



HUMAN RESOURCE MANAGEMENT CHALLENGES OF POST COVID-19

Dr. Mohammed Khalil Ahmed*
Mehjabeen Javed Shaikh**

ABSTRACT

As the Coronavirus takes over the world, can HR leaders help businesses manage the crisis? Will the improvised methods of managing business paves the way for better integration of human and digital workforce? These are unprecedented times, trying times and uncharted territory for all of us. COVID-19 has taken the world by storm and brought forth a new norm as to how organizations manage the business. Organizations worldwide are tackling immediate issues of keeping employees safe, ensuring optimal utilization of staff, and maintaining the continuity of business operations. Irrespective of the case, companies worldwide are going out of their ways and doing their best to ensure seamless deliveries and consistently improve productivity even during these extraordinary circumstances. Let us examine the immediate impact and the long-term effects of how the pandemic will forever change the way companies manage their business and the crucial role of HR to help mitigate the issues in its aftermath. Before even COVID showed up, India's economy had already started to show signs of weakening and growth appeared uncertain. With the advent of COVID, this has become a reality with leading rating agencies pegging India's growth rate very low for the year 2020. This coupled with slowing down of investments would invariably have a long-term effect on the industry leading to the consolidation of businesses, lower earnings which may well drive layoffs and recruitment freeze. An important significance here is that we currently foresee demand-supply disruptions.

Keywords : Coronavirus, COVID-19, HR, Challenges

Introduction

The ongoing Coronavirus or COVID-19 pandemic swept the world in a matter of weeks, drastically changing the lives of millions. The United States declared a national State of Emergency on March 13th and citizens have been asked to shelter in place, restricting their outings to only the essentials.

In these difficult times, many businesses are struggling to keep their doors open and all must find ways to keep their employees safe, comfortable and productive. The days ahead will present some of the most important HR challenges of our time. Identifying and implementing effective employee policies and support may make or break businesses in the coming months of uncertainty. HR teams that rise to the occasion will be

integral in leading businesses through the storm.

The challenges managers face vary with their company's location, sector and size, but it is clear that many businesses will have to tighten their belts. Instead of laying off workers or slashing wages, companies are seeking alternate corporate strategies such as using technology to support work-from-home or reviewing costs to stretch the budget.

Companies have also been asked to offer more generous and flexible benefits packages.

HRM and COVID-19

Deemed to emerge into one of the most difficult global economic situations since the Second World War, the aftermath of the newly rampant and virulent strain of the Novel Coronavirus, (COVID-19) is soon going to

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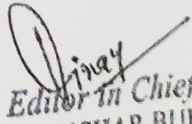
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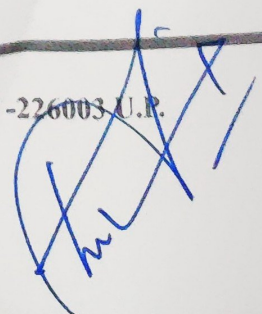

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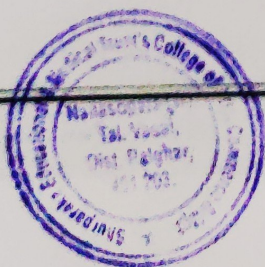
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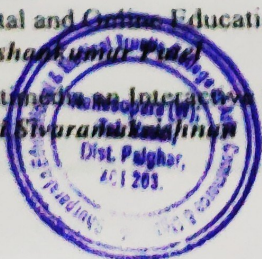
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Financial Inclusion and its Impact in India: An Empirical Analysis

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Abstract

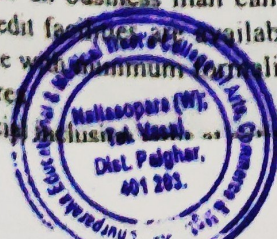
Financial inclusion is one of the powerful scheme on emerging concept develop the banking habit for improving financial service through unbanked area. Financial inclusion is affordable cost reduce minimum formalities to open no frill account independently occupying customer. Banking sector contribute unique service of financial inclusion reach for unaware customer sharing innovate technology through financial transaction. Financial inclusion are mainly through service to self help group women getting financial assistance, government subsidy on agriculture loan and receiving pension fund scheme in banking sector. Financial inclusion is sustainable growth of banking technology. Financial inclusion is a wider concept; bankers do not collect cost of expenditure to open account under financial inclusion scheme. The present research article is based on primary data collected using interview schedule technique from 150 respondents staying in Vada of Palghar District, Maharashtra.

