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Contents

EDITORIAL

First of all I would like to congratulate all the scholars who have contributed research based article in our refereed "Management Mirror", a journal published by a prestigious 40 year-old management institute under the affiliation of Jadavpur University within Jadavpur University Campus.

My sincere thanks goes to all the members of the editorial Board who have taken keen interest for the publication of this journal.

Nevertheless to say, due to pandemic situations prevailing throughout the entire nation, we could not publish our "Management Mirror" for quite sometime and we promise that henceforth we would be publishing this ISSN refereed journal twice a year.

The present issue covers wide range of topics consisting of seven papers reflecting to conceptual and empirical findings relating to all specialised areas in management viz. Marketing, HR, Finance as well as Systems.

IBM invites Corporate Leaders, entrepreneurs and freelancers to share their research based work to be published in our reputed journals which, in the other way, will help our present and past students to have a detailed idea of the work of Corporate Giants.

On behalf of the editorial board, the Institute of Business Management convey sincere thanks to all those who have directly or indirectly helped to publish our esteemed journal to be a success.

Development of Green HRM Index for Selected Companies
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Abstract

The objective of this paper is to develop an index for green HRM practices for selected Companies. It is known to all post-COVID-19 situation most companies started green practices in the field of human resource section. So researchers here try to frame a proper green Human resource index (GHRM) with the help of primary and secondary data.

Key Word: *Green HRM, Human resources, Environment, Practices, Organization, Economic and social.*

Introduction:

Environmental issues have become a worldwide concern. This is demonstrated by the growing number of public discussions on the subject, such as the Paris Climate Agreement (PCA) and the Sustainable Development Goals (SDGs). To achieve the SDGs 2030 and the PCA, every individual nation around the world actively encourages to be more aware of the importance of environmental protection (United Nation Department of Economic and Social Affairs, 2020).

Increasing the population, industry, and market on a regular basis has a significant negative impact on the environment. Uncontrolled human activities, such as deforestation for paper raw materials, carbon emissions from fossil fuels, uncontrolled waste disposal and industrial pollution, are the primary causes of global warming and climate change (Huisingh, Zhang, Moore, Qiao & Li, 2015). The impact of environmental problems not only attacks living ecosystems but also social, economic, and political issues. One way that can be done to overcome the issues is to make a change. Changes in ethics, behavior, and human activities can contribute positive environmental outcomes. In recent years, the profit-driven business model has undergone significant transformations. Many businesses are beginning to implement green work environments in order to demonstrate their concern for environmental sustainability. Concurrently, academicians and Human Resource (HR) practitioners conduct research on the importance of incorporating green into the workplace. The framework of Green Human Resources Management (GHRM) was presented as an effort to meet the needs that

impact the balance between company growth to create wealth and protection of the natural environment that makes it possible for the build of a successful future (Islam, Islam, Perves& Nabi, 2019).

Other than that, the practice of GHRM also has a positive influence on the work-related outcome of workers. GHRM plays an extra role in stimulating workers' psychology to apply green behavior which affects employees' eco-friendly behaviour and environmental performance (Hameed, Khan, Islam, Sheikh & Naeem, 2020).

The purpose of this research is to look into how GHRM practices can affect an organization's environmental performance. The first section of this study examines the relevant literature and GHRM practices. The second section is concerned with the theory, theoretical framework, and procedure methodology employed. The third section follows with an explanation of the relationship between GHRM and environmental performance. Finally, this study will conclude with implications and future directions.

Concept of Green HRM:

Ramachandran defines Green HRM as the integration of environmental management into human resources management. The term Green HRM is mostly used to refer to the contribution of HRM policies and practices towards the broader corporate environmental agenda. It refers to using every employee to support sustainable practices and increase employee awareness and commitments on the issue of sustainability. Anjana Nath defines Green HR as environment-friendly HR initiatives leading to better efficiencies, less cost, and heightened employee engagement levels.

Typical green activities are performed to travel requirements through video recruiting or the use of online and video interviews. It involves undertaking environment-friendly HR initiatives resulting in greater efficiencies, lower costs and better employee engagement and retention, which in turn, help organizations to reduce employee carbon footprints by the likes of electronic filing, car-sharing, job-sharing, teleconferencing, and virtual interviews, recycling, telecommuting, online training, energy-efficient office spaces, etc. Green HR initiatives help companies find alternative ways to cut costs without losing their top talent. Focus on Green HRM as a strategic initiative promotes sustainable business practices.

Therefore, developing a new organizational culture through GHRM practices becomes a manager's concern. Developing a green culture can affect employee behaviour and introduce certain values that build an internal culture. Green behaviour is assumed to be instrumental in the implementation of the Green HRM culture and adopting formal environmental strategies.

According to Mandip, the practice of Green HR should be translated into the HR processes, such as recruitment, training, compensation, etc. From the definitions stated above, it can be concluded that Green HRM needs the participation of all the organization's members to create and keep the organization green.

Advantages of Green HRM:

Green HRM involves undertaking environment-friendly HR initiatives resulting in greater

efficiency, lower costs and better employee engagement and retention, which in turn, help organizations to reduce employee carbon footprints by electronic filing, car sharing, job sharing, teleconferencing, and virtual interviews, recycling, telecommuting, online recruitment and training, energy-efficient office spaces, etc.

The Green Human Resource Management plays an important role in the industry to promote the environment-related issues.

Organizations must formulate HR policies and practices, train people to increase awareness about the environment, and implement laws related to environmental protection. The Green HRM may also help the employers, manufacturers in building brand image and reputation. Organizations need to conduct an environmental audit, thus changing the organizational culture, thinking about waste management, pollution, and helping the society and its people, those are getting affected by pollution. It will also make employees and society members aware of the utilization of natural resources more economically and encourage eco-friendly products.

Experts have identified the benefits of GHRM, which are mentioned below:

- ❖ Helping companies to bring down costs without losing their talent.
- ❖ Organizations have huge growth opportunities by being green and creating a new friendly environment, which helps in enormous operational savings by reducing their carbon footprint.
- ❖ It helps in achieving higher employee job satisfaction and commitment, which leads to higher productivity and sustainability.
- ❖ Create a culture of having concern for the wellbeing and health of fellow workers.
- ❖ Improvement in the retention rate of the employee.
- ❖ Improved public image. Any time a firm adds a green initiative to its workplace, it can use the event to generate positive public relations. Organizations can promote environmental contributions to the media through press releases to earn the attention of potential customers and possible new sales.
- ❖ Promote employee morale.
- ❖ Improvement in attracting better employees. Dolan's (1997) study of USA MBA students found that most of the graduates would take a lower salary to work for environmentally responsible organizations.
- ❖ Reduction in the environmental impact of the company.
- ❖ Improved competitiveness and increased overall performance.
- ❖ Reduction of utility costs significantly. Even small businesses can significantly reduce their utility costs by using technologies that are energy-efficient and less wasteful.
- ❖ Rebates and Tax Benefits. Going green is easier with the assistance of governments, local municipalities, Water supply authority, and electric companies that offer tax incentives and rebates.
- ❖ Increased business opportunities. Some government agencies, commercial businesses, and non-profit institutions mandate that only businesses that meet specific green standards can bid on their contracts. Some also mandate that their purchasing departments only buy green products or use products and services sold by companies that meet certain green standards.

❖ Reduction of environmental damage. Encouraging employees, through training and compensation, to find ways to reduce the use of environmentally damaging materials.

Today, highly educated and affluent consumers always search for companies that adopt environmental standard. Organizations pursuing environment-friendly human resource policies are also immensely benefitted. This may help in arriving at greener products and green savings from waste elimination. The promotion of such values may also indirectly improve consumer satisfaction

Relation between green HRM and Environmental issues:

Numerous organizations have faced substantial environmental performance challenges resulting from more than a half-century of worldwide industrialization. Grounded in social learning theory and recourse-based view theory, this study explores environmental performance and its impact on employees and industry outcomes. Drawing on a cross-sectional online survey of 500 full-time employees working in the chemical industry in Lahore, Pakistan, the results revealed a significant positive influence of Green HRM practices on employees 'green innovation as well as on environmental performance. Additionally, significant influences of study variables were recorded on outcomes such as green compensation and reward, green performance management and appraisal, green training and development, and green recruitment and selection. Several key policy insights related to consumer resistance to innovation in low income societies and future research directions are suggested, along with theoretical and practical implications.

What are Green human resources practices in India?

Earlier, we judge the corporate success by its profit but now they need to perform green practices to create green environment which help to build loyalty. Corporation needs to reduce the carbon footprints and create positive attitude of the employees towards social and environmental aspects. Green HRM help the organization to use the resources in an efficient way. Owner of the business are little but owner of the nature are many (community) where business and we survive. It is advantageous for both business & the society. In India many firm adopt Green HRM which help in environmental sustainability like Wipro Technology, Suzlon Energy, ONGC, ITC Limited and many more.

Some Examples of Green HRM Practices

- Providing free bicycles for employees to come to work instead of driving.
- Organizing car-pools service.
- Buying computers from companies which are using recycled components.
- Buying things from local vendors.
- Companies take incentives to Go Green practices
- Companies can save power by start their work in early morning
- Conduct an internal energy audit in the organization
- Create eco-friendly attitudes among employees
- Reduce the paper work by doing it online
- Recycle the wastage of firm
- Teleconferencing can reduce the time and energy
- Monitor water supply to save water
- Using alternative resources.

How IT sectors implemented green HRM practices?

Wipro Technologies:

It was the 1st IT Company which launched eco-friendly desktops and note book in India. It takes an incentive to decrease in the organization's carbon footprint. Also manage its water and energy efficiency, and develop new benchmarking in reutilizing waste.

Suzloan Energy:

Suzloan Company has the most energy efficient building built in India with green roof, energy efficient and renewable energy based hot water system. Many other policies like car-pooling, zero waste management, green management etc. are practiced by the companies.

Tata Consultancy Services:

❖ TCS mainly focus on agricultural demands of community. It provides consultancy services and it is also the largest software services exporter.

❖ Oil & Natural Gas Corporation (ONGC) had taken many incentives to go green and help to reduce wastages by producing oil and gas, which help to create sustainable development.

❖ Idea Celluar, HCL Technologies, ITC Limited, Tamil Nadu Newsprint and Paper Limited, Indus Ind Bank and many other also practice Green HRM.

Research Methodology:

HRM is a product of the human relations movement of the early 20th century, when researchers began documenting ways of creating business value through the strategic management of the workforce. The function was initially dominated by transactional work, such as payroll and benefits administration, but due to globalization, company consolidation, technological advancement, and further research, HR now focuses on strategic initiatives like mergers and acquisitions, talent management, succession planning, industrial and labour relations, ethical considerations, diversity and inclusion. These, among other initiatives contribute to the understanding of Human Resource Management as a contemporary issue owing to their sustained evolutionary nature.

Various attempts have been made towards tracing the historical development of the discipline of Human Resource Management (HRM). However, these initiatives have largely been concentrated on certain specific periods of time and experiences of specific countries and regions such as Australia, the USA, the UK and Asia (Nankervis et.al, 2011; Kelly, 2003; Ogier, 2003).

This research attempts to document the entire history of the discipline of Human Resource Management from a holistic perspective. The evolution and development of HRM will be traced right from the pre-historic times to the postmodern world. Major characteristics in the evolution and development of HRM will also be examined and documented.

Sources: Direct from respective sectors/ company (Secondary data)

Data Collection:

Study is based on both primary and secondary data primary data is collected by researcher from different industrial and banking sectors by using random sampling method and some data is collected from secondary sources like Bengal chamber of commerce and directly from their website like wipro ,TCs, etc.

Company	Industry	Country	Green recruitment and selection score	Green Training Score	Pay and reward systems score	Green appraisal and performance management score	Empowerment and supportive managerial behaviors	Environment score
Wipro	IT Services	India	5	5	5	5	5	5
Vestas Wind Systems A/S	Machinery manufacturing	Denmark	5	5	5	5	5	5
TCS	IT Services	India	5	4	4	4	5	4
Tech Mahindra	IT Services	India	5	4	3	3	4	4
Chr Hansen Holding A/S	Food and beverage manufacturing	Denmark	4	5	5	4	4	3
Autodesk Inc	IT services except telecom and hosting	United States	4	4	3	3	5	4
Schneider Electric SE	Industrial Conglomerates	France	3	4	4	4	3	3
L&T	Engineering & Construction	India	4	3	4	3	4	4
Infosys	IT Services	India	5	4	4	3	4	4
Hindustan Unilever	Household & Personal Products	United Kingdom	3	4	3	3	3	4
Atlantica Sustainable Infrastructure PLC	Power generation	United Kingdom	4	3	4	4	3	3
Sims Ltd	Smelters and steel making	Australia	3	4	3	3	3	4
HCL Technologies	IT Services	India	3	3	3	3	3	3
Ambuia Cements	Building Materials	India	3	3	4	4	3	3
Johnson Controls International PLC	HVAC equipment manufacturing	Ireland	4	3	3	2	3	3
Beijing Enterprises Water Group Ltd	Water and sewage treatment	Hong Kong	3	4	2	3	3	4
JSW Steel	Steel	India	3	3	4	3	4	3
ABB India	Diversified Industrials	Switzerland	3	3	3	2	4	4
Cisco Systems Inc	Telephones and telecom equip manufacturing	United States	4	4	3	3	3	3
Samsung SDI Co Ltd	Semiconductor and electronic components manufacturing	South Korea	3	2	3	2	4	3
Apple Inc	Telephones and telecom equip manufacturing	United States	3	4	3	3	3	3
HP Inc	Computers and peripherals manufacturing	United States	3	4	3	3	3	3
IDBI Bank	Banks - Regional - Asia	India	2	3	2	3	3	2

Eicher Motors	Auto Manufacturers	India	2	3	3	3	3	2
Sun TV Network	Broadcasting - TV	India	2	2	2	2	3	3
NTPC	Utilities	India	3	2	2	2	1	2
Indiabulls Housing Finance	Specialty Finance	India	2	3	3	2	1	1
ICICI Bank	Banks - Regional - Asia	India	3	3	3	2	2	2
Shriram Transport Finance Company	Credit Services	India	2	2	1	2	1	1
LIC Housing Finance	Specialty Finance	India	2	2	2	2	2	2
Adani Enterprises	Coal	India	1	2	2	2	2	2
Power Finance Corporation	Credit Services	India	1	1	1	1	1	1

Sources Secondary(Direct form Company 's website)

Statically Analysis

Case Processing   Summary

		N	%
Cases	Valid	32	100.0
	Excluded[a]	0	.0
	Total	32	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.942	6

Communalities		
	Initial	Extraction
Green recruitment and selection score	1.000	.783
Green Training Score	1.000	.778
Pay and reward systems score	1.000	.777
Green appraisal and performance management score	1.000	.761
Empowerment and supportive managerial behaviors	1.000	.784
Environment score	1.000	.782
Extraction Method: Principal Component Analysis.		

Total Variance Explained						
	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.666	77.758	77.758	4.666	77.758	77.758
2	.531	8.844	86.603			
3	.293	4.877	91.480			
4	.267	4.448	95.928			
5	.140	2.337	98.265			
6	.104	1.735	100.000			
Extraction Method: Principal Component Analysis.						

Component Matrix [a]	
	Component 1
Green recruitment and selection score	.885
Green Training Score	.882
Pay and reward systems score	.882
Green appraisal and performance management score	.873
Empowerment and supportive managerial behaviours	.885
Environment score	.884

Extraction Method: Principal Component Analysis.
a. 1 components extracted.

After rotation there is no improvement of factor extraction. Therefore Green HRM index remains unchanged after rotation of matrix.

Conclusion : From the above statistical analysis, it is Green HRM index is 0.89 which is close to 1. So during post-COVID situation Green HRM is important for above-selected companies. On the other hand green HRM is also important for environmental sustainability. In context researchers are suggesting the introduction of artificial intelligence and machine learning.

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Examining the
Influence of Pandemic on Social Ill-Being and Its Consequences on Life Dissatisfaction

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Abstract

In this era of uncertainty, the adverse impact of social ill-being brings forth dissatisfaction and discontentment in our life. Social peace gives us the required nourishment to yield a quality life. In this study, we made a modest attempt to assess how far the life of individuals gets affected in these hours of crisis. To understand the mental frame of the individuals, we have adjudged two key factors - digital illiteracy and communication crisis and social isolation, responsible for dissatisfaction of life. This study concisely pointed out the degree of impact of social ill-being on the dissatisfaction of life. The findings of the research work also explored that higher stress acts as a partial mediator between social ill-being and life dissatisfaction. This study gives us the option to formulate certain aspects to restore the balance of life. This honest attempt may help the individuals to get channelized and come out with vigor to shape their career ignoring the curse of the demon, COVID-19.

***Keywords:** Pandemic, Social ill-being, Stress, Life Dissatisfaction, Digital Illiteracy and Communication Crisis, Social Isolation, Smart PLS.*

Introduction

In this competitive era, research shows that social ill-being have an unfavorable influence on mental health creating dissatisfaction in life. It creates hindrance in the path of learning, creativity & productivity, more pro-social behavior & positive social relationships, and adversely impact physical health & life expectancy. Satisfaction in life undoubtedly helps to generate cohesive environments around us where we can thrive and excel our potentiality to optimum level to reach the pinnacle of our life (https://www.cdu.edu.au/launchpad/student-life/why-good-mental-health-important-study).

The COVID-19 has emerged as a menace in our life starting from our digital illiteracy and communication crisis to social crisis. This communication crisis along with social isolation create imbalance in our life resulting in dissatisfaction. This imbalance in every aspect creates

unprecedented disruptions to social life (Marston et al., 2020). Thus, we manage to gauge a definite correlation between loneliness and well-being (Russell, 1996). At this juncture, it is important to understand the mental frame of the individuals to reinstate satisfaction in life. This study would highlight how far the life of individuals gets affected in these hours of crisis. So, by understanding the true effects of lockdown on the social ill-being of individuals, this study will help us to find out how it leads to dissatisfaction in life. Thus, it is our modest attempt to assess the situation in reality and restore the peace in life.

Overview of Literature

In this era, the outbreak of coronavirus has an unprecedented impact across the globe. This fatal disease was first detected in Wuhan, China in December 2019 and was initially referred to as severe acute respiratory syndrome Coronavirus 2 (SARS-CoV-2) [Zhou et al., 2020]. The fear of death has shaken the entire world. The high mortality rate has shattered the world business. We are enforced to restrict ourselves indoor. The majority has lost their jobs. Social isolation and financial instability tell upon our health. The result of this crisis is mental ill health which ruined the equilibrium of life. This highly contagious disease has an immense impact not only to an individual affected by this disease but also to their family both mentally and financially. It even creates panic to the family of the first line workers, especially healthcare workers (Gardner & Moallef, 2015; James et al., 2019; Bortel et al., 2016; Ricci-Cabello et al., 2020; Wu et al., 2019). In this period, there is a definite fear about the potential exposure to infection, loss of employment, and financial strain. It invariably evokes psychological distress to the broader population (Gardner & Moallef, 2015; James et al., 2019; Bortel et al., 2016; Ricci-Cabello et al., 2020;). More precisely there is a definite disequilibrium in life owing to social isolation and financial instability which enhance the rate of depression and suicidality (Kim & Knesebeck. 2016; Holmes et al, 2020; Ma et al., 2016).

