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An Empirical Study on Inclusive Curriculum in Higher Education

Usha Mistry, Bloomsbury Institute London, United Kingdom
Asif Sadiq, Bloomsbury Institute London, United Kingdom

Abstract

Purpose
Designing an inclusive curriculum is guided by the Quality Assurance Agency, stakeholders’ responses, & validation process experience. Inclusive curriculum is the sum of all the experiences provided by an institution with a view to fostering student learning experience. The content, delivery strategy and assessment methods in inclusive curriculum meets the diverse needs of students to make education more inclusive. Radical changes in the tertiary sector of British Education has seen a response to government concern to produce graduates fit for the world of work.

This study addresses the challenges faced with validated degree with a focus on designing new Taught Degree Awarding Power BA (Hons) Accounting and Financial Management programme. Inclusive curriculum design focuses on student’s progression, retention, satisfaction, graduate employability which will have bearing on how they study and lead work life balance. The course was designed following Biggs model of constructive alignment. Design of the course highlights the importance of embedded E-Learning across curricula.

Research Impact
This research contributes to limited empirical study of curriculum design and how collaborative inclusive participation has led to a degree that embeds a diversity of viewpoints and experiences incorporated from all stakeholders and thereby bridging inclusivity gap.

Design/methodology/approach
The study uses both quantitative and qualitative, interpretive approach to data collection using both online and paper-based questionnaires with 52 student’s participants studying at Levels 4 – 6, eight academic community responses, as well as incorporating ACCA, CIMA, NHS, competitors and external academic response.

Findings
The findings reveal how the feedback received from various stakeholders has enriched curriculum content and relevance in many ways such as: emphasis on ethics, digital technology, professional bodies exemptions and has highlighted the growing importance of employability skills recognitions.

Keywords: inclusive stakeholder, curriculum design, students learning experience, bridging inclusive gap, curriculum alignment
Does Reduction of State Control Affect IPO Underpricing? Evidence from Chinese A-Share Market

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Abstract

Chinese government has reduced state control and introduced partial private sector oversight in the IPO market. We find that the underpricing of IPOs is lower under the Sponsorship System compared to the Approval System. We show that move towards more market-oriented system reduce underpricing. We further examine the certification hypothesis and information production hypothesis by the underwriters and find evidence in favor of that. Using CSRC approval times we find the impact of public supervision on mitigating IPO underpricing is relatively minor in terms of both statistical and economic significance. In sum, our results show the reduction of state control increased efficiency of Chinese IPO market.

Keywords: Private sector oversight, Sponsorship system, IPO Underpricing, CSRC, Propensity score matching.

JEL Classifications: G12, G18, G24, G32, G38, K22.
An Investigation into the Effectiveness of Assessment for Learning on Students’ Academic Performance and Learning Experience

Asif Sadiq, Bloomsbury Institute London, United Kingdom
Usha Mistry, Bloomsbury Institute London, United Kingdom

Abstract

There is no doubt that practitioners across all disciplines in higher education use assessment for learning known as formative assessment to improve students’ academic performance and learning experience. The UK professional standards in teaching in higher education regards it as a core knowledge area that all teaching staff should prosses. However, the traditional assessment for learning and feedback practice has drawbacks.

This is because empirical evidence suggest that it is not delivering the desired results as expected. The purpose is to enable students to identify the strengths and weaknesses in their own work. It is designed with a view to assist students in understanding the action required to achieve the assessment criteria and learning outcomes. Sadly, it is not serving its real purpose. This is because the process remains entirely under teacher’s domain. It is more of a transmission process where teachers assume that students would understand the feedback messages to make improvements in their work.

Evidence indicate that formative assessment is an area where students are profoundly dissatisfied. The feedback suffers in terms of quality as they are viewed by the majority of students as not timely, constructive, supportive and adequate to motivate them to make the desired improvements. Moreover, it has been critiqued for failure to provide equal opportunity to all learners of varying abilities.

This paper proposes a framework in response to these limitations where students assess their own work by comparing it with a teacher model and produce a feedback for teacher for evaluation. My motivation in developing this framework is to ensure that regarless of their abilities, students can understand exactly what is expected of them. It is in line with the theory of independent leaning by which students are equipped with the ability to take responsibility of their own learning.