Keywords: Financial Inclusion, Banking Sector, Financial Literacy

Introduction

Financial inclusion is delivery of financial service to promote banking activities by sharing the financial product through banking institutions. Financial inclusion is primary role support on weaker section the people; they have access to financial products like saving, insurance and credit among customer. Financial inclusion is mainstream open no frills account without cost of expenditure his bank's full support and co-ordination. Rural customer not having access to banking can avail the facility. Financial inclusion is policy implementation to assist marginalized people; saving deposits in bank, better financial assistance and inculcating banking habits. Financial inclusion could be for individual or an business man can have access financial service, credit facilities available without any cost of expenditure with minimum formalities to open account in unbanked area.

credit facilities but also to enjoy multiphase economic benefit. It is focused on weaker section of the people; promotes the financial service opening saving account for purpose of financial transaction to reach unreached population as yet. Reserve bank of India finalized a special committee to determine financial inclusion scheme. RBI introduced opening of bank account at no cost of expenditure and including number of financial products through banking institutions. Financial inclusion scheme focused on social welfare activities based on economically weaker section of population freely operating banking function in unreached areas. It lays greater emphasis on effective credit delivery mechanism for enhancing priority sector of micro finance support self help group women, government subsidy of farmers, financial assistance and contribute LPG subsidy to weaker section of the people. It is focused on developing policies and promoting banking technology sharing on vulnerable group of people access



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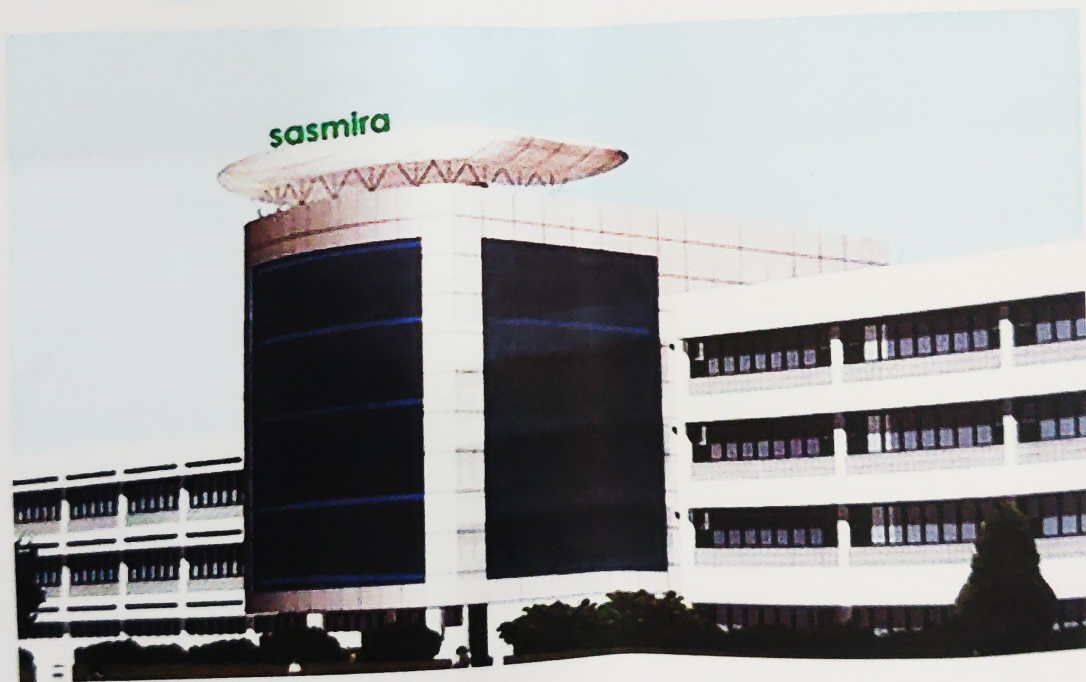
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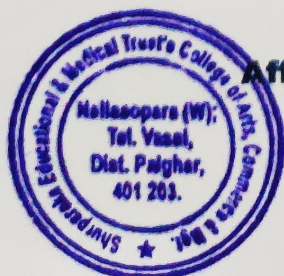
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WOMEN AS ENTREPRENEURS

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ABSTRACT

In India, Women Entrepreneurs Are Playing Very Important Role And They Have Become Important Part Of The Global Business Environment. Women Entrepreneurship Is Considered As A Vital Tool In Eradicating Poverty And Unemployment. Now A Day's Empowerment Of Women Should Not Be Limited Just By Creating Employment Opportunities For Them. We Need To Inspire Them To Set Up Their Own Enterprises. Women Who Start Up Their Businesses Has To Face Some Or The Other Problems. This Research Paper Attempts To Ascertain The Problems Faced By Women Entrepreneurs. From The Study, It Is Ascertained That Women Entrepreneurs Face More Difficulties Than Men Like Financial Problems, Marketing Problems, Etc.

