**Editor-In-Chief**

**Dr. Shiv Kumar**  
*Ph.D. (CSE), M.Tech. (IT Honors), B.Tech. (IT)*  
Senior Member of IEEE, Member of the Elsevier Advisory Panel  
Chairman: Lattice Science, Bhopal (M), India  
CEO: Blue Eyes Intelligence Engineering and Sciences Publication, Bhopal (MP), India  
Specialization: Sound Processing, Image Processing and Recognition, Compression and Decompression

**Editors**

**Prof. Shoeb Ahmad**  
*Ph.D.(Management) MBA(Human Resources) BSc.(Mathematics)*  
Professor, Department of Managerial and Financial Sciences, Al Zahra College for Women, Oman.  
Specialization: HRM, OB, Management

**Dr. Ana Maria Gomez Trujillo**  
*Ph.D.(Management)*  
Member of Springer  
Sabaneta, Department of Antioquia, CEIPA Business School, Antioquia, Colombia.  
Specialization: Internationalization, Emerging Markets, Sustainability

**Dr. Alimnazar Islamkulov**  
*D.Sc.(Economics), Ph.D.(Economics), M.Sc.(Public Finance), B.Sc.(Finance)*  
Member of IEEE  
Associate Professor, Department of Economy and Finance, The Academy of Public Administration under the President of the Republic of Uzbekistan, Uzbekistan.  
Specialization: Public Finance, Tax and Taxation, Public Funding

**Dr. Ramu Nagarajapillai**  
*Ph.D(Banking), M.F.M(Financial Management), M.Phil (Banking), M.Com(Banking & Cooperation)*  
Professor, Department of Commerce, Annamalai University Chidambaram (Tamil Nadu), India.  
Specialization: Banking, Cooperation & AMP, HRM
Dr. P. Periasamy  
Ph.D.(Management), M.Phil. (Management), MBA (Marketing & Finance)  
Member of Elsevier  
Associate Professor, Department of MBA Finance, CMS B School, Jain Deemed to be University, Bengaluru (Karnataka), India.  
Specialization: Behavioural Finance

Dr. TR. Kalai Lakshmi  
Ph.D.(Management), M.Phil.(Management), MBA (Management), M.A.(Public Administration)  
Associate Professor, Department of Management Studies, Sathyabama institute of science and Technology, Chennai (Tamil Nadu), India.  
Specialization: Retail Marketing, Relationship Management, Customer Loyalty and Customer Retention

Dr. Dileep Kumar Singh  
PhD. (Accordance), MBA, M.com  
Member of Elsevier  
Assistant Professor, Department of MBA, G H Raisoni College of Engineering, Nagpur (Maharastra), India.  
Specialization: Marketing and Human Resource Management

Dr. Pankaj W. Chaudhari  
PhD. (Zoology), M.Sc.(Zoology), B.Ed. (Che,Bio)  
Assistant Professor & Head, Department of Zoology, Shri Vitthal Rukthini Mahavidyalaya Sawana, Tq. Mahagaon Dist. Yavatmal (Maharashtra), India.  
Specialization: Arachnology, Taxonomy, Animal Conservation etc.

Prof. Dr. Deependra Sharma  
Ph.D., MBA, M.A (Economics), B.Sc.  
Member of Elsevier  
Professor, Department of Amity Business School, Amity University, Gurgaon (Haryana), India.  
Specialization: Consumer Behaviour, Entrepreneurship, Retailing

Dr. S. Mohan  
Ph.D.(English), M.Phil(English), PG(English)  
Associate Professor, Department of English, Kalasalingam Academy of Research and Education, Srivilliputhur (Tamil Nadu), India.  
Specialization: English Language, Teaching Communicative, English World Literature
Dr. Saurabh Bajpai
Ph.D.(Management), M.Phil.(Management), M.B.A(Marketing)
Assistant Professor, Department of Commerce and Business Management, Integral University, Lucknow (U.P), India.
Specialization: Marketing, Insurance, Management

Dr. Sunil Kumar
Ph.D. (Economics), M.Phil.(Economics), M.A.(Economics), B.A.(Economics & Geography)
Professor & Deputy Registrar, Department of General Management, Alliance University, Bangalore (Karnataka), India.
Specialization: Economics, International Business, Management Education

Dr. Rama Kumar P.B
Ph.D(Commerce & Management), MBA(Commerce & Management), M.com(Commerce)
Professor and HOD, Department of MBA, Dadi Institute of Engineering & Technology (A NAAC Accredited Institute), Visakhapatnam (A.P), India.