The central argument is to empower students to assess their own performance and to discover the changes require to meet the expectations of the teachers. By so doing students will develop the capacity of self-regulations, independent lifelong learning and deep thinking. The strength is in the fact that students are able to discover the meaning of theoretical, underpinning and higher order learning outcomes in line with Bloom’s Taxonomy.

This approach requires teachers to display a model that allows students to compare their work with and to identify what needs to be done to improve the quality of their work. Moreover, it engages the students actively in the process. Furthermore, the framework provides equal opportunities to all students regardless of their ability and classroom size. It is common knowledge among practitioner among in higher education that majority of students are unable to demonstrate High order cognitive reasoning and academic rigour in their work. The adoption of self-regulated framework eliminates the need for the provision of individualised feedback. It also eliminates the inherent risk of formative feedback which is not supportive and motivational. Besides, it empowers students to strengthen their skills in self-regulated learning that is of fundamental importance to become lifelong learners for continuous professional development throughout their career and beyond.

Keywords: Students’ empowerment, self-regulated framework, continuous professional development, independent and lifelong learning.
Wondering, Pondering and Enlightening: An Authentic Approach to Foster Values

Maya Gunawardena, University of Canberra, Australia

Abstract
Ethical and respectful behaviour or practice is not just a desirable skill but an imperative for success in the 21st century workforce and society. Values education seems a delicate area as schools seem to take their own approach to inculcate good values either based on their religious orientations or priority values identified by individual schools. In the Australian curriculum, “values education occupies a particular and unique place which connects with all the others, even though values education is not to be found as a discrete entity in the new curriculum” (Mitchell, 2012, p. 3). This paper reviews theories and literature that advocate the importance of values education and argues that there is a missing gap in the Australian curriculum. It examines potential problems and issues that teachers experience in understanding the curriculum expectations. This paper proposes a systematic pedagogical approach to values education through effective story telling in the primary school. It presents examples of children’s literature and a pedagogical tool to assist teachers to develop their students’ positive affective behaviour, a domain that is the most overlooked of Bloom’s taxonomy for education. This paper highlights the importance of teachers being the active agents of values education and the impact of effective authentic pedagogies to foster values to create a sustainable community.

Reference
Teaching in a Multi-Cultural Society: Awareness and Practice of Teachers in Macao

Yun Ge, University of Saint Joseph, China

Abstract

Under the impact of globalization, cultural diversity is restructuring the aim of education, experience of teaching and learning and teacher’s training in many ways (Banks & McGee Banks, 2010; Ericson, 2010; Hollins & Oliver, 1999; Irvine, 2003). Given the colonial history, multiculturalism has and continues to characterize educational provision in Macao, a specific administrative region of China (Correia, 2015). Increasing regional and international significance of Macau’s tourist industry further raise the need of educating labor with multi-cultural skills. A significant number of non-local students and teachers makes Macao a good case for researching the role of culture in teaching and learning (Gay, 1991; Howe, 2010). The current project surveyed a group of pre-service and in-service teachers who enrolled in a postgraduate diploma programme to be eligible as school teachers (at non-tertiary level) in Macao (n=129). Research findings from this project associate teachers’ understanding and practice on whether and how culture and diversity play a role in teaching and learning with their socio-cultural background and expected/current working environment.

Key Words: Globalization and education, culturally responsive teaching, teacher’s training
A Historical Walk Through Financial Reforms: An Incentive-Based Analysis Of Regulation

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Abstract
The United States financial system offers the world three crucial elements: innovative liquidity markets, wide ranging shadow banking activities, and a complex regulatory apparatus. Drawing on historical narratives of financial overhauls, we examine the early formation of these elements to show that the leading causes of the most recent crisis (2007-09) have deep roots in the United States history. We pay special attention to contemporaneous regulatory incentives that are inherently reactive, and that has led to a piecemeal and fragmented financial system abundant with regulatory leakages.
Social Context in Education: A Study of Senior Secondary Students from Low Socio Economic Background in India

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Abstract

Traditional psychology examines an individual’s ability by performance on various intelligence and ability tests. Further, student’s identity is defined by academic outcomes in terms of success or failure. This is rooted in the psychology’s positivist assumption of examining individual as independent, context free and exclusive. But, in real life settings, an individual is a multitude of identities of gender, race, ethnicity, caste and social class. All these social identities influence behavioral outcomes such as educational outcomes. Further, the home context where parents are the key influencer for the student and school context where teachers are the key influencer has an impact on the educational experiences. Despite a student who’s simultaneously engaging in social interactions and engagements with parents, teachers and peers; the individual is defined by the academic outcome and not from where the student comes from i.e. social context. The constant denial of socio-cultural contextual influences on a student’s academic performance is also seen in the literature of psychology of academic achievement. And, this further affects the interventions implemented to improve the academic performance of students. To really resolve the issue of academic failure; it’s important to step backward and understand the process of academic experience of a student rather than starting from academic outcome.

This study was focused on uncovering the academic life of students from low socio economic backgrounds through in-depth interviews conducted on students, parents and teachers. Thematic analysis was conducted and one of the major findings was living a poverty striven reality each day even, though parents work hard to send their children to school with a hope for a better future. But, it’s the social class which is the major contributor to academic failure.

Keywords: Psychology, intelligence, identities and social context
Decoding Organization Citizenship Behaviour: Directions for Future Research

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Abstract

Organization Citizenship Behaviours are defined as discretionary individual level behaviours which promote organization effectiveness but are not explicitly rewarded by the organization’s systems (Organ, 1988). Research interest continues to grow and a large body of contemporary research is devoted to OCB because of their inherent value to the organizations. This paper provides a systematic review of OCB to understand the state of research in this field and identify future directions for research.

A comprehensive search of the major databases on the keywords (listed below) and a first level study of the obtained articles was helpful in tracing the evolution of the construct; discussed its application in the organizational context; studied its antecedents, outcomes, moderators and operational definition; examined associated concepts; focused on contemporary developments in research in this field; and raised/ addressed controversies and philosophical criticisms surrounding the construct. This paper examines each of the above topics and encapsulates the findings to reveal key research gaps: there are concerns about definition, questions about the relevance for field and pointers about methodological limitations.

Since, the construct definition is very dynamic because of shifting bases with respect to changing jobs, ambiguity inducing contexts, constantly evolving high performance HR practices and hence questions have been raised around discretionary nature and no reward driven volition of the construct. This paper recommends an examination of this concept vis-à-vis its definition, closely related concepts, applicability to different contexts and a focus on the levels and directions of analysis to ensure appropriateness of interpretations of the concept. Moreover, research cannot do justice to OCB without showing an explicit bias towards practitioner orientation, developmental emphasis and the bottom line of field applicability for organizational effectiveness.

Therefore, it is propositioned that future research should be aimed at construct redefinition, establishing correlation between High Performance Work Systems and OCB, finding Leadership correlates of OCB and measurement of OCB. This study finds potential grounds for developing a progressive research plan for investigation in this area.

Keywords: Organization Citizenship Behaviour, OCB, Extra Role Behaviour, ERB, Deviant Work Behaviour, DWB, Contextual Performance, CP, Good Soldiers, Helping Behaviour, Taking Charge Behaviour
Adaptation and Validation of Teachers’ Sense of Efficacy Scale in Sinhala language within Sri Lankan Context