Traditionally, Women Are Playing A Crucial Role In The Management Of The Family As Well As In The Society. But Their Job Has Not Been Duly Recognized. She Is Active In Family, Media, Politics, Factory And Even In Banking Sectors. Women Entrepreneurs Are Gaining Momentum All Over The World, But At The Same Time They Are Facing A Number Of Problems. These Problems Can Be Eradicated By Making Them And Their Family Aware Of The Opportunities Available To Them. Hence The Support Of Family Members Is Essential For Building Up Their Confidence And Bringing Out Their Creative Talent.

Keywords: Women Entrepreneurs, Problems, Challenges, Education, Entrepreneurship Development.

INTRODUCTION

Years ago, it was difficult to find women entrepreneurs stepping in the business world. Opportunities were rare and men dominated the business sectors. But time has changed and currently women are at the peak of businesses globally, including India, despite the challenges they have to face as opposed to their male counterparts. When a woman sets out to start an entrepreneurial venture, she faces challenges that are different from those that men face. Women Entrepreneurs may be defined as the women or a group of women who commence and operate a business venture. They should explore the prospects of starting new enterprise, undertaking risks, introduction of new innovations, coordination, administration and control of business and providing effective leadership in all aspects of business. In French the term entrepreneur roughly translates into "adventurer". When a woman embarks on this adventure in the modern world of business, the challenges can be huge.

Women Entrepreneurs are highly increasing in the economies of India. The hidden business potentials of women have been increasing with the growing sensitivity to the economic progress & development of the society. The knowledge, Skill and compliance in business are the core reasons for women to come forward into business ventures. Women entrepreneurs engage in business due to push and pull factors which give confidence to women to have a self-sufficient occupation and stand on their feet. 'Women Entrepreneur' is a person who accepts challenging roles to meet her personal desires and turn out to be economically independent. A strong desire to enhance the quality of entrepreneurial women has made it possible to walk hand in hand with male aspirants.

OBJECTIVE

The major objective of this paper is to study and analyze the various problems faced by Women Entrepreneurs in India in order to find solutions for the same which will ultimately lead to faster economic growth & development of the country.

REVIEW OF LITERATURE

- Singh et.al (1985) in their study found that problems faced by women entrepreneurs are managing workers, marketing, and recovery of dues, finance and mobility.
- C. Arvind and S. Renuka conducted the study to examine the profile of women entrepreneur, motivation and facilitating work home role conflict faced by women entrepreneurs. The researcher found that the important factors which motivated the women towards entrepreneurship are self interest in that particular area of enterprise and inspiration from others success.

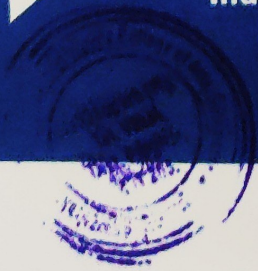


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WOMEN & EDUCATION

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ABSTRACT

Education-basic, functional or digital, always enlightens a person from the darkness of ignorance and innocence. Awareness about importance of cleanliness, good habits and knowledge about various disciplines helps a woman to support her family and groom her children as better citizens of the society. The present paper focuses on status and importance of Women Education in India. Education leads to enlightenment as it facilitates knowledge, skills and abilities. It helps a person with average intelligence to identify the difference between right and wrong and hence good and bad practices in the society. In a way education helps a man to be more civilized, a responsible human being towards his family and society at large. Education is therefore considered to be one of the basic needs after food clothing and shelter. Access to basic education is therefore made compulsory by Governments of many countries all over the world. Article 13 of the United Nations' 1966 International Covenant on Economic, Social and Cultural Rights (UNESCO) recognizes the right of everyone to an education.

