



Criterion 3: Research, Innovations and Extension

3.3.2 : Number of books and chapters in edited volumes/books published and papers published in national/international conference proceedings per teacher

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**ENVISAGING THE REPERCUSSION OF SELF-HELP GROUPS IN WOMEN
ENTREPRENEURSHIP: -WITH SPECIAL REFERENCE TO KARUKACHAL
PANCHAYAT**

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Abstract

In the olden days, women were restricted to take part in any social activities and not given a role in decision-making in her family. Now the situation has changed, and in today's scenario, more women are engaged in income-generating activities and support to the family in financial needs. This was possible due to SHGs providing small finance to poor women for encouraging them to involve in entrepreneurial activities. The contribution of women in the present-day business and commercial world is significant. Self Help groups are considered as agents of Socio-economic transformation in rural areas. The characteristic features of SHGs are voluntary membership, participatory planning, holistic approach, resource mobilisation, self-management, self – help and mutual help. The main purpose of this study is to analyse whether the Self Help Groups can empower women by providing financial support for women entrepreneurship, to analyse the economic gains derived by the members after joining the SHG and to study the Empowerment of women psychologically, economically and sociologically. The study concludes that SHG's provide not only financial aid and assistance to women but also aid and guidance about what entrepreneurial activities they could engage in. It has been found that after joining the SHGs, it is not only the income of the women that has increased but also their social status and the respect they got from society. They were able to achieve psychological, social and economic independence by becoming members of Self Help Groups.

Keywords: *Self Help Groups; Financial assistance; Women empowerment.*

Introduction

“Alone, an individual can do so little but together as a group, they can achieve so much”. Self Help Groups (SHGs) are small groups of people who invariably face similar problems. They unite together as a group to help each other solve their problems. SHGs promote small savings among its members, which are kept with the bank in the form of a common fund in the name of the SHG. The SHG gives small loans to its members from its common fund.

A self-help group (SHG) is usually composed of 10 to 20 local women or men. Self-help groups are seen as an organised measure for attaining goals such as empowerment of women, development of leadership abilities among the poor and needy people, increased school enrolments and improved nutrition and birth control, in countries like India. SHGs also help to bridge the gap between high-caste & low-caste people /citizens by bringing them under a common umbrella. The increase in women entrepreneurship and their contribution to the national economy is evident in India. The number of women entrepreneurs has increased over a while, especially in the 1990s. Self-help groups have a significant role in contributing towards women's economic, social and political areas of entrepreneurship. Several organisations, i.e. Government as well as non-government organizations are today involved in SHG development initiatives.

The main objective of SHGs is to encourage women in women entrepreneurship. SHGs provide women with the financial backup they need to start business ventures and actively participate in the economy. It improves their confidence and status and makes them more active in decision-making, thus encouraging gender equality. Having an access to savings and credit can strengthen a series of interlinked and mutually reinforcing dimensions of empowerment. Self Help Groups have improved the status of the life of the women members by increasing their decision-making capability in the family and the society and their involvement in the various economic and social activities. It is also reported that SHGs have a role in improving the country's economic development. In most of the rural and urban areas, SHGs comprised women, and consequently, participation of women in the country's economic development is increasing. Thereby they play an important role in elevating the economic status of their families. This has led to the boost of women entrepreneurship.

Statement of the problem

In the olden days, women were restricted to take part in any social activities and not given a role in decision-making in her family. This situation was even worse in rural and remote areas where women were generally given less consideration. Now the situation has changed, and in today's scenario, more women are engaged in income-generating activities and a support to the family in financial needs. This was possible due to SHGs providing small finance to poor women for encouraging them to involve in their entrepreneurial activities, whether small-scale or large scale. Empowerment of women through entrepreneurial activities is seen as one of the most essential means of poverty eradication. Lack of capital,

financial support and credit means is the constraints faced by women for their development in entrepreneurship. The significance of this study is to analyse whether SELF HELP GROUPS can empower women by providing financial support for women entrepreneurship.

Objectives of the study

- To analyse the operating system of SHGs for the mobilization of saving and delivery of credit to women.
- To analyse the economic gains derived by the members after joining the SHGs.
- To analyse the Empowerment of women economically, psychologically and sociologically.
- To put forward suggestions based on the study

Hypothesis

Based on the objectives following hypothesis is set:

- H0: There is no significant association between the perceived impact of Self Help group membership on women entrepreneurship and financing obtained from SHGs
- H1: There is a significant association between the perceived impact of Self Help group membership on women entrepreneurship and financing obtained from SHGs

Methodology of the study

The study was carried out in Ward number XV1 of Karukachal panchayat by selecting 6 SHGs by using random sampling method. The members of the selected self-help groups are the respondents of this study. Both primary and secondary data are used. Primary data is enumerated using questionnaires and schedules in the study region. The sample population for the study comprises 120 respondents of Karukachal panchayat, and secondary data is collected from NGO's reports, books, periodicals, the internet and other documents.