Dr. G. Ramanaiah
Ph.D(Finance), MBA(Finance), MFM(Finance)
Professor, Department of Management Studies, SJB Institute of Technology, Bengaluru (Karnataka), India.
Specialization: Bank Finance, Investments and Stock Markets, Behavioural Finance, HR

Dr. Yameen Khan
PhD.(Fiction), M.Phil.(English), M.A.(English)
Assistant Professor, Department of English and Foreign Languages, SRM Institute of Science and Technology, Chennai (Tamil Nadu), India.
Specialization: Language, Literature, Theater

Dr. Trilok Kumar Jain
Ph.D.(Management), MBA, M.Com, B.Com
Member of Springer
Professor, Department of Business and Commerce, Manipal University Jaipur, (Rajasthan), India.
Specialization: Social Entrepreneurship, Sustainable Development, Social Innovation
Dr. Gouranga Chandra Debnath  
Ph.D.(Management), MBA, BBA  
Associate Professor & Head, Department of Business Administration, Daffodil International University, Dhaka, Bangladesh.  
Specialization: Strategic management, Leadership, Supply Chain Management

Dr. T. Dhanabalan  
Ph.D.(Management), M.B.A(Human Resource & Marketing), B.A(Economics & Business)  
Assistant Professor, Department of Commerce and Management, Acharya Institute of Graduate Studies, Soladevanahalli (Karnataka), India.  
Specialization: Management

Dr. A. Sumathi  
Ph.D(Finance), M.Phil (Finance), M.Com (Commerce), M.B.A (Finance)  
Professor, Department of Commerce, Sri Krishna Adithya College of Arts and Science, Kovai pudur (Tamil Nadu), India.  
Specialization: Finance, Accounting and Marketing
<table>
<thead>
<tr>
<th>Author(s) Name</th>
<th>Title of the Article</th>
<th>Page No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stefan Stark</td>
<td>Are Coaching Competence and Resilience of Managers a Success Factor for Companies?</td>
<td>1-2</td>
</tr>
<tr>
<td>Claudia Pitterle</td>
<td>How do Doctors Evaluate Insurance for Their Surgery and What Decisions Are Made for or Against Taking out Insurance?</td>
<td>2-3</td>
</tr>
<tr>
<td>Sadia Afrin</td>
<td>The Status of Hindu Women from Antiquity to (Early) Modernity: A Downward Graph</td>
<td>3-3</td>
</tr>
<tr>
<td>R. Dinakar</td>
<td>Effectiveness of Work Life Balance (WLB) on Job Satisfaction of Employees working in Banks</td>
<td>4-4</td>
</tr>
<tr>
<td>L. Vijayashree, Shishira Srinivasa</td>
<td>A Study on Impact of Sensitive Intelligence and Perceived Stress</td>
<td>4-5</td>
</tr>
<tr>
<td>Arun Kumar S, Ankita Wadhwa, Gramle Amol</td>
<td>Health Care Professionals in the Digital Landscape in India</td>
<td>5-6</td>
</tr>
<tr>
<td>Edward R. Raupp</td>
<td>Transfer of Power in Literature and Business: Shakespeare’s Measure for Measure and King Lear</td>
<td>7-7</td>
</tr>
<tr>
<td>Kshitiz Maharshi, Swati Vashisth, Neelam Shekharwat</td>
<td>Impact of Mahatma Gandhi National Rural Employment Guarantee Act (Scheme) on Unemployment and Village Economy (A Case Study of Mandor Block of Jodhpur District)</td>
<td>7-8</td>
</tr>
<tr>
<td>Mohammad Golam Moula</td>
<td>A Comprehensive Study on Effective Administration of University Leadership and Limitations</td>
<td>8-9</td>
</tr>
<tr>
<td>Ezriani, Nizwardi Jalinus, Jamaris Jamna.</td>
<td>The Development of Competency-Based Training Model for Studio Operational Techniques About Problem Based Learning for Camera Operator Instructors.</td>
<td>9-10</td>
</tr>
<tr>
<td>Datrika Venkata Madhusudan Rao, Narmada Kalgi, Neha Choudhary</td>
<td>Consumers Perception on Quick Service Restaurants</td>
<td>10-11</td>
</tr>
<tr>
<td>Sirangi Chandra Shekhar, Jothiselvamuthukumar</td>
<td>Effectiveness of Financial Inclusion in Economic Growth of India</td>
<td>11-12</td>
</tr>
<tr>
<td>Ferry Herdianto</td>
<td>Marimba Solis Performance with Repertoar the Variation on Theme (from the Malay's &quot;Pucuk Pisang&quot;)</td>
<td>12-12</td>
</tr>
<tr>
<td>Dasril, Rusdinal, Yahya</td>
<td>Development of Creativity based Literture Management Model in Junior High Schools (SMPN) Payakumbuh City.</td>
<td>12-13</td>
</tr>
<tr>
<td>Rika Melyanti, Muhammad Giatman, Riri Mayliza</td>
<td>Online Determination of Credit Score (PAK) Application Functional Teachers.</td>
<td>14-14</td>
</tr>
<tr>
<td>Kursiah Warti Ningsih, Ambiyar, Muhammad Giatman, Emulyani, Dewi Permatasari</td>
<td>The Effect of Aromatherapy on Work Stress in Sialang Rindang Village Office</td>
<td>15-15</td>
</tr>
<tr>
<td>Authors</td>
<td>Title</td>
<td>Page</td>
</tr>
<tr>
<td>---------</td>
<td>-------</td>
<td>------</td>
</tr>
<tr>
<td>Dwi Sapta Aryantiningsih, Muhammad Giatman, Novi Yanti</td>
<td>Political Commitment Analysis in the Tuberculosis (TB) Treatment Program</td>
<td>15-16</td>
</tr>
<tr>
<td>Jupriani, Mukhaiyar, Agusti Efi</td>
<td>The Alteration in Jamba and Pinumkopi on Prophet Muhammad SAW Maulid Ceremony in Pariaman – Indonesia</td>
<td>17-17</td>
</tr>
<tr>
<td>Erianjoni, Dedi Hermon</td>
<td>Policy Directions for Social Control of Street Crimes in Padang City – Indonesia</td>
<td>18-18</td>
</tr>
<tr>
<td>Refaat Alfaouri, Hussam Alshammari, Hamza Tubaishat</td>
<td>Exponential Organizations Hypergrowth Strategies And Firm Performance: The Moderating Role of Firm Size And Marketing Spending</td>
<td>19-21</td>
</tr>
</tbody>
</table>
Author(s): Stefan Stark