Key Terms: Women Education, Empowerment

1) INTRODUCTION

If you educate a man you educate an individual, however, if you educate a woman you educate a whole family. Women empowered means mother India empowered". – Pt. Jawaharlal Nehru Educated women can make valuable contributions towards development of family and thereby the society. Educated women have fewer and healthier babies and they are more likely to raise them to become educated and productive citizens like themselves creating a healthier and more stable society (UNICEF, 2007). Hence children of educated mother are having scope for wider career opportunities in future. This is because of the kind of education standards they build, learning from their mother. Unfortunately not many children in India have this opportunity. Further among the children, education to a girl child is given second preference when compared to a male child in the family. As per 2011 census the female literacy levels according to the Literacy Rate 2011 census are 65.46% where the male literacy rate is over 80%. Gender discrimination, though not new to Indian society, has been the reason for denial of education and thereby career opportunities to women in India. Status of Indian women has been subject to change since the dawn of history. Women were treated equally with men and they had access to education and employment during the pre- Vedic period. But during the post-Vedic period, series of foreign invasions reduced her status to 'property' which needs to be protected always. Gradually she was denied freedom to move out from her house, access to education and thereby employment. Religious and cultural obligations ruled her behavior depriving her of the freedom to make decision

2) RESEARCH METHODOLOGY

Secondary data was collected from different research journals, books, reports and government websites.

3) OBJECTIVES OF STUDY

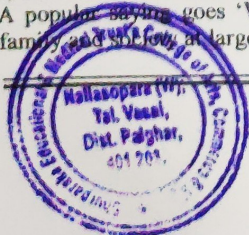
- a) To find out the general social position of women in the India.
- b) To know about the structure and functions of educational institutions .
- c) To find problems in girls education.

4) HYPOTHESIS

1. Development of women education is higher during post-independence.
2. The rate of literacy is lower.
3. There exist differences of educational development between sexes.
4. Education is the basic tool for empowering a woman.
5. Educated women are able to better contribute towards development .

5) EDUCATION AND WOMEN

A popular saying goes 'While educating a man benefits him alone, educating a woman benefits the whole family and the country at large'. It is a proven fact that children of educated women enjoy high education standards



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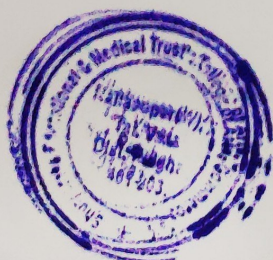
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WOMEN'S EQUALITY IN THE SOCIETY

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ABSTRACT

This research paper is all about the main agenda of showing the equality at workplace. The equality is not only about the men and female but also about difference of rights, opinion, caste, Creed and custom, disable etc. It also shows the equal treatment to all workplace matters a lot in today's era. People should get equal importance and fair treatment at workplace. Workplace matters to all individual since it's a place where people spent most of their life in earnings and making their life more balanced and to cope up with their financial problems and situation. It's really important to understand the value of equality at workplace so that it will make right path to all.

INTRODUCTION

Equality, the word itself means "EQUAL". Equality is what today our society needs for Women at all section. Here it's not only about the particular place but it's about the workplace. In our society women plays a very important role in all sectors. Developing women means developing nation. When we speak about equality it means gender equality i.e. male, female, caste, custom, disable. Equality means making sure people are given equal opportunities, equal pay, equal rights, equal respect, and equal authority and are accepted for their differences. When we speak about equality it also shows many aspects regarding caste, religion, discrimination about upper and lower. We all are human being discriminating through these believes will only create problem at workplace and.

Workplace is an essential part of our lives since we earn to live it is most important daily routine. One must understand that equality at work place should be given utmost important for women's to learn and grow their confident with high spirit and enthusiasm. There should be no discrimination between male, female at workplace regarding her rights, values, pay, respect and authority. It also means that women should be given comfort to work without harassment of their personal issues or family background.

Equality in the workplace means that no person should experience or fear discrimination based on their gender, sex, age, race, etc. ... here one should also note that being a woman her safety is more important. She should be allowed to leave before midnights or late night. If her work demands late shift or overtime, as equality at all work are for sure but at the same time it should also be noted that *she is a women, a mother a wife, a daughter, a sister of other family. at workplace flexible shift should be allotted to ladies to pursue her other activity properly keeping in view her safety.*

OBJECTIVE

1. To study the conceptual framework of paper.
2. Importance of Equality in workplace.
4. Measures to improve Equality in workplace.

RESEARCH METHODOLOGY

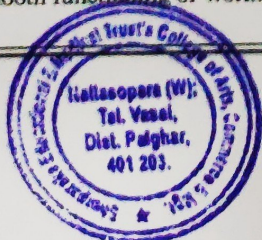
The paper is based on the secondary sources of data i.e. websites, books, journals etc.

Important of equality in workplace

EQUALITY, it means no discrimination between male and female, fair and black, upper or lower class, religion and creed, close associates and colleges etc. Equality plays a very important role in the quality of life and lives. There should be no discrimination among this and also there should be no indiscriminate with women. There should be any favouritism at workplace apart from all there should be no politics at all. Work culture should be healthy and good for all working and especially ladies. *Discrimination is the unfair treatment of someone for their gender, race, nationality, sexual orientation, religion, age or disability.*

No groupilism harassment, sexual harassment, women outlook, body shaming, body figure, etc. "Doing right by women in the workplace does not mean treating them with just respect. It also means not isolating or ignoring them – and making access equal. Whether that means you take all your direct reports out to dinner or none of them, the key is to give men and women equal opportunities to succeed, to grow, to build confident, to understand etc.

For smooth functioning of working culture of any organization Equality must be maintained.



डॉ. बाबासाहेब अम्बेडकर
एक बहुमुखी व्यक्तित्व'

Dr. Babasaheb Ambedkar
The Versatile Personality

प्रधान सम्पादक

डॉ. पी. व्ही. महालिंगे

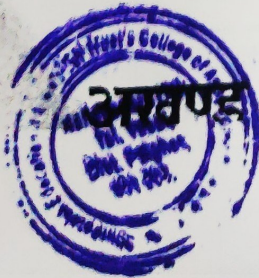
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संस्करण : 2020

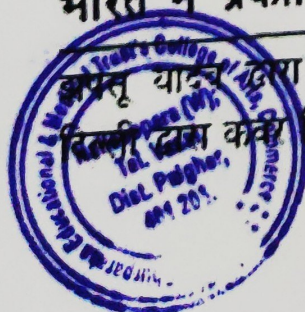
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विना इलेक्ट्रॉनिक या किसी अन्य माध्यम द्वारा पुनः प्राप्ति समेत किसी भी रूप
प्रतिलिपिकृत, अनुवादित, संगृहीत नहीं किया जा सकता है और न ही किसी भी रूप
या किसी भी माध्यम द्वारा इसे प्रसारित किया जा सकता है।

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सम्पादक से कोई संबंध नहीं है।

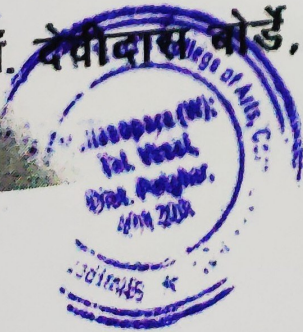
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मिथिलेश्वर की कहानियों में अम्बेडकर विचारों का प्रभाव

भीमराव अम्बेडकर का भारत वर्ष में राजनीतिक एवं कानूनी क्षेत्र में प्रमुख स्थान रहा है। वे एक भविष्य दृष्टा, विचारक, कर्मशील एवं स्वाभिमानी व्यक्ति थे, जिन्होंने न केवल भारतीय संविधान को प्रारूप दिया बल्कि भारतीय सामाजिक व्यवस्था में परिवर्तन लाने का प्रयास किया। वे मानते थे कि डॉ. अम्बेडकर राज्य की अपेक्षा समाज को अधिक महत्त्व देते थे। वे मानते थे—“समाज लोकतांत्रिक होने पर राज्य स्वतः लोकतांत्रिक हो जायेगा परंतु राज्य के लोकतांत्रिक होने से समाज भी लोकतांत्रिक हो जायेगा, यह वे आवश्यक नहीं मानते थे।”—1 स्वतंत्रता से पूर्व एवं पश्चात् की संवैधानिक, राजनीतिक, सामाजिक व आर्थिक व्यवस्था की स्थापना में उनका महत्त्वपूर्ण योगदान रहा है। उन्होंने दलितों एवं शोषितों को अन्य लोगों के समान ही कानूनी अधिकार दिलाने के लिए अनेक आंदोलनों का नेतृत्व किया और समाज के दलित वर्ग के लाखों लोगों को उनके मानवाधिकार दिलाए। वे सामाजिक न्याय के संघर्ष के प्रतीक हैं। अम्बेडकर विचार बीसवीं सदी का क्रांतिकारी तत्वज्ञान है। 'बहुजन-हिताय, बहुजन-सुखाय अम्बेडकर विचार

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