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Abstract

Teacher-efficacy is defined as a teacher’s beliefs on his or her abilities to obtain anticipated outcomes during student learning. The concept of teacher-efficacy has been widely studied since it influences student achievement and motivation. Furthermore, low levels of teacher-efficacy cause significant level of stress and burn out. Therefore, adapting and validating a teacher-efficacy scale is imperative. Reliable and valid measures to assess teacher-efficacy are sparsely available in Sri Lanka. Therefore, the present study was conducted to adapt and validate the shorter version of Teachers’ Sense of Efficacy Scale (TSES) developed by Tschannen-Moran and Woolfolk Hoy (2001), into Sinhala language. Translated and adapted TSES was administered to 156 student teachers and 144 working teachers. The study recruited student teachers who were in their second academic year of the teacher training college and working teachers from three randomly selected schools who taught from grade 6 to 11. Single factor was obtained for student teachers and a two-factor solution was obtained for working teachers. However, the original study of TSES revealed a one-factor solution for student teachers and a three-factor solution for working teachers. Classroom management, instructional strategies and student engagement were the identified factors. However, in the present study the classroom management and the student engagement factors were extracted and the items of the instructional strategies factor were loaded under the extracted two factors for the working teacher sample. The obtained Cronbach’s α values revealed high reliability. Criterion validity was obtained through administering the validated Sinhala version of the General Self-Efficacy scale and the findings revealed a significant moderate and significant strong correlations for the student and working teacher samples respectively. Moreover, the teacher-efficacy among working teachers was significantly higher than student teachers. Working teachers with more than 20 years of teaching experience had significantly high teacher-efficacy. Consequently, the adapted and validated Sinhala version of TSES has high reliability and validity. Accordingly, it can assess and intervene teacher-efficacy in Sri Lankan context.

Key words: teacher-efficacy, factor analysis, reliability, validity
Financial Inclusion in the MENA Region

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Lamiae Agouni, Al Akhawayn University, Morocco
Nada Alami-Louati, Al Akhawayn University, Morocco

Abstract
The Middle East and North Africa region has the lowest score on financial indicators across the world. While the importance of promoting financial inclusion in the region is unanimously recognized, the academic literature lacks quantitative studies that determine the factors affecting financial inclusion in the MENA specifically. This paper measures the level of financial inclusion in 11 representative countries using a comprehensive comparable index IFI and attempts to identify the variables influencing the IFI.

Overall, the IFI calculations show that the MENA region has a medium to low IFI. For some countries, the variations might be explained by social unrest related to the Arab spring or political instability. For others, it is hard to guess the exact circumstances that justify the IFI results. Results show that rural population, unemployment rate, internet users per 100, and number of telephone subscriptions per 1,000 could explain 69.17% of the variations of the IFI. These variables prove how much the neglect of rural population reflects on a country’s health and demonstrate how important technology is for the financial sector.
An Innovative Teaching Module of Engineering Graphics

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Ya Ting Carolyn Yang, National Cheng Kung University, Taiwan

Abstract

In the past, engineering graphics was dominated by freehand drawing, emphasizing that every detail, like an arrow, number, and text type, must be as precise as a machine. However, with the popularity of computers, traditional hand-drawn engineering text and hand-drawn label are not as efficient as computer graphics. Students generally have a low willingness to learn the practices, and employing examination can only achieve a temporary effect. However, in addition to the engineering texts and labels, how to clearly mark the dimension of each part of the product, the interpretation of each view, etc., have a great relationship with the engineering graphics training. Engineering graphics is still irreplaceable in modern time, but some of the training programs should be revised to allow students to get the most benefit in a limited time. Therefore, we have been thinking about how to improve students' interest, motivation, and creativity without reducing the core elements of the course these years.

Although hand drawing is not as precise as the computer does, the hand drawing training of three-view of each product is still the critical practice part, which can make the designer have the ability to communicate with the engineers in the R&D department. Solidworks was used as a teaching tool for engineering graphics teaching so that students can become familiar with the interface and operation of the 3D software. The training focuses on building computer graphics 3D models and the knowledge engineering graphics. Besides, students still need to learn when and how to use the techniques, such as sectional view, auxiliary view, tolerance, etc.

From 2017 Fall semester, we began to use innovative teaching methods to integrate computer graphics software into courses without affecting engineering graphics training and hand drawing exercises. Using the concept of learning by doing, let the students learn the practical application of the professional knowledge of engineering graphics from the actual work. At the same time, students are allowed to try and errors, to learn from mistakes, and to gain more experience from the discussion. Although the training is hard and time-consuming, students were always able to enjoy the success from the completion of the final project.

In the year 2017, the theme of the final project was open, so that the students could design freely using their innovation and outsourcing the design to the manufacturer for laser cutting using Acrylic. In the year 2018, the theme of the final project was a hydraulic arm, so that the students could design using their innovation and the outcome of the design was produced by the lab’s laser cutting machine using wood.

The results are very fantastic. Each piece of the work, including mechanism, is not only functional but also very innovative. At the end of the semester, students will be able to make hydraulic arms in groups. Compared with the written examinations, which students are forced to remember knowledge, students can learn more through the process of making the real models. The hydraulic arm needs to use the concept of gear modulus, the tolerance concept, the mechanism concept, the simulation of the 3D mechanism, and the operation and limitation of the laser cutting machine. By making hydraulic arms, students can be aware of the techniques and methods of engineering graphics.

Through the end of the final project, students can not only be familiar with the theory and knowledge of engineering graphics but also cultivate the spirit of teamwork. Besides, each group was asked the design of the hydraulic arm should be different. In the fierce competition, many refreshing ideas are generated, and the creativity is cultivated. Compared with using the examination as an evaluation for
students to remember the knowledge in the textbook, this new implementation can give students a deeper understanding of gears, tolerances, connecting rods, and some practical application of mechanisms such as chutes. The results show that not only enhance students’ interest and motivation in learning but also enhance their teamwork ability and creativity through this practical training.

Keywords: Innovative, Engineering Graphics, Teaching Module, Hydraulic Arm
¿Is Thinner the Glass in the Social and Solidarity Economy? Evidence from Financial Institutions in Colombia

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Norberto Portela Angarita, Cooperative University of Colombia, Colombia
Martha Rocío Godoy Rodríguez, Cooperative University of Colombia, Colombia
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Abstract

There are different situations that not allow women to reach the position of decision making in the organizations. Some of them are related with the confidence to assume the top, the prioritization between care her family or to lead a organization and invisible barriers that exist in the organizations for women develop their skills of leadership. Glass Ceiling is a concept developed to explain the constraint and structures inside the organizations that keep women far away from the top position and others that are doing that women desist to reach it. This paper aims to contribute with empirical evidence about glass ceiling doing a comparison in Financial Institutions of Social and Solidarity Economy (SSE) and Lucrative Economy (LE) in Colombia.

It used descriptive statistical analysis to compare the gender of CEO in 25 financial institutions of LE and 179 cooperatives and the relation between profitability and gender of CEO of this last type of organizations during 2014-2018. It found that in spite of there are not parity fully in SSE, in this organizations exist a highest proportion of director or chairwoman than financial institutions of LE and Gap Gender for the country even. Regression Analysis show that exist a positive relationship between the profitability and the gender of CEO of the organizations of SSE according to the principles or values of parity, solidarity and equality own of the sector, but this relationship was less for Cooperatives of Saving and Credit (CSC) than Cooperatives of Associated Work (CAW).

Keywords: Social and Solidarity Economy, Glass Ceiling, Profitability, Financial Institutions
Introduction
Gender Equality is one of the Sustainable Development Goals that aim ending whatever fact of discrimination against women and girls. So, everyone is called to contribute from scholar, institutional and entrepreneurial environment for the empowerment of women. However, despite this calling, it founds that the women and the men are not treated equally neither in the public nor in the private sphere. Acker (1990) noted that the organizational structures are not gender neutral and that the capitalist societies had developed a strong strategy around the male characteristic inside the organization to control individuals but that create gender differences also.

Sometimes, Gender Stereotypes are related on a direct way with ceiling glass because they can affect the participation of women in corporate board. While the successful leadership will be associated with male characteristics as ambition, risk, aggressiveness, and competitiveness among others, women will have few probabilities to be considered as good leaders. In opposition, there is an imaginarium about an emotional, loving, submissive and sensitive sense of the women (Morales & Cuadrado, 2011). Nevertheless, styles of management are pointed in a differential form for male and female managers and so, it associates high-performance work team, consensual decisions and empowerment of the women can influence better to the organization and its member (Bass & Avolio, 1994). Evidence shows that women have a style less autocratic than men (Eagly, A Johnson, 1990).

In the same way, Lewellyn & Muller (2019) show that political and economic empowerment is related to the percentage of female directors on corporate boards and that is important to increase it to break the glass ceiling. This is a concept used to explain some invisible barriers that the women found to participate in corporate boards and following their path towards the top of the organization (Oviedo et al, 2018). The causes of this phenomenon are diverse and include internal and external factors.

In the other hand, several studies report that the SSE has characteristics that allow eliminating gap gender between men and women due to its origin. In the Middle Ages, it arose to respond to the inequality between the working class and dominant class owner of means of production. Since those time the SSE became an alternative to enface the problems of modernity and the excess of production and consume that promote the capitalist system. However, the same conditions related to the care of others have done that the wage of women had not been paid fairly even thought the participation -quantity- is high (Parente & Martinho, 2018).

Some author had indicated that the gender quotas can be the solution in the short time for promoting the women, permeate the stereotypes of gender and break the barrier that do not allow the most women reach the top. In Colombia exist the law of quotas (law 581/2000) for public sector only. But the mechanism for its realisation are still in the very early stage and its effects show that the quota is aimed only in the operative level. However, it founds that the quotas can increase the participation but help not women climb the ladder in the organizations (Lippman, 2018), despite in some cases the women are better qualified (Bertrand et al, 2019).

Consequently, some studies on labor conditions of men and women show that the SSE environment is a reflection of the society where they are included and where the men have a major quota of power in spite of always there are more women in the cooperatives (Coceta, 2004). In this sense, despite the glass ceiling remains as a unresolved issue in both private companies and social economy organizations, there is a potential in SSE sector considering that there are a big amount of women that are being included and that every member of this type of institution have the same opportunity to choose to be part of corporate board. Understanding that the SSE aim involve public and private sector, it is a opportunity to join them in a strategic to equate the work and the remuneration between both men and women.

Theoretical Framework
A review on the scientific publications made on Web of Science Database reveals that the glass ceiling had been studied deeply from economic and business. Table 1 shows that since 2001 to 2018, 25 research areas have been interested in this concept and they have developed studies with qualitative and quantitative methods and different methodologies. It founds that 27,5% of the 904
studies had been developed in Business Economics while that 8.8% had been issued in Women’s Studies Area.

Table 1. Scientific Publications on Glass Ceiling – Research Areas

<table>
<thead>
<tr>
<th>Research Areas</th>
<th>Record Count</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Economics</td>
<td>249</td>
<td>27.544%</td>
</tr>
<tr>
<td>Women Studies</td>
<td>80</td>
<td>8.850%</td>
</tr>
<tr>
<td>Psychology</td>
<td>78</td>
<td>8.628%</td>
</tr>
<tr>
<td>Sociology</td>
<td>78</td>
<td>8.628%</td>
</tr>
<tr>
<td>Government Law</td>
<td>60</td>
<td>6.637%</td>
</tr>
<tr>
<td>Engineering</td>
<td>59</td>
<td>6.527%</td>
</tr>
<tr>
<td>Social Sciences Other Topics</td>
<td>46</td>
<td>5.088%</td>
</tr>
<tr>
<td>Education Educational Research</td>
<td>36</td>
<td>3.982%</td>
</tr>
<tr>
<td>Public Environmental Occupational Health</td>
<td>27</td>
<td>2.987%</td>
</tr>
<tr>
<td>Chemistry</td>
<td>26</td>
<td>2.876%</td>
</tr>
<tr>
<td>Materials Science</td>
<td>26</td>
<td>2.876%</td>
</tr>
<tr>
<td>Public Administration</td>
<td>25</td>
<td>2.765%</td>
</tr>
<tr>
<td>Science Technology Other Topics</td>
<td>24</td>
<td>2.655%</td>
</tr>
</tbody>
</table>

Source: Prepared by authors

Although this finding are relevant for the economic studies, remain being lower for the SSE sector. So, the article on SSE and Gender are scarces. Changes in economic system or government policies had demonstrated advances in gender equality reducing gap gender in Hungary (Jolliffe & Campos, 2005) or in Romania (Turtlean, Chirila, & Chirila, 2013) among others. Some theories recopiled by Ribas Bonet & Sajardo Moreno (2004) are presented in Table 2.

Table 2. Main theories about Gender Discrimination on SSE

<table>
<thead>
<tr>
<th>Origin</th>
<th>Theory</th>
<th>Main Arguments</th>
<th>Authors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Human Capital Theory</td>
<td>Women have the worst employees and the worst remunerated; Women do a less investment in Human Capital (education, care of family); Occupational Segregation; Wage Differences</td>
<td>Becker (1964); Mincer Polacheck (1974); Reskin y Padavic (1994) (England, 1982); (De L Rica &amp; Ugidos, 1995)</td>
<td></td>
</tr>
<tr>
<td>New Economy of the family</td>
<td>Time not dedicated to work is used by women in domestic activities and leisure; Production function of the family</td>
<td>Becker (1965, 1973, 1974, 1981a, 1981b)</td>
<td></td>
</tr>
<tr>
<td>Economy</td>
<td>Segmentation of the labor market where women choice secondary level (less remuneration more time to care)</td>
<td>Doeringer y Piore (1971)</td>
<td></td>
</tr>
<tr>
<td>Models of discrimination from demand</td>
<td>Prejudice by entrepreneurs, customers and colleagues (Discrimination Coefficient is used)</td>
<td>Becker (1957)</td>
<td></td>
</tr>
</tbody>
</table>
in terms of money for increase
wages of the group not
discriminated.

Marxist theory  Women subordination is functional
to the capital (capitalist production
and domestic production)

Feminist and
sexual Theories  Patriarchal structure and stereotype Anker (1997)
about female and male activities

Institutionalist  There are laws and regulations the Krug (1977)
permit the discrimination because exi.
groups interested in keeping it due to th.
benefits that obtain with it.

democracy, equality, equity, solidari and focused on disadvantaged groups

Source: Prepared by authors from (Ribas Bonet & Sajardo Moreno, 2004)

SSE and equality of gender

Some cases Social Economy, Solidarity Economy and SSE are used indistinctly. For this work, it will use these concepts as follow. Social Economy has a transitional purpose of economic practices in opposition to capitalist accumulation (Ferguson, 2018). While that SSE is a form of production adding the concept of collectivity, using public and private resources to create synergies to redistribution and exchange. SSE use the previous concepts locating the individual and the work in the center of the political, social and economic system and associating different actors (Betancourt, 2018) for the collective welfare.

So, SSE is characterized by being an alternative economy that aim the welfare of their associated, in the path of mutual collaboration, gaining confidences and improving the access to the democratical spaces or spheres in the same conditions. In the particular case in Colombia SSE have developed important contributions to the economy doing it more horizontal but only SSE can not resolve whole economical problem absolutely created by the market (Coraggio, 2014).

Institutions of SSE in Colombia founded their performance under principles established in law 454/1998 according to democratical, participative, self-management and entrepreneurial administration; with economic participation in justice and equality. This combination of principles, values and the foster of gender equality make this type of organization more attractive to their stakeholders in the same way that the corporate social responsibility is for the capitalist economy (Crespo-Soler et al, 2016). So, SSE has a vision and practices that standing the economy as mean and not as the end. It is a tool that contributes to the improvement of the quality life of the people under an ethical and humanistic approach not only of the economy but the economic activity also.

In their analysis, Martínez et al (2011) state that the media participation of women in corporate governance of the enterprises reach 31.6% witch 28.1% were of the SSE, the 24.4% limited companies, 19.7% in Stock Corporation and 18.8% in other legal entities. So, it can understanding that the women are underrepresented in corporate governance wherever stand of election in Public Administration, Private Sector or Academic Sector. So, in spite of there are more women than men in this type of institution, in corporate governance is lower the number of women than men. In this sense, they are facing vertical segregation.

SSE constitute an important opportunity to reduce gap gender specifically in matter of economic participation according to with World Economic Forum. Principles of solidarity, collectivity, and equality generate consensus decisions before authoritarianism and aggressiveness that aims only the economic benefits. So, in despite of the enterprises whatever -public, private or SSE- aim the benefits distribution not only among the different shareholders, but that must assume social costs of their productive labor and to retribute different stakeholders also.
Methods and Data

In Colombia, there are 3927 institutions that report information to the Superintendence of Solidarity Economy of which 179 cooperatives are dedicated the credit and saving activities. In the other hand, there are 25 