operating System	9	31	40
Data base management	6	34	40

Source: Primary data

This table indicates the knowledge and awareness of the responders on different E-Resources. Out of the total, 16 has known to use audio, 28 of them know about social media, 15 respondents are having the knowledge of webpages, 32 respondents send and receive messages in e-mail, 19 respondents know about visual images, 22 of them do not know to play online games in cell-phone/computer, 12 of them do not know to access internet facility and 24 respondents are not aware of using audio system.

Table 5: Rate of Respondents' Digital Skills (Perception)

Options	1	2	3	4	5
Working with computers to access the information	25	12	02	1	-
Word Processing	16	18	4	1	1
Using Microsoft excel, paint and database etc	17	13	6	2	2
Creating and formatting tables, pictures and images etc	14	9	8	6	3
Creating presentations and slideshow presentations	20	14	3	3	-
Creating and sending emails and working with attachments	26	10	4	-	-

1.Excellent 2. Very Good 3. Good 4.Average 5.Satisfactory Source: Primary data

The above table reveals that all the respondents have rated the skill of using digital tools. More than 20 have responded that they are excellent and good in creating/sending emails and working with attachments. 8 respondents said that they have average knowledge in creating and formatting tables, pictures and images etc. 2 respondents have replied that they are good in operating computer system to access the various information. Out of the 40 youths who responded 16 rated they are excellent in word processing and 2 of them expressed that, they possess satisfactory level of skills in using Microsoft excel, paint and database etc. 14 have rated themselves to be very

good in creating presentations/slideshow presentations and the 20 respondents are excellent in this regard.

Table 6: Benefits from Digital Literacy (Respondents' Perception):

Options	1	2	3	4	5
Digital literacy enables the youths to be	-	-	02	24	14
It encourages for decision making.	-	-	01	21	18
It empowers the youths economically and socially.	-	-	04	19	17
Easy to know and understand the World through	05	06	07	13	09
There is a positive impact on family.	02	04	03	16	15

1.Strongly Disagree 2.Disagree 3.Neutral 4.Agree 5.Strongly Agree Source:Primary data

The table above shows the benefits/advantages from possessing computer literacy skills from the viewpoints of respondents (non-working youths). As far as the primary survey is concerned 14 responders have strongly opined that the digital literacy helps the youths to be independent/self-reliant in the electronic based works. 21 of them have agreed that it encourages for facilitating decision making ability and 18 have strongly agreed to this statement. 4 of them have disagreed that it creates positive impact on family members and 15 strongly believed that it has an optimistic influence on the family. 13 have believed that it helps to know and understand the world through social media and 7 of the responders have neutral opinion in this regard.

Major Findings of the Study

- Majority of the respondents belong to the age group of below **20 years**.
- Most of the non-working adults who have answered to the survey are **unmarried**.
- It is very clear from the research that, out of the total respondents highest **40%** have studied up to graduate level.
- It is identified from the study that **55%** of them are **male**.
- From the survey, its revealed that **35%** of the respondents do not show any interest to work in any field.
- As far as the knowledge regarding usage of different digital components is concerned majority (26) have said that they use **pen-drive** very often to copy/send electronic data.

- As per the study it has been found that, **28** respondents are highly aware of **browsing/surfing internet** for several purposes/uses.
- With regard to the benefits from digital literacy skills, **24** of the respondents opined that the E-Literacy enables the youngsters to have **independent life** and **self-reliant** and **2** of them are neutral in this regard.

Suggestions

- Proper **training** and **orientation** sessions need to be conducted to enable the non-working youths to make an efficient and effective use of digital resources through the initiatives of **Government/Concerned authority**.
- The **schools** and **colleges** should take the responsibility of inculcating the skills of digital literacy among the students by creating basic computer awareness and also to build information literacy competencies in them.
- The non-working youths should be encouraged and motivated to get employed in **IT field\ in any area** requiring the use of digital devices to develop the habit of learning **ICT tools** which makes them more digitally literate.

Conclusion

To conclude, the growth of digital literacy skills among the people has become an essential requirement for the current era on account of upgradation of modern technology in several services/areas. A person without a computer knowledge is considered to be an obsolete individual who is required to learn these **E-Literacy skills** to be **competent** enough and **employable** in order to meet the numerous challenges of life. It was identified that though youths are unemployed/non-working, most of them are indeed digital minded and interested in learning more application of **digital technology**. The study shows that improving digital literacy of non-working youths and their skills in operating digital tools is an important condition for the successful performance and in achieving better results in the learning process.

References

- Alberto D. Yazon, Karen Ang-Manaig, Chester Alexis C. Buama, John Frederick B. Tesoro. (2019). Digital Literacy, Digital Competence and Research Productivity of Educators. *Universal Journal of Educational Research*, 7(8), 1734-1743. doi:10.13189/ujer.2019.070812
- Chun Meng Tang¹ and Lee Yen Chaw (2016,). Digital Literacy: A Prerequisite for Effective Learning in a Blended. *The Electronic Journal of e-Learning*, 14(1), pp54-65.
- Norazilah saubari and mohammad fazli baharuddin. (2016, october). Digital Literacy awareness among Students. *Research Hub*, 2(1), 57-63.
- Retrieved from https://en.wikipedia.org/wiki/Digital_literacy awareness among Students. *Research Hub*, 2(1), 57-63.
- Retrieved from https://en.wikipedia.org/wiki/Digital_literacy
- Retrieved from https://www.westernsydney.edu.au/studysmart/home/study_skills_guides/digital_literacy/what_is_digital_literacy
- Retrieved from <https://www.renaissance.com/2019/02/08/blog-digital-literacy-why-does-it-matter/>
- Retrieved from <https://www.twinkl.co.in/teaching-wiki/digital-literacy>
- Retrieved from <https://www.powerschool.com/blog/the-class-room-guide-to-digital-literacy-in-k-12-education/>

INVESTORS PERCEPTION TOWARDS COMMODITY MARKET - A STUDY WITH REFERENCE TO SHIVAMOGGA DISTRICT

¹Rajaram H G

²Dr.Hiriyappa B

Abstract

After liberalization there was a tremendous change in the commodity market. So it is not new to the world, but re-entered with new face into the fray. In India, derivatives are introduced at first on index and followed by securities and commodities phase wise for the betterment of the markets and the price discovery. Aftermath of the derivatives introduction on commodities, the market of commodities derivatives started moving with colors and helped a lot the economy. The history of Commodity market may be new for developing countries but it is old for developed countries. The commodity market has been functioning in India with rapid speed. The study focus on commodity market with special reference towards investor's perspective. The paper indicates overview of the commodity market, challenges faced by the commodity market and commodity market product participants. The study research is based on both primary data and secondary data. primary data is gathered from investors in the Commodity market and Secondary data are collected from journals.

Keywords: *Commodity Market, Derivative Market, Institutional Investors, Investor Perception, Financial Institution.*

Introduction

The existence of the commodity market in India dates back to ancient times. These markets influence the dynamics of production and resource allocation in the primary sector, along with pricing system of this market. The turnover of the commodity market in our country has grown potentially in a short span of time. This market established a link between the present and future production and consumption cycles thereby facilitating the inter-temporal smoothing of prices. At present the Indian commodity market adopts a two-tier structure for the mechanism of the system, currently there

¹Research Scholar Bharathiar University, Coimbatore.

²Coordinator, Department of Post-Graduate Studies in Commerce, Government First Grade College, Thirthahalli. Cell:9449737764

are 19 exchanges market working at country level in our country, out of which six markets are the prime regulators. They are MCX, NCDEX, NMCE, ACE Derivatives Exchange and the Universal Commodity Exchange.

Commodity Market

The commodity market is a market where traders buy and sell commodities. Commodities are raw materials or primary agricultural products. In other words, things that farmers, mining companies, and oil and gas companies produce or extract. The commodity market is similar to the equity market. However, in the equity market, people buy and sell shares. A commodity market facilitates trading in various commodities, it may be a spot or a derivatives market.

Need for the Study

Commodity market trading has been for long looked up on as a very risky venture, and investors, especially retail small-time investors never looked at them as viable option. For long, equity shares have been the most preferable investment option. One of the most deterring aspects of investment in Commodity market is the lack of proper knowledge and also the perceived risk associated with. This along with the high amounts of margin required to trade-in deters the investors.

Statement of the Problem

Commodity market provides an effective platform for price risk management for all segments of players ranging from producers, traders and processors to exporters/importers and end-users of a commodity. Commodity players use it as a hedge mechanism as well as a means of making money. For e.g. in the bullion markets, players hedge their risks by using futures Euro-Dollar fluctuations and the international prices affecting it. For an agricultural country like India.

Objectives of the Study

The present study aims to understand the current status of commodity markets in India with special focus on commodity market. The study is done with major objectives as stated below:

- To analyzed the socio-economic value of the investors in commodity market.

- To study the growth of commodity market in Karnataka state.
- To study the commodity risk management.
- To study the commodity market participants and investment benefits.

Hypotheses

1. There is significant association between age of the respondents and their preferences to various investment avenues.
2. There is significant association between age of the respondents and their knowing about commodity market.
3. There is significant association between age of the respondents and their awareness of trading in commodity markets.

Scope of the Study

The study will be related to buying and selling of Commodity and its impact towards the perspective of investor who are willing to trade in Commodity market in Shivamogga District, Karnataka state. Within the limited time an effort has been put to study the problems and prospects of Commodity market. In-fact, Commodity market itself is a wide concept to cover every aspects of it in a single study. Hence, this study is covering only the aspects such as investors' awareness about Commodity market, their attitude towards usage of Commodity, and their risk perception and so on.

Methodology of the Study

- **Primary Data:**
Information was collected through the discussion, interviews with the Commodity Market intermediaries such as Trading Members, Employees of Stock Exchanges and other categories of Investors.
- **Secondary Data:**
The secondary data was collected from various libraries where the records are stored, visits to various government organizations, the exchanges and intermediaries, from international and national websites, from published data sources such as various reports, periodicals, journals, books, magazines, research articles, newspapers, annual reports, published research papers etc.

Sampling

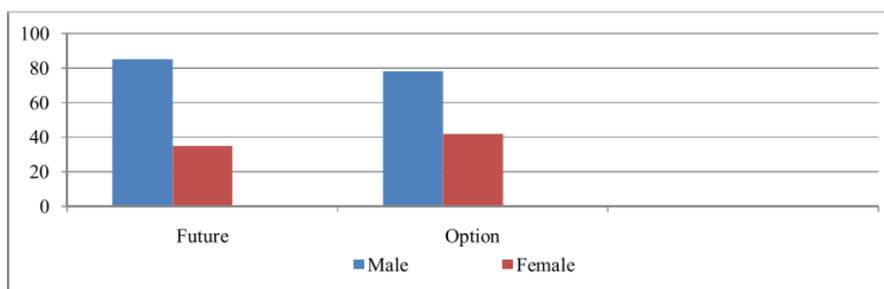
In statistics and survey methodology, sampling is concerned with the selection of a subset of individuals from within a population to estimate characteristics of the whole population. Researcher rarely surveys the entire population because the cost of a census is too high. In survey sampling, weights can be applied to the data to adjust for the sample design, particularly stratified sampling (blocking). Results from probability theory and statistical theory are employed to guide practice. In business and medical research, sampling is widely used for gathering information about a population.

Limitations of the Study

1. This study covers very limited commodity markets in Shivamogga district, Karnataka.
2. The research combines both qualitative and quantitative data for identifying the perception of investors over commodity market. Hence some of the findings may not validate any further research based on quantitative data.
3. The perception, based on the experience of the investors may vary in future. So the present study cannot claim permanency of results.

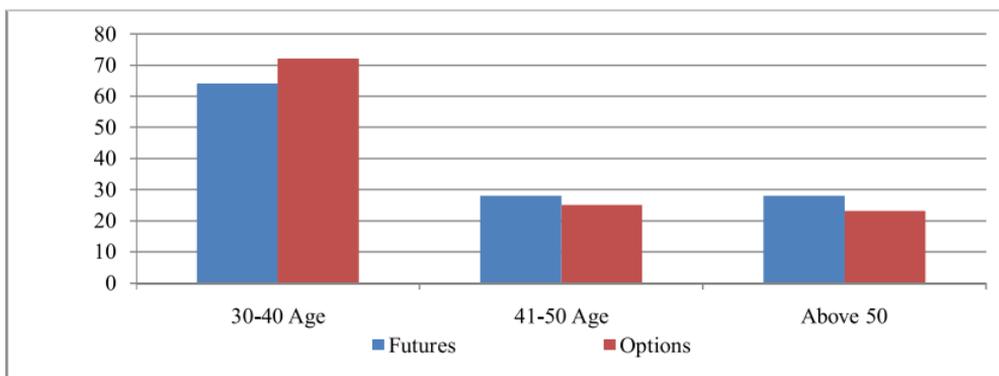
Analysis and Interpretation of Data

Chart-01



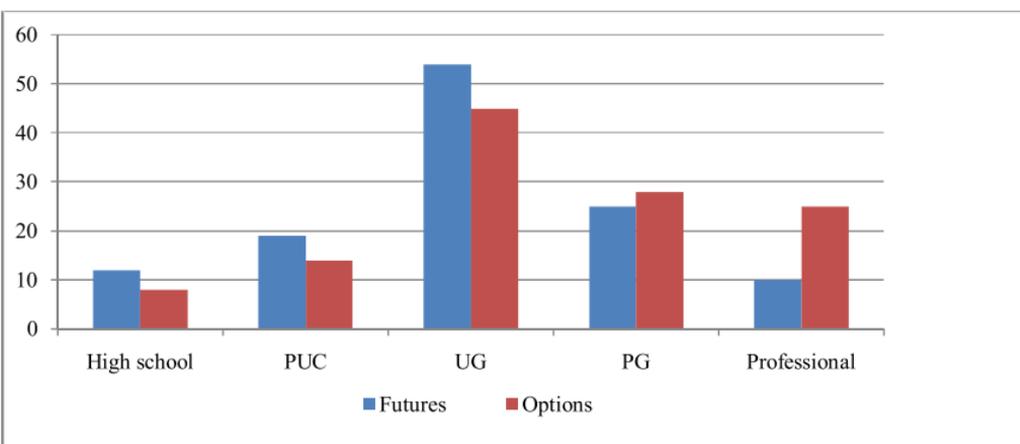
Source: Primary data

Interpretation- The Gender-wise composition of the investors in commodity market in the contribution of male investors is higher than the female investors. It states that, out of 340 investors in commodity market, male members were 263 investors and only 77 investors were women. It is evident that, women investors in the commodity market are very lesser with just 22.64 per cent in the selected district. Hence, the majority 77.35 of the investors were only male. the male investors would be more interested on agricultural commodities than the other commodities.

Chart-2

Source: Primary data

Interpretation- It is understood from the above chart that, the majority of the respondents of both Futures & Options belonged to the middle age group of 30-40 years. So, it is clear that, the middle aged group of respondents were the majority to invest in Futures & Options commodities. As the calculated chi-square value is less than the tabulated value, the stated hypothesis is accepted and hence, it is concluded that, there is no association between the age and the experience of the investors in investing on the commodity market.

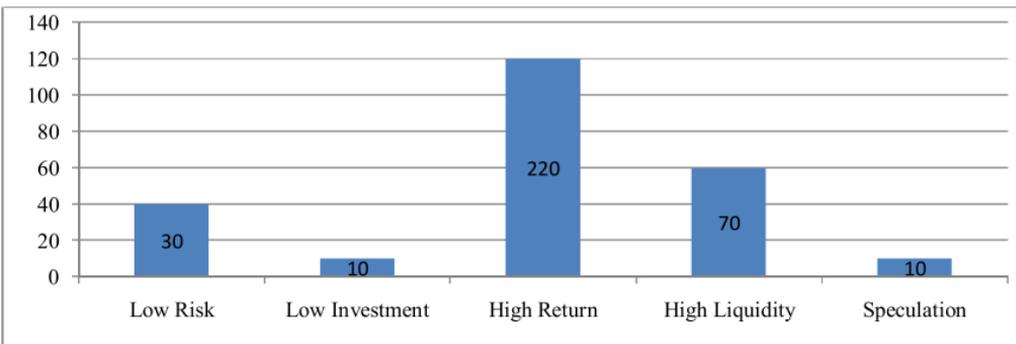
Chart-3

Source: Primary data

Interpretation- Education is an important determinant in economic and social development that, higher rate of literacy will have an effect at high level of developments. Literate investors can easily understand the problematic situations of the commodity market and they have taken timely

decision and direction in their commodity market with the help of modern and also applied the new styles of commodity market. So, it is clear from the chart 3 that, the majority of the respondents were under graduates and these respondents had a very idea about the commodity market.

Chart-04

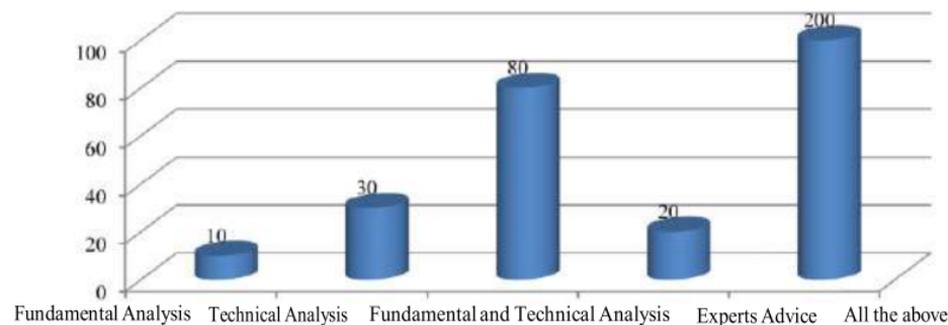


Source: Primary data

Interpretation-gives the information relating to invest in commodity market. background of the respondents. Out of 340 respondents, 220 respondent high return and high liquidity is 70, and 30 respondent responses to low risk. and very less respondents is mention the less investment and speculation is 10.

Method of Analysis of Respondents Undertaken for Investments in Commodity Market

Chart-5



Interpretation- The chart gives the information relating to invest in commodity market and Method of Analysis you undertaken for Investment. Out of 340 respondents, 200 respondent All the above and 20 is expert advice, 10 is Fundamental analysis, Fundamental and Technical Analysis is 80, and 30 respondent responses to Technical Analysis.

Findings of the Study

- Majority of the respondent investors of the commodity market were at the age category of 30-40 age group. Since the concept 'commodity market' was a latest origin, the elder traders are not suddenly migrating from the old spot market type into commodity markets. They were not fully aware of commodity markets. Hence the middle aged group dominates in the commodity markets.
- Seeking higher profit, always involve higher level of risks. In this study majority percent of the respondents were taking medium level of risk, this results in medium level of income for their investments.
- There are so many avenues available for investors to invest. Here the study is mainly dealing with commodity markets and the respondents are dealing with commodity markets. It was found that majority invested in commodity markets.
- In a market many commodities are sold. In the commodity market, government has cleared only some commodities that can be sold in commodity markets. So it is important to know that the investors know about the list of commodities that can be traded in the commodity markets

Suggestions

- There is a need for national exchange to function transparently and effectively.
- A review of nature of institutional and policy level constraints facing this segment is felt as a immediate requirements. The policy of the government towards commodity market operations should be brought to public discussion and necessary modification should be incorporated in the existing policy
- An awareness campaign towards the functions of commodity market may be undertaken by the governmental agencies such as District Industry Centres, Entrepreneurial Development Programme Institutions etc.

- A comprehensive strategy that incorporates efforts from all the parties concerned with the commodity market viz., The government, financial institutions, intermediaries, regulatory bodies, investors etc., is an immediate requirement for the successful functioning of commodity market operations in the country.

Conclusion

The analysis emphasized on the commodity market which gave a real time experience in this field and thereby the study could reflect positively from the investors' perspective. The empirical study results clearly indicate how socio economic factors of the sample commodity market traders affect their perception. The non-parametric test results rejected almost all the research hypothesis proving that demographic variable had no significance association with the sample respondents perception, attitude or pattern of investment. The last five years' price movements of Commodity market show that the investors are satisfied by the reasonable returns from the commodity market. Investors can make substantial returns only if investments are made in a disciplined manner. An investor should always analyze the market by using the analytical tools for investments purpose. And also investment is the risk and return game. When the investor ready to accepted the risk in that circumstances investors earn the profit Investors can succeed in their investment only when they are able to select the right commodity at right time. The investors should closely watch the situation like market price, economy, returns and risk associated with the commodity before taking the decision to invest. Thus, utilizing the investment opportunities available in the commodity market will help in maximizing the returns. Finally, as per the present trend and the analysis it can be concluded that, in commodity market there is the high possibility of getting good returns, therefore it can be suggested that the investors can invest in the commodity market.

References

- Praveena and K, Mahendran (2012) Business Development Strategies for Trading in Agricultural Commodities-A Case of Leading Commodity Brokerage Firms. International Journal of Management Research and Review 2012; 2(1): 100-113.
- K. Nirmala, Munilakshmi R.A, and Sandhya V.(2015) “Price Discovery in Commodity Markets: A Study of Indian Cardamom Market in Multi Commodity Exchange”, Indian Journal of Accounting 2015; XLVII (1): 92-97.
- Dr. Shree Bhagwat, Angad Maravi, Ritesh Omre, and Deepak Chand (2015) “A Study of Historical Background of Indian Commodity Market”, EPRA International Journal of Economic and Business Review 2015; 3(3):32-43.
- Prakash, and S. Sundararajan (2014) “An Empirical Analysis on the Relationship between Gold and Silver with Special Reference to the National Level Commodity Exchanges, India”, International Journal on Recent and Innovation Trends in Computing and Communication (IJRITCC) 2014; 2(8):2224-2233.
- Bhagwat .S & Marvari.A.S (2016) A study of Commodity Market V/S Multi Commodity Exchange.

<http://www.mcxindia.com/>

<http://www.nseindia.com/>