Title of the Article: Are Coaching Competence and Resilience of Managers a Success Factor for Companies?

Abstract: This study aims to assess the success relevance of different management styles and resilience approaches for business performance. Design/methodology/approach: Based on surveying CEOs of Austrian mid-sized companies, this research applies explorative data analysis approaches to analyze the attitudes of the surveyed CEOs towards different management styles and resilience approaches in the context of firm performance indicators. Findings and Originality: A coaching approach in management and the consideration of resilience in its different dimensions – organizational resilience, the manager’s consciousness for his personal resilience, and a management style focusing on the resilience of employees – could not be found as success-relevant for both Key business performance indicators, such as sales performance or earning power.

Keywords: Coaching Competence, Managers, Resilience, Success Factor.

References:


Author(s): Claudia Pitterle

Title of the Article: How do Doctors Evaluate Insurance for Their Surgery and What Decisions Are Made for or Against Taking out Insurance?

Abstract: A practising doctor in his own surgery has a professional responsibility to earn a regular income for the maintenance of his existence and his employees. Professional risks arise from his activity, which the doctor should regulate with appropriate insurances and powers of attorney. Which of these insurances do doctors have and how important do doctors feel it is to take out such insurances? Are updates made to the insurance policies and what criteria do doctors use to decide for or against insurance? In order to answer these questions, in-depth interviews, mostly face-to-face, were conducted with five doctors of different specialities, professional experience in their own surgery. It was found that doctors contracted insurances that were obligatory, the professional liability and known from their private environment, the legal expenses insurance. Likewise, some insurances were considered unnecessary (i.e. cyber risk) and insurances that sound very similar were confused (i.e. business interruption). The decision-making behaviour for and against insurance was also very different and no clear trend emerged. Due to the rather small sample, further interviews and surveys are necessary to show whether the result is consolidated. It is also advisable to delve deeper into the decision-making behaviour of doctors.

Keywords: Decisions, Health Industry, Interviews, Insurance For Practitioners, Mandatory and Volunteer Insurances, Small Sample.