It can easily be presumed that social relations always play an influential role in mental health and psychological wellbeing (Andersson, 1998). So the feelings of loneliness for being detached from social network have an adverse impact on mental health over general population (Clinton et al, 1998; Borge et al., 1999; Lauder et al., 2004; Palumbo et al., 2015). The existing literatures have established the fact that loneliness has definite relationship with depression (Cacioppo et al., 2006; Luanaigh & Lawlor, 2008), suicidal behaviour (Goldsmith et al, 2002), personality disorders (Richman & Sokolove, 1992), and psychoses (DeNiro, 1995). Social isolation acts as a catalyst for higher levels of delusions [Garety et al, 2001], lack of insight (White, 2000), and high hospital usage (Mgutshini, 2010) among the people who are suffering from severe mental illness. Considering these, Zavaleta et al. (2014) rightly defined social isolation as "inadequate quality and quantity of social relations with other people at the individual, group, community, and larger social environment levels where human interaction takes place". Social isolation affects our mental health immensely and everyone is looking for affiliation and relatedness [Ryan et al., 2017; Dörner et al., 2013]. Social connection helps people to come out of stress and gives them the courage to face the pandemic [Banerjee & Rai, 2020].

In our trivial attempt, we have seen that adequate research work has not been done concerning the psychological impact of lockdown on individuals. Uncertainties loom large over the career of the individuals devoid of digital literacy and social connection. It is of utmost necessity now to understand the impact of social ill-being of the individuals based on digital illiteracy & communication crisis and social isolation. So it is high time now to gauge the impact of higher stress on the dissatisfaction of life so that we may formulate a plan of letting the individuals come out of the odd and inspire them to see the light at the end of the tunnel by devouring the demon of the pandemic.

Conceptual Framework:

The outbreak of novel corona virus has created pandemonium in our life. It has altogether distorted the balance of life. Life gets a jolt owing to social ill-being and thus puts our life at stake. The major depressive syndrome has increased and thus individuals are gradually getting diverted from the main track of life. This study pays attention to this matter to channelize individuals to restore the balance of life. This research also focuses on the main factors affecting the satisfaction of life and how to reinstate mental peace to find out the true means of life.

The following hypotheses will be considered for this study:

H1: There is a significant relationship between social ill-being and life dissatisfaction of every individual.

H2: Impact of social ill-being plays its part in increasing the work stress of the individuals.

H3: There is a probable influence of higher work stress on the life dissatisfaction.

H4: Higher work stress plays a mediating role between social ill-being and the life dissatisfaction.
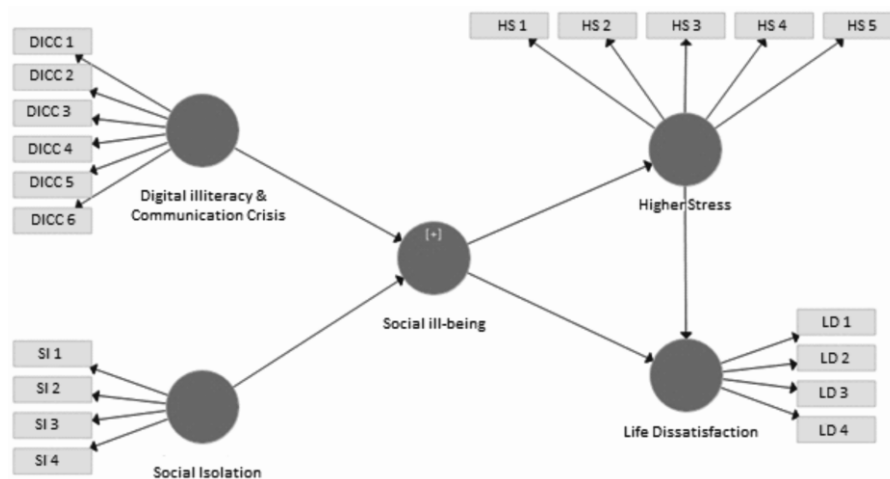
Figure 1: Proposed Model

Research Methodology:

For this study, we have selected West Bengal, one of the promising states of our country. We have resorted to cross-sectional and exploratory research design. A structured questionnaire was designed

aptly keeping in mind the objectives of the study to collect data. While framing the questionnaire, a 7 point Likert scale was used diligently. We made a modest attempt to reach 410 respondents who willingly shared their opinion and views on this subject. To explore the degree of impact of digital illiteracy & communication crisis and social isolation on social ill-being, we employed a non-probability purposive sampling technique to collect the requisite data. Initially, a pilot study was administered to select 10 items in the questionnaire. To analyze the data, we relied entirely on the Smart PLS Software 3.3.2 version for structural equation modelling. It brings better flexibility in the study for having the option of the multivariate analytical technique (Hair et al., 2017; Hair et al., 2019; Nitzl et al., 2016; Richter et al., 2016; Rigdon et al., 2016; Ringle et al., 2014; Ringle et al., 2016; Hair et al., 2020). For generating an idea regarding the minimum sample size required for the study, G* Power (Faul et al. 2007; 2009) was considered at 5% level of significance and it was found that 139 samples were enough to authenticate the result.

Table 1: Sample Demographics (N=410)

Demographic Variable	Item	Frequency	Percentage %
Age	Below 30 years	97	23.66
	31 - 40 years	121	29.51
	41 -50 years	108	26.34
	Above 50 years	84	20.49
Gender	Male	222	54.15
	Female	188	45.85
Family Income (per month)	Less than 50,000	174	42.44
	50,000 -1,00,000	112	27.31
	1,00,000 -2,00,000	84	20.49
	More than 2,00,000	40	9.76
Occupation	Unemployed	77	18.78
	Self-Employed	133	32.44
	Service Holder	158	38.54
	Retired	42	10.24

Measurement Model Assessment

In research, it is of the dire need for the researchers to understand the outer model to assess internal reliability and convergent validity to make sense whether to carry out the research work with the existing dataset or not. In partial least square structural equation modeling, the researchers need to rely on the confirmatory method to add value to the study (Schuberth et al., 2018; Nitzl et al., 2016). Composite Analysis (CCA) was diligently investigated to assess the state of social ill-being by employing reflective-formative measurement (Yildirim and Correia, 2015). Initially, the score of the latent variable is to be calculated to assume the factors affecting social ill-being by using reflective-formative assessments. Later, the scores of the first-order construct are to be taken care of to work out the second-order construct of the formative model. We can thus shed light on the degree of impact of social ill-being on higher work stress and life dissatisfaction from second-order composite. We can sense internal reliability based on the values of Cronbach's Alpha, Dijkstra, Henseler's rho, and Composite Reliability. The threshold value of Cronbach's Alpha and rho was 0.70 and above (Hair et al., 2017 & Hair et al., 2020). In our study, in both cases, the values that evolved out were more than 0.70 which is well accepted in social science. To ascertain Convergent Validity, the values of Average Variance Explained are to be examined, and any value more than 0.50 is considered as accepted (Fornell and Larcker, 1981 and Hair et al., 2019). In every instance, the values were well above 0.50 and it is thus enough to establish Convergent Validity. Again, the Composite Reliability is proved to be worthy of if the value ranges from 0.70 to 0.90 (Diamantopoulos et al., 2012; Drolet and Morrison, 2001). The values of Composite Reliability which emerge from the findings of our study vary between 0.80 and 0.90. Here the established internal reliability and the convergent validity are reflected in Table 2.

Table 2: Quality Criterion for Reflective Model Assessments and Composite Model

The uniqueness of each construct needs to be evaluated for the betterment of the study through discriminant validity assessment. Table 3 reflects the uniqueness of each construct and thus, gives the liberty to proceed further with our study.

Construct	Items	Type	Loading/ Weights	Cronbach's Alpha	rho A	CR	AVE
Digital Illiteracy and Communication Crisis	DICC 1	Reflective	0.786	0.833	0.837	0.879	0.549
	DICC 2		0.606				
	DICC 3		0.796				
	DICC 4		0.778				
	DICC 5		0.688				
	DICC 6		0.770				
Social Isolation	SI 1	Reflective	0.755	0.722	0.731	0.827	0.545
	SI 2		0.736				

	SI 3		0.797				
	SI 4		0.658				
Higher Stress	HS 1	Reflective	0.795	0.841	0.841	0.887	0.612
	HS 2		0.833				
	HS 3		0.765				
	HS 4		0.805				
	HS 5		0.709				
Life Dissatisfaction	LD 1	Reflective	0.827	0.796	0.858	0.869	0.629
	LD 2		0.703				
	LD 3		0.642				
	LD 4		0.962				
Social ill-being		Composite		NA	NA	NA	NA
	Digital Illiteracy and Communication Crisis						
	Social Isolation						

Table 3: Discriminant Validity Assessmen ts

Constructs	Life Dissatisfaction	Higher Stress	Digital Illiteracy and Communication Crisis	Social Isolation
Life Dissatisfaction	**0.793**			
Higher Stress	0.680	**0.741**		
Digital Illiteracy and Communication Crisis	0.609	0.630	**0.783**	
Social Isolation	0.499	0.558	0.578	**0.738**

Apart from employing the traditional method of assessing discriminant validity, a novel technique that is Heterotrait-Monotrait ratio of correlations (HTMT) was followed for this study. HTMT inference method precisely suggested that all HTMT values should not exceed 1. Henselar et al. (2015) were more specific and considered that the accepted value is 0.85, whereas Gold et al. (2001) were more flexible enough to accept value within 0.9. In this study, the values of all the constructs were well within 0.85 and thus establish the uniqueness of each construct. Table 4 duly emphasizes this fact.

Table 4: HTMT Ratio of Correlations for Discriminant Validity Assessments

HTMT Criterion	Life Dissatisfaction	Higher Stress	Digital Illiteracy and Communication Crisis	Social Isolation
Life Dissatisfaction				
Higher Stress	0.797 CI.900 [0.691;0.886]			
Digital Illiteracy and Communication Crisis	0.740 CI.900 [0.614:0.837]	0.753 CI.900 [0.595;0.844]		
Social Isolation	0.637 CI.900 [0.462;0.774]	0.706 CI.900 [0.548;0.823]	0.739 CI.900 [0.604;0.839]	

Structural Model Assessment

The researchers employ Structural Model Assessment to investigate the relationship that exists between the constructs and predictive relevance (Hair et al., 2017). We employed the bootstrapping process with recommended 5000 bootstraps to extract the p values which is necessary to understand the hypothesis designed in the study (Hair et al., 2020). At the outset, each set of the predictor constructs of the structural inner model are assessed as part of formative measurement models (Cassel et al., 1999). Collinearity issues are to be investigated first giving due emphasis to tolerance and inflation factor (VIF). Diamantopoulos et al. (2008) suggested that the threshold value for VIF should be below 3.33. Here in this study, the value of Life Dissatisfaction was 1.864, and that of Higher Stress was 1. It was enough to infer that there is no case of collinearity. Next, it is wise to shift focus towards the importance and significance of path coefficients. In the PLS algorithm, the coefficients are expected to lie between -1 and +1 after administering the bootstrapping process with 5000 subsamples. In our study, the second-order composite was social ill-being and the other two reflective construct whose latent variable scores were to be considered were regarded as formative assessment. The outer weights of all constructs were noteworthy at 1 percent level and unlike zero. Figure 2 gives a true picture of the structural model assessment. In our study, we also paid heed to the coefficient of determination (R^2) for endogenous construct. R^2 measures the variance in each of the endogenous constructs and it is not possible to determine its threshold value since it depends on the context. The low value of R^2 is also given due emphasis in PLS-SEM analysis (Raithel et al., 2012). Even any value more than 0.20 is predicted as high in Social Science (Rasoolimanesh et al., 2017). In our study, the R^2 value for Life Dissatisfaction is 0.508 and that of Higher Stress is 0.464. The values for both these endogenous constructs in Social Science are considered to be worthy (Hair et al., 2017). Thus we may categorically infer that social ill-being does play a decisive role in Higher Stress and Life Dissatisfaction.

The Standardized root means square residual computed the Goodness of Fit. As per Hair et al. (2020), SRMR plays a determining role to appraise the goodness of fit model. The threshold value of SRMR is 0.08 (Henseler et al., 2016; Hu and Bentler, 1999). The SRMR as evolved out in our study was 0.079 and it truly reflects the fact that structural model and hypothesis testing can truly be explained from these.
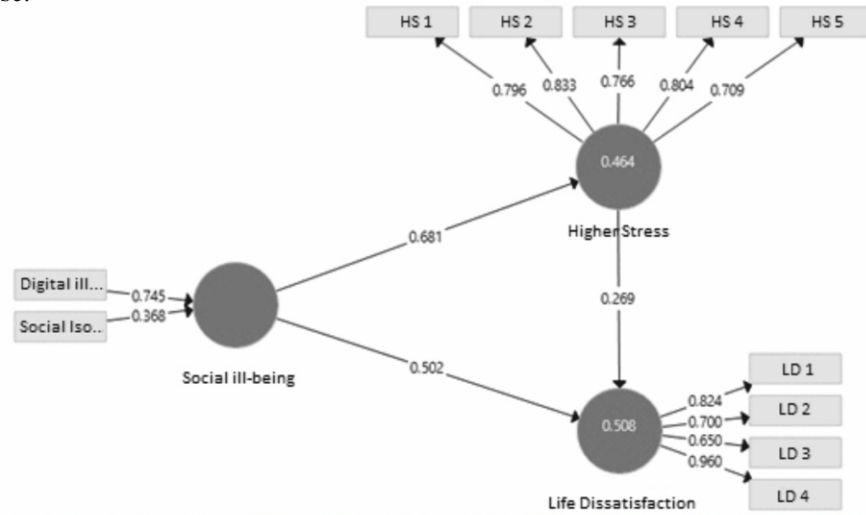
Figure 2: Structural Model Assessments with Control Variables

Table 5 points out very specifically that Social ill-being have a definite impact on Higher Stress and Life Dissatisfaction. In our study, we examined the F^2 and Q^2 values to evaluate the predictive importance and relevance. The proposed limit to evaluate the degree of impact of exogenous construct on endogenous constructs is 0.02 (small effect), 0.15 (moderate effect), and 0.35 (large effect) [Cohen, 1998]. The f^2 value of Life Dissatisfaction for social ill-being is 0.275 and that of Higher Stress is 0.864. It reflects that Social ill-being has a significant impact on Stress and a moderate effect on the Life Dissatisfaction. Richter (2016) stated that any Q^2 value above 0.02 has significant predictive power. Stone-Geisser's Q^2 value for Higher Stress is 0.276 and that of Life Dissatisfaction is 0.296 which figures out the fact that both the independent constructs play a determining role in the conceptual model of the study.

Table 5: Structural Model Assessment

Hypothesis	Path Relationship	Std. Beta	Sample Mean (M)	t-Values	CI 2.5%	CI 97.5%	Supported/ Not Supported
H1	Higher Stress -> Life Dissatisfaction	0.288	0.289	4.227	0.158	0.416	Supported
H2	Social ill-being -> Life Dissatisfaction	0.472	0.471	7.186	0.347	0.598	Supported
H3	Social ill-being -> Higher Stress	0.684	0.68	13.868	0.579	0.766	Supported
H4	Social ill-being -> Higher Stress -> Life Dissatisfaction	0.179	0.181	3.624	0.082	0.277	Supported

Mediation Effect

The mediation effect was computed based on the Variation Inflation Factor. Hair et al. (2017) identified the threshold value to determine the effect of mediation. According to him, the value less than 0.2 has no effect, the value varies within 0.2, and 0.8 has the partial effect, and the value more than 0.8 has full effect. In our study, VAF was identified as 0.224 considering direct, indirect, and total effects. So it is better to say that it has a partial effect. To be precise since the direct effect reduces after mediation so it is a case of competitive partial effect.

The results of IMPA are reflected in Table 6 below:

Table 6: Direct, Indirect &Total Effects

Predecessor Constructs	Direct Effects on Life Dissatisfaction	Indirect Effects on Life Dissatisfaction	Total Effects on Life Dissatisfaction	Significance of Total Effects
Social ill-being	0.678	0.196	0.874	Yes
Higher Stress	0.288	-------	0.288	Yes

Importance Performance Map Analysis

Table 7: Importance-Performance Map (Construct Wise Unstandardized Effects)

Constructs	Importance	Performances
Higher Stress	0.274	75.921
Social ill-being	0.730	79.466
Mean Value	0.502	77.693

In Table 7 we had computed Total Effects of Social ill-being and Higher Stress on Life Dissatisfaction. The performance of Life Dissatisfaction is computed as 77.469.
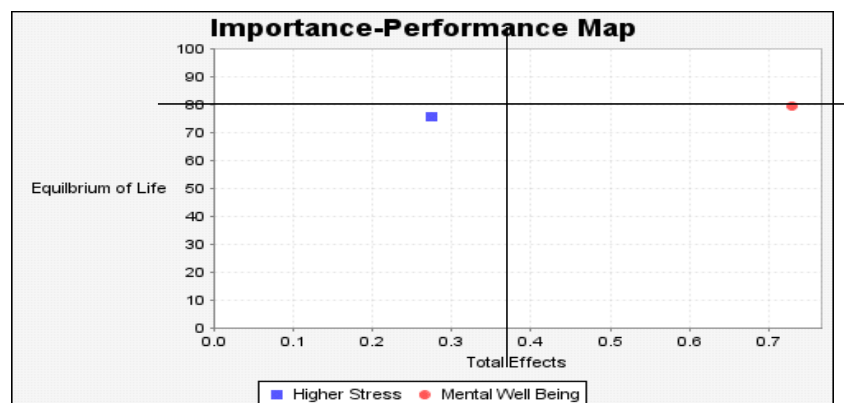

Figure 3: Adjusted Importance Performance Matrix for Purchase Intention

From figure 3, it can be said that if there is an increase in one unit of Higher Stress from 75.921 to 76.921, the Life Dissatisfaction would increase to 77.743 with a total effect of 0.274. Similarly, if the social ill-being gets affected by one unit from 79.466 to 80.466, the Life Dissatisfaction would rise to 78.199 with a total effect of 0.73. Thus we can state that the Life Dissatisfaction for an individual is dependent upon Higher Stress and Social ill-being. So it needs to be taken care wisely to reinstate balance in life.

Managerial Implications

The study precisely points out the fact that to overcome the life dissatisfaction, we need to be more cautious about social ill-being and higher work stress. Social ill-being plays an unprecedented role to disrupt our thought process. It has an adverse impact by creating hindrance to mental peace and thus, becomes an obstacle to reach the apex of our life. On the other hand, stress affects our holistic development. The outcomes are irritation, disgust, and frustration. Digital illiteracy and communication crisis and social isolation, indeed, create a crisis in our life with the outbreak of pandemic but we need to understand that it is a temporary phase and we would overcome it. Our thought process needs to be changed and emphasis should be given to be digitally literate to get rid of social ill-being. The restoration of social connection would help us to be connected and be in the mainstream of life emotionally and virtually.

Appendix I: Measurement Scales Used

Construct I: Digital Illiteracy and Communication Crisis [For digital illiteracy, the items were adapted from the scale proposed by Norman and Skinner (2006) and for Digital communication crisis, the indicators were adapted from Marston et al. (2020), Freeman et al. (2020), as well as Ayman, Kaya and Kuruç (2020)]

DICC 1	During the COVID 19 pandemic, I don't really know where to find helpful and useful health resources and information on Internet during the COVID 19 pandemic	
DICC 2	During the COVID 19 pandemic, I feel doubtful and not really so confident in using information from the internet to make the appropriate health decisions	
DICC 3	During the COVID 19 pandemic, I have not sufficient information on how to employ virtual assistants (such as Alexa, Google Home) or any other NationalEmergency Alert Systems (SMS) the manage the health crisis	7 point Likert 1=Totally Disagree 7= Totally Agree
DICC 4	I am not used to employ a computer or any other digital devices (smartphone, notebook) to communicate about health issues during the COVID 19 pandemic	
DICC 5	I had not been accustomed to benefit from the videos and posts shared and disseminated in the digital communication platforms	
DICC 6	I had not been accustomed to share with my social media members the content of videos and posts related to the COVID 19 health issues	

Construct II: Social Isolation [adapted from UCLA Loneliness Scale (Version 3), 1996;

Russell (1996); Hughes et al. (2004) reported that these three items showed good psychometric validity and reliability for the construct of Loneliness]

SI 1	There is no one I can turn to closely during the COVID 19 pandemic, including my friends and fools	7 point Likert 1=Totally Disagree 7= Totally Agree
SI 2	I do not feel myself a part from a social group to which I belong during the COVID 19 pandemic	
SI 3	My social relationships are becoming superficial during the COVID 19 pandemic, so that I do not find companionship	
SI 4	I do not feel that my ideas and interests are shared with real persons around me	

Construct III: Higher Work Stress (last three items adapted from Lait and Wallace, 2002)

HS 1	I am upset and nervous about the unexpected crisis that crops up in our life.	7 point Likert 1=Totally Disagree 7= Totally Agree
HS 2	I am afraid to take care of my personal problems.	
HS 3	I feel many things are beyond my control and ability while working from home.	
HS 4	I feel frustrated with my work from home.	
HS 5	I feel unable to get out from my work during working from home.	

Construct IV: Life Dissatisfaction (adapted from Diener (1984) Cited in Samman, 2007), Fisher et al., 2009)

LD 1	During the COVID 19 pandemic, my life becomes worse than my ideal	7 point Likert 1=Totally Disagree 7= Totally Agree
LD 2	I am not satisfied with my new personal life	
LD 3	If I could live my life over, I will change my social relatedness and relationships with others during the COVID 19 pandemic	
LD 4	The conditions of my life are becoming not good during the COVID 19 pandemic	

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Consumer's Perception and Buying Behaviour of Health Insurance Products in India: A narrative review

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Abstract

For the prevention of health, health insurance is a new channel of distribution that insurers are using to expand the insurance industry and its penetration. Health insurance can repay people's expenditures incurred as a result of long-term illness or unexpected injuries to pay care providers directly. In the present review, the study was conducted based on consumer's perception and behaviour of health insurance products in Indian context. It was compiled from different available research and review articles for past 10 years. The fact that health insurance plans are wonderful tax saving vehicles is the explanation for this skyrocketing growth rate. Certain elements, such as policy features and advantages, have a big impact on the insurance policy. This study concludes that few people actively seek for health insurance but are prepared to accept it when it is offered in a convenient manner as per a premium on accessibility and awareness.

***Keywords:** Health insurance products, Consumer perception, Consumer purchase intension, Healthcare benefit*

Introduction

In today's world, everyone is concerned about their health. Health is a highly essential issue for an individual, whether on a personal level or in the context of the family, of which he or she is a member, and it must be prioritised. The same principle may be used at the national level, where people' health is important to the country's long-term sustainable growth (Gajula & Dhanavanthan, 2019). There is significant capacity for improving healthcare service perception in India, which boons ample opportunities for the healthcare business to expand.

Health insurance (also known as Medical Insurance or Mediclaim) is a form of insurance that covers all risks associated with medical bills. Health insurance is becoming increasingly popular in India. A medical insurance policy is a contract between an insurer and the insured. The contract is annually renewed. The purpose of a health insurance policy is to ensure that the covered individual receives the appropriate treatment (Sangamithirai, 2019). Health insurance has expanded into new dimensions and mechanisms for providing financial assistance for health care services to stakeholders. The primary goal of the country's healthcare reforms is to eliminate individual poverty

through increasing health insurance plans. In terms of incremental growth, India will be one of the top three healthcare markets by 2020 (Gajula & Dhanavanthan, 2019). As a result, there is a need to focus on expanding the health insurance market to reach as many consumers as possible through raising awareness and clarifying policy advantages.

Nowadays, health-care costs are steadily rising; as a result, more money is necessary to pay hospital bills or charges; most individuals pay for health-care expenses out of pocket, and incertain situations, they sell personal assets. Households with low incomes are more sensitive to risks and economic shocks. Insurance is one option for the impoverished to protect their health. Health-insurance can help low-income households maintain a sense of financial confidence even at a period of severe vulnerability by assisting them in managing their health risks.

In terms of health development, India has made significant strides in the recent 67 years. Since its liberalization in 2000, India's insurance business has grown significantly, owing to a number of favourable economic and demographic reasons. The Indian health insurance market expanded at a CAGR (Compound Annual Growth Rate) of 34.00% during the review period and is predicted to grow at a CAGR of 23.51% during the forecast period, making it the fastest growing insurance sector (Devi, 2014).

The Indian insurance sector comprises of 52 insurance firms, 24 of which are life insurers and 28 of which are non-life insurers. Life Insurance Corporation (LIC) is the lone public sector firm among life insurers. Aside from that, there are six public sector insurers among the non-life insurers. In addition to these, the General Insurance Corporation of India is the lone national reinsurer (Department of Financial Services). Other participants in the Indian insurance industry include agents (individual and corporate), brokers, surveyors, and third- party administrators who handle health-care claims.

It is true that improving access to health care for the poor is one of the government's top goals. However, private health care is expensive, and in most circumstances, it is out of reach for the ordinary rural household. In such cases, rural people's health insurance coverage might be a feasible and necessary way of obtaining health care services. To successfully implement health insurance coverage in rural households, it is vital to understand the fundamental dynamics of consumer preferences, acceptance, and pricing of health insurance products. Insurance research and development have been ongoing in order to better understand the demands of clients (Panchal, 2011).

In the present review, the study was conducted based on consumer's perception and behaviour of health insurance products in Indian context. It was compiled from different available research and review articles for past 10 years.

Consumer's Perception of Health Insurance Products:

An International study indicated that a conditional anticipated utility function is connected with alternative health care regimes according to Trivedi (1991). The customer selects the regime that provides the greatest predicted utility.

Singh (2010) investigated in his paper about the consumer behaviour is the study of an individual's or a group's behaviour. Marketers may use consumer behaviour research to better understand and forecast future market behaviour. The role of the IRDA, Indian banks, private insurance businesses,

insurance company function, numerous elements impacting consumer behaviour, factors influencing purchase decisions, and a model of consumer decision-making process are all discussed in this article. Also investigated were the types of insurance policies purchased by consumers, the total sum assured of life insurance, the total sum assured of life insurance for the spouse, the share of public insurance in the insurance sector, the share of LIC in life insurance in the insurance sector, and the reasons for investing in life insurance.

The Respondents' understanding and trust in health insurance is good, according to Panchal's report in 2011. Further study shows that while people are aware of the presence of health insurance, their preference is average. Although the majority of respondents are aware of the need of health insurance, some may not have coverage due to a lack of knowledge or information. According to research, the Indian health insurance sector has a lot of potential; there are also opportunities for both public and commercial health insurance organisations. It may be claimed that respondents' income has a significant impact on their ability to purchase health insurance (Panchal, 2011).

Mathivana & Devi (2013) studied to critically assess consumers' perceptions of health insurance services provided by several public and private health insurance organisations operating in India, with a focus on Coimbatore. Customers have highly valued the feature of risk cover offered by various health insurance companies, according to the study, and there is a close relationship between overall satisfaction derived by customers and level of satisfaction with various features of services offered by the health insurance company (Mathivana & Devi, 2013).

Mathur et al. (2015) performed research in the Lucknow area. A survey was issued to a random sample of respondents over the internet. The responses of 263 people were compiled as part of the study for additional data analysis. T-test and F-test were used as part of a quantitative measurement tool to analyze the associations between variables. Finally, the logistic regression approach was utilized to determine the factors that impact respondents' decision to buy health insurance. Age, dependent family members, medical spending, health condition, and an individual's product assessment were all shown to be strongly related to health insurance subscription in the region, according to the findings. Personality qualities have also been found to have a favourable link with the insurance status of respondents. They also discovered that socioeconomic characteristics, individual product perceptions, and personality features all influence the purchase of health insurance policies in the area. Customers' perceptions of online insurance are investigated by Ezhilarasi and Kumar (2016). The study also aims to determine whether certain characteristics influence customers' decisions to acquire online insurance products and their happiness with them. The researchers discovered that a variety of factors influence consumers' decisions to acquire online insurance goods, and that customer are completely happy with the online insurance products supplied by insurers.

The goal of Jacob's paper on customer perception towards health insurance in Ranny & Thaluk (2018) was determined the level of awareness and source of awareness about health insurance, to identify the factors that influence customers' choice of health insurance and particular health insurance company, and to determine the level of customer satisfaction. The easy sampling approach was used to pick 50 respondents. As a data collection tool, a questionnaire was employed. The majority of people are happy with their health insurance and all ailments should be covered by health

insurance plans, more health insurance awareness should be created, and the number of hospitals covered should be increased. Companies should provide a simple claim settlement mechanism with little paperwork.

Tripathy et al. (2018) performed an empirical study in Bhubaneswar, Odisha, to investigate the impact of demographic, socioeconomic, and other factors on health insurance awareness. They concentrated on the variables like the age, education, gender, occupation, income, type of the family, and health expenditure etc. by using pretested structured questionnaire, the primary data were collected purposively from the randomly chosen 200 participants from this study area. They analyzed simple statistical methods such as descriptive statistics along with factor analysis to identify the factors determining the awareness of the health insurance. They observed "lack of awareness factors", "lack of availability and accessibility factors", "speed in claim settlement factors", "dissatisfied with the service factor", and "lack of reliability and comprehensive coverage factor".

Gajula & Dhanavanthan (2019) conducted a study to know the perception levels to find out the awareness regarding health insurance policy in Hyderabad city. They studied the information about health insurance to assess the individuals' awareness among 118 participants. This study indicated that maximum number of consumers were aware about the health insurance (72.9%) and approximately half of them (48.3%) were expected for good quality/quality health packages over the many expectations with various sources of information. Regarding awareness, many demographic and socioeconomic profiles were involved.

Reshmi et al. (2021) reviewed to recognize various interventions implemented in India to promote awareness of health insurance, and to deliver evidence for the effectiveness of such interventions on the awareness and uptake of health insurance in the resident of Indian people. This systematic review included studies carried out in India, which involved adult subjects (>18 years). They considered the studies having household as a unit of analysis, if the head of the family (or the family member who was interviewed) was an adult participant. They included any intervention, policy or programme that directly or indirectly affect awareness of health insurance. Moreover, contribution for premiums could be made by individual, NGO, employer or government. The outcomes were stated that awareness or health insurance literacy, attitude such as readiness to buy health insurance or decision making, uptake of health insurance, demand-side and supply-side factors for awareness of health insurance, and awareness as a factor for uptake and re-enrolment in health insurance.

Consumer's Buying Behaviour of Health Insurance Products

Many past studies indicated the buying behaviour of health insurance products among consumers. Sanyal (1996) found that the burden of health-care spending in rural regions was twice as high in 1986-87 as it was in 1963-64, and that households are the primary source of health-care funding in India, therefore health planners should pay greater attention to this.

In a case study in Gujarat, Gumber & Kulkarni (2000) found that SEWA, a sort of health insurance system, is significantly favoured by individuals who cannot pay or access the services of other schemes. Health insurance systems are increasingly acknowledged as superior means to finance health care supply, according to Bhat & Jain observed (2007) in their empirical work. Micro health

insurance schemes and community-based health insurance schemes are becoming increasingly important in reaching a large number of individuals in this approach. This topic is investigated using a two-state model.

Using the Heckman two stage estimate technique, we first establish the factors that influence insurance purchase decisions, and then we focus on factors that influence the quantity of insurance buy.

All rising income levels and a growing older population are driving this rise, according to Sasikala Devi's research in 2014. Furthermore, the country's shifting demographics, illness profiles, and transition from chronic to lifestyle diseases have resulted in higher spending on healthcare insurance products. The study's goal is to assess consumers' knowledge about health insurance and the variables that impacted their policy decision(s). Consumers are aware of insurance plans, according to research. And some elements, such as policy features and advantages, have a big impact on the insurance policy you choose and why you keep it.

Goel (2014) has undertaken a study in the field of health insurance in the Rohtak district. First, it investigates whether or not respondents are aware of health insurance, as well as various sources of awareness; second, it investigates the sort of health insurance chosen by respondents, as well as the perceived goal of purchasing health insurance; third, to investigate the obstacles to health insurance enrolment. Last but not least, are they willing to purchase and pay into the system? The study was done in the Haryana district of Rohtak and was based on primary data acquired by questionnaire from a sample size of 150 respondents. Around 80% of them, or 120, were deemed to be appropriate for examination respondents. Around 80% of them, or 120, were deemed to be appropriate for examination. The data were evaluated using a variety of statistical methods. The findings revealed a low degree of knowledge and readiness to sign up for health insurance.

Joshi & Shah (2015) performed to learn about consumers' perceptions of various service providers' health insurance, as well as the purpose and numerous elements that influence their decision to purchase health insurance. A survey approached, in which a sample of the population is given a structured questionnaire with a Likert scale. To find out how customers feel about health insurance, a single cross-sectional and descriptive study methodology was performed. For identified factors (EFA), SPSS (Statistical package for the social science) was used to conduct exploratory factor analysis. This report provides a significant contribution by revealing the fact that there have only been disappointing studies on the customer's opinion of health insurance.

A study by Anandi (2016) identified the elements that influence the decision to buy a policy from a certain insurance provider. A study on customer buying behaviour was conducted with the goal of discovering the elements that influence consumers' choice for insurance firms. The criteria for choosing a firm included the 7Ps of service marketing, which service providers such as insurance companies are thought to have prioritised. The respondents were asked about the variables that have a significant impact on their decision to work for a certain organisation. For each of the 7Ps, ANOVA tests were used to assess the results. Product features, accessibility, affordable premium amount, promotion, effective redress of complaints, and improved claim settlement are some of the elements that have a significant impact on a company's choice, according to the findings.

A study by Giri (2018) stated that he examines the factors that influence household demand for life insurance in India. The goal was to figure out how people come to the decision to get life insurance in the first place. The theoretical model employed was the theory of planned behaviour (TPB). We wanted to examine how beliefs, social norms, attitudes, and perceived behavioural control influence insurance purchase decisions using this model. A questionnaire was constructed and 386 respondents from 20 towns and 20 villages in Uttar Pradesh, Rajasthan, and Uttarakhand, as well as other regions of the nation, provided primary data. The findings show that when it comes to purchasing an insurance coverage in India's rising economy, many clients rely on the recommendations of their brokers. We find that subjective standards have a considerable impact on the choice to acquire insurance using the theory of planned behaviour. It's also been discovered that social influence has an impact on policy decisions. This may lead to clients making poor judgments, such as purchasing insurance plans that do not meet their financial needs. In this fast increasing market, there is a need for more consumer education and awareness activities (Sanyal, 1996).

Gajula & Dhanavanthan (2019) in their paper stated that the age group of 25-45 is particularly interested in health insurance for family coverage, with the expectation of obtaining a quality health package as well as accessibility and affordability of health infrastructure. In terms of health insurance product knowledge, the media comes in second. 60% of respondents still feel that people should pay for health insurance rather than the government on behalf of the insured. This indicates that the market has a lot of potential for insurers to get into. The coverage and features of the policy appear to be the most important element in affecting the purchasing choice. It is possible to convert non-subscribers to health insurance policy subscribers by customising the product design to meet the needs of prospective clients.

Gajula & Dhanavanthan (2020) explored to know the perception levels among the participants of health insurance schemes provided by the several insurers and also to find out the awareness, influence and expectations from the health insurance policy holders in Hyderabad City. They studied on a sample of 192 participants and statistical analysis such as percentage analysis for demographical information, the insurer approach, policy options, and satisfaction levels among the health insurance policy holders was carried out. Weighted average scores were calculated for sources of awareness, reasons for availing policy and claim logged information about health insurance schemes and accordingly ranks were assigned to the variables. Exploratory Factor analysis was conducted for identifying the highly influenced factors of claim logged in health insurance and the impact of variables in selecting the health insurance policy. Interestingly, highly influenced source of awareness of health insurance was found News Papers which ranked top, and advertisement (2nd) and Internet (3rd) occupied next preceding ranks. This study revealed that major reasons for health insurance appeared as good quality medical treatment, risk coverage and tax planning purpose.

Conclusion:

It's a positive sign that the people are aware of health insurance. The age group of 25-45 is particularly interested in health insurance for family coverage, with the expectation of obtaining a quality health package as well as accessibility and affordability of health infrastructure. It pretty seems that many factors play a vital upon a person while buying a medical insurance. The investment habits of Indian customers are constantly changing in today's industry. Individuals have different perspectives on

numerous sorts of investing programmes. This indicates that the market has a lot of potential for insurers to get into. The coverage and features of the policy appear to be the most important element in affecting the purchasing choice. It is possible that customizing the product design to meet the needs of prospective clients can convert non-subscribers to health insurance policy subscribers. India's most valuable resource is its people, but with that comes health concerns. Potential is a consequence of size.

As a result, India has a sizable market for health care, with health insurance playing an important role. Other factors that influence the choice to obtain health insurance include income, education, gender, age, marital status, and risk aversion. Health insurance businesses have refocused their efforts on training, coaching, mentoring, and analysing how their clients perceive their services. According to the findings, socioeconomic factors, product perceptions, and individual personality qualities have a substantial influence on an individual's decision to enroll in PVHI plans. People's excitement and sensitivity towards this product was also shown at times. As a result, imbalances caused by specific socioeconomic situations restrict people from being covered by health insurance. Companies must change their attention to creating and selling cheap health insurance policies with simple conditionality in order to meet and overcome these issues. Insurance businesses must continue to place a high priority on areas like as rapid claim payment, clarity in policy standards, and increasing the usability of technology. Even though it cannot be compared to the scale of health insurance industries in other countries, the Indian health insurance industry has been steadily developing in recent years. The fact that health insurance plans are wonderful tax saving vehicles is the explanation for this skyrocketing growth rate. Certain elements, such as policy features and advantages, have a big impact on the insurance policy you choose and why you keep it. This demonstrates that few people actively seek for health insurance, but are prepared to accept it when it is offered in a convenient manner. As a result, the sector places a premium on accessibility and awareness.

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A Study on Perception of Women Leadership in Service Sector

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Abstract

 The role of women in our society had always been that of home-maker. Though her role had evolved over the years through a continuous progressive change, it is expected that her primary duty is that of a homemaker. This has resulted in many cases where successful women professionals have given up their career goals just to take care of family, children and in-laws. This paper aims to find out the perception of women leadership in the service sector among the respondents in order to understand how the actual working class perceives women leaders outside the boundary of their own homes. 60 working executives comprising of both men and women respondents' views were collected through random sampling by distributing a structured questionnaire. The findings of the survey revealed that society in general perceives women to have a distinct leadership style as compared to men which was favored by most of the respondents. Rationale for gender differences in leadership style are also viewed within the context of perception of leadership effectiveness. Demographic profile of the respondents also varies significantly with factors like acceptance of women in strategic position, issues of work life balance , sexual harassment & work place bullies etc.

KEYWORDS: *Leadership style, Strategic Role, barriers to advancement, Work-home conflict*

Introduction:

The role of woman in our society is evolving. Throughout history, the central role of woman in society has ensured the stability, progress and long-term development of nations. Women, notably mothers, play the largest role in decision-making about family. Apart from being the primary caretaker of children and elders in every country of the world, the role of women in the urban and rural workforce has expanded exponentially in recent decades. The idea of spatial separation between home and work was related to the traditional sexual division of men and women, and of their role in life.

However, with women entering the paid labour force, this concept had no choice but to adapt. Several factors contributed to this rise. First, with the advent of mass high school education, graduation rates rose substantially. The introduction of newer and better technologies contributed to an increased

demand for clerical workers, and these jobs were increasingly taken on by women, since they were considered to be cleaner job doer. Gradually, the stigma attached to work for married women diminished. And while there were still marriage bars that forced women out of the labour force, these formal barriers were gradually removed over the period following World War II. As women gained experience in the labour force, they increasingly saw that they could balance work and family. A new model of the two-income family emerged. As women increased their education and joined industries and occupations formerly dominated by men, the gap in earnings between women and men began to decrease significantly.

Leadership is not a gender sensitive term. It is a term that can be used unequivocally for both men and women. Yet, women have been traditionally excluded from the leadership roles because of the prejudiced mindset of the society at large. The consequences of excluding women in leadership positions are not just limited due to the lack of female representation but when women are excluded, the gender and racial diversity that exists within an organization is also diminished. This means that people are missing out on the unique perspectives and experiences that could lead to more innovative solutions. There are many benefits associated with having a diverse team such as improved teamwork, increased creativity, and innovation.

In this paper an attempt has been made to understand the perception of women leadership on the point of view of both men and women and to find out if any such differences of perception are there in terms of variation in service sector and demographic profile. It would be interesting to note that in a country like India where we have a positive mindset of the role of women in day to day home affairs, how society will perceive women in strategic leadership positions apart from their traditional role as homemaker & caregiver.

The integration of women in the leadership of society and other systems of human life is becoming necessary. The maternal qualities are expanding from the personal home to the global home. The female nature and drive to create a supportive and embracing environment will be expressed in society in creating healthy and proper conditions for bonding between people.

Literature Review:

Srivastava, N., & Nalawade (2023): This study intended to investigate the issues associated with the rise of women to senior leadership positions. There have been diverse metaphors used to describe these barriers. These metaphors viz. glass ceiling, Glass cliff, Queen Bee and Sticky floor shall be considered as major barriers that restrict women to be at top position. The research aims to understand these metaphors used for women leadership barriers.

Hopkins, M. M., O'Neil, D. A., Bilimoria, D., & Broadfoot, A. (2021): Based on data collected from a sample of 91senior leaders in one US financial services organization over a 3-year period prior to Covid-19, the results showed a negative relationship between directing others' behaviours and leadership potential ratings for females and a positive relationship between these variables for males. A negative relationship between engaging others' behaviours and performance assessments was also found for females. This study highlights the continuing bias in leadership assessments of women and explores the contradictions between the perception and the reality of women's leadership.

Coleman, M. (2020). Questions of gender equality pervade our culture; particularly in the world of work where about the quarter of leadership are men. This paper draws on 60 interviews with women in the UK, in senior leadership roles, in a variety of fields.

The research questions address the interviewees' perceptions of three areas: career challenges (or barriers) for women who wish to access leadership roles; the main facilitators of career progress for women and changes they have seen and anticipate seeing for women leaders at work. The main challenges or barriers were perceived as a masculine work-culture; discrimination and the glass ceiling; gendered stereotyping; and the difficulties of combining work and family life.

Al-shakha, A. A. F. (2019): This study examined how gender and years of working with a female leader influence the gendered perception of female leadership effectiveness in Saudi Arabian higher education institutions. This study compared male and female leaders' perception of female leadership effectiveness as well as highlighted the relationship between leader's gender, experience working with a female leader and perceived female leadership effectiveness. To answer the research questions, four hypothesized models were proposed (simple direct model, mediation model, moderation model and mediation moderation model).

Clerkin, C. (2017). The aim of this study is to help organizational decision makers better understand how-and why-to recruit, retain,and promote women in the workplace. This study included 745 leaders and aspiring leaders. Key findings on why organizations should want women include: (1) Participants from organizations with a higher percentage of women rated their organizations more favourably on 7 items related to job satisfaction, organizational dedication, burnout and employee engagements and (2) Participants with female bosses felt more supported (especially female participants) and experienced less job-related burnout. Key findings on what women want from organizations include: (1) Women want to work for organizations that help them find their calling; (2) Women want flexibility in where, when, and how they work; and (3) Women want leadership opportunities—but they also want the resources and support required to make these opportunities successful. This report also includes action steps for organizations and leaders who want to help women get what they want out of work, and recruit, retain, and promote women.

Kour, R., &Andotra, N. (2016): Leadership is a process by which a person influences others to accomplish an objective and plays a crucial role in many professions, such as banking, education, healthcare, insurance service jobs. Leadership styles are one of the important factors that have the prospective to improve the employee satisfaction and performance. The purpose of this research paper is to examine the relationship between leadership styles and job satisfaction among of 842 subordinates and 421 their respective supervisors. Structural Equation Modeling is used to test the hypothesized relationship. The results revealed that transformational style and democratic style have a positive impact on job satisfaction but transactional style and laissez faire style have a negative impact on job satisfaction.

Rarieya, J. (2013). This paper aims to find discrepancy between men and women in labour participation, remuneration and advancement in South Africa. The paper has outlined the perception of women leaders. Traditional societal gender stereotypes pose a fundamental challenge to women in leadership. There is a mismatch between the qualities traditionally associated with leaders and those

traditionally associated with women. Assertive and authoritative behaviours that people link with leadership tend not to be viewed as typical or attractive in women. What is deemed assertive in a man appears abrasive in a woman.Thus, women face trade-offs between competence and likability. The paper lists down interventions that could possibly bridge the gender gap.

Ceil, C. (2012). This paper illustrates why despite years of progress, women still remain a miniscule percentage of the overall workforce in America. As Isabel Myers-Briggs (1985) stated, leadership style varies from one person to another depending on their chosen fields, differing attributes and preferences. For women, it is their capacity to influence that makes them wonderful leaders. However, women leadership do face several challenges that are addressed in the following sections followed by leadership training initiatives that can be taken to challenge the impediments that restrict women leadership development.

Objectives of the Study:

- To find out the perceptual difference between the leadership styles of women compared to men in the service sector and to find out the barriers to advancement of women (if any) in service sectors.

- To understand how far women are really ready to accept leadership in strategic positions in any company.

- To find out how the demographic profile of the respondents like age, gender, marital status, domain of service and level of education of the respondents have any impact on the issue of giving opportunities to women in leadership position in organization.

- To give further suggestions and recommendations.

Research Methodology:

i) Research Design:

This study has been designed as an exploratory quantitative study, with an aim to understand the perception of both the genders about the leadership styles of women. Questions of gender equality pervade our culture, particularly in the world of work, where about three quarters of leaders are men. The research questions address the interviewees' perceptions of three areas- career challenges (or barriers) for women who wish to accept leadership roles; the main facilitators of career progress for women and changes they have seen and ready to acclimatize in a new role as a leader.

The survey was conducted with the help of a structured questionnaire of 60 potential company executives and effective departmental heads belonging to both the genders. The minimum ages of the respondents were 25 years and minimum educational qualifications were graduates. The findings were established with the use of quantitative analysis, understanding and observation. The two sources of data collection used were:

- Primary: Data collection through structured questionnaire, observation.
- Secondary: The secondary data mainly consists of data and information collected from records, company websites and also discussion with the management of the organization. Secondary data was also collected from journals, magazines and books.

- Library Research: This study has undertaken the thorough literature view of different research papers, journals, book chapters.

ii) Sampling Technique: Simple random sampling technique has been adopted. The sampling unit was chosen randomly from professionals both men & women working in different domains of the service sector mainly education, banking and IT sectors.

iii) Reliability of the data set:

Cronbach's alpha coefficient confirms the internal consistency of the set of items of a given scale. The present data set for the study shows Cronbach's alpha equal to 0.806. In general, any value greater than 0.50 is desirable of the Cronbach's alpha. So, the dataset is quite reliable for the study. The collected data has been analyzed through SPSS package by using different statistical tools (viz. descriptive statistics & analysis of variance etc.) for interpretation of the data.

iii) Scale Used: For qualitative analysis of data, Likert's Summated rating scale has been used.
 A 5 point Likert Scale is used , where 1-Strongly Disagree, 2- Disagree, 3- Undecided, 4- Agree, 5- Strongly Agree.

Analysis:

Table 1: *Demographic Profile of the Respondents*

Variables		Frequency of the respondents	Percent (%) of the respondents
Domain of Service	Education	23	38.3
	Banking	6	10.0
	IT/ITES/BPO	12	20.0
	Retail/Sales	5	8.3
	Others	14	23.3
Gender	Male	26	43.3
	Female	34	56.7
Marital Status	Married	29	48.3
	Not Married	31	51.7
Having Children	YES	23	38.3
	NO	37	61.7
Level of Education	Graduation	21	35.0
	Masters	37	61.7
	PHD	2	3.3

Table 1 shows the demographic profile of the respondents where 38% of the respondents belonged to the education sector and 23% belonged to the other sector consisting of hotel, hospital, travel etc. The sampling was done keeping in mind the need to portray the perception of both the genders hence the parity between male and female is 43% and 56% respectively. Most of the respondents are not married which is an important parameter in the study. Marriage being a

significant event in one's life is bound to have an impact on Quality of work life (QOL) of an individual, more so for a woman. It is even more pronounced in the case of women in developing countries, such as India where traditional concept of family, household and socially determined gender roles are more intense. Juggling the competing demands of work and family can be challenging for mothers and can result in work–family conflict, especially when women have few resources with which to meet the demands of their daily work and family lives. The data on whether the respondents have children or not, justify the reason why most women consider leadership roles become a constraint for juggling commitments at the workplace. Most of the respondents have completed a postgraduate degree with 61.7% respondents holding a masters degree.

TABLE 2: *Frequency & Percentage of the Variables related to Women Leadership*

Variables	Scale	1	2	3	4	5
1)Commitment of organization towards gender equality	Frequency	2	4	7	26	21
	Percentage (%)	3.33	6.67	11.67	43.33	35
2) Attrition rate is high as pro-women policies are less	Frequency	12	23	18	5	2
	Percentage (%)	20	38.3	30	8.3	3.3
3) Organization encourages women leadership	Frequency	3	1	9	32	15
	Percentage (%)	5	1.7	15	53.3	25
4) Women are hesitant to accept leadership roles due to work -life imbalance	Frequency	3	1	9	32	15
	Percentage (%)	5	1.7	15	53.3	25
5) Women are not preferred in leadership roles	Frequency	32	20	4	2	2
	Percentage (%)	53.33	33.33	6.67	3.33	3.33
6) Women face sexual harassments and workplace bullies and are denied promotion	Frequency	15	12	18	13	2
	Percentage (%)	25	20	30	21.67	3.33
7) Women are denied pay and fringe benefits due to gender biasness	Frequency	31	11	12	4	2
	Percentage (%)	51.67	18.33	20	6.67	3.33
8) Women seek others' opinion before making up their mind	Frequency	11	18	13	15	3
	Percentage (%)	18.33	30	21.67	25	5
9) Women leaders go beyond self-interest and show nurturing attitude	Frequency	1	1	22	32	4
	Percentage (%)	1.67	1.67	36.67	53.33	6.67
10) Women leaders have high integrity and can be trusted	Frequency	1	6	15	22	16
	Percentage (%)	1.67	10	25	36.67	26.67
11) Women leaders can handle stress effectively	Frequency	1	2	17	18	22
	Percentage (%)	1.67	3.33	28.33	30	36.67

Interpretation:

According to the findings of the survey, most of the respondents have shown a positive attitude towards the perception of women leadership. The organization's commitment towards gender equality, 43.3% respondents agree with the statement and 35% strongly agree with the statement.

The respondents are also positive about the pro-women policies in the organization and that necessarily is not the factor for women quitting their job. However, it is interesting to note that when it comes to leadership roles most women are hesitant to accept the same, the reason being work-life imbalance, family issues, marital problems to name a few. Questions regarding facing workplace bullies and sexual harassments and denial of promotion 30% of the respondents remained undecided and another 21.67% of the respondents were agreeable with the statement though 25% of the respondents totally disagreed with the statement. So, the factors like sexual harassments, denying promotion, workplace bullies are to some extent present in many sectors and women have to face those challenges. Women have displayed a nurturing attitude where 53.3% of the respondents have agreed to the statement. Female leaders have more transformational qualities, which they may favour because it provides them with a means of overcoming obstructions to their leadership and naturally demonstrate their ability to meet the requirements and conforming to their gender role can impede their ability to meet the requirements of their role. Though the overall findings of the survey have displayed a positive mindset of the respondents about the perception of women leadership but there are stiff hurdles and challenges where many respondents due to professional security remained silent to the questions like sexual harassments & work place bullies. Regarding payment of remuneration & fringe benefits 51.67% of the respondents had given favourable response.

TABLE 3: Frequency and Percentage of the attributes of potential strength as indicated by the respondents for their career advancements

SRLNO.	Attributes	Frequency	Percentage
1	Communication	16	26.67
2	Honesty/Integrity	11	18.33
3	Diligence/Hardworking/Sincerity	12	20.00
4	Leadership/Team management	5	8.33
5	Domain knowledge and skills	6	10.00
6	Perseverance/Patience	10	16.67
	TOTAL	60	100.00

Table 4: Frequency and Percentage of the respondents indicating areas of potential growth and development

SRL NO.	ATTRIBUTES	FREQUENCY	PERCENTAGE
1	Knowledge	11	18
2	Patience	16	27
3	Communication	9	15
4	Work life balance	8	13
5	Stress Management /Dealing with rejections	7	12
6	Honesty	3	5
7	Leadership	4	7
8	Focus	2	3

Interpretation:

Based on the findings of the survey, it can be seen that most of the respondents feel that patience is one such attribute which they need to work on (27%). This is followed by knowledge which is 18%. All the professionals are qualified yet they need to constantly upgrade themselves to stay abreast. Communication is another area where most people want to improve themselves 15%. It is interesting to note that where communication is the strength of 26.67% yet 15% still feel that it is one aspect that needs to be honed. In any service sector where one has to constantly work towards achieving his or her career goals independently, rejections and associated stress is quite common. This affects family life and our work-life balance goes for a toss. So, 13% of the respondents feel work-life balance needs to be worked on while 12% feel stress and dealing with rejections need to be worked on. Honesty, leadership and focus are other attributes which respondents would prefer to develop.

TABLE 5: Frequency and Percentage of the respondents indicating the factors that contributes for the biggest professional challenges of the respondents.

SRL.NO.	CHALLENGES	FREQUENCY	PERCENTAGE
1	Remuneration/Promotion	16	27
2	Location/Travel	14	23
3	Work Life Balance	13	22
4	Lack of motivation	8	13
5	Time management	6	10
6	Sustainability	3	5

Interpretation:

Based on the findings of the survey, remuneration, promotion is the biggest challenge faced by 16% of the respondents. Location issues or excessive travel are the issues faced by 14% respondents. Work life balance which is one of the major issues and challenges in service sectors, 13 respondents had stated this. 8 respondents feel that lack of motivation is a challenge for them. Motivation is, however, related to the other factors stated above. 6 respondents feel that time management is a challenge while 3 respondents feel sustainability is an issue for them in the service sector.

6. Analysis of Variance - The important Demographic Profile of the Respondents are tested with some of the important variables related to Women leadership.

In this paper the following hypothesis are framed, where Ho represents the Null hypothesis and Ha the alternative hypothesis:

6.1. ONE WAY ANOVA (AGE)

Ho: There is no such significant impact of age of the respondents on accepting women leaders in strategic positions.

Ha: There is a significant impact of age of the respondents on accepting women leaders in strategic positions.

Ho: There is no significant impact of age of the respondents on managing work-life conflict by women.

Ha: There is a significant impact of age of the respondents on managing work-life conflict by women.

Ho: There is no significant impact of the age of the respondents on gender disparity w.r.t pay structure and fringe benefits.

Ha: There is a significant impact of the age of the respondents on gender disparity w.r.t pay structure and fringe benefits.

TABLE 6.1.1

		Sum of Squares	df	Mean Square	F	Sig.
Professional barriers and denial of strategic position compared to men	Between Groups	26.902	4	6.725	10.126	**0.000***
	Within Groups	36.529	55	0.664		
	Total	63.430	59			
Women are hesitant to choose leadership roles (if offered) due to apprehension about work - life balance.	Between Groups	17.267	4	4.317	3.814	**0.008***
	Within Groups	62.247	55	1.132		
	Total	79.514	59			
Gender disparity w.r.t. pay structure and fringe benefits	Between Groups	17.986	4	4.496	3.848	**0.008***
	Within Groups	64.272	55	1.169		
	Total	82.257	59			

Interpretation:

Assuming p-value <=0.05

Based on the analysis, it can be seen that the highlighted values are less than 0.05 which points to the fact that null hypothesis are rejected and alternate hypothesis are accepted.

Conclusion: Age of the respondents has a significant impact on women accepting strategic position as a leader. Age also significantly associated with factors like work-family conflict and issues of gender disparities w.r.t to pay structure and fringe benefits between men and women.

6.2 ONE WAY ANOVA (DOMAIN OF SERVICE)

Hypothesis are as follows:

Ho: There is no significant impact of the domain of service of the respondents on accepting women leaders in strategic positions.

Ha There is a significant impact of the domain of service of the respondents on accepting women leaders in strategic positions.

Ho: There is no significant impact of the domain of service of the respondents on managing work-life conflict by women.

Ha There is a significant impact of the domain of service of the respondents on managing work-life conflict by women.

TABLE 6.2.1

		Sum of Squares	df	Mean Square	F	Sig.
Professional barriers and denial of strategic position compared to men	Between Groups	9.678	4	2.419	2.476	0.055*
	Within Groups	53.752	55	0.977		
	Total	63.430	59			
Women often find it difficult to manage personal life leading to family conflict.	Between Groups	17.003	4	4.251	2.864	**0.032***
	Within Groups	81.619	55	1.484		
	Total	98.621	59			

Interpretation:

Assuming p-value <= 0.05

Based on the findings of the Anova test, it can be said that there is a significant impact of domain of service of the respondents on the factor like difficulty in managing personal life leading to work family conflict as well as domain of service is also a deciding factor regarding women not been given strategic position compared to men. In both cases p value is < 0.05

6.3 ONE WAY ANOVA (GENDER)

Hypotheses are as follows:

Ho: There is no significant impact of gender of the respondents on accepting women leaders in strategic positions.

Ha There is a significant impact of gender of the respondents on accepting women leaders in strategic positions.

Ho: There is no significant impact of gender of the respondents regarding women facing the issues of sexual harassment, workplace bullies and denial of promotion.

Ha There is a significant impact of gender of the respondents regarding women facing the issues of sexual harassment, workplace bullies and denial of promotion.

Ho: There is no significant impact of gender of the respondents on hesitation to choose leadership roles due to imbalance work-life balance.

Ha: There is a significant impact of gender of the respondents on hesitation to choose leadership roles due to imbalance work-life balance.

TABLE 6.3.1

		Sum of Squares	df	Mean Square	F	Sig.
Professional barriers and denial of strategic position compared to men	Between Groups	10.92 1	1	10.921	12.063	**0.001***
	Within Groups	52.509	58	0.905		
	Total	63.430	59			
Women often find it difficult to manage personal life leading to family conflict.	Between Groups	0.012	1	0.012	0.007	0.934

	Within Groups	98.609	58	1.700		
	Total	98.621	59			
Women leaders face sexual harassment and work place bullies from seniors and are often denied promotions.	Between Groups	5.401	1	5.401	4.094	**0.048***
.	Within Groups	76.512	58	1.319		
	Total	81.913	59			

Interpretation:

Assuming p-value <= 0.05

Based on the findings of the test it can be seen that there is a significant impact of gender of the respondents on issues of denying strategic positions and creating professional barriers towards women in service sector. Gender also has an impact on women facing issues of sexual harassments and work place bullies and in both cases the p value <0.05. But there is no such impact of gender on difficulty in managing personal life leading to work-family conflict where p value > 0.05

6.4 ONE WAY ANOVA (LEVEL OF EDUCATION)

Level of education of the respondents are compared on the basis of three attributes like women leadership in strategic position, managing work-life conflict and women seeking other's opinion for making a decision. The null hypothesis & alternative hypothesis are framed as follows:

Ho: There is no significant impact of level of education of the respondents on accepting women leaders in strategic positions.

Ha   There is a significant impact of level of education of the respondents on accepting women leaders in strategic positions.

Ho: There is no significant impact of level of education of the respondents on difficulty in managing personal life leading to conflict.

Ha   There is a significant impact of level of education of the respondents on difficulty in managing personal life leading to conflict.

Ho: There is no significant impact of level of education of the respondents on women seeking other's opinion before making a decision.

Ha: There is a significant impact of level of education of the respondents on seeking other's opinion before making a decision.

TABLE 6.4.1

		Sum of Squares	df	Mean Square	F	Sig.
Women often find it difficult to manage personal life leading to family conflict.	Between Groups	3.540	2	1.770	1.061	0.353
	Within Groups	95.081	57	1.668		
	Total	98.621	59			
Professional barriers and denial of strategic position compared to men	Between Groups	11.623	2	5.812	6.394	**0.003***
	Within Groups	51.807	57	0.909		
	Total	63.430	59			
Women seek others opinion before taking decision	Between Groups	0.965	2	0.482	0.338	0.714
	Within Groups	81.292	57	1.426		
	Total	82.257	59			

Interpretation:

Assuming p-value <= 0.05

Level of education of the respondents significantly varies with the attribute of accepting women leaders occupying strategic position compared to men rather than other two attributes.

6.5 ONE WAY ANOVA (MARITAL STATUS):

The null and alternative hypotheses are as follows:

Ho: There is no significant impact of marital status of the respondents on accepting women leaders in strategic positions and denying strategic position to women compared to male.

Ha: There is a significant impact of marital status of the respondents on accepting women leaders in strategic positions and denying strategic position to women compared to male.

Ho: There is no significant impact of marital status of the respondents on difficulty in managing work-life conflict by women.

Ha There is a significant impact of marital status of the respondents on difficulty in managing work-life conflict by women.

TABLE 6.5.1

		Sum of Squares	df	Mean Square	F	Sig.
Professional barriers and denial of strategic position to women compared to men	Between Groups	10.921	1	10.921	12.063	**0.001***
	Within Groups	52.509	58	0.905		
	Total	63.430	59			
Women often find it difficult to manage personal life leading to family conflict.	Between Groups	0.012	1	0.012	0.007	0.934
	Within Groups	98.609	58	1.700		
	Total	98.621	59			

Interpretation:

Based on the findings of the test there is a significant impact of marital status of the respondents on factor like denying strategic positions and creating professional barriers to women compared to men where p value is less than 0.01 but marital status of the respondents has no significant impact on the issues of managing work life conflict in my sample.

Overall Findings

- Based on the findings of the survey and interpretation of the statistical analysis, it can be clearly inferred that the leadership style between men and women are different.

- Women are perceived to have a more nurturing and transformational style of leadership, while men have 'directing' and 'transactional' style of leadership. Respondents answering

to the questions like "Women leaders go beyond self-interest and show nurturing attitude", "Women leaders have high integrity and can be trusted" and "Women leaders can handle stress effectively", the findings have been validated where most have agreed with the statement.

- Giving or denying opportunities to capable and skillful women in strategic position not only depends upon perceiving women only in stereotypical role as a care giver but perceptual difference of acceptance of the respondents towards women leadership differ due to the differences in demo graphical profile ,like age, marital status, gender etc.

- However, though women are expected to be equal, it is not always uncommon for them to face workplace bullies and gender biasness. Since, it is perceived that women will prioritize her family over her career, most of the times they are denied leadership roles, even if it isn't true. Many women deny leadership roles as they feel that accepting the same will have personal ramifications.

- Women managing dual roles, at home and office aren't something new, but sometimes. Male managers remain the gate keepers to women's entry in the executive suite.

- Trying to balance both can sometimes intrude into one another. This leads to an apprehension in women since pursuing a leadership role needs time, while she also being the primary caregiver to children and family also requires her to prioritize career and family. The juggling of commitment is something that women are most apprehensive about.

Discussion:

The primary purpose of this study was to understand the perception towards women leadership among the respondents both men and women working in different service sectors. The sectors that have been taken here for the study are education, banking, retail/sales, IT/ITES/BPO and others (hospital, media, travel/tourism etc). The main intent was to understand whether people perceive women leaders differently as compared to their male counterparts. From the survey as well as taking information from various sectors, it has been found that progress for women's advancement remain slow or there are barrier due to several factors like-

- Lack of Mentors.
- Commitment to personal and family responsibilities.
- Exclusion from formal network of communication.
- Lack of women role models.
- Lack of acceptance of women in leadership position by male counterparts.
- In some services some of them are also facing challenges of sexual harassments, work place bullies and denial of promotion.

However, over the years, this scenario has changed considerably owing to the change in the structure of most of the organization. Secondly, women always had different leadership styles as compared to men. Women tend to have a more cooperative, participatory style of leading. Men tend to have a more "command and control style," according to the American Psychological Association. They are more 'task-oriented' and 'directive', while women are more 'democratic'. Moreover from this study it has been fully established that some of the demographic profile of the respondents like age, gender, marital status, level of education, domain of service

have significant impact on some of the vital attributes of women leadership like getting enough opportunities of career advancement, support of their male counterparts at office,   equal encouragement at workplace, opportunity for upward development and mobility

Conclusion:

Empirical research shows that women tend to have a range of strengths that make for a great leader. Women aren't yet getting equal rewards for these strengths—according to Harvard Business Review, only 3% of Fortune 500 CEOs are women, and just over 5% of executives in Fortune 500 companies are women. However, many qualities women leaders tend to possess are aspects of transformational leadership, which is fast becoming recognized as the most effective leadership style. The analysis has revealed that across all the domains of the service sector, women leaders are encouraged. The ratio may see slight deviation in different sectors, but in general there is a positive outlook towards women leadership. It is interesting to note that pro-women policies are not an alien concept in Indian organizations. But to accept women in strategic position is still few specially in service sector and leadership style between men and women are significantly different. But there are barriers depending upon types of service and organizational culture. Still Indian companies are initiating pro-women policies and have understood the importance of Women leadership in corporate world. But concept of gender equality through the introduction of paternity leave along with existing maternity leave can level the differences between men and women in dual roles. Again reducing disparity among the annual salaries between male and female executives in similar positions can be other research area in order to have more meaningful and positive perception and to remove the stereotypes idea of women role from our mind and society.

Scope of Future Research:

- Though we have seen a positive perception about the leadership of women, yet in reality most of the women are hesitant to take up strategic roles which requires considerable amount of their leisure time to be dedicated to work. This in reality leads to family conflict. It is important to find out the other factors that are causing women to leave the organization.

- The presence of women in leadership positions and the opportunity to network can help motivate women to advance in their careers. Lack of appropriate impetus is a genuine issue when it comes to women leadership.

- While much has been gained and accomplished for aspiring women leaders, many have been side-tracked due to lack of confidence, encouragement, connections or opportunities and lack of proper networking skills. These factors need to be studied in detail.

- Sustainability for women leaders is also another aspect which has further scope of research.

- The research was more focused on people with similar backgrounds who have an urbane and progressive mindset. It would be interesting to note that the changes if we expand the scope of research and include respondents from diverse fields of work, especially suburban and rural people as well as women working in manufacturing sector then different set of results can be obtained.

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Stress and challenges of IT Professionals of Kolkata- A study during Covid Pandemic in 'Work from Home' situation

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Abstract

In the current lifestyle of utmost complexities, the stress level is raising at a phenomenal rate. The factors that contribute to stress not only varied in nature but also vary from profession to profession. The impact of such professional stress can be huge and adverse if not managed and mitigated in right time and could cause serious mental and physical damages. Stress analysis in IT industry is widely researched topic and environment under Covid 19 pandemic made it more relevant. Literature on the subject revealed that the employees of IT industry are facing lot of stress especially the senior employees and women employees are highly affected due to stress in their work. It also affects their health and emotional balance. Researchers observed significant impact of demographic factors on stress amongst the IT professionals. This research work is an analytical, empirical during Covid pandemic based on survey of IT professionals in Kolkata. The main objective was to study the level of stress in IT professionals during Covid 19 pandemic situation when they had to cope up in a 'Work from Home' situation. Further the study aimed to identify the major factors causing stress during this phase and the impact of stress. The study also aimed to find out the measures of mitigating the stress and sustain the productivity of the IT professionals. Stress was there in pre Covid scenario when there was no significant Work from home arrangement. In this paper it is found that stress is prevailing under Covid situation also, where there is a significant Work from home arrangement. This study enriches the literature on stress management with respect to the sunshine industry of India i.e. IT industry.

Key words: IT Professional, stress, job satisfaction, pandemic situation, Work-from-home.

Background of the study:

The India Information Technology (IT) Sector is seen in conjunction with the Information Technology enabled Services (ITeS).The sector has a substantial contribution to the national economy as it caters to domestic and foreign markets. The rise of exports makes it account for almost 75 % of its total earned revenue. Broadly, the sector is divided into four large segments that comprise of IT services, ITES-BPO and Software; which includes both Research and Development and Engineering. Particularly in the IT organizations, organizational culture is seem to be lacking, in terms of assisting the employees on the knowledge about stress and coping for psychological problems. In the Indian IT industry, the trend towards aspiring youngsters who would work extra hours to acquire material comforts; seems to increase. Researchers have shown that broadly the major causes of work force attrition in the IT sector work-related, psychological and emotional. The

specific variables are effort-reward imbalance, perceived workload and emotional exhaustion. Contemporary industries face new competition requiring employees to work for longer hours under competitive time bound deadlines. Prolonged exposure to such stressful situations leads to a depletion and exhaustion of resources in the mind and body; with dysfunctional effects on job performance and overall organizational effectiveness. The Indian IT industry is a fast-paced service industry i.e., characterized by such stressful work situations and related outcomes. The present study analyses the various factors that contribute to organizational stress and the role of Demographic Factors on Role Stress among the professionals of the Indian IT industry during the work from home pandemic situation.

Objective of the study:

The main objective was to study the level of stress in IT professionals during Covid 19 pandemic situation when they had to cope up in a 'Work from Home' situation identifying the factors of stress. Further the study aimed to identify the major factors causing stress during this phase and the impact of stress. The study also aimed to find out the measures of mitigating the stress and sustain the productivity of the IT professionals.

Research Framework:

The study is exploratory in nature. Seventy IT professionals of Kolkata were surveyed. The study is done based on both primary and secondary data. The primary data is collected through a structured questionnaire and the responses are analyzed through SPSS tool. Secondary data was collected from journals, books etc. Statistical measures used are Anova and Mann Whitney test.

i) Demographic Variables

VAGE=AGE

VMAR=MARITALSTATUS

VEXP=WORKEXPERIENCE

ii) Other variables

> V1=having stress while working from home
> V2=work from home before (in pre covid situation)
> V3=healthy work-life balance while working from home
> V4=productivity in physical office
> V5= working more in work from home situation than office
> V6=feeling lonely while working remotely.
> V7=fear of job loss during pandemic
> V8=less leaves in work from home situation than in physical office situation
> V9=working on your holidays for a certain unplanned thing
> V10 = communication gap with team members increases stress level
> V11= hard to feel relaxed in work from home situation
> V12=counselling from experts help in overcoming stress
> V13 = organisation provides proper support and well-being initiatives
> V14=approach the IT organizations should follow

iii) Descriptive Statistics:

70 respondents participated in the survey. Pattern of responses, in ascending order of means, are as follows:

Output table

	N	Minimum	Maximum	Sum	Mean	Std. Deviation	Variance
V8	70	1.00	3.00	98.00	1.4000	.66811	.446
V1	70	1.00	3.00	111.00	1.5857	.75167	.565
V9	70	1.00	3.00	112.00	1.6000	.76896	.591
V5	70	1.00	3.00	116.00	1.6571	.81447	.663
V2	70	1.00	3.00	122.00	1.7429	.47199	.223
V6	70	1.00	3.00	122.00	1.7429	.73594	.542
V10	70	1.00	3.00	123.00	1.7571	.78824	.621
V7	70	1.00	3.00	124.00	1.7714	.78337	.614
V3	70	1.00	3.00	126.00	1.8000	.75373	.568
V11	70	1.00	3.00	129.00	1.8429	.52848	.279
V13	70	1.00	3.00	136.00	1.9429	.84931	.721
V4	70	1.00	3.00	150.00	2.1429	.68706	.472
V12	70	1.00	3.00	152.00	2.1714	.81599	.666
V14	70	1.00	3.00	165.00	2.3571	.86871	.755
Valid N (listwise)	70						

Interpretation:

Most frequently agreed item is V14: 'what approach IT professionals should follow'

57.1% of respondents are having stress while working from home.

71.4% of respondents had previous experience on working from home.

While working from home only 40% of respondents had work life balance whereas equal percentage of respondents did not enjoy work life balance under WFH situation

31.4% of respondents felt themselves more productive while working from office whereas 17.1% felt themselves less productive in office.

55.7% of respondents informed that they worked more in WFH mode.

42.9% of respondents felt lonely while working remotely whereas 40% did not. However, 17.1 % are not sure.

44.3 % of respondents were afraid of losing job during pandemic.

70% respondents agreed that they take less planned leave in WFH manner than as usual.

57.1% participants confirmed that they had to work on holidays on some unplanned thing.

Only 45.7% respondents felt stress because of communication gap with team members whereas 32.9% expressed no such stress.

In work from home situation 70% participants felt relax sometimes whereas only 22.9% enjoyed relaxation always.

Counselling from experts help overcoming stress only to 18% participants but 22% answered negatively.

38.6% respondents agreed that their organisations were providing proper support on well-being initiatives.

61.4% respondents favoured hybrid mode of operation whereas 25.7% preferred WFH.

iv) Normalcy Test:

Normalcy test was carried out on these variables under the hypothesis.
H0: Data is assumed normal.

Significant non-normalcy was observed as shown below:

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
V1	.354	70	.000	.719	70	.000
V2	.436	70	.000	.619	70	.000
V3	.256	70	.000	.793	70	.000
V4	.268	70	.000	.798	70	.000
V5	.347	70	.000	.721	70	.000
V6	.272	70	.000	.784	70	.000
V7	.280	70	.000	.779	70	.000
V8	.425	70	.000	.622	70	.000
V9	.354	70	.000	.718	70	.000
V10	.289	70	.000	.773	70	.000
V11	.388	70	.000	.701	70	.000
V12	.274	70	.000	.779	70	.000
V13	.252	70	.000	.778	70	.000
V14	.385	70	.000	.668	70	.000

a. Lilliefors Significance Correction

These non-parametric variables are mainly uncorrelated but among few, correlation
is observed but of lower magnitude. The details are tabulated.

V	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1			0.302											0.268
2				-0.264	0.277						0.306			
3	0.302													
4		-0.264									-0.354			
5		0.277							0.303		0.239	0.241		
6										0.425	0.259			
7														
8														
9					0.303					0.344	0.398			
10						0.425			0.344		0.471			
11		0.306		-0.354	0.239	0.259			0.398	0.471				-0.245
12					0.241									
13														
14	0.268										-0.245			

v) Mann -Whitney Test

Since data is non-normal, so Non parametric   Mann -Whitney test carried out   .

The problems

1. To identify, if there exists a difference in perception of stress while working from homes,
between single and married

2. To identify, if there exists a difference in working from home like experience, between single
   and married.

3. To identify, if there exists a difference in perception of healthy work-life balance while working
   from home, between single and married.

4. To identify, if there exists a difference in productivity level while working in the office, between
   single and married.

5. To identify, if there exists a difference in level of work while working from home, between
   single and married.

6. To identify, if there exists a difference in perception of loneliness while working remotely,
   between single and married.

7. To identify, if there exists a difference in apprehension of losing job during pandemic, between
   single and married.

8. To identify, if there exists a difference in taking planned leaves in work from home situation,
   between single and married.

9.   To identify, if there exists a difference in assignment of sudden work load on holidays between single and married.

10. To identify, if there exists a difference in perception about the relation between communication gap with team members and stress, between single and married.

11. To identify, if there exists a difference in perception about relaxation between single and married.

12. To identify, if there exists a difference in perception about the role of counselling in overcoming stress, between single and married.

13. To identify, if there exists a difference in perception about providence of support for employee wellbeing by the organization, between single and married.

14. To identify, if there exists a difference between the preference of approaches (work from home, back to office, hybrid) between single and married.

Hypothesis:

H1: There is a significant difference between single and married respondents in perception of stress while working from homes.

H1: There is a significant difference between single and married respondents in working from home like experience.

H1: There is a significant difference between single and married respondents in perception of healthy work-life balance while working from home.

H1: There is a significant difference between single and married respondents in productivity level while working in the office.

H1: There is a significant difference between single and married respondents in level of work while working from home.

H1: There is a significant difference between single and married respondents in perception of loneliness   while working remotely.

H1: There is a significant difference between single and married respondents in apprehension of losing job during pandemic.

H1: There is a significant difference between single and married respondents in taking planned leaves in work from home situation.

H1: There is a significant difference between single and married respondents in assignment of sudden workload on holidays

H1: There is a significant difference between single and married respondents in perception about the relation between communication gap with team members and stress.

H1: There is a significant difference between single and married respondents in perception about

relaxation.

H1: There is a significant difference between single and married respondents in perception about the role of counselling in overcoming stress.

H1: There is a significant difference between single and married respondents in perception about providence of support for employee wellbeing by the organization.

H1: There is a significant difference between single and married respondents in the preference of approaches (work from home, back to office, hybrid)

Problem 1:   To evaluate the difference between single and married respondents tested using Mann Whitney U test. The test revealed insignificant difference in the perception of single (Median =1, n = 43) and married (Median =1, n = 27), U= 501, Z= -1.079, p = 0.280, r = 0.13. Hence H1 was not supported.

Problem 2:   To evaluate the difference between single and married respondents was tested using Mann Whitney U test. The test revealed insignificant difference in the perception of single (Median = 2, n = 43) and married (Median = 2, n = 27), U= 538.5, Z= -0.646, p = 0.518, r = 0.08. Hence H1 was not supported.

Problem 3:   To evaluate the difference between single and married respondents was tested using Mann Whitney U test. The test revealed insignificant difference in the perception of single (Median = 2, n = 43) and married (Median = 2, n = 27), U= 552.5, Z= -0.363, p = 0.716, r = 0.04. Hence H1 was not supported.

Problem 4:   To evaluate the difference between single and married respondents was tested using Mann Whitney U test. The test revealed insignificant difference in the perception of single (Median = 2, n = 43) and married (Median = 2, n = 27), U= 557.5, Z= -0.305, p = 0.760, r = 0.04. Hence H1 was not supported.

Problem 5:   To evaluate the difference between single and married respondents was tested using Mann Whitney U test. The test revealed insignificant difference in the perception of single (Median = 1, n = 43) and married (Median = 1, n = 27), U= 545, Z= -0.477, p = 0.633, r =0.06.Hence H1was not supported.

Problem 6:   To evaluate the difference between single and married respondents was tested using Mann Whitney U test. The test revealed insignificant difference in the perception of single (Median = 2, n = 43) and married (Median = 2, n = 27), U = 558.5, Z= -0.288, p = 0.774, r = 0.03. Hence H1 was not supported.

Problem 7:   To evaluate the difference between single and married respondents tested using Mann Whitney U test. The test revealed insignificant difference in the perception of single (Median = 2, n = 43) and married (Median = 2, n = 27), U = 572, Z= -0.110, p = 0.912, r = 0.01. Hence H1 was not supported.

Problem 8:   To evaluate the difference between single and married respondents tested using Mann Whitney U test. The test revealed insignificant difference in the perception of single (Median = 1, n = 43) and married (Median = 1, n = 27), U = 517.5, Z= -0.944, p = 0.345, r = 0.11. Hence H1 was not supported.

Problem 9:   To evaluate the difference between single and married respondents tested using Mann Whitney U test. The test revealed insignificant difference in the perception of single (Median = 1, n = 43) and married (Median = 2, n = 27), U = 460.5, Z= -1.627, p = 0.104, r = 0.19. Hence H1 was not supported.

Problem 10: To evaluate the difference between single and married respondents tested using Mann Whitney U test. The test revealed insignificant difference in the perception of single (Median = 1, n = 43) and married (Median = 2, n = 27), U = 512, Z= -0.892, p = 0.373, r = 0.11. Hence H1 was not supported.

Problem 11: To evaluate the difference between single and married respondents tested using Mann Whitney U test. The test revealed insignificant difference in the perception of single (Median = 2, n = 43) and married (Median = 2, n = 27), U = 508, Z= -1.089, p = 0.276, r = 0.13. Hence H1 was not supported.

Problem 12: To evaluate the difference between single and married respondents tested using Mann Whitney U test. The test revealed insignificant difference in the perception of single (Median = 2, n = 43) and married (Median = 3, n = 27), U = 452.5, Z= -1.653, p = 0.098, r = 0.20. Hence H1 was not supported.

Problem 13: To evaluate the difference between single and married respondents tested using Mann Whitney U test. The test revealed insignificant difference in the perception of single (Median = 2, n = 43) and married (Median = 2, n = 27), U = 548, Z= -0.417, p = 0.677, r = 0.05. Hence H1 was not supported.

Problem 14: To evaluate the difference between single and married respondents tested using Mann Whitney U test. The test revealed insignificant difference in the perception of single (Median = 3, n = 43) and married (Median = 3, n = 27), U = 551, Z= -0.411, p = 0.681, r = 0.05. Hence H1 was not supported.

Ranks

	Marital Status	N	Mean Rank	Sum of Ranks
V1	Single	43	37.35	1606.00
	Married	27	32.56	879.00
	Total	70		
V2	Single	43	36.48	1568.50
	Married	27	33.94	916.50
	Total	70		
V3	Single	43	34.85	1498.50
	Married	27	36.54	986.50
	Total	70		
V4	Single	43	36.03	1549.50
	Married	27	34.65	935.50
	Total	70		

	Marital Status	N	Mean Rank	Sum of Ranks
V5	Single	43	34.67	1491.00
	Married	27	36.81	994.00
	Total	70		
V6	Single	43	34.99	1504.50
	Married	27	36.31	980.50
	Total	70		
V7	Single	43	35.70	1535.00
	Married	27	35.19	950.00
	Total	70		
V8	Single	43	36.97	1589.50
	Married	27	33.17	895.50
	Total	70		
V9	Single	43	32.71	1406.50
	Married	27	39.94	1078.50
	Total	70		
V10	Single	43	33.91	1458.00
	Married	27	38.04	1027.00
	Total	70		
V11	Single	43	33.81	1454.00
	Married	27	38.19	1031.00
	Total	70		

	V1	V2	V3	V4	V5	V6	V7
Mann-Whitney U	501.000	538.500	552.500	557.500	545.000	558.500	572.000
Wilcoxon W	879.000	916.500	1498.500	935.500	1491.000	1504.500	950.000
Z	-1.079	-.646	-.363	-.305	-.477	-.288	-.110
Asymp. Sig. (2-tailed)	.280	.518	.716	.760	.633	.774	.912

a. Grouping Variable: Marital Status

	V8	V9	V10	V11	V12	V13	V14
Mann-Whitney U	517.500	460.500	512.000	508.000	452.500	548.000	551.000
Wilcoxon W	895.500	1406.500	1458.000	1454.000	1398.500	926.000	929.000
Z	-.944	-1.627	-.892	-1.089	-1.653	-.417	-.411
Asymp. Sig. (2-tailed)	.345	.104	.373	.276	.098	.677	.681

SPSS does not provide an effect size statistic, but the value of Z that is reported in the output be used to calculate as approximate value of r.

Where Z is the Z statistics and N is number of cases. For our cases ...V1= 1.079/SQRT (N) = 0.13
According to COHEN (1988) criteria > 0.1 = small effect, 0.3 = Medium effect, and 0.5 = large effect

vii) ANOVA

The problems

1.   To identify, if there exists a difference in perception of stress while working from homes among IT professionals of different age groups.

2.   To identify, if there exists a difference in working from home like experience among IT professionals of different age groups.

3.   To identify, if there exists a difference in perception of healthy work-life balance while working from home among IT professionals of different age groups.

4.   To identify, if there exists a difference in productivity level while working in the office among IT professionals of different age groups.

5.   To identify, if there exists a difference in level of work while working from home among IT professionals of different age groups.

6.   To identify, if there exists a difference in perception of loneliness while working remotely among IT professionals of different age groups.

7.   To identify, if there exists a difference in apprehension of losing job during pandemic among IT professionals of different age groups.

8.   To identify, if there exists a difference in taking planned leaves in work from home situation among IT professionals of different age groups.

9.   To identify, if there exists a difference in assignment of sudden work load on holidays among IT professionals of different age groups.

10. To identify, if there exists a difference in perception about the relation between communication gap with team members and stress among IT professionals of different age groups.

11. To identify, if there exists a difference in perception about relaxation among IT professionals of different age groups.

12. To identify, if there exists a difference in perception about the role of counselling in overcoming stress among IT professionals of different age groups.

13. To identify, if there exists a difference in perception about providence of support for

employee wellbeing by the organization among IT professionals of different age groups.

14. To identify, if there exists a difference between the preference of approaches (work from home, back to office among IT professionals of different age groups.

Hypothesis

H1:   There is a significant difference among IT professionals of different age groups in perception of stress while working from homes.

H1:   There is a significant difference among IT professionals of different age groups in working from home like experience.

H1:   There is a significant difference among IT professionals of different age groups in perception of healthy work-life balance while working from home.

H1:   There is a significant difference among IT professionals of different age groups in productivity level while working in the office.

H1:   There is a significant difference among IT professionals of different age groups in level of work while working from home.

H1:   There is a significant difference among IT professionals of different age groups in perception of loneliness while working remotely.

H1:   There is a significant difference among IT professionals of different age groups in apprehension of losing job during pandemic.

H1:   There is a significant difference among IT professionals of different age groups in taking planned leaves in work from home situation.

H1:   There is a significant difference among IT professionals of different age groups in assignment of sudden work load on holidays.

H1:   There is a significant difference among IT professionals of different age groups in perception about the relation between communication gap with team members and stress.

H1:   There is a significant difference among IT professionals of different age groups in perception about relaxation.

H1:   There is a significant difference among IT professionals of different age groups in perception about the role of counselling in overcoming stress.

H1:   There is a significant difference among IT professionals of different age groups in perception about providence of support for employee wellbeing by the organization.

H1:   There is a significant difference among IT professionals of different age groups inthe preference of approaches (work from home, back to office, hybrid)

Problem 1:   To evaluate the difference among respondents of different age groups test was carried using one-way Anova. The test revealed insignificant difference at $p > 0.05$ level for the conditions $F(2, 67) = 0.788$, $p = 0.459$ H1 was not supported. Post hoc test confirmed the same.

Problem 2:   To evaluate the difference among respondents of different age groups test was carried using one-way Anova. The test revealed insignificant difference at $p > 0.05$ level for the conditions $F(2, 67) = 1.130$, $p = 0.329$ H1 was not supported.Post hoc test confirmed the same.

Problem 3:   To evaluate the difference among respondents of different age groups test was carried using one-way Anova. The test revealed insignificant difference at $p > 0.05$ level for the conditions $F(2, 67) = 0.762$, $p = 0.471$ H1 was not supported. Post hoc test confirmed

the same.

Problem 4: To evaluate the difference among respondents of different age groups test was carried using one-way Anova. The test revealed insignificant difference at $p > 0.05$ level for the conditions $F_{(2, 67)} = 0.910$, $p = 0.408$ H1 was not supported.Post hoc test confirmed the same.

Problem 5: To evaluate the difference among respondents of different age groups test was carried using one-way Anova. The test revealed insignificant difference at $p > 0.05$ level for the conditions $F_{(2, 67)} = 0.60$, $p = 0.942$ H1 was not supported.Post hoc test confirmed the same.

Problem 6: To evaluate the difference among respondents of different age groups test was carried using one-way Anova. The test revealed insignificant difference at $p > 0.05$ level for the conditions $F_{(2, 67)} = 2.196$, $p = 0.119$ H1 was not supported. Post hoc test confirmed the same.

Problem 7: To evaluate the difference among respondents of different age groups test was carried using one-way Anova. The test revealed insignificant difference at $p > 0.05$ level for the conditions $F_{(2, 67)} = 2.015$, $p = 0.141$ H1 was not supported. Post hoc test confirmed the same.

Problem 8: To evaluate the difference among respondents of different age groups test was carried using one-way Anova. The test revealed insignificant difference at $p > 0.05$ level for the conditions $F_{(2, 67)} = 0.568$, $p = 0.569$ H1 was not supported. Post hoc test confirmed the same.

Problem 9: To evaluate the difference among respondents of different age groups test was carried using one-way Anova. The test revealed insignificant difference at $p > 0.05$ level for the conditions $F_{(2, 67)} = 0.680$, $p = 0.510$ H1 was not supported. Post hoc test confirmed the same.

Problem 10: To evaluate the difference among respondents of different age groups test was carried using one-way Anova. The test revealed insignificant difference at $p > 0.05$ level for the conditions $F_{(2, 67)} = 0.206$, $p = 0.815$ H1 was not supported. Post hoc test confirmed the same.

Problem 11: To evaluate the difference among respondents of different age groups test was carried using one-way Anova. The test revealed insignificant difference at $p > 0.05$ level for the conditions $F_{(2, 67)} = 0.342$, $p = 0.711$ H1 was not supported. Post hoc test confirmed the same.

Problem 12: To evaluate the difference among respondents of different age groups test was carried using one-way Anova. The test revealed insignificant difference at $p > 0.05$ level for the conditions $F_{(2, 67)} = 0.156$, $p = 0.856$ H1 was not supported. Post hoc test confirmed the same.

Problem 13: To evaluate the difference among respondents of different age groups test was carried using one-way Anova. The test revealed insignificant difference at $p > 0.05$ level for the conditions $F_{(2, 67)} = 0.644$, $p = 0.528$ H1 was not supported. Post hoc test confirmed the same.

Problem 14: To evaluate the difference among respondents of different age groups test was tested using one-way Anova. The test revealed insignificant difference at $p > 0.05$ level for the conditions $F_{(2, 67)} = 0.664$, $p = 0.518$ H1 was not supported. Post hoc test confirmed the same

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
V1	Age 20 to 25	15	1.4667	.74322	.19190	1.0551	1.8783	1.00	3.00
	Age 25 to 30	26	1.7308	.77757	.15249	1.4167	2.0448	1.00	3.00
	Age 30 to 35	29	1.5172	.73779	.13700	1.2366	1.7979	1.00	3.00
	Total	70	1.5857	.75167	.08984	1.4065	1.7649	1.00	3.00
V2	Age 20 to 25	15	1.7333	.45774	.11819	1.4798	1.9868	1.00	2.00
	Age 25 to 30	26	1.8462	.36795	.07216	1.6975	1.9948	1.00	2.00
	Age 30 to 35	29	1.6552	.55265	.10262	1.4450	1.8654	1.00	3.00
	Total	70	1.7429	.47199	.05641	1.6303	1.8554	1.00	3.00
V3	Age 20 to 25	15	1.6000	.73679	.19024	1.1920	2.0080	1.00	3.00
	Age 25 to 30	26	1.8077	.74936	.14696	1.5050	2.1104	1.00	3.00
	Age 30 to 35	29	1.8966	.77205	.14337	1.6029	2.1902	1.00	3.00
	Total	70	1.8000	.75373	.09009	1.6203	1.9797	1.00	3.00
V4	Age 20 to 25	15	2.2000	.56061	.14475	1.8895	2.5105	1.00	3.00
	Age 25 to 30	26	2.0000	.69282	.13587	1.7202	2.2798	1.00	3.00
	Age 30 to 35	29	2.2414	.73946	.13731	1.9601	2.5227	1.00	3.00
	Total	70	2.1429	.68706	.08212	1.9790	2.3067	1.00	3.00
V5	Age 20 to 25	15	1.6000	.63246	.16330	1.2498	1.9502	1.00	3.00
	Age 25 to 30	26	1.6923	.83758	.16426	1.3540	2.0306	1.00	3.00
	Age 30 to 35	29	1.6552	.89745	.16665	1.3138	1.9965	1.00	3.00
	Total	70	1.6571	.81447	.09735	1.4629	1.8513	1.00	3.00

V6	Age 20 to 25	15	2.0667	.96115	.24817	1.5344	2.5989	1.00	3.00
	Age 25 to 30	26	1.5769	.64331	.12616	1.3171	1.8368	1.00	3.00
	Age 30 to 35	29	1.7241	.64899	.12051	1.4773	1.9710	1.00	3.00
	Total	70	1.7429	.73594	.08796	1.5674	1.9183	1.00	3.00
V7	Age 20 to 25	15	1.5333	.74322	.19190	1.1217	1.9449	1.00	3.00
	Age 25 to 30	26	2.0000	.84853	.16641	1.6573	2.3427	1.00	3.00
	Age 30 to 35	29	1.6897	.71231	.13227	1.4187	1.9606	1.00	3.00
	Total	70	1.7714	.78337	.09363	1.5846	1.9582	1.00	3.00
V8	Age 20 to 25	15	1.5333	.74322	.19190	1.1217	1.9449	1.00	3.00
	Age 25 to 30	26	1.4231	.64331	.12616	1.1632	1.6829	1.00	3.00
	Age 30 to 35	29	1.3103	.66027	.12261	1.0592	1.5615	1.00	3.00
	Total	70	1.4000	.66811	.07985	1.2407	1.5593	1.00	3.00
V9	Age 20 to 25	15	1.4667	.74322	.19190	1.0551	1.8783	1.00	3.00
	Age 25 to 30	26	1.5385	.70602	.13846	1.2533	1.8236	1.00	3.00
	Age 30 to 35	29	1.7241	.84077	.15613	1.4043	2.0440	1.00	3.00
	Total	70	1.6000	.76896	.09191	1.4166	1.7834	1.00	3.00
V10	Age 20 to 25	15	1.7333	.88372	.22817	1.2439	2.2227	1.00	3.00
	Age 25 to 30	26	1.6923	.73589	.14432	1.3951	1.9895	1.00	3.00
	Age 30 to 35	29	1.8276	.80485	.14946	1.5214	2.1337	1.00	3.00
	Total	70	1.7571	.78824	.09421	1.5692	1.9451	1.00	3.00
V11	Age 20 to 25	15	1.9333	.59362	.15327	1.6046	2.2621	1.00	3.00
	Age 25 to 30	26	1.8462	.54349	.10659	1.6266	2.0657	1.00	3.00
	Age 30 to 35	29	1.7931	.49130	.09123	1.6062	1.9800	1.00	3.00
	Total	70	1.8429	.52848	.06317	1.7168	1.9689	1.00	3.00

V12	Age 20 to 25	15	2.0667	.79881	.20625	1.6243	2.5090	1.00	3.00
	Age 25 to 30	26	2.1923	.80096	.15708	1.8688	2.5158	1.00	3.00
	Age 30 to 35	29	2.2069	.86103	.15989	1.8794	2.5344	1.00	3.00
	Total	70	2.1714	.81599	.09753	1.9769	2.3660	1.00	3.00
V13	Age 20 to 25	15	2.1333	.74322	.19190	1.7217	2.5449	1.00	3.00
	Age 25 to 30	26	1.9615	.91568	.17958	1.5917	2.3314	1.00	3.00
	Age 30 to 35	29	1.8276	.84806	.15748	1.5050	2.1502	1.00	3.00
	Total	70	1.9429	.84931	.10151	1.7403	2.1454	1.00	3.00
V14	Age 20 to 25	15	2.1333	.91548	.23637	1.6264	2.6403	1.00	3.00
	Age 25 to 30	26	2.3846	.85215	.16712	2.0404	2.7288	1.00	3.00
	Age 30 to 35	29	2.4483	.86957	.16148	2.1175	2.7790	1.00	3.00
	Total	70	2.3571	.86871	.10383	2.1500	2.5643	1.00	3.00

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
V1	Between Groups	.896	2	.448	.788	.459
	Within Groups	38.090		.569		
	Total	38.986	69			
V2	Between Groups	.502	2	.251	1.130	.329
	Within Groups	14.870	67	.222		

	Total	15.371	69			
V3	Between Groups	.872	2	.436	.762	.471
	Within Groups	38.328	67	.572		
	Total	39.200	69			
V4	Between Groups	.861	2	.431	.910	.408
	Within Groups	31.710	67	.473		
	Total	32.571	69			
V5	Between Groups	.081	2	.041	.060	.942
	Within Groups	45.690	67	.682		
	Total	45.771	69			
V6	Between Groups	2.299	2	1.149	2.196	.119
	Within Groups	35.073	67	.523		
	Total	37.371	69			
V7	Between Groups	2.403	2	1.201	2.015	.141
	Within Groups	39.940	67	.596		
	Total	42.343	69			
V8	Between Groups	.514	2	.257	.568	.569
	Within Groups	30.286	67	.452		
	Total	30.800	69			
V9	Between Groups	.812	2	.406	.680	.510
	Within Groups	39.988	67	.597		
	Total	40.800	69			
V10	Between Groups	.262	2	.131	.206	.815
	Within Groups	42.610	67	.636		
	Total	42.871	69			
V11	Between Groups	.195	2	.097	.342	.711
	Within Groups	19.077	67	.285		
	Total	19.271	69			
V12	Between Groups	.212	2	.106	.156	.856
	Within Groups	45.730	67	.683		
	Total	45.943	69			
V13	Between Groups	.939	2	.469	.644	.528
	Within Groups	48.833	67	.729		

V14	Within Groups		48.833	67	.729		
	Total		49.771	69			
	Between Groups		1.012	2	.506	.664	.518
	Within Groups		51.060	67	.762		
	Total		52.071	69			

viii) Post Hoc Tests

Multiple Comparisons

Dependent Variable		(I) VAGE	(J) VAGE	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
V1 Tukey HSD		Age 20 to 25	Age 25 to 30	-.26410	.24447	.530	-.8501	.3219
			Age 30 to 35	-.05057	.23980	.976	-.6253	.5242
		Age 25 to 30	Age 20 to 25	.26410	.24447	.530	-.3219	.8501
			Age 30 to 35	.21353	.20364	.549	-.2746	.7016
		Age 30 to 35	Age 20 to 25	.05057	.23980	.976	-.5242	6253
			Age 25 to 30	-.21353	.20364	.549	-.7016	.2746
	Games-Howell	Age 20 to 25	Age 25 to 30	-.26410	.24511	.535	-.8679	.3397
			Age 30 to 35	-.05057	.23579	.975	-.6337	.5326
		Age 25 to 30	Age 20 to 25	.26410	.24511	.535	-.3397	.8679
			Age 30 to 35	.21353	.20500	.554	-.2812	.7082
		Age 30 to 35	Age 20 to 25	.05057	.23579	.975	-.5326	.6337
			Age 25 to 30	-.21353	.20500	.554	-.7082	.2812

V2	Tukey HSD	Age 20 to 25	Age 25 to 30	-.11282	.15275	.741	-.4789	.2533
			Age 30 to 35	.07816	.14983	.861	-.2810	.4373
		Age 25 to 30	Age 20 to 25	.11282	.15275	.741	-.2533	.4789
			Age 30 to 35	.19098	.12724	.297	-.1140	.4960
		Age 30 to 35	Age 20 to 25	-.07816	.14983	.861	-.4373	.2810
			Age 25 to 30	-.19098	.12724	.297	-.4960	.1140
	Games-Howell	Age 20 to 25	Age 25 to 30	-.11282	.13848	.698	-.4582	.2326
			Age 30 to 35	.07816	.15652	.872	-.3056	.4620
		Age 25 to 30	Age 20 to 25	.11282	.13848	.698	-.2326	.4582
			Age 30 to 35	.19098	.12545	.289	-.1122	.4942
		Age 30 to 35	Age 20 to 25	-.07816	.15652	.872	-.4620	.3056
			Age 25 to 30	-.19098	.12545	.289	-.4942	.1122
V3	Tukey HSD	Age 20 to 25	Age 25 to 30	-.20769	.24523	.675	-.7955	.3801
			Age 30 to 35	-.29655	.24055	.438	-.8731	.2800
		Age 25 to 30	Age 20 to 25	.20769	.24523	.675	-.3801	.7955
			Age 30 to 35	-.08886	.20428	.901	-.5785	.4008
		Age 30 to 35	Age 20 to 25	.29655	.24055	.438	-.2800	.8731
			Age 25 to 30	.08886	.20428	.901	-.4008	.5785
	Games-Howell	Age 20 to 25	Age 25 to 30	-.20769	.24039	.667	-.8006	.3852
			Age 30 to 35	-.29655	.23821	.437	-.8842	.2911
		Age 25 to 30	Age 20 to 25	.20769	.24039	.667	-.3852	.8006
			Age 30 to 35	-.08886	.20531	.902	-.5840	.4063
		Age 30 to 35	Age 20 to 25	.29655	.23821	.437	-.2911	.8842
			Age 25 to 30	.08886	.20531	.902	-.4063	.5840

V4	Tukey HSD	Age 20 to 25	Age 25 to 30	.20000	.22306	.644	-.3346	.7346
			Age 30 to 35	-.04138	.21880	.980	-.5658	.4831
		Age 25 to 30	Age 20 to 25	-.20000	.22306	.644	-.7346	.3346
			Age 30 to 35	-.24138	.18581	.401	-.6867	.2040
	Games-Howell	Age 20 to 25	Age 25 to 30	.20000	.19853	.577	-.2861	.6861
			Age 30 to 35	-.04138	.19952	.977	-.5291	.4463
		Age 25 to 30	Age 20 to 25	-.20000	.19853	.577	-.6861	.2861
			Age 30 to 35	-.24138	.19318	.430	-.7072	.2244
		Age 30 to 35	Age 20 to 25	.04138	.19952	.977	-.4463	.5291
			Age 25 to 30	.24138	.19318	.430	-.2244	.7072
V5	Tukey HSD	Age 20 to 25	Age 25 to 30	-.09231	.26775	.937	-.7341	.5495
			Age 30 to 35	-.05517	.26264	.976	-.6847	.5743
		Age 25 to 30	Age 20 to 25	.09231	.26775	.937	-.5495	.7341
			Age 30 to 35	.03714	.22303	.985	-.4974	.5717
		Age 30 to 35	Age 20 to 25	.05517	.26264	.976	-.5743	.6847
			Age 25 to 30	-.03714	.22303	.985	-.5717	.4974
	Games-Howell	Age 20 to 25	Age 25 to 30	-.09231	.23162	.916	-.6585	.4738
			Age 30 to 35	-.05517	.23332	.970	-.6243	.5140
		Age 25 to 30	Age 20 to 25	.09231	.23162	.916	-.4738	.6585
			Age 30 to 35	.03714	.23400	.986	-.5271	.6014
		Age 30 to 35	Age 20 to 25	.05517	.23332	.970	-.5140	.6243
			Age 25 to 30	-.03714	.23400	.986	-.6014	.5271

V6	Tukey HSD	Age 20 to 25	Age 25 to 30	.48974	.23459	.100	-.0725	1.0520
			Age 30 to 35	.34253	.23011	.303	-.2090	.8941
		Age 25 to 30	Age 20 to 25	-.48974	.23459	.100	-1.0520	.0725
			Age 30 to 35	-.14721	.19541	.733	-.6156	.3212
		Age 30 to 35	Age 20 to 25	-.34253	.23011	.303	-.8941	.2090
			Age 25 to 30	.14721	.19541	.733	-.3212	.6156
	Games-Howell	Age 20 to 25	Age 25 to 30	.48974	.27840	.207	-.2111	1.1906
			Age 30 to 35	.34253	.27588	.443	-.3533	1.0384
		Age 25 to 30	Age 20 to 25	-.48974	.27840	.207	-1.1906	.2111
			Age 30 to 35	-.14721	.17447	.678	-.5680	.2736
		Age 30 to 35	Age 20 to 25	-.34253	.27588	.443	-1.0384	.3533
			Age 25 to 30	.14721	.17447	.678	-.2736	.5680
V7	Tukey HSD	Age 20 to 25	Age 25 to 30	-.46667	.25034	.157	-1.0667	.1334
			Age 30 to 35	-.15632	.24556	.801	-.7449	.4322
		Age 25 to 30	Age 20 to 25	.46667	.25034	.157	-.1334	1.0667
			Age 30 to 35	.31034	.20853	.303	-.1895	.8102
		Age 30 to 35	Age 20 to 25	.15632	.24556	.801	-.4322	.7449
			Age 25 to 30	-.31034	.20853	.303	-.8102	.1895
	Games-Howell	Age 20 to 25	Age 25 to 30	-.46667	.25400	.174	-1.0903	.1569
			Age 30 to 35	-.15632	.23307	.782	-.7337	.4211

		Age 25 to 30	Age 20 to 25	.46667	.25400	.174	-.1569	1.0903
			Age 30 to 35	.31034	.21258	.319	-.2034	.8241
		Age 30 to 35	Age 20 to 25	.15632	.23307	.782	-.4211	.7337
			Age 25 to 30	-.31034	.21258	.319	-.8241	.2034
V8	Tukey HSD	Age 20 to 25	Age 25 to 30	.11026	.21799	.869	-.4123	.6328
			Age 30 to 35	.22299	.21383	.553	-.2895	.7355
		Age 25 to 30	Age 20 to 25	-.11026	.21799	.869	-.6328	.4123
			Age 30 to 35	.11273	.18159	.809	-.3225	.5480
		Age 30 to 35	Age 20 to 25	-.22299	.21383	.553	-.7355	.2895
			Age 25 to 30	-.11273	.18159	.809	-.5480	.3225
	Games-Howell	Age 20 to 25	Age 25 to 30	.11026	.22966	.881	-.4604	.6809
			Age 30 to 35	.22299	.22772	.596	-.3434	.7894
		Age 25 to 30	Age 20 to 25	-.11026	.22966	.881	-.6809	.4604
			Age 30 to 35	.11273	.17593	.798	-.3116	.5370
		Age 30 to 35	Age 20 to 25	-.22299	.22772	.596	-.7894	.3434
			Age 25 to 30	-.11273	.17593	.798	-.5370	.3116
V9	Tukey HSD	Age 20 to 25	Age 25 to 30	-.07179	.25049	.956	-.6722	.5286
			Age 30 to 35	-.25747	.24570	.550	-.8464	.3314
		Age 25 to 30	Age 20 to 25	.07179	.25049	.956	-.5286	.6722
			Age 30 to 35	-.18568	.20865	.649	-.6858	.3144

		Age 30 to 35	Age 20 to 25	.25747	.24570	.550	-.3314	.8464
			Age 25 to 30	.18568	.20865	.649	-.3144	.6858
	Games-Howell	Age 20 to 25	Age 25 to 30	-.07179	.23664	.951	-.6572	.5136
			Age 30 to 35	-.25747	.24739	.557	-.8657	.3507
		Age 25 to 30	Age 20 to 25	.07179	.23664	.951	-.5136	.6572
			Age 30 to 35	-.18568	.20868	.649	-.6889	.3176
		Age 30 to 35	Age 20 to 25	.25747	.24739	.557	-.3507	.8657
			Age 25 to 30	.18568	.20868	.649	-.3176	.6889
V10	Tukey HSD	Age 20 to 25	Age 25 to 30	.04103	.25857	.986	-.5787	.6608
			Age 30 to 35	-.09425	.25363	.927	-.7022	.5137
		Age 25 to 30	Age 20 to 25	-.04103	.25857	.986	-.6608	.5787
			Age 30 to 35	-.13528	.21538	.805	-.6515	.3810
		Age 30 to 35	Age 20 to 25	.09425	.25363	.927	-.5137	.7022
			Age 25 to 30	.13528	.21538	.805	-.3810	.6515
	Games-Howell	Age 20 to 25	Age 25 to 30	.04103	.26998	.987	-.6312	.7132
			Age 30 to 35	-.09425	.27277	.936	-.7718	.5833
		Age 25 to 30	Age 20 to 25	-.04103	.26998	.987	-.7132	.6312
			Age 30 to 35	-.13528	.20776	.793	-.6363	.3657
		Age 30 to 35	Age 20 to 25	.09425	.27277	.936	-.5833	.7718
			Age 25 to 30	.13528	.20776	.793	-.3657	.6363

		(I)	(J)					
V11	Tukey HSD	Age 20 to 25	Age 25 to 30	.08718	.17301	.870	-.3275	.5019
			Age 30 to 35	.14023	.16970	.688	-.2665	.5470
		Age 25 to 30	Age 20 to 25	-.08718	.17301	.870	-.5019	.3275
			Age 30 to 35	.05305	.14411	.928	-.2924	.3985
		Age 30 to 35	Age 20 to 25	-.14023	.16970	.688	-.5470	.2665
			Age 25 to 30	-.05305	.14411	.928	-.3985	.2924
	Games-Howell	Age 20 to 25	Age 25 to 30	.08718	.18669	.887	-.3755	.5498
			Age 30 to 35	.14023	.17837	.715	-.3050	.5855
		Age 25 to 30	Age 20 to 25	-.08718	.18669	.887	-.5498	.3755
			Age 30 to 35	.05305	.14030	.924	-.2857	.3918
		Age 30 to 35	Age 20 to 25	-.14023	.17837	.715	-.5855	.3050
V12	Tukey HSD	Age 20 to 25	Age 25 to 30	-.12564	.26787	.886	-.7677	.5164
			Age 30 to 35	-.14023	.26275	.855	-.7700	.4896
		Age 25 to 30	Age 20 to 25	.12564	.26787	.886	-.5164	.7677
			Age 30 to 35	-.01459	.22313	.998	-.5494	.5202
		Age 30 to 35	Age 20 to 25	.14023	.26275	.855	-.4896	.7700
			Age 25 to 30	.01459	.22313	.998	-.5202	.5494
	Games-Howell	Age 20 to 25	Age 25 to 30	-.12564	.25926	.879	-.7654	.5142
			Age 30 to 35	-.14023	.26097	.854	-.7832	.5027
		Age 25 to 30	Age 20 to 25	.12564	.25926	.879	-.5142	.7654
			Age 30 to 35	-.01459	.22414	.998	-.5551	.5259
		Age 30 to 35	Age 20 to 25	.14023	.26097	.854	-.5027	.7832
			Age 25 to 30	.01459	.22414	.998	-.5259	.5551

V13	Tukey HSD	Age 20 to 25	Age 25 to 30	.17179	.27681	.809	-.4917	.8353
			Age 30 to 35	.30575	.27152	.502	-.3451	.9565
		Age 25 to 30	Age 20 to 25	-.17179	.27681	.809	-.8353	.4917
			Age 30 to 35	.13395	.23058	.831	-.4187	.6866
		Age 30 to 35	Age 20 to 25	-.30575	.27152	.502	-.9565	.3451
			Age 25 to 30	-.13395	.23058	.831	-.6866	.4187
	Games-Howell	Age 20 to 25	Age 25 to 30	.17179	.26282	.792	-.4718	.8154
			Age 30 to 35	.30575	.24825	.444	-.3043	.9158
		Age 25 to 30	Age 20 to 25	-.17179	.26282	.792	-.8154	.4718
			Age 30 to 35	.13395	.23885	.841	-.4426	.7105
		Age 30 to 35	Age 20 to 25	-.30575	.24825	.444	-.9158	.3043
			Age 25 to 30	-.13395	.23885	.841	-.7105	.4426
V14	Tukey HSD	Age 20 to 25	Age 25 to 30	-.25128	.28305	.650	-.9297	.4272
			Age 30 to 35	-.31494	.27764	.497	-.9804	.3505
		Age 25 to 30	Age 20 to 25	.25128	.28305	.650	-.4272	.9297
			Age 30 to 35	-.06366	.23577	.961	-.6288	.5015
		Age 30 to 35	Age 20 to 25	.31494	.27764	.497	-.3505	.9804
			Age 25 to 30	.06366	.23577	.961	-.5015	.6288
	Games-Howell	Age 20 to 25	Age 25 to 30	-.25128	.28949	.665	-.9681	.4655
			Age 30 to 35	-.31494	.28626	.522	-1.0245	.3946
		Age 25 to 30	Age 20 to 25	.25128	.28949	.665	-.4655	.9681
			Age 30 to 35	-.06366	.23239	.960	-.6241	.4968
		Age 30 to 35	Age 20 to 25	.31494	.28626	.522	-.3946	1.0245
			Age 25 to 30	.06366	.23239	.960	-.4968	.6241

Conclusion:

After analysing the responses, it can be concluded that work from home is not a preferred condition for the IT professionals of Kolkata as majority (57.1%) of the respondents reported that they feel more stressed in work from home situation than work from office. More to that from the responses it is also seen that the productivity in office set up is more than work from home situation (31.4%) and on the other hand they (55.7%) felt more workload in WFH situation. The major stressors included during work from home situation are work – loneliness (42.9%),long and irregular working hours (57.1%),job security and fear of losing job (44.3%),communication gap (45.7%)etc.

Thus, determinants of stress during work from home condition are numerous and varied. All these factors together made balancing the work-life a challenge for them in the WHF situation. As a result, a significant demand for hybrid model (61.4%) i.e., a balance between work from home and work from office is observed. However, the demographic factors taken in the study such as age and marital status play no statistically significant role in the variation of responses. To validate the same, Mann Whitney U test is conducted for checking the impact of marital status on the responses, but for all the variables the test statistic showed no significant impact. Similarly, to see the impact of age, One way ANOVA and POST HOC Test was carried out. There also the p values indicated to insignificance. All IT professionals in Kolkata, irrespective of age and marital status, had stress in various forms and magnitude during covid pandemic situation. Work from home was not a preferred solution for overcoming these stresses. HYBRID MODEL could be a better alternative subject to further analysis on the issue.

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Primary Influencers for E-Payments in India: A Discussion

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Abstract

India, the fifth largest economy, leads the globe today in real time digital payments but a sizeable portion of the population is not very confident with digital payments. The main causes attributed to this phenomenon can be summed up as the lack of trust among masses using digital payments, fear of security concerning digital payments, ease of use of the platform while making digital payments, perceived usefulness and benefits from digital payments, perceived risk from digital platforms, technological handicap of the user etc. The present study tries to assess the said phenomenon through an extensive survey of the available literature on this issue and thereby draw conclusions. The study shows that the main determinants for choosing an interface for digital payments are trust, security, ease of use, perceived usefulness, perceived risk, and technological barrier. Service providers should consider the impact of these factors on digital payment systems and take steps to educate users.

Keywords: Digital payment, fraud, security, Smartphone, technology, trust. '

Introduction

India is the most populated country on the globe today with 1.428 billion people (UNFPA, State of World population report, 2023). The Indian Economy is the fifth largest global economy (The Times of India, Jan 31, 2023) with a GDP of 3.5 trillion USD. The enormous size and technological advances have prompted a surge in digital payments in recent years, especially, after demonetization and lockdown due to Covid. Recent reports show that the total value of digital transactions stood at 24.99 trillion USD till December, 2022 in the FY 2022-23 (Press Information Bureau, GOI; Feb 8, 2023). The total number of digital transactions stood at 91.92 billion till December, 2022 in the FY 2022-23 (Press Information Bureau, GOI; Feb 8, 2023).

India, which was primarily a cash transaction based economy till 2016, leads the globe today in real time digital payments with 40 percent digital transaction among all transactions (The Economic Times, Mar 9, 2023). India has various settlement systems for payments and settlements like Electronic Clearing Services (ECS Credit), Electronic Clearing Services (ECS Debit), credit cards, debit cards, the National Electronic Fund Transfer (NEFT) system, Immediate Payment Service, Unified Payments Interface (UPI), Real-Time Gross Settlement (RTGS) system, etc. With the introduction of multiple payment systems, India has seen substantial growth in payments. Debit cards issued by various banks increased from 22.78 crores to 82.86 crores over a span of ten financial

years from 2010-11 to 2019-20, of which nearly 30 crores were issued to owners of Basic Savings Bank Deposit (BSBD) accounts in the form of RuPay debit cards. Credit cards were also issued more frequently during that time, going up from 1.80 billion to 5.77 billion (https://rbidocs.rbi.org.in). An increase in cards has enabled growth in card payments made through physical Point of Sale (PoS) terminals as well as online, leading to an increase in digital transactions. The volume and value of digital transactions in recent years are presented in Table 1 below.

Table 1: Payment System Indicators - Annual Turnover (April-March)						
Item	Volume (lakh)			Value (? lakh crore)		
	2019-20	2020-21	2021-22	2019-20	2020-21	2021-22
1. Large Value Credit Transfers – RTGS	1,507	1,592	2,078	1,311.56	1,056.00	1,286.58
2. Credit Transfers	2,06,297	3,17,868	5,77,632	285.57	335.04	427.23
3. Debit Transfers and Direct Debits	6,027	10,457	12,222	6.06	8.66	10.38
4. Card Payments	72,384	57,787	61,786	14.35	12.92	17.02
5. Prepaid Payment Instruments	53,811	49,743	65,812	2.16	1.98	2.94
6. Paper-based Instruments	10,414	6,704	6,999	78.25	56.27	66.5
Total - Retail Payments (2+3+4+5+6)	3,48,933	4,42,557	7,24,451	386.38	414.86	524.07
Total Payments (1+2+3+4+5+6)	3,50,440	4,44,149	7,26,530	1,697.94	1,470.86	1,810.65
Total Digital Payments (1+2+3+4+5)	3,40,026	4,37,445	7,19,531	1,619.69	1,414.59	1,744.14

Source- https://m.rbi.org.in

Taking into account the size of population, it is observed that a small part of the total population is actively using digital payments in their daily lives. The causes may vary from region to region or from person to person but primary survey shows that a sizeable portion of the population is not very confident with digital payments (Guchhait & De, 2023). The main causes attributed to this phenomenon can be summed up as trust of the masses using digital payments, fear of security concerning digital payments, ease of use of the platform while making digital payments, perceived usefulness and benefits from digital payments, perceived risk from digital platforms, technological handicap of the user etc. The present study tries to analyze the causes of this phenomenon in India through a review of the available literature on this issue.

Impact of trust on the use of digital payment:

Perceived Trust in electronic payment (e-payment) system is the user's confidence in the system's reliability in protecting their personal data and money from misuse and theft (Tanoto, 2021 and Barkhordari, 2016). According to Lu et. al. (2011), one's intention to use mobile payment system (m-payment) is affected both directly and indirectly by his initial faith in the services leading to the adoption of e-payment technology. Teohet. al. (2013) observed that the intention to transact online is just marginally correlated with trust. Trust has a positive effect on attitudes and willingness to adopt e-payment systems, electronic banking (e-banking) systems and has a huge impact on customer satisfaction (Elbasir, 2020; Ghrbeia, 2020; and Vejacka&Stofa, 2017). However,Nellohet. al. (2019)

felt that trust factors such as information quality and privacy have little influence on customer's intention. Primadineska&Jannah (2021) similarly opined that trust is not a major factor in people's decision to use e-payment systems.

Trust on the system is essential for using mobile wallets and electronic transactions as the users are exposed to greater risks due to uncertainty and loss of control (Shaw, 2014). It is also important in determining future actions and establishing relationships, both interpersonal and commercial (Patil et. al., 2020). During the COVID-19 pandemic, trust on the system substantially impacted the value of technology applications (Purba et. al., 2021).

Acheampong et. al. (2017), felt that e-commerce and e-payment can be improved when consumers' behavioural intentions are positively influenced by trust and familiarity in a complex environment. Digital payment solutions as characteristic of innovation in the retail services industry can be substantially influenced by consumers' trust in digital technologies and their future use(Chaveesuk et. al., 2021 and Siagian et. al., 2022). Participants trusted the banking payment systems due to their faith in the bank's ability to solve their problems systematically (Abrazhevich, 2004). Perceived trust is essential for SMEs as well while using digital payment systems (Najib &Fahma, 2020).Trust is found to be the main influencer for customer decisions to borrow for ultra-micro segments in P2P lending platforms (Kurniasari, 2021) while it does not have similar influence the use of OVO Payment applications (Budyastuti, 2020).

Impact of security on the use of digital payment:

Consumers develop faith on digital payment services if they feel secure and have an enjoyable experience while accessing the services (Kurniasari, 2021; and Najdawi et. al., 2021). Consumers' perceived security significantly impacts the use of electronic payment systems (Barkhordari, 2016) and it positively affects customer attitudes toward electronic banking (Vejacka&Stofa, 2017). Concerns for security significantly impacts a person's confidence while using digital payment systems and using QR codes for the same (Primadineska&Jannah, 2021; and Musyaffi et. al., 2021). Elbasir (2020) felt that confidence regarding security of the channel significantly favours attitudes and the adoption of the e-payment system. The employees' intention to use the JoMoPay system is also driven by the assurance of security of financial transactions (Al-Okaily et. al., 2020).

Perceived security positively impacts consumer's intention to use digital payment system as it significantly affects their trust in digital transactions (Siagian et. al., 2022 and Alkhowaiter, 2020). Sahiet. al. (2022) also opined that individuals residing even in smart cities are hesitant to use the e-payment system for safety and confidentiality concerns.

However, Teohet. al. (2013) observed that with the rise in awareness of the security measures taken up by banks and e-payment service providers, security does not remain a major concern among consumers. They receive regular warnings from banks and companies that offer online transactions and receive instant updates on fraudulent incidents. These actions have encouraged many customers to use digital payment methods.

Impact of ease of use on digital payment:

Ease of use refers to how convenient it is for the consumer to use an e-payment system (Tanoto,

2021). If the consumers perceive the digital payment system as user-friendly, convenient and time-saving, they are more likely to adopt it (Vinitha &Vasantha, 2017). When consumers believe that the content and structure of e-payment channels are simple to understand, have clear instructions and minimal steps are involved during use, they find it easy to use. Some service providers have also offered tutorials and pieces of advice to their customers instructing them on how to use the e-payment channels. This allows respondents to believe that they are in control of the transaction process (Teoh et. al., 2013).Ease of use also increases the perceived usefulness of digital payment platforms and allows users to quickly understand or use digital payment applications (Najdawi et. al., 2021).

Consumers are more satisfied with their experience of digital payments when they believe it to be effortless (Santosa et. al., 2021). The ease of use also has a direct correlation on the user's readiness to go cashless (Balakrishnan & Shuib, 2021). Siagianet. al. (2022) felt that digital payment platforms are more in demand when they are easy to use. The popularity of mobile payments can similarly be attributed to their convenience and simplicity (Sonal, 2021). However, Shaw (2014) argued that ease of use negatively affects the intention to use a mobile wallet. Aslamet. al. (2017) similarly opined that consumers no longer consider the ease of using the mobile payment system to be a major factor in their decision-making process while choosing the platform. Researchers like Ghrbeia (2020) said that the more one experiences using the e-payment system, the better are the chances of acceptance of the same.

Impact of perceived usefulness or benefit on the use of digital payment:

Perceived usefulness is the consumer's perception of the effectiveness and convenience of e-payment systems (Tanoto, 2021). The utility derived from the use of mobile payment system increases consumers' willingness to utilise it and also enhances the actual use of the system (Patil et. al., 2020; Najdawi et. al., 2021; and Siagian et. al., 2022). Customers also feel more comfortable and satisfied with digital payments if they have access to adequate facilities provided by the payment platform.By providing various added facilities, internet-based payment systems saves time and brings convenience to its users.With e-payment systems, people have more flexibility to pay their bills, including taxes, licenses, fees, and fines as per their choice of place and time (Teoh et. al., 2013; and Budyastuti, 2020). Abrazhevich (2004) felt that electronic payment is more convenient than cash payment as exact amount of money can be remitted and problems of giving back change can be avoided. Santosaet. al.(2021); and Kurniasari, (2021)further added that digital payment providers should offer good prices to ensure that their customers are satisfied with their transaction experience.Discounts and tangible incentives offered by e-payment channels enhance motivation of usage as a strong correlation between use of the system and benefits provided by such system is observed (Ghrbeia, 2020; and Purba et. al., 2021).

According to Al-Okailyet. al.(2020), employees are highly concerned with the financial value realized from digital payment system when making their decision to accept or reject such systems. Usefulness of the e-payments system also depends on how easy access to infrastructure and technical support provided by digital payments providers to its users (Venkatesh et al. 2012; and Barkhordari, 2020).An effective grievance redressal system provided by digital payment providers significantly and favourably impact user's continued intention to use the payment system (Patil et. al., 2020). In the

context of SMEs, perceived usefulness is a key variable impacting attitudes and intentions to use the digital payment system as well (Najib &Fahma, 2020). However, Tanoto(2021) opined that the perceived usefulness of e-payment is not associated with actual use. The probability of customers using mobile payment services is decreased by their perceptions of cost and danger (Lu et. al., 2011).

Impact of self-efficacy and social influence on the use of digital payment

People with high personal optimism on technology are more likely to trust e-payment systems.User's distrust of technology and scepticism about its ability to work properly is a major disincentive for adoption and use of such technology and the same principle is applicable to e-payment technology as well (Acheampong et. al., 2017). The intention to adopt digital payment systems is significantly influenced by the attitude of users towards the use of e-payment systems (Vejacka&Stofa, 2017; Patil et. al., 2020; and Chaveesuk et. al., 2021). Most of the users, because of their favourable experiences while using e-payment, are continuing to use it. E-payment is easy to use, allowing respondents to feel that they have the skills and capability to complete financial transactions (Teoh et. al., 2013). Purbaet. al. (2021) observed that self-efficacy has a major impact on the value of technology and during COVID19 pandemic, users of digital payment system were mainly influenced by self-efficacy. Customers are more likely to use a digital payment platform for their daily life only if they feel confident about it (Kurniasari, 2021).

Social influence for digital payments refers to how strongly a consumer believes that people around them perceive that they should use a particular technology (Patil et. al., 2020). Positive feedback from peers, friends, family and others who have used the e-payment services influences the respondents' perspective about e-payment systems (Teoh et. al., 2013; Alkhowaiter, 2020; and Sahi et al., 2022).Hossain et. al. (2020) observed that even social media has a positive influence on creating trust among consumers when making payments through electronic gadgets.Having tech-savvy family members can act as stimulants while incorporating digital money into the company or even considering digital commerce (Pal et. al., 2018).Al-Okailyet. al.(2020) said that public sector employees' willingness to use e-payment system is highly influenced by the opinions of influential people in their community.If more influential people deem it to be beneficial, it is more likely that employees will use it.Baby boomer and X generation are digital immigrants, so they are influenced by others to learn new technology and assess their experience with digital payments (Santosaet. al., 2021).

However, Al-Okailyet. al. (2020) felt that self-knowledge and access to electronic resources among employees have no impact on their acceptance of the e-payment systems. Chaveesuket. al. (2021) also observed that social influence, such as friends, relatives, and colleagues do not affect a consumer's mind-set when it comes to new products, especially digital and technological services like e-payment.

Impact of performance expectancy and perceived risk on the use of digital payment

Customer's decision to adopt a digital payment service depends on the platform's ability to meet their needs. Customers who have an enjoyable experience with modern and interactive features on a new digital payment platform are more likely to continue using it (Kurniasari, 2021). Improvement of

their performance and productivity also brings pleasant experience for the customers (Santosaet. al., 2021).The inclination to use e-payment systems is significantly increased by customer's perceptions of relative advantage, compatibility and image (Lu et. al., 2011). User-friendly interface, organised transaction process and speed are primary expectations of modern users (Teoh et. al., 2013; and Najdawi et. al., 2021). Musyaffiet. al.(2021) even suggested that when performance of the payment systems is not satisfactory, it must be immediately addressed to gain trust and increase the intention to use.

Risk can be a barrier to adoption of e-payment systems, as individuals may feel hesitant due to their concern. Tanoto (2021) stated risk as the individual's uncertainty towards e-payment systems due to their concern about fraud, theft, hacking, and misuse of personal information. It is the user's concern over data privacy and security; and leads to a low level of trust which negatively impacts the adoption of e-payment systems (Lu et. al., 2011; and Chaveesuk et. al., 2021).Primadineska & Jannah (2021) stated that technical protection must be designed to minimize risks and prevent other parties from gaining access to the user's information. This would result in increased security and trust in electronic payment systems. Al-Okailyet. al. (2020) also observed that employees are more likely to use e-payment system when they feel safe with their personal information.

However, Chaveesuket. al. (2021) opined that the behavioural intention to adopt digital payment systems is barely influenced by performance expectancy.Budyastuti (2020) showed that risk does not have a positive correlation on the intensity of use of digital payment systems as the respondents do not understand the risks. They trust the payment applications in terms of security and guarantees provided by the service providers.

Conclusion

A review of the existing literature dealing with issues related to digital payments in India show that trust of the masses using digital payments, fear of security concerning digital payments, ease of use of the platform while making digital payments, perceived usefulness and benefits from digital payments, perceived risk from digital platforms, and technological handicap of the user are the main determinants for choosing the interface. Trust perceived by consumers in e-payment systems builds the user's confidence in the system's reliability in protecting the data and money from fraud. Security gives consumers faith in using digital payment services. With more security, a person's confidence rises to use digital payment systems. Concerns about fraud, theft, hacking, and misuse of personal information usually have a negative impact on selection of a channel.Many studies show that trust and security have a positive impact on attitudes and willingness to adopt e-payment and e-banking systems, and enhances customer satisfaction. Ease of use of digital payment systems makes consumers think that they are in control of the transaction process. The user-friendly, convenient, and time-saving interface of the e-payment channels significantly impacts consumers' readiness to go cashless.Good prices and discounts also attract customers and enhance satisfaction. The usefulness of e-payment systems is determined by the user's perception of the effectiveness and convenience of the system.The effectiveness of the grievance redressal system also affects user's intention to use digital payment systems. It can be concluded from the study that the service providers must take into account the above findings and make conscious effort to educate the users.

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Facets of Women Leadership in Shakespeare's Plays: Drawing Parallel and Disconnect in Leadership styles of Lady Macbeth and Portia.

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Abstract

The concept of the leader and the lead is as old as human civilization. Throughout history, the definition of leadership has witnessed paradigm shift in alignment to religious, political, economic and gender power politics. Influx of women in power positions has engaged the minds of the intelligentsia from time to time to question and revisit discourse in leadership. This paper is a literature review-based research, and will deep dive into Shakespeare's portrayal of powerful women protagonist and their style of leadership with focus on Lady Macbeth from the play Macbeth and Portia from Merchant of Venice. The study will further attempt to explore gender role expectation and gender role disruption to draw parallel and disconnect in their leadership dynamics.

Key Words: *leadership, women leadership, gender role expectations, gender role disruption*

Introduction:

The discourse on leadership began from the time men started living in groups. The powerful and dominant among the men took on roles as leaders to protect the weak and vulnerable from external threats like predators and other groups. As the wheel of civilization gained momentum and societies started developing from simple to more complex structures, the concept of leaders underwent transformation. Literature, as a mirror of society, has been a powerful medium in portraying the dynamics of leadership discourses. The works of the brilliant playwright Shakespeare is no exception. He has mesmerised his readers/ audience with the intriguing questions of female leadership by creating strong women protagonist who dared to challenge the status quo of the times, for better or worse. His female characters are still being revisited and reinterpreted to give new contextual meanings of female leadership in the business world and societal framework at large.

Aims of the Study:

The aim of the study is to explore nuances of female leadership styles of Shakespeare's female protagonists with reference to the Machiavellian Lady Macbeth and the Daniel like Portia. The study will attempt to analyse the journey of these two female protagonists in their struggle to accommodate their gender role expectations and their anxieties related to breaking the barrier to make a place for themselves in the dominant patriarchy. A close parallel and disconnect in their leadership patterns is what makes them subjects for study through the ages.

Methodology:

The study revolves around analysis of the texts of Macbeth and Merchant of Venice. The secondary research is based on literature reviews of aligned texts or articles exploring women leadership styles in Shakespeare's writings, its reinterpretation in the current organizational topography and societal framework at large.

The Study:

Leaders, through ages, have been the harbinger of new thoughts and drivers of change. Leadership has been characterized as "activity aimed at bringing about change in an organization or social system to improve people's lives" (Astin& Leland, 1991, p. 7). However, history has always built on the image of leaders as macho and dominant males. Powerful women in history had to 'strip off' their femininity and emulate the male characteristics of leadership to be in the centre stage or they were labelled as the witches, the root cause of evil and downfall (of men).

We have witnessed significant transformations in gender discourses owing to the shift in socio economic and political landscape - transition from warring society to agrarian world, then embarking on the industrial revolution and finally modern business landscape. The advent of feminist movements across the globe has brought about a paradigm shift in the perception of gender, equality and equity towards building an inclusive world. The modern definitions of leadership harps on the unconventional, softer and feminine aspects - leading with empathy, caring leader, servant leadership, leading from the side and leading from the back in contrast to traditional concept of leading from the front.

Lady Macbeth is a leader with overreaching ambition but lack of vision and ethics. She presents the darker side of Leadership - "Power tends to corrupt and absolute power corrupts absolutely"– Lord Acton

"Fair is foul and foul is fair" -the chanting of the three witches at the onset of the play Macbeth sets the theme of a world of inverted values. Lady Macbeth is portrayed as female version of Machiavelli for whom the "end justifies the means". She is not hesitant to adopt unscrupulous means to make her husband Macbeth the king by plotting the murder of the present king Duncan. She calls the dark powers to give her strength to strip herself of every ounce of femininity:

"Come you spirits, That tend on mortal thoughts, unsex me here**."**
Lady Macbeth wants to become a "man" in order to manipulate her husband to carry out the heinous acts she has plotted. She is the motivator and leads from the front, plotting the murder of Duncan. But after the murder of Duncan, she recedes into the background and it is her husband Macbeth who now leads the action. Shakespeare brilliantly explores the gender anxiety of Lady Macbeth and the consequent conflict and moral turmoil stemming from this anxiety. Her desire to adopt and emulate masculine attributes to be heard, brings out the societal perceptions about gender role expectations which is prevalent even in the modern era. Unfortunately her misdirected ambition and her lack of morality brings about her downfall along with her husband. Her hamartia (tragic flaw) lies in her inability as leader to be ethical. Society is built on trust and breach of trust will lead to moral chaos

and break the very fabric of societal foundation. Her vision as a leader is myopic, it does not go beyond achieving power, her "long term view is non-existent" The predicament of Lady Macbeth is tragic - her guilt makes her a sleep walker and she ultimately commits suicide. She is a tragic heroine in the true sense as the reader/ audiences can connect with her, feel sympathy for her predicament but remains in awe of her predicament.

Portia: "Leadership with a purpose beyond profit" Leading with empathy.

In The Merchant of Venice, the language of money is the leitmotif and all pervasive in the play. All the characters are vehemently in pursuit of money and wealth. There seems to be nothing beyond the equation of profit and loss. In the opening scene, Bassanio describes Portia as "a lady richly left, and she is fair", implying Portia's beauty is secondary to her riches. The shrewd money lender Shylock's anguished cries of "My daughter! O my ducats! O my daughter!" on the elopement of his daughter Jessica with Lorenzo, brings out his mind set of equating money and relations. Antonio's insatiable hunger for more wealth makes him the victim of Shylock's bond of "pound of flesh" .

Portia, the female protagonist, in the initial Acts of the play, seems to replicate and lip service the mercantile mentality of the patriarchy that surrounds her. She declares to Bassanio after he won in the casket stratagem that she wishes to be:

"trebled twenty times myself,

A thousand times more fair, ten thousand times

More rich, that only to stand high in your account

I might in virtues, beauties, livings, friends,

Exceed account "

However, as the play progresses, we see Portia in a new light. She controls the final scene of The Merchant of Venice by leading the way to the downfall of Shylock. Her excellent play of words and reading in between lines of the contract saves Antonio his "pound of flesh". She voluntarily takes on the male disguise of a young lawyer to bring about the denouement of the play, reiterating the idea that the woman needs to take on (figuratively- like Lady Macbeth or literary like Portia) the male attributes to be considered as a leader.

In the courtroom, Portia with her purposely leadership is successful to transform the money minded characters into justice seeking people who plea for mercy and think beyond profit.

Even the shrewd Shylock is hell-bent to have justice delivered to him- he wants the "pound of flesh" When offered twice the sum in court, the Shylock claims that "If every ducat in six thousand ducats were in six parts, and every part a ducat, I would not draw them; I would have my bond".

Portia (in the guise of the Lawyer) wins the case with her reason and logic to enable her to live happily ever after with Bassanio and free Antonio from the clutches of Shylock. The patriarchy and its traditional expectations of gender roles are restored in the end for everyone to live happily ever after. Similar to the ending of the play Macbeth, where Macduff the rightful heir defeats and kills Macbeth to restore the patriarchy which was subverted by the 'evil' Lady Macbeth.

Conclusion:

Both Lady Macbeth and Portia emerge as strong female leaders who successfully transcend the gender role expectations with their respective leadership styles. Lady Macbeth's lack of ethics brings about her downfall whereas Portia leads with a purpose beyond extrinsic factors of motivation. She leads with empathy and compassion. However, both have to return to the patriarchal set up to restore "normalcy" in their respective worlds. Lady Macbeth's return is disturbing and violent and leads to ending of her life whereas Portia's return to the patriarchy structure is accommodative and peaceful in nature. Both can make their voices and opinions heard only under the guise of male persona - figurative in case of Lady Macbeth and literal in case of Portia. The realisation and "catharsis" is not an encouraging one - it is a man's world where women are struggling to create niche of their own by breaking stereotypes and biases.

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<u>**Format**</u>:

Cover Page: should provide the title of the paper, name(s), designations and contact details of the author(s), along with a short biography of the author(s) within 100 words.

Main Body: Articles/Papers (3000-6000 words) with double spacing in Times New Roman, 12-point font size justified text. The article must contain an abstract about 250 words along with key words clearly mentioning the objectives, procedure and findings at the beginning.

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➢   Cavory, G., Dupas, R and Goncalves, G. (2005). "A Genetic Approach to Solving the Problem of Cyclic Job Shop Scheduling with Linear Constraints", *European Journal of Operational Research*, Vol. 161, No. 1, pp. 73-85.

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