Importance of the study

When women begin to play a role in decision making regarding credit and savings, they are able to optimise the welfare of their families.. In addition to the influence of the project in raising income and encouraging poor households to enter the market economy, it also serves as an entry point for comprehensive community and human development. The Self Help Groups are often promoted as a component of measures to absorb the shock of structural adjustments and globalization. They help society to cope with the macro-economic and social prescriptions which seriously disadvantage women, decrease public sector availability of

complementary services and remove any existing welfare nets for the very poor. In addition to the influence of the project in raising incomes and encouraging poor households to enter the market economy, it also serves as an entry point for comprehensive community and human development. A study on the SELF HELP GROUPS will enable us to know the role of this project in women empowerment through microfinancing.

Scope of the study

SELF HELP GROUPS (SHGs) can be a beneficial part of integrated empowerment and poverty alleviation interventions, mainly for women in rural and remote areas. This study would serve as a help to the concerned agencies to improve the SHGs for attaining overall improvement in women. The present study was to study the critical study of 6 SHGs in the Karukachal region of Kottayam district. The knowledge obtained from the study could help develop strategies to motivate SELF HELP GROUPS. It can also serve as motivators to enhance participation of the members in the group and increase their entrepreneurship activities. The findings could serve as a guideline in formulating different policies and programmes.

Limitations of the study

- The study is conducted in a rural area. Hence the results may not apply to members of SHG's in urban areas.
- Since majority of respondents were of low educational background, they were sceptical about sharing information.

Review of literature

Few studies are available on self-help groups and women entrepreneurship.

One notable study in this area was conducted by Rani (1996). It examines the socio-economic background of women entrepreneurs, analyses their motivational factors, the significant strengths and weaknesses against their environmental opportunities and threats. It also investigates the degree of conflict on the work-home front and its effects on the performance of enterprises. The study reveals that inspite of the fact that the members had supportive families/husbands, and managing the home was relatively easy, the women gave priority to their families rather than to their enterprises.

Studies on the specific role of family and the various social and psychological factors on entrepreneurship in India have been carried by Vyas and Singh (1993). It is inferred that

through the motivational route, personality influences entrepreneurial behaviour (Singh, 1997). It was also studied that factors such as the need for achievement, economic independence and autonomy are essential elements for the success of an entrepreneur (Pujar, 1989).

On the psychological side, willingness to take risks, ambition, a strong desire for individual achievement, and persistence are considered as the main traits (Kaza, 1996). Especially with those who are unaccustomed to taking risks, the fear of failure (psychological) and peer opinion (social) are predominant at the entry-level. The critical barrier that a woman entrepreneur has to overcome is the fear of risk (Histrich et al., 1986).

Further, in developing countries, women entrepreneurs face considerable repercussions within their families and social relationships because of the role transformation from that of the traditional homemaker to a business person. To cope with these psychological stresses, women require great confidence and mental resolve. Researchers do believe that these psychological traits like the need for achievement, power, and affiliation are those that can be developed (Uddin, 1989).

An attempt to study women entrepreneurship in Kerala was made by Pillai and Anna (1990). Their study showed that entrepreneurs depended on financial support from the state and that familial assistance was used only as a secondary source of help. Nevertheless, women had cited family support and encouragement as the highest facilitating factors for them to do business, the motivation for setting up enterprises.

Data analysis and interpretation

Table I: Reasons to join the particular SHG.

Options	No of respondents	Percentage
Improves social status	16	13%
Improves economic status	30	25%
Obtain financial support	48	40%
Promotes saving habit	14	12%
Community development activities	6	5%
Others	6	5%
Total	120	100

Source: Primary source.

Figure 1: Reasons to join the particular SHG.

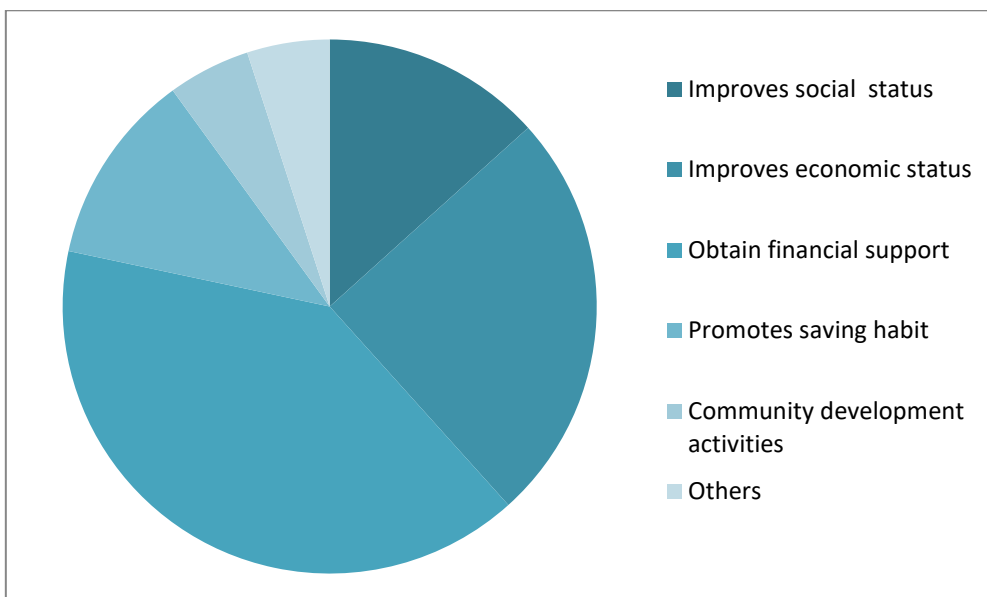
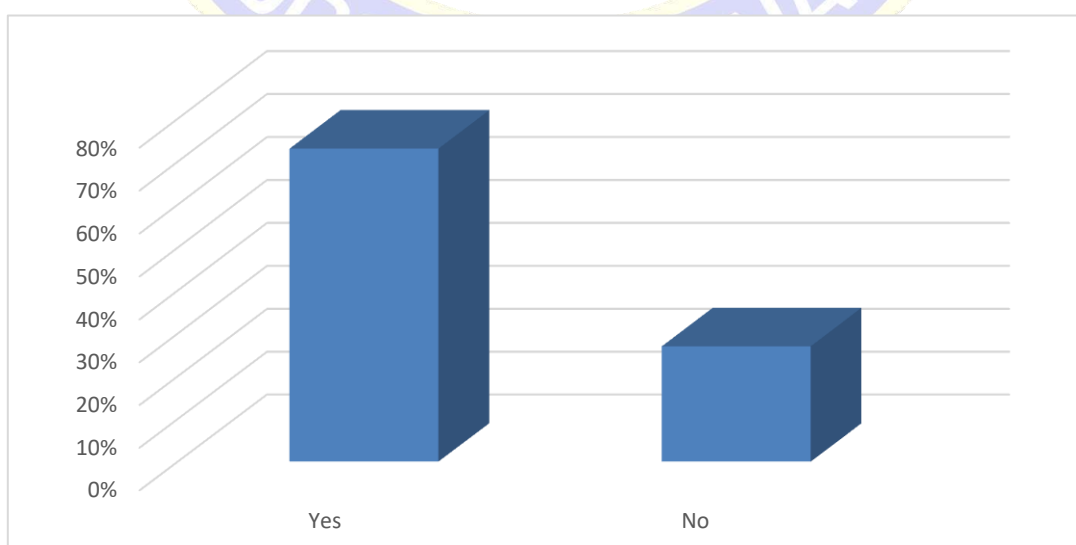


Table II: Frequency showing financial assistance from SHG.

Options	No of respondents	Percentage
Yes	88	90%
No	32	10%
Total	120	100

Source: Primary source

Figure II: Figure showing financial assistance from SHG.



Testing of Hypothesis

- H0: There is no significant association between the perceived impact of Self Help group membership on women entrepreneurship and financing obtained from SHGs
- H1: There is a significant association between the perceived impact of Self Help group membership on women entrepreneurship and financing obtained from SHGs

Table III: Computation of χ^2

Perceived Impact/ Financing obtained	Yes	No	Total
YES	75	20	95
NO	13	12	25
Total	88	32	120

$$\chi^2 = 7.3493, \quad df = 1$$

The calculated value of Chi-square = 7.3493

The Critical value of Chi-square for degree of freedom 1 at 5% significance is 3.84

Since the calculated value is greater than the table value, we reject the null hypothesis with 95% accuracy.

Therefore, there is a significant association between the perceived impact of Self Help group membership on women entrepreneurship and financing obtained from SHGs.

Findings

- Most of the respondents utilised the loan amount to start small scale industries
- SHG provide the members with sufficient fund to start their own business and to be a good entrepreneur
- 80% of the respondents have increased their social status and started earning respect from their family members.
- Based on the analysis, women are psychologically, socially and economically independent after joining SHGs.

Suggestions

- Most of the members in the SHGs are not adequately trained in their field, and most of them are not highly educated. So members should be given aid and guidance for the successful operation of the group.
- Simple procedures and the right encouragement from the financial agencies may enable women to form more SHGs in their locality and start more entrepreneurship activities.
- The members of the SHG should be more active, enthusiastic and dynamic to mobilize their savings by group actions. In this process, NGOs should act a facilitator and motivator.
- The procedure of the banks in sanctioning credit to SHG should be quick and straightforward.
- Women need to be more involved in social and cultural activities. The Panchayat should provide necessary training to the members.

Conclusion

The study titled 'Envisaging the Repercussion of Self-Help Groups in Women Entrepreneurship' was conducted to analyse the role of SHGs in women entrepreneurship. Nevertheless, it has been found that SHG's provide not only financial aid and assistance to women, but also guidance regarding what entrepreneurial activities they could engage in. It has been found that after joining the SHGs, not only the income of the women has increased but also their social status and respect they got from society has increased. They achieved psychological, social and economic independence by becoming a member of Self Help Groups. Hence it may be concluded that SHG's play a significant role in women Empowerment as a whole and therefore measures to strengthen its role and include more women under its scope may be undertaken because Empowering Women is the first step to empowering a Society.

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RAMIFICATIONS OF COVID 19 ON THE EDUCATIONAL SPHERE IN KERALA

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Abstarct

The unexpected invasion of the corona virus hit mankind hard and fast. It left man reeling under its impact for a long time. We struggled to return to normalcy. In fact we are yet to get back to the normal. What is currently prevailing is called the 'new normal'. Covid 19 is an unprecedented pandemic which has affected the entire world. The corona virus that spreads very quickly is not being contained even after vaccination and the only way to conquer it is to maintain social distance and observe personal hygiene. Almost all nations called for a national lockdown and as a result of this all human activities were literally put to a halt. People were forced to stay at home to remain healthy and unaffected by the virus. As a result, various sectors of the economy such as industrial sector, health sector banking sector, education sector etc. have been adversely affected. The new normal in education is E-learning. This study focuses mainly on studying how Covid 19 has influenced the education system. The main measure adopted by several institutions to mitigate the problem even while preserving social isolation and personal hygiene, was to embrace online platforms such as Zoom, WebEx, Google, Meet, Microsoft Teams etc. Hence the study aims to analyze the impact of COVID-19 on E-learning and use of E-learning platforms. It enables us to understand preferences and satisfaction levels of Students and other people, and thereby bringing new suggestions for change. The study is significant as it analyses the impact of using various E-learning platforms and satisfaction level it delivers among students.

Keywords: Covid 19 Pandemic, online education, online platforms

Introduction

Although Covid 19 is a persistent pandemic, institutions and organizations will face numerous restrictions in their normal operations. The closure of schools and colleges as a result of Covid 19 has a negative impact on students' academic lives. But, because we cannot allow the situation to continue in this manner, our country has decided to begin online learning until the situation is stabilized and regular classes resume.

The major benefit is that technology is constantly evolving, making the learning process much easier and more flexible. A person who has access to a reliable network and adequate facilities can work from any location. However, this is not the case for students, particularly schoolchildren, who do not have their own devices or adequate network access to participate in online classes. Students in small classes must always rely on their parents or elders for this.

In many parts of Kerala, there are still no proper electricity connections or network facilities. Students face numerous challenges in such environments. Even if students participate in online classes, which are a relatively new practice, it is impossible to predict how effective it will be. Because students learn from the comfort of their own homes, there is a lack of social interaction and communication, and continued online learning can lead to health problems such as vision problems, headaches, and a lack of concentration, among other things. Even if there are numerous obstacles, the only way to continue learning is to go online.

Here, in this study on topic 'Ramifications of COVID 19 in Educational Sphere in Kerala' we mainly focus on how COVID 19 impacted the education system and how it mitigate the issues.

Significance of the study

The unexpected invasion of the corona virus hit mankind hard and fast. It left man reeling under its impact for a long time. We struggled to return to normalcy. In fact we are yet to get back to the normal. What is currently prevailing is called the 'new normal'.

The new normal in education is E-learning. The study aims is to analyze the impact of COVID-19 on E-learning and use of E-learning platforms. It enables us to understand preferences and satisfaction levels of Students and other people, and thereby bringing new suggestions for change.

The study is significant as it analyses the impact of E-learning platforms on students.

Scope of the study

The paper studies the problems faced, satisfaction level and effectiveness of online learning among students.

Objectives

- To understand the impact of COVID-19 on E-learning.
- To identify the problems/difficulties faced during online learning.
- To find out the awareness and satisfaction of students towards the various E-learning platforms
- To put forward findings and suggestions based on the study.

Hypothesis of the study

H₀: There is no significant association between the online mode opted and satisfaction level among students.

H₁: There is a significant association between the online mode opted and satisfaction level among students.

Methodology of study

❖ Area of the study

The study was confined to students from different part of Kerala and data was gathered through internet platform using Google forms.

❖ Method of study

The study is based on primary data collected through questionnaires specially designed for this survey and collected using Google Forms and from Secondary data has been collected from various websites, articles and journals

❖ Sample size

Data was collected from 100 respondents hailing from different districts of Kerala.

❖ Sampling Technique

Stratified sampling technique is used for selecting appropriate samples of student in such a manner that respondents belonged to different districts of Kerala.

❖ Tools of Analysis

Simple statistical tools such as percentages, Likerts Scale and ranking method are used for verifying validity of data collected and interpretation. The pictorial representation used for the study is bar chart.

Limitations

1. The study mainly focuses on the problems faced and the satisfaction level of students towards the measures taken to mitigate the issues in education sector caused due to covid 19
2. The study was conducted among 100 students; hence the study suffers from the limitation of sample size used.
3. Lack of awareness and non-responsive attitude of the students was also an issue.
4. Findings of the survey are based on the assumption that the respondents have given correct answers.

Literature review

1. **Marcia D. Dixso (2 June 2010):** In their study they examined the importance of developing real connections in online courses. Professors need to create active learning situations in which students can execute what they are learning. However, meaningful communication possibilities also need to be unified into online courses. Such connections truly help students to feel engage with the courses they are taking even with the lack of a physical presence of instructor or other scholar.
2. **R. Radha, K. Mahalakshmi, DR. Sathish Kumar and DR. AR Saravanakumar (April 2020):** In their study they stated that e-learning come across as the coming trend. It has been expanded worldwide. The online method of learning is appropriate for every day. Depending on their accessibility and contentment, a lot of people refer to learn at a suitable time. This entitles the learners to access modified content at any time they need it. In the end, this study presented that e-learning has approved among students across the globe especially, the lockdown period due to the COVID-19 pandemic.
3. **Shatakshi Lall, Nardev Singh (April 17, 2020):** Their study revealed that maximum students are in favour of studying through online classes, but they feel that there is a lack of co-curricular activities in the online mode of conducting classes. The universities should design a plan so that along with studying their regular course, students also get to participate in some fun-loving activities so that they honestly continue to have an interest in the online lectures.
4. **Wei Bao (April 2020):** Their study revealed that it concluded with five principles of high impact teaching practice to effectively deliver large scale online education, through the case analysis of peeking universities online education. First, the principle of appropriate relevance. The quantity, difficulty and length of teaching content should match

up with the academic readiness and online learning behaviour of characteristics of students. Second, the principle of effective learning. Due to student's characteristics of low attentiveness in online learning, it is essential to adopt the teaching speed in order to assure the effective delivery of teaching information. Third, the principle of sufficed support. Faculty and teaching assistants need to provide students with timely feedback, including online video tutoring and email guidance after class. Fourth, the principle of high-quality participation. It is necessary to look after some measures to enhance the degree and depth of student's class participation. Last, the principle of contingency plan preparation.

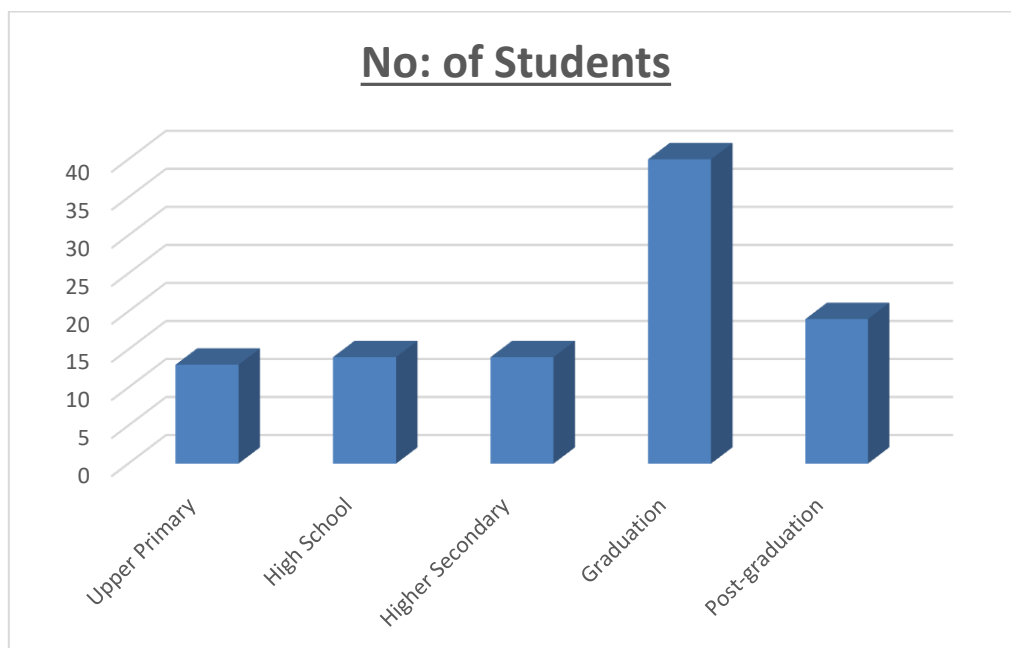
5. Vaishali Bokde, H.L. Kharbikar, M.L. Roy, Prathibha Joshi and Atheequlla G.A. (May 2020): They study found out that the education plays an essential role for socio-economic progress of the persons in any nation. In India, there are some gaps in education sector and currently country facing a problem of new novel- corona virus widespread. The lockdown situations may affect the social-economic conditions of the people and the educational institutions of the country.. With the implementation of these suggestive measures, the country will move forward and assure the complete progress in education sector.