References:


Author(s): Sadia Afrin

Title of the Article: The Status of Hindu Women from Antiquity to (Early) Modernity: A Downward Graph

Abstract: The main purpose of this research paper is to acquire an understanding of the continuously changing status of Hindu women from antiquity (Prevedic era, c1500-1100BCE) to modernity (Early Modern Era, 18th Century). In my paper I will try to establish my point that the Hindu religion, which is seen today to subdue women the most, once esteemed them highly and with the passing centuries gradually their status degraded. Therefore the fluctuating status of Hindu women resembles a downward graph. The methodology will be historical method of qualitative research. As Primary source I will take resort to Hindu Core Scriptures (both Sruti & Smriti) and for secondary source will receive help from historical records, books, journals, reports and websites.

Keywords: Brahmavadinis, Sadyodvahas, Sati, Smriti, Sruti, Upadhayanis, Upadhayayas.

References:


Title of the Article: Effectiveness of Work Life Balance (WLB) on Job Satisfaction of Employees working in Banks

Abstract: The passage of new private banks improves operational effectiveness and intensity in the Indian financial system. The new private area banks have presented state-of-the-art and inventive administrations and products to catch the high market share of the overall banking industry. This progression the working example of the employees in the financial sector. The findings of the study shows that equilibrium work life balance, responsibility, Institutional help, and monetary help are determinants of the WLB of representatives in new private area banks. The outcomes demonstrate that there is a critical distinction between the financial status of employees and determinants of WLB in new private area banks. The outcomes likewise suggest that WLB, Organizational help, monetary help, and responsibility are fundamentally and emphatically affecting the work fulfillment of representatives in new private area banks. The new private area banks should offer work-family uphold programs in particular youngster care uphold and adaptable working timings to diminish employee pressure and encourage to the administration of family and work viably. Moreover, new private banks should actualize arrangements of anticipation of lewd behavior, yearly health checkups, and sick leaves successfully so that employees can satisfy with their roles and in turn increase the productiveness of their operations.

Keywords: Work Life Balance, Job Satisfaction, Operational Effectiveness, Private Banks, Employees.

References:
Title of the Article: A Study on Impact of Sensitive Intelligence and Perceived Stress

Abstract: This paper explores the connection between emotional understanding (EI) and Perceived stress among 40 men and 40 women students of management stream in a college. There are two hypothesis which are proved in this article. The Chadha Emotional Intelligence Test (EIT) and Perceived Stress Scale developed by Cohen, Kamarck and Mermelstein were used for the analysis. Fixed investigation has shown that EI is negatively correlated to Stress. T-test on the mean results showed no gender difference for EI and perceived position stress among students in management. The analysis underlines the significance of Emotional Intelligence for students in management.

Keywords: Sensitive Intelligence, Perceived Stress, Management students, Emotional Quotient.

References:

Title of the Article: Health Care Professionals in the Digital Landscape in India

Abstract: Internet has become essential to everyone during the Covid-19 pandemic lockdown as everything went to virtual. This has made the interactions between Pharmaceutical companies and Health Care Professionals (HCPs) explore digital channels as Medical Representatives (MRs) were not able to efficiently reach the HCPs. This pioneering study was conducted to evaluate the scope of digital channels and uncover insights into the digital behavioral landscape of HCPs to reach them effectively. A proctored, PAN India survey was conducted for health care professionals across diverse specialties and the responses were collected through in-clinic visits, mobile phones (via WhatsApp & SMS) and e-mails. 407 HCPs had actively participated in this survey from across the country. Descriptive statistics were used to analyze the outcomes of this research which will help to develop programs directed at the HCPs in India to enhance their knowledge, medicine practice, HCP – patient & HCP – Pharmaceutical company interactions, engagement with the medical community and highlight the areas that they face challenges while accessing information online to better fit in this fast-growing digital landscape of the health sector. This will also cover insights to bridge both physical and digital interactions as ‘Phygital interactions’ that could be followed in the hopeful Post – Covid-19 scenario.

Keywords: Health Care Professionals, Internet, Online Learning Social Media.
References:
1. Statista S. Internet usage in India-Statistics & facts.2020
Title of the Article: Transfer of Power in Literature and Business: Shakespeare’s Measure for Measure and King Lear

Abstract: The study of Shakespeare’s plays, apart from the delight one may experience from the language, plot, and staging, offers useful insights into the enduring problems of human relationships in general and of organizational behavior in particular. Using as text material the tragedy of King Lear and the comedy Measure for Measure, this paper addresses one such organizational problem, succession, the transfer of power from one chief executive to another.

Keywords: Lear, Shakespeare, Succession, Transfer of Power.

References:

Title of the Article: Impact of Mahatma Gandhi National Rural Employment Guarantee Act (Scheme) on Unemployment and Village Economy (A Case Study of Mandor Block of Jodhpur District)

Abstract: The basic means of promoting improvement of village economy have been to increase employment, open doors to the unemployed and under-use human resources. A diverse training process has been put in place to meet the needs of the poor by guaranteeing their fundamental rights and encouraging new unexpected household developments. To combat unemployment, desperation and job security with a multiplier seminar on the social capital system, physical capital, and ecological synergies, strengthening the democratic process and ensuring sustainable development, another program with clear pay was organized. National Rural Employment Guarantee Act (NREGA) in 2005 and jointly implemented the states and organizational spaces of India in a course that was sponsored from February 2006. With its authentic cluster work and rights-based methodology, the National Gandhi Rural Employment (MGNREGA) grants every 100 days of safe work a farm. The MGNREGA is said to have raised and sustained the standard of people of village economy but as obvious questions are being raised on its reality rather than paper. This research paper aims to find out the effectiveness of the aforesaid programme on combating unemployment and improving the soul of India i.e. villages. For these purpose 50 grampanchayats of Mandor Block of Jodhpur District of Rajasthan state has been selected for the study and both primary data and secondary data was collected and analyzed using charts. The secondary data was collected from the website of government that provides data about MGNREGA and tabulated effectively to provide a conclusion about the impact of the programme and its weaknesses along with the suggestions if required.

Keywords: MGNREGA, Physical Capital, Social Capital, Unskilled Manual Work.
References:

1. Yadav Kritika, Parmar Mahesh (2017); Analysis of Mahatma Gandhi National Rural Employment Guarantee Act Using Data Mining Technique; International Journal of Computational Intelligence Research Volume 13, Number 9 pp. 2221-2235


6. Girish Kumar Agarwal (2019); Mahatma Gandhi National Rural Employment Guarantee Act: Design Failure, Implementation Failure or Both; SAGE Journals


8. Khan Dr. Mohammad Israr, Saxena Savita (2016); Economic impact of MGNREGA: A case study of Bisalpur subdivision of block Pilibhit in Uttar Pradesh; International Journal of Multidisciplinary Research and Development Volume 3; Issue 10; October; Page No. 131-136

9. Mohanty Soumya (2012); Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and Tribal Livelihoods: A Case Study in Sundargarh Block of Odisha; National Institute of Technology Rourkela


11. http://mnrregaweb4.nic.in

12. https://mnrregaweb2.nic.in

Author(s): Mohammad Golam Moula

Title of the Article: A Comprehensive Study on Effective Administration of University Leadership and Limitations

Abstract: University leadership means the overall state of the administrative structure of a university which many universities in Bangladesh and the world have failed to meet this demand. In this paper, the researcher goes on to show how effective authority of a university can be built and the survey further shows how important effective authority of a university. University leadership and administration is a serious characteristic as it is about the effective of the whole institution. Leading promoters encourage transformational leadership, moral stewardship, principal as an instructional leader, and principal as a communicator or community builder. Effective and capable administration of the university relies on the principal. Leadership effectiveness is more related to situational leadership style in research universities and in a global framework. Hence, training and advance in university leadership involves a systematic planning which will result to outstanding institution.

Keywords: University Leadership, Leadership Styles, Administration, Training, Efficient, Effective.

References:


12. https://mccormickcenter.nl.edu/library/administrative-leadership-what-is-it-why-is-it-important/

Author(s): Ezriani, Nizwardi Jalinus, Jamaris Jamna.

Title of the Article: The Development of Competency-Based Training Model for Studio Operational Techniques About Problem Based Learning for Camera Operator Instructors.

Abstract: This development research is aimed to develop training procedures that can help participants implement the results of the training in their respective assignments. Validation is carried out by experts in education by providing a questionnaire to fill out. This method was chosen so that the validator can provide conclusions (invalid, less valid, quite valid, valid, and very valid) directly on each part of the research product which includes competency-based training guides, training programs, lesson plans, and problem-based learning design modules for studio operational instructor, camera operator subject.

Keywords: Training, Problem-Based Learning, Camera Operator.

References:
15. Stimulation of Gross Improving Children’s Early Reading Skills Using Home Environmental Print Models Motor Development in Early Childhood
16. Factors Causing Low Participation of Natural Parents Stimulation the Ability of Early Reading of Children Natural Family.

Author(s): C. Naga Ganesh, Nagaraja P., P. Sumalatha

Title of the Article: Work Life Balance of Women Employees of it Sector during Remote Working

Abstract: In this paper, an endeavor has been made to track down the professional and the personal difficulties and enhancers for work life balance among working women during work from home through a study of 100 ladies working in the IT area in India. The primary difficulties in professional life were discovered to be expanded working hours, travel time from home to work place, and additional tasks engaged by them. Where as in personal life, the primary anxieties were blame from elders for not being taken care of family. Most of the women would incline toward adaptable planning, flexi-time, and strong spouse, family, and companions just as a climate helpful for work at the workplace.

Keywords: Work Life Balance, Work from Home, Women Employees, Personal and Professional Life.

References:
Title of the Article: Consumers Perception on Quick Service Restaurants

Abstract: QSR mean restaurants that offer quick, effective, take-out prepared foods at sensible costs. The size of the coordinated Indian QSR market is $ 167 bn. In light of the high populace and enormous extent of youth in India for QSR are flourish but it may, having openings isn't sufficient; they need to change over them into a beneficial business. Keeping in view the Indian propensities and changing inclinations towards food utilization, the principal reason for this research is to comprehend the business, recognize the basic factors that can influence the recurrence of client's visits to QSRs. As indicated by the research for the majority of the respondent's quality food is one of the key variables which first rings a bell when they think about their most favored QSR. Neatness, food assortment, quality, administration, seating space, healthy benefit, and scrumptious food are significant components that assume a significant part in building client insight about the QSR. The greater part of the respondents visits QSR for reward and investing energy with family and furthermore for unwinding. The primary goal of the examination is to contemplate the shopper's discernment towards Quick Service Restaurants (QSR) which empowers us to comprehend buyer's conduct. The utilization example of shoppers causes us to comprehend their inclinations. This examination is exploratory in nature and has utilized a cross-segment time skyline since it comprises of meetings completed in a limited ability to focus time through a survey having 20 closed questions from the example populace of 200 individuals picked by irregular inspecting strategy. The information gathered is investigated utilizing pie diagrams, rate examination, and chi-square. The investigation helps in giving significant ramifications to QSR arranging and tasks. This examination depends on information gathered through surveys and investigation. This research will help the key QSRs how they should deal with get more clients and to improve client faithfulness.

Keywords: ANN-PSO, Accuracy, Classifier, Error, GOA, Health Condition.

References:
5. Ekta Jain, A. 2009. Study on consumer perception towards instant food products. MBA Thesis. Bangalore University, Bangalore, India
7. Paveen Babu Chiridotid 2015, A Study on Consumer Purchasing Behavior of Instant Food Products in Andhra Pradesh. krishikosh.egranth.ac.in/bitstream/1/801111/1/D9799.pdf
Author(s): Sirangi Chandra Shekhar, Jothiselvamuthukumar

Title of the Article: Effectiveness of Financial Inclusion in Economic Growth of India

Abstract: Financial Inclusion (FI) is a significant interaction to accomplish the objective of comprehensive development. Appropriately, the Reserve Bank of India (RBI) has put forth, supported attempts to expand the entrance of basic financial services in unbanked zones, while proceeding with its strategy of guaranteeing satisfactory however feasible progression of credit to need areas of the economy. FI is conveyance of banking administrations at a reasonable cost to the immense segments of oppressed and low-pay gatherings. By FI we mean the arrangement of reasonable financial services, to be specific admittance to installments and settlement offices, investment funds, advances, and protection services by the formal framework to the individuals who are generally not offered these kinds of services by any other financial institutions due to their poor credit history. Meaning of FI emerges from the issue of financial exclusion of almost 3 billion individuals from the basic financial services across the world, with just 34 percent populace occupied with formal banking. India has, 135 million FI families, the second most noteworthy after China. The current paper is a modest endeavor to discover the reasons for financial exclusion in India, examine the degree and extent of FI with regards to India and propose measures to take care of the issue of financial exclusion in India.

Keywords: Financial Inclusion (FI), Inclusive growth, Basic Financial Services, Financial Exclusion, Credit.

References:

Author(s): Ferry Herdianto

Title of the Article: Marimba Solis Performance with Repertoar the Variation on Theme (from the Malay's "Pucuk Pisang")

Abstract: Performing the art of music in the era of the industrial revolution 4.0 experienced many changes, these changes had a big impact on industry players in terms of music marketing and consumers to enjoy music. In the era of revolution 4.0, every individual is currently required to race against each other in filling life both in education and skills. To respond to the challenges in this 4.0 era, the writer has a desire to change himself, both in ways of thinking and in skills so that the author can be useful both for self-improvement and beneficial to many audiences. On this occasion, the presenter performed a modern repertoire using marimba instruments that had different levels of difficulty. To respond to the challenges in this 4.0 era, the writer has a desire to change himself, both in ways of thinking and in skills so that the author can be useful both for self-improvement and beneficial to many audiences. On this occasion, the presenter performed a modern repertoire using marimba instruments that had different levels of difficulty. It is a challenge for the presenter to master the techniques with the difficulties inherent in each repertoire. Marimba is a type of melodic percussion instrument that is rarely known by the public. In this marimba show, the presenter presents a musical repertoire, i.e The Variation On Theme (From the Malay's "Pucuk Pisang") the show is presented in the form of a solo marimba and accompaniment. Repertoire The Variation On Theme (From the Malay's "Pucuk Pisang") has a difficulty level. Here the presenter is required to master and practice all the difficulties contained in the repertoire, especially basic techniques.

Keywords: pucuk pisang, marimba solis, music performance.
Author(s): Dasril, Rusdinal, Yahya

Title of the Article: Development of Creativity based Literacy Management Model in Junior High Schools (SMPN) Payakumbuh City.

Abstract: This research paper was written against the background that the implementation of literacy activities at Payakumbuh City has not been running effectively and efficiently. Several technical and practical problems faced by school principals. The habit of reading 15 minutes at school has not been implemented well, because there is no literacy management model. For this reason, the authors have developed a creativity-based literacy management model as a solution to existing problems. This research and development design uses the Borg and Gall model which consists of ten stages which are constructed into four steps, i.e: preliminary studies, development, field testing and dissemination. The research subjects were the principal of junior high schools, Indonesian language teachers and library managers in Payakumbuh City. Data were collected through interviews, observations, questionnaires, and validation sheets. Quantitative data were processed using SPSS 20 and reduced qualitative data as suggested by Matthew and Huberman. The model validity obtained a mean of 4.53 with a very valid interpretation. The practicality level of the product was obtained by an average of 4.13 with 83.09%, which means that the literacy management model developed is practically used. Meanwhile, the effectiveness test reached 85.19 which means effective. Furthermore, the difference between the pre-test and post-test results obtained 32.13 points, this means that there is an increase in the principal's ability to manage management.

Keywords: Development, Management, Literacy, Creativity.

References: 
2. A. Saputri, R. Susanti, A. Slamet. Development of Biological Science Literacy Questions Based on the PISA Framework. 4th Srijayana University Learning, 513, 2020, pp. 44–49.
Abstract: Determination of Teacher Credit Numbers (PAK) is proposed by the teacher, which are evaluated and evaluated by the Assessment Team. Calculation of credit numbers in PAK still uses manual methods using Microsoft Excel for inputting and Microsoft results as reports, errors in input such as typos and risk of accidental deletion of data still occur frequently. The DUPAK report that will be input into the PAK system is also still waiting for the Assessment Team to send the file to the Pelalawan Regency Education Office so that it takes more time to complete the functional teacher promotion report. To overcome this problem, the credit score calculation process is fast and accurate. A new web-based system, which includes all the elements that are valued by credit numbers. In the old system procedure and the new system it is not much different, the fundamental difference between the new system uses a web-based computer technology in data management that can shorten the data entry process and can overcome the obstacles of the old system.

Keywords: Credit Numbers, Determination Of Credit Numbers, DUPAK.

References:

The Effect of Aromatherapy on Work Stress in Sialang Rindang Village Office

Abstract: Stress is an internal condition, can be caused by a physical (body), or environmental demands, and social situations, which are potentially damaging and uncontrolled. In a previous study, it had been carried out at the Sialang Rindang Village Office about work stress on 12 workers. Initial data obtained 33.3% or 4 people who experienced work stress from 12 respondents and 66.6% or 8 respondents did not experience work stress. To find out about the effect of giving aromatherapy to workers on work stress at the Sialang Rindang village office in 2020. The method used is a quantitative research using a quasi-experimental design. The number of samples used was 30 people. Before being given aromatherapy it is known that the average work stress score at the first measurement was 82.47 with a standard deviation of 33.277. After being given aromatherapy, it is known that the average work stress is 67.97 with a standard deviation of 13.389. Judging from the significant effect between the work stress of the first measurement with the second measurement, seen from the change in the mean value between the first and second measurements of 14.5 with a standard deviation of 14.5, which is statistically significant. Thus, it can be concluded that aromatherapy affects work stress with a significance level of 0.000 (<0.05).

Keywords: Work Stress, Aromatherapy, Experiment.

References:

Author(s): Dwi Sapta Aryantiningsih, Muhammad Giatman, Novi Yanti

Title of the Article: Political Commitment Analysis in the Tuberculosis (TB) Treatment Program

Abstract: Tuberculosis or TB is an infectious disease in public health. The case-finding rate in Riau was only 39% and Pekanbaru only 37.5%. This objective is to analyse the political commitment of regional leaders in the effort to control TB. This research was qualitative, subjects were 1 manager in the Health office, 1 staff, 2 managers of Public Health Centre. Data collection was carried out by interview and document study. The results show there is political commitment related to the TB program, recording and reporting standards with the SITB, a program plan is drawn up every year, such as human resources, budget, facilities and infrastructure, and involving the community. The conclusion is the political commitment of the leadership in TB is quite good but it is suggested to increase in the allocation of funding, human resources must consider.

Keywords: Commitment, Leadership, Tuberculosis.

References:

Abstract: The birthday of the Prophet Muhammad SAW is one of the religious and cultural ceremonies carried out by the people of West Sumatra, precisely in Padang Pariaman. The MaulidPariaman ceremony is performed in a unique tradition by using cultural attributes that are only found in that area. This Maulid ritual is usually performed exactly in the months of Rabiul Awal, Rabiul Akhir, and Jumadil Awal (Arabic Calendar) or Mauluik, Adiakmauluik, Adiak. The alteration occurs in a modern way. The conclusion of this study shows that the changes occur in jamba and pinumkopi performed at Pariaman. A very revolutionary change occurred in jamba and pinumkopi. The alteration occurs in a modern way. The conclusion of this study shows that the changes that occur in jamba and pinumkopi in Pariaman do not change function and meaning. However, Change occurs because there is social change.

Keywords: Alteration, Culture, Ceremony, Mauled, Pariaman.

References:


Author(s): Erianjoni, Dedi Hermon

Title of the Article: Policy Directions for Social Control of Street Crimes in Padang City – Indonesia

Abstract: The problem of Street crimes has become an urgent problem in Padang City in the last 2 years, it was recorded that in 2019 there were 1116 cases and 31 cases during January 2020. referring to this data that Padang City, West Sumatra Province is an unsafe city for its citizens both during the day and at night. In reality, a solution is needed to suppress these crimes through a system or appropriate preventive social control mechanism, so that it does not rely on police actions that tend to be coercive or repressive, so that it will not solve the problem. This research was conducted with qualitative research with the type of case studies in Padang City, data collection using questionnaires, in-depth interviews, observation, and documentation study, data were analyzed using interactive analysis models, also using the Integrated System Model (ISM). The research results showed that the form of Street crimes was carried out individually and in groups, the causes of Street crimes occurred due to internal and external factors, and the policy of Street crimes social control policies, i.e the making of policies and regulations, then the effectiveness of social control, increased public participation, consistency in law enforcement, and social education for unemployed youth has become a more important policy than any other policy.

Keywords: Street Crimes, Social Control, Policy Direction, Padang City.

References:

Author(s): Refaat Alfaouri, Hussam Alshammari, Hamza Tubaishat

Title of the Article: Exponential Organizations Hypergrowth Strategies And Firm Performance: The Moderating Role of Firm Size And Marketing Spending

Abstract: With the increasing concerns of hypergrowth in order to compete in the international markets and survive, this study aids all firms in various industries, entrepreneurs and decision makers and draw their attention to business models and hypergrowth strategies that are applied by the fast-growing firms in the world. This study investigates the impact of hypergrowth strategy- leveraging assets that developed by Salim, (2014) and firm performance in exponential organizations; The sample size tested constituted of (34) exponential organizations form the fortune 500 and multiple regressions via Stata version 15 was applied for the time period of (2016-2019). Preliminary analysis was conducted to check the assumptions related to the regression models which include unit root, autocorrelation, residuals normality and heteroskedasticity issues. The results showed significant positive relationships between Growth in Fixed Assets (leveraging Assets strategy) and firm performance measured by ROA and ROE whereas, the moderating role of marketing spending and firm size showed insignificant impact in the relationship.

Keywords: Exponential Organizations, Hypergrowth, Firm Size, Marketing Spending.

References: