

MOBILE WALLET - THE NEXT GENERATION DIGITAL MARKETING

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Abstract

Mobile wallets have emerged as the most significant contributor in pushing cashless and electronic payments. The surge of smartphones and internet connectivity of 4G and 5G is reflected in the robust growth of Mobile-wallets in India. Numerous digital wallet providers have risen. Technological advancement has made everything possible under one touch. The purpose of this paper is to examine the factors responsible for growing popularity of Mobile wallets in Digital marketing in India and sustainability challenges faced by this innovative product on account of gaps between expectations of the users and their satisfaction level with leading wallet brands in India. Using a structured questionnaire, primary data was collected from 100 respondents. Statistical tools were used to find out the satisfaction level and factors that influence the Mobile wallet users in digital marketing

Key words: Mobile wallet, Digital Marketing, Users adoption, Technological advancement.

INTRODUCTION

Mobile wallet is taking a new dimension in the 21st century, and the Digital India Program is the flagship program of the Government of India with the vision of transforming India into a digitized society and knowledge economy. The Government of India's most important mission to move India towards a cashless economy was strengthened by the announcement of demonetization on November 8, 2016. In addition to curbing black money, the main agenda for demonetization was also to promote digitization in India and also the cash crisis during the demonetization which has brought leading wallet players, like Paytm, Yono SBI, and Freecharge, which sell mobile payment services via wallet throughout India.

Attractive cashback and rewards ease of use, instant money transfer without using cash, relatively higher transaction security as compared to credit/debit cards and absence of any transaction fee are the factors responsible for growing use of digital wallets. With marketers under more pressure to reach their audience in new and exciting ways, mobile wallets create an endless stream of opportunities to connect with the potential customers. However, there are gaps between customers' expectations and the satisfaction level which pose a challenge for sustainability of mobile wallets, the next generation of digital marketing.

FINANCIAL INCLUSION IN INDIA – AN OVERVIEW

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Abstract:

Financial Inclusion (FI) is the process of ensuring access to appropriate financial products and services needed by all the sections of society in general and weak groups such as weaker sections and low-income groups in particular at an affordable cost fairly and transparently by mainstream institutional players. Financial Inclusion is an effective tool for financial products and services enjoyed by the ordinary people in the society with the efforts of the banking sectors. It is the root cause for the economic development of the country. Finance has come a long way since it wasn't recognized as a factor for growth and development. Therefore, this paper aims to analyze the financial inclusion in India.

Keywords: Financial Inclusion, Economic development, Financial products

1.1 INTRODUCTION:

Access to financial services and products from formal financial institutions plays a crucial role in the socio-economic development of any country. All sections of people should have hassle-free access to financial services which is very much essential for the holistic development of any country and it is more significant for the country having an underprivileged population. In several countries including developed economies cent percent financial access is not present for various reasons. The economic prosperity of individuals, as well as collectively the society of the country, mainly depends on the availability and affordability of financial services without the place and time constraints. People at the lower rung of society are precluded from accessing financial services by their economic status itself that has a cascading impact on their livelihood. Such a situation is the offshoot of their ignorance, lower need, lack of initiative, higher cost of service, adverse market condition, absence of access points, and many other reasons contributing to pulling them down.

On several occasions, people with a higher degree of entrepreneurial skills and creativity could not pursue any economic activity as they were deprived of financial access. Financial Inclusion is increasingly being recognized as a key driver of economic growth and poverty alleviation the world over. Access to formal finance can boost job creation, reduce vulnerability to economic shocks, and increase investments in human capital. Without adequate access to formal financial services, individuals and firms need to rely on their limited resources or rely on costly informal sources of finance to meet their financial needs and pursue growth opportunities. At a macro level, greater Financial Inclusion can support sustainable and inclusive socio-economic growth for all.

In India, the term Financial Inclusion first featured in 2005, when Reserve Bank of India, in its annual policy statement of 2005-06, while recognizing the concerns regarding the banking practices that tend to exclude rather than attract vast sections of the population, urged banks to review their existing practices to align them with the objective of Financial Inclusion. About 2.9 billion people around the world do not have access to formal sources of banking and financial services. In India alone, 560 million

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Abstract:

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**ENTREPRENEURSHIP & FINANCIAL LITERACY: A ROADMAP TO ECONOMIC
DEVELOPMENT OF INDIA**

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Abstract:

Our India, one of the largest countries where its population is increasing constantly. In 2020, 66.23 percent of total population of our country are youth which shows that our country is young country. The youth of nation are trustees of prosperity. Youth is a huge reservoir of energy which need to be tapped and harnessed intelligently for the development of society.. In the progress of an economy economically and industrially entrepreneurs are the catalysts of economy. The countries like United States of America, Japan etc. are developed because they have a countless examples of successful entrepreneurial ventures. Their entrepreneurial development has helped them in becoming the powerful economies in the world. While on the other hand, the countries like Nepal, Bangladesh etc. are lagging behind because of poor entrepreneurial development. To put the youth in track of economic development, transforming youth from job seekers to job makers through nurturing entrepreneurship skills and sound financial literacy. So this paper focuses on the two factors inter-related to economic development of India i.e., financial literacy and entrepreneurship which goes hand by hand. In this context, this paper stresses the role of financial literacy in entrepreneurship and impact of entrepreneurship on economic growth.

KEYWORDS: Economic development, entrepreneurship, financial literacy

Introduction

India provides a thriving platform for entrepreneurship culture. India is the fifth largest country in the world on the basis of growing number of startups counting over 4200. The entrepreneurs work as change-agents in the economy of a country. They help in stimulating the growth process by influencing macroeconomic variables through micro ventures. They have the capability of creating a spark to transform the economy which is required for an emerging economy like India. The countries like United States of America, Japan etc. are developed because they have a countless examples of successful entrepreneurial ventures. Their entrepreneurial development has helped them in becoming the powerful economies in the world. While on the other hand, the countries like Nepal, Bangladesh etc. are lagging behind because of poor entrepreneurial development. In India, the states such as Punjab, Gujarat are growing well because of the efforts put by the entrepreneurs while states like Odisha, Bihar etc. are remained backward due to absence entrepreneurship culture. To further promote entrepreneurship spirit in India which is actually the need of the hour, a lot of initiatives can be taken. To build an entrepreneurial ecosystem, the schools and colleges should launch entrepreneurship related programmes and courses to develop the seed of entrepreneurship in the young hearts. Ever college should have separate centers for creativity and innovation. Literacy is an important aspect of human development and financial literacy is one of the most important aspects for both personal as well as professional life. It is even more important when it comes to running a full-fledged business.

FOREIGN DIRECT INVESTMENT IN INDIA & TAMIL NADU – AN OVERVIEW

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ABSTRACT:

Foreign direct investment (FDI) has played an important role in the process of globalization during the past two decades. The rapid expansion in FDI by multinational enterprises since the mid-eighties may be attributed to significant changes in technologies, greater liberalization of trade and investment regimes, and deregulation and privatization of markets in many countries including developing countries like India. Capital formation is an important determinant of economic growth. While domestic investments add to the capital stock in an economy, FDI plays a complementary role in overall capital formation and in filling the gap between domestic savings and investment. At the macro-level, FDI is a non-debt-creating source of additional external finances. At the micro-level, FDI is expected to boost output, technology, skill levels,

Employment and linkages with other sectors and regions of the host economy. This paper aims to analyze the overview of foreign direct investment in India.

Key words: Foreign direct Investment, Globalization, Sector, Developing countries

1.1 INTRODUCTION:

In India FDI inflow made its entry during the year 1991-92 with the aim to bring together the intended investment and the actual savings of the country. To pursue a growth of around 7 percent in the Gross Domestic Product of India, the net capital flows should increase by at least 28 to 30 percent on the whole. But the savings of the country stood only at 24 percent. The gap formed between intended investment and the actual savings of the country was lifted up by portfolio investments by Foreign Institutional Investors, loans by foreign banks and other places, and foreign direct investments. Among these three forms of financial assistance, India prefers as well as possesses the maximum amount of Foreign Direct Investments. Hence FDI is considered as a developmental tool for growth and development of the country.

Foreign direct Investment (FDI) into India may decline sharply in 2020 because of the Impact of the Corona virus pandemic and the consequent lockdown measures, supply chain disruptions and economic slowdown even as FDI inflows to Asia's third largest economy Jumped over 20% to \$ 51 billion in 2019, according to the United Nations Conference on Trade and development (UNCTAD). According to the latest world Investment report 2020 by UNCTAD India Jumped from 12th position in 2018 to 9th position in 2019 among the world's largest FDI Recipient. According to the report UNCTAD said India's economy could prove the most resilient in the region. "FDI to India has been on a long term growth trend". Positive, albeit lower, economic growth in the post-pandemic period and India's large market will continue to attract market-seeking investments to the country," it added. The report said India's most sought-after industries, which include professional services and the digital economy, could see a faster rebound as global venture capital firms and technology companies continue to show interest in India's market through acquisitions. "Investors concluded deals worth over \$650 million in the first quarter of 2020, mostly in the digital sector. 12 Large deals in energy were also concluded, such as the acquisition by Total (France) of Adani Gas (India), valued at \$800 million," it added.

AN ECONOMIC ANALYSIS OF LABOR MIGRATION IN THANJAVUR DISTRICT,
TAMIL NADU

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ABSTRACT

The study focuses on the paper in migration wage rates, working conditions in expenditure patterns. It reveals that migration from the study village is essentially seasonal and cyclical in nature and differs for the rural and the urban emigrants. It may be seen cultivators small and marginal labor, agriculture labor, and less labor all have limited purchasing power due to seasonal jobs they hold frequent occurrence of natural calamities working in unorganized sector further reduce their purchasing power. The helpless unemployed workers leave their village home and join already over populated areas viz., town and cities. It also finds that migration takes place mainly for survival and repayment of debts, and that a large proportion of their earnings from migration are utilized for day to day expenses.

Key words: Types of Migration, Expenditure Patterns.

Introduction

A study of Rajendram village in Thanjavur district Tamilnadu. looks at the forms/types of migration and analyses wage rates, working conditions and the expenditure pattern of earnings from migration. The increase in population demands higher level of saving and capital formation [Nambiar 1995] networks extent in scale and reach, migration agents are predicted to become increasingly influential in international migration, further generating the social migration industry.

Objective

1. To analysis the socioeconomic nature, characteristics and effect of migration works in the study region.

Methodology

In the study is based on primary and secondary data. In order to achieve these objectives, the data for the present study was collected from a primary survey conducted in mid-2020 (May-June) from study of Rajendram village in Thanjavur district Tamilnadu. The survey enumerated all the households in the village. The primary data have been collected from the migration household's respondents in the Rajandiran village two hundreds household in Thanjavur rural block. Thanjavur 200 household out of 114 household migrations but 431 respondents migrated in the study area. The 200 household rural migrations 51 household, urban 63 household and non- migration 86 household in the villages. The survey enumerated all the households in the village.

The study is divided into four sections. The first section discusses the characteristics of both migrant and non-migrant households. The second section deals with the nature and form of the migration process in the village. The third section brings out the migrants' working conditions, expenditure patterns in the studies. The final section is the conclusion.

1. Characteristics of Migrant Households

In this study the households are divided into three categories for analysis, viz., rural migrant, urban

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REGULATED MARKETS – AN OVERVIEW

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INTRODUCTION

India lives in its villages and the economy of villages depends on the prosperity of agriculture. Agriculture is no doubt an important industry and considered to be the back bone of Indian economy. Apart from being the provider of food and fodder, its importance also stems from the raw materials that it provides to the industry. In India, the agricultural related works are seasonal and are uncertain. Due to this, rural people are affected very badly and their suffering is an imaginary one. The survival of rural people itself is a problem. Marketing of agricultural produce plays a significant role in the field of non-farm services. The increase in the production of food and commercial crops resulted in creating new problems in transporting, storing and selling the agricultural produce at a reasonable price. Government has paid little attention to this complex situation resulting in low net income to the unorganized farming community. The involvement of the State in the sphere of agricultural marketing lagged very much behind its involvement in agricultural production. A way in which the State may attempt to improve the marketing of agricultural produce is through market regulation

Keywords: Regulated markets, marketing, Agriculture, production

STATEMENT OF THE PROBLEM

Regulation of markets is done to protect the interests of farmers. The functions and working of Regulated Markets reflect their efficiency. Enquiries were made from five Regulated Markets and twenty five farmers to understand the problem. The enquiries reveal that how the farmers are still in the grip of money lenders, commission agents, brokers etc., and also the reasons for the poor functioning of Regulated Markets

OBJECTIVES OF THE STUDY

- To enumerate the functions of Regulated Markets
- To study the role and importance of Regulated Markets.
- To offer suggestions based on the findings of the operational efficiency of the Regulated Markets.

HYPOTHESES

The following hypotheses have been set up to indicate the direction in which the research study should proceed.

1. The marketing functions of Regulated Markets are inadequate to satisfy the needs of farmers.
2. Even these limited facilities are not fully utilized by the farmers and traders.

SOURCES OF DATA

The present study is based on secondary data. The Secondary data are collected from the books, journals, project reports.

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Abstract

The rural industry has a significant presence in the Indian economy. Its contribution to the Indian economy is manifested in terms of its contribution to the industrial production and employment generation. Dindigul district is one of the important district depend on the rural industry and its ancillary and auxiliary industries for their livelihood. Hence the present study is a fact finding exercise to know the extent of satisfaction derived and the factors influencing the satisfaction of the women workers on working conditions in the rural industries in Dindigul District.

Key words: Rural Industries, women workers

Introduction

The terms "village industries" and "cottage industries" are used interchangeably and sometimes simultaneously to mean traditional industries by the present day planners and administrators. They do not provide any clear cut definition for these terms.

The National Planning Committee (1948) has defined cottage industry as "an enterprise or series of operations carried on by a workman skilled in the craft on his own responsibility, the finished product of which he markets himself. He works in his own home with his own tools and materials and provides his own labour and at most the labour of such members of his family as are able to assist. The workers work mostly by hand and personal skill with little or no aid from modern power driven machinery and in accordance with THE traditional technique. Such supplementary energy as is provided by animal power may add to the economy and efficiency of the industry. He works, finally, for a market in the immediate neighborhood that is to say in response to known demand with reference to quality as well as quantity."

The definition is very comprehensive and it points out the characteristics of cottage industries such as limitation of employment to family members, the place of work as the cottage of artisan, avoidance of power operated equipments and production for local markets only.

Village industries have not been defined in a comprehensive manner. The Planning Commission has defined them as "those concerned with the processing of local raw materials for local markets and with simple techniques". All these are characteristics are common to the cottage industries as well. The only difference is on the stipulation of the place of work by the artisan in the case of cottage industries which of course has been changed now. The Khadi and Village Industries Commission or the Act that resulted in the creation of the KVIC had not tried to give a comprehensive definition for village industries. Instead, it lists a few industries under its jurisdiction and treated them as village industries. According to Section 2(h) of the Khadi and Village Industries Commission Act of 1956, Village Industries mean all or any of the industries specified in its schedule. The Act imposed certain restrictions on the industries under its purview such as avoidance of power, utilization of village raw materials location in rural areas etc. In fact, these industries can belong to the category of cottage industries also.

STATEMENT OF THE PROBLEM

Employment outside the home boosts Women's self-respect and gives them a sense of



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Abstract

Language is the primary source for all and an important to share the information, thoughts, feelings and emotions. The mode of communication may be different but each language is mandate for all short of communication. In the present milieu language is used very artistically to communicate the message that likely can be seen in marketing, advertisements and literature as well. Moreover learning any language may be seen as simple or hard but that is the only viable medium paves a way to express one's ideas. And, it is possibly seen in all level of education how much importance is given to language education. One may be sound in knowledge in a particular or different field hence without language it is impossible to transform the exposure from one to another. In view of developing one's language competence creativity plays an important role which gives distinct quality. The present paper is focused to study how the ICT and creative skills are helpful to enhance one's language skills in English.

Keywords: Creative writing, approach, ICT, L2, English language

Language is the primary medium to communicate one's ideas and feelings. In education language plays mandate roles in sharing the required information and knowledge. The disciplines may be different but those need a medium to transmit the messages either through spoken or written. Likely the clarity of the matters depends on the proper use of language. Regarding this view Verma rightly states: Language is central to the whole process of education and the principal means of cultural transmission. It is also a very explosive tool and hence needs to be handled with care and understanding. In the growth of human beings as social beings, language has a very important role to play (9).

There are a number of different approaches to teaching writing skills which focus on the writing in different perspectives among the product and process oriented approaches are used broadly in teaching writing skills, however the Genre approaches which have gained popularity during the last ten years. Creative writing is another approach to teaching writing skills which is used in most of the English language classrooms in the present milieu.

Creative writing is a form of writing skill that expresses feelings, thoughts or ideas in an inventive way and also it provides the learners new ways to use the language. Creative writing enhances not only the writing skills but also it helps learners to improve the language competency. Most of the cases in school children are not expected to write themselves in a systematic manner as adult learners do. They are exposed to different types of writing activities which are more structured and designed by their teachers. But it is assumed that these young learners have a vast array of experiences and knowledge which they have observed around them and so it is claimed that they should be allocated with lots of literacy works. Moreover, as they get an opportunity to play with language through creative writing, the more they will play, learn about the language and they will get confidence to play with language. Thus these young children will be able to enhance their language skills.

Most of the English learners find it easier to master receptive skills, such as understanding grammar, reading English text, and listening to spoken English, than productive skills, speaking and writing. This does not mean that speaking and writing are more difficult to them. It is simply because in English Language classroom, students are mostly exposed to target language items through grammatical drills, reading comprehension, and listening to tapes or teachers without students being drilled in how to express their ideas both in writing and speaking.

Writing is a difficult skill for many learners as it involves more than putting sentences together in language that is grammatically correct and appropriate. However, writing is not always for the audience present and hence we have to get in right first time in writing (Hadfield, 2008). In case of