

Editorial

It is indeed a pleasure to welcome you all to Vol. XIV Issue II of “**Unnayan**”- **International Bulletin of Management and Economics**. Our team has put in efforts to publish the best research papers in the context of management and economics regardless of theme. We have published scholarly research that describes and explains the current market scenario in management and economic perspective. The issue encompasses both theoretical and empirical scholarly papers. Varied topics range from Financial Markets, Taxation and Business, Modernization of Agriculture, Management Control system and productivity , Financial Inclusion, Economic Growth pattern, Covid-19 effects, Models of learning, Entrepreneurship, Human Resource Management and a Case study on Banking.

The first research paper titled “**UNDERSTANDING DYNAMIC RELATIONSHIP BETWEEN OIL, GOLD & STOCK MARKET ADNITS CONSEQUENCES ON FINANCIAL INVESTMENT**” by Shiva Johri, Meeta Sharma Moghe attempts to study global hike in the prices of gold and oil. This study is essential for an investor who desires to invest in real assets and financial assets. This study applies Descriptive statistics, correlation, trend analysis and, inferential statistics and it is concluded that data analysis results show that oil, gold and, stock market variances have a significant impact on the financial investment of an investor. This study is distinctive because it focuses on current issues and uses the present research data to help investors.

The second research paper titled “**GOODS AND SERVICES TAX AND EASE OF DOING BUSINESS- A STUDY OF BUSINESS OWNERS IN MADHYA PRADESH**” by Hemant Ramchandani and Vivek.S.Kushwaha attempts to look into implementation of GST and its effect on business in Madhya Pradesh. They have checked the view point of business owners in the state of Madhya Pradesh regarding the ease of doing business after the implementation of GST. Using the primary data of 517 business owners from the state of Madhya Pradesh, found that the implementation of GST has increased business performance, revenue generation and profitability of businesses in the state of Madhya Pradesh but at the same time it has caused certain difficulties for the ease of doing business.

The third research paper titled “ **NATURE OF CROP DIVERSIFICATION DUE TO MODERNIZATION OF AGRICULTURE WITH SPECIAL**

REFERENCE TO INDORE DISTRICT” by Jyoti Jaiswal and Vasim Khan studies pattern of crop diversification in five blocks of Indore district (Depalpur, Hatod, Mhow, Sanwer and Indore) the basis of primary data among sample size of 300 farmers. The Simpson index has been mainly used for the study, the value of the index is assumed to be between 0 and 1. If the value of the index is 0 i.e. specialization in crop diversification, and if the value is 1, i.e. complete specialization is found in crop diversification, And the classification of the index found between 0 to 1 was classified into low, middle and high grade. The maximum number of farmers in the middle category has been found under Indore district. On the other hand the crop diversity of marginal and small farmers is better than large farmers. In blocks wise study, crop diversity of farmers of Depalpur blocks is high.

The fourth research paper titled **“AN ANALYSIS OF FINANCIAL INCLUSION INDICATORS AND ECONOMIC GROWTH OF JAMMU AND KASHMIR”** by Imtiyaz Hussain Ganaie , Anant Gwal, Kanhaiya Ahuja studies about Financial inclusions. Reserve bank of India has taken various efforts to achieve their goals through cooperative banks, nationalization of banks, Self-Help Groups, business correspondents etc. Jammu and Kashmir figures amongst the states where financial inclusion is below average. It has a CRISIL Inclusix score of 36.9 compared to the national score of 42.8. The purpose of this paper is to know the current status of financial inclusion and evaluate growth of bank branches, GSDP and Credit deposit ratio in the state. The study also tries to examine the significance of financial inclusion indicators on growth of GSDP of Jammu and Kashmir economy.

The fifth paper titled **“ MANAGEMENT CONTROL SYSTEM AND PRODUCTIVITY”** by Shailendra Jain and C.K.Goyal determines the impact of management control system on productivity of firms. They found that all four antecedents of management control system (financial control, administrative control, computer control and rewards & compensation) influence productivity in all three firms namely Madhya Pradesh Paschim Kshetra Vidyut Vitaran Company Limited (MPPKVVCL) (Power Sector), Bharat Sanchar Nigam Limited (Telecommunications) and Coal India Limited (Coal Industry).

The sixth paper titled **“INVESTIGATING EFFECT OF FII ON INDIAN STOCK MARKET- A STUDY IN INDIAN DIASPORA”** by Omkar S.Chitnis, Priyanka Kanzode and Amit Kanchanbaras focuses on the percentage of foreign

institutional investors in the Indian market from various countries, as well as their most preferred shares to invest in the Indian market, as well as the behaviour of those stocks and their volatility on indices, and how the Indian stock market behaves and how it relates to the nation's growth.

The seventh paper titled **“PACE AND PATTERN AND ECONOMIC GROWTH: A STATE WISE ANALYSIS OF INDIAN ECONOMY”** by Showkat Ahmad Wani studies indices of structural change and performs time series data analysis for Indian states, which were categorized under three sub groups ,Coastal states, Landlocked states and Himalayan States. The paper provides a comprehensive assessment of structural change among Indian states. The analysis relies on a newly constructed dataset comprising Indian states covering the period from 2000 to 2017. Percentage share and compound annual growth of states and sector wise are employed to evaluate the pace and pattern of structural change among Indian states. The study aims at discovering whether structural changes have contributed to economic growth of these states or not. This is achieved by growth rate of states, sector wise growth of states.

The eight paper titled **“IMPACT OF COVID-19 OUTBREAK PANDEMIC ON STOCK MARKET PERFORMANCE: EVIDENCE FROM INDIAN STOCK MARKET”** by Svetlana Tatuskar, Maithilli Dhuri, Vidit Shah attempts to explore the impact of the COVID-19 pandemic on the Indian stock market liquidity and returns. Underpinning the COVID-19 situation, this paper empirically explores the impact of the lockdown announcement on the Indian stock market. A panel data regression is developed to examine the effect of the COVID-19 pandemic lockdown announcement on daily market returns. Further, the study analysed the effect of COVID- the 19 outbreaks on daily growth in cases tested positive on Indian stock market return as well as the effect of the daily reported death cases due to COVID-19 on Indian stock market return., three regression models are developed.

The ninth paper titled **“READINESS OF COLLEGE STUDENTS TOWARDS ENTREPRENEURSHIP – A STUDY OF KUPWARA DISTRICT OF JAMMU AND KASHMIR”** by Meharaj Ud Din Mir, Sumeer Ahmad Ganie and Ishfaq Ahmad Mir, examines role of theory of planned behaviour and its variables like Attitude towards the behaviour, Subjective Norms, perceived control behaviour, college environment and support system, self-efficacy, entrepreneurial Readiness and entrepreneurial Motivation. Data were collected from college

students of 400 students using SPSS Software for analyzing the data. Moreover, above variables of theory of planned behaviour has significant impact on entrepreneurial intention of college students towards business intentions, The Research Paper ends with discussion and results and conclusion with overview of research limitations.

The tenth paper titled **“ROLE OF FINANCIAL LITERACY IN FINANCIAL WELL-BEING AMONG EMPLOYEES OF NEW –AGE COMPANIES”** by Meghna Jain identifies financial literacy level among selected employees and to understand the impact of financial literacy on financial well-being of employees. This study is based on primary data which is collected through structured questionnaire. Sample of 100 employees have been considered in this study. The findings indicate that there is a significant impact of financial knowledge on financial well-being among selected employees of new age companies.

The eleventh paper titled **“EFFECTIVENESS OF MEMORY MODEL FOR TEACHING ENGLISH IN TERMS OF ACHEIVEMENT IN ENGLISH OF CLASS IX STUDENTS”** by Jasmeet Kaur Tandon and Sarita Sharma is about Memory model of teaching. This study looks into students’ perspectives and point of view of the mnemonic technique in teaching and learning English vocabulary. The selected respondents are students who are currently learning English subject in a school. Objective of the study was to compare the mean achievement score of the group taught through Memory model of teaching and the group taught through traditional method of teaching .Sample was collected from two different English Medium IX class students of Indore city One group of students were taught through the Memory Model of teaching and the other group of students were taught through the traditional method of teaching An achievement test of English was prepared by the researcher to collect the data. The data were analyzed by the one way ANCOVA and before proceeding for the parametric test assumption of the parametric test were tested. Findings of the study revealed that the memory Model of teaching was found effective in enhancing the achievement of IX class students of Indore city.

The twelfth paper titled **“STUDY ON EXPECTATIONS OF GEN Z IN FUTURE WORKPLACE”** by Dhuru Prajakta attempts to highlight the characteristics and lifestyle of today’s 21–25-year-old young people in Mumbai, who are members of either the Generation Z or the late Generation Y. The study looks at the industry preferences, their opinions and perceptions about their

professional career. The study also highlights their social media habits and its significant effect on careers.

The Thirteenth paper titled titled **“LISTENING TO THE VOICES OF LAND: TRIBAL ENTREPRENEURS IN CONTEMPORARY INDIA”** by Omkar Nath Mishra aims to develop a deeper understanding of the experiences of indigenous entrepreneurs in India. It tries to capture the experiences of indigenous entrepreneurs from two sides. A qualitative approach was adopted for the study. Semi structured interviews and Focus Group Discussions were used to collect the data. The findings of the study revealed that indigenous entrepreneurship in India is primarily a result of push theory and necessity oriented. Survival, not success is the focus of indigenous entrepreneurs.

The Fourteenth paper titled **“AN EMPIRICAL STUDY ON HUMAN ADAPTABILITY AND PRODUCTIVITY LEVEL WHILE WORKING FROM HOME”** by V.Jothi Francina, Arun Kumar R, Arafath Kahn K & Dillesu Reddy focuses on current trends about working from home and the employee requirements, benefits, problems, and solutions to increase productivity. The study depicts the future aspects and willingness of the employees to continue work from home. Work from home is the business revolution we all need. There are downsides to working from home and numerous challenges to overcome, as well. There are work tactics and tools every business can use to get out of the issues and enjoy the full benefits of working from home has to offer.

The Fifteenth paper titled **“IS IT WORK LIFE BALANCE: A CONCEPTUAL REVIEW”** by Calvin Rose attempted to find out technology and social medias influence on employees' ability to maintain a work-life balance. Various aspects of the work-life balance are discussed, including its causes, effects, and strategies. The notion is presented in a futuristic light.

The sixteenth paper titled **“SOUND FINANCIALS IS A KEY TO GROWTH IN BANKING: A CASE STUDY OF HDFC BANK”** by Punjika Rathi and Meenu Baliyan elaborates example of HDFC Bank for sound financial performance which leads to its victory in present scenario. HDFC bank has emerged as a market leader. This can be taken as an example to mitigate the problems of public sector banks.