Data Analysis and Interpretation

Table: 1 - No: of Students

Student Group	Number	Percentage
Upper Primary	13	13%
High School	14	14%
Higher Secondary	14	14%
Graduation	40	40%
Post-graduation	19	19%
Total	100	100%

Source: Primary Data

Figure: 1**No: of Students**

Source: Table 1

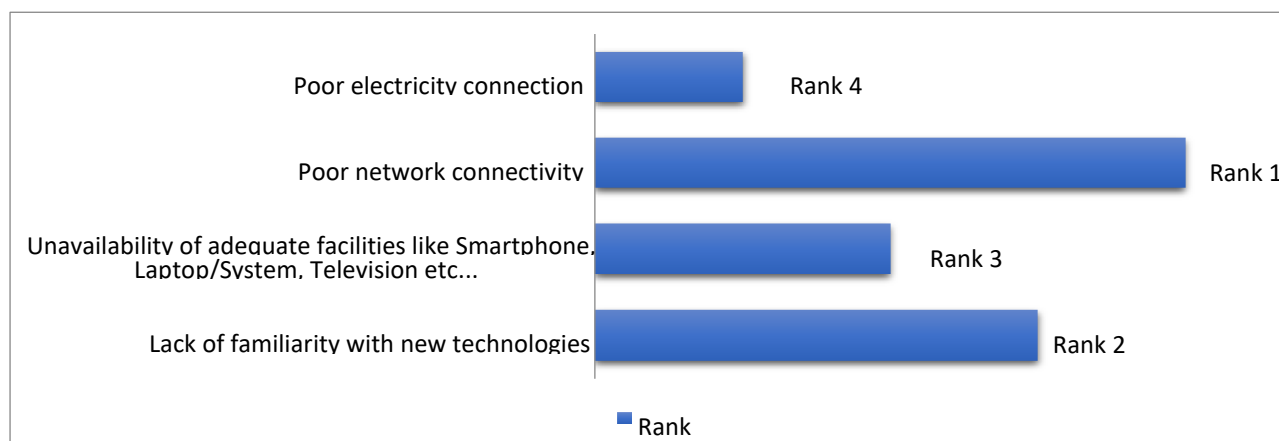
Table: 2 - Problems faced during Online Learning

Parameter	Total	Rank
Lack of familiarity with new technologies	277	2
Unavailability of adequate facilities like Smartphone, Laptop/System, Television etc...	241	3
Poor network connectivity	298	1
Poor electricity connection	218	4

Source: Primary Data

Table 2 reveals that majority of respondents face problem of poor network connectivity, Lack of familiarities with new technologies rank 2, Unavailability of adequate facilities like Smartphone, Laptop/System, and Television etc... rank 3 and Poor electricity connection rank 4.

Figure: 2 - Problems faced during Online Learning



Source: Table 2

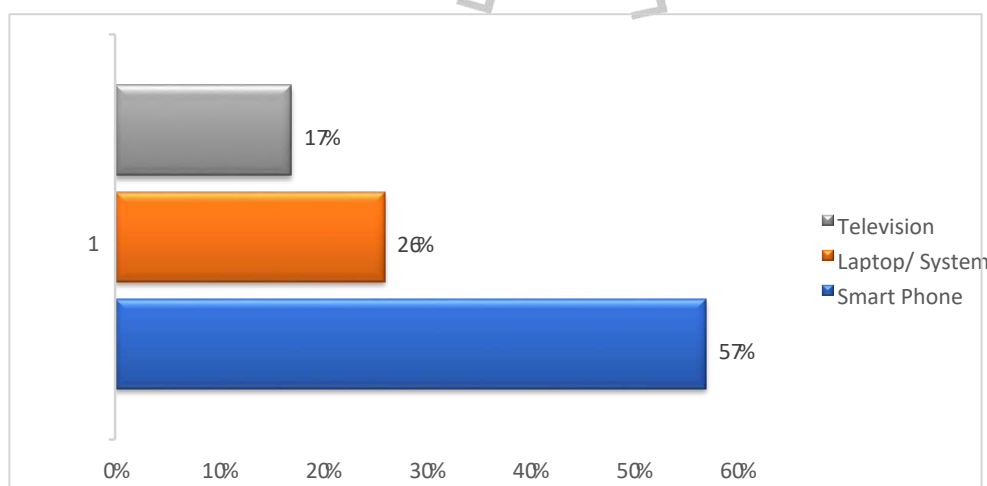
Table 3 - Equipment used to engage in Online Class

Equipment	Number	Percentage
Smart Phone	57	57%
Laptop/ System	26	26%
Television	17	17%
Total	100	100%

Source: Primary Data

From table 3 it is clear that 57% of respondents use Smartphone, 26% of respondents use Laptop/System and 17% of respondents use Television to engage in online classes.

Figure: 3 - Equipment used to engage in Online Class



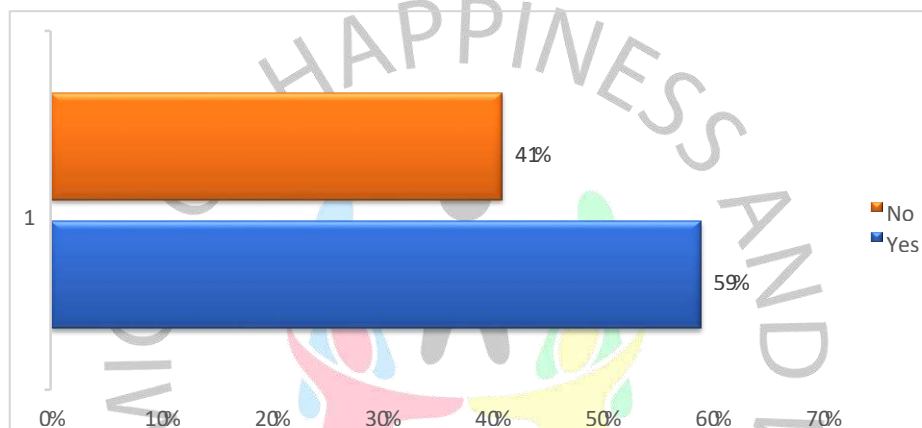
Source: Table 3

Table: 4 - No: of Students who owns Mobile phone/ Laptop

Response	Number	Percentage
Yes	59	59%
No	41	41%
Total	100	100%

Source: Primary Data

Table 4 shows that 59% of respondents have their own Mobile phone or laptop where as 41% of respondents don't have mobile phone/laptop.

Figure: 4 - No: of Students who owns Mobile phone/ Laptop

Source: Table 4

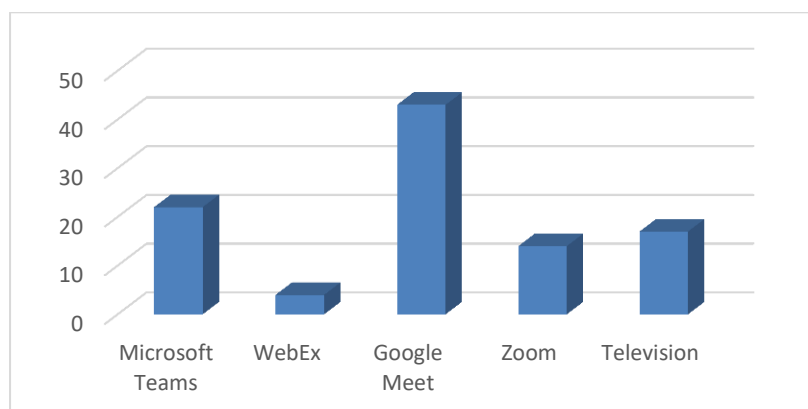
Table: 5 - Applications that are used for Online Education

Application used	Number	Percentage
Microsoft Teams	22	22%
WebEx	4	4%
Google Meet	43	43%
Zoom	14	14%
Television	17	17%
Total	100	100%

Source: Primary Data

It is clear from Table 5 that 22% of respondents use Microsoft Teams, 4% of respondents use WebEx, 43% of respondents use Google Meet, 14% of respondents use Zoom and 17% of respondents use Television for Online Education.

Figure: 5 - Applications that are used for Online Education



Source: Table 5

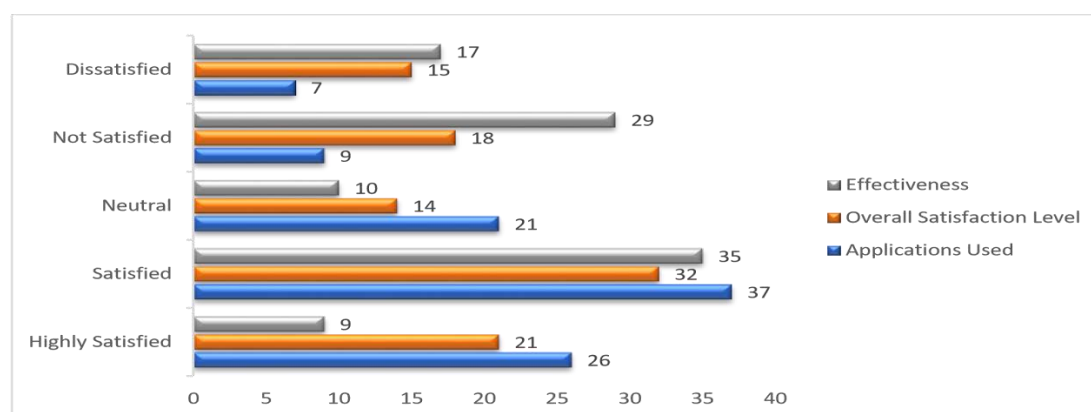
Table: 6 - Satisfaction level to various Application used, Overall Satisfaction Level and Effectiveness of Online Class

Particulars	Highly Satisfied	Satisfied	Neutral	Not Satisfied	Dissatisfied
Applications Used	26	37	21	9	7
Overall Satisfaction Level	21	32	14	18	15
Effectiveness	9	35	10	29	17

Source: Primary Data

It is evident from the above data that majority of students are satisfied with various applications used, effectiveness of online class and their overall satisfaction level towards new way of learning.

Figure: 6 - Satisfaction level to various Application used, Overall Satisfaction Level and Effectiveness of Online Class



Source: Table 6

Testing of Hypothesis

Null Hypothesis (H₀): There is no significant difference between level of satisfaction among students and the digital mode.

Alternative Hypothesis (H₁): There is significant difference between level of satisfaction among students and the digital mode.

Data: Contingency Table

Particulars	Yes	No	Total
Microsoft Teams	22	5	27
WebEx	8	11	19
Google Meet	12	5	17
Zoom	6	8	14
Television	13	10	23
Total	61	39	100

Expected: Contingency Table

Particulars	Yes	No
Microsoft Teams	16.5	10.5
WebEx	11.6	7.41
Google Meet	10.4	6.63
Zoom	8.54	5.46
Television	14.0	8.97

Chi-square = 10.4

Degree of freedom = $(r-1)(c-2) = (5-1)(2-1) = 4$

Probability = 0.034

Table Value at 5% level of significance = 9.488

Here the calculated value is more than the table value. So, the null hypothesis (H₀) is rejected.

Findings of the study

The study was conducted with the objective of understanding the problems faced, satisfaction level and effectiveness of online learning. The study has come with following findings:

1. According to the study 40% of the respondents are graduation students, 19% are post-graduation students, 14% respondents are from higher secondary section and class high school respectively and 13% of respondents are from upper primary section
2. The study reveals that majority of respondents face problem with poor network connectivity and lack of familiarities with new technologies.
3. About 57% of respondents use Smart phone and rest of the respondents use laptop/ system and television.
4. Majority of respondents have their own mobile phone or laptop where as 41% of respondents doesn't have mobile phone or laptop.
5. 43% of respondents use Google Meet and 22% of respondents use Microsoft Teams for online class.
6. Majority of respondents are satisfied with the technologies they used to engage in online class, the overall satisfaction level and effectiveness of new way of learning.

Suggestions

1. The students should accept the present situation and should efficiently use online platform for learning purpose.
2. The institutions should make an effort to provide an orientation classes to the students about the online learning and how to use the application.
3. Engage in agreement with telecom companies to provide access to resources.
4. Students who are facing problem with poor network connectivity should use Dongle or wifi for better connectivity.
5. The institutions should provide Quality education and effective learning techniques for the overall development of students.
6. The institutions should provide training to the faculty to effectively utilize online teaching method e.g. (webCt, blackboard) and that will make the online class more effective.
7. It is recommended to include flexible application for the easiness of online learning.

Conclusion

By doing this project we arrived at a conclusion that students are highly satisfied with new way of learning. Currently our country is facing problems with corona virus pandemic. To mitigate the effects of the pandemic immediate measures are required are to be taken. The lockdown circumstance affects the education sector of the country. Some light was shed on the negative factors like poor network connectivity, lack of familiarity with new technology

etc... With the implementation of these suggestive measures country will move forward and ensure the overall progress in the education sector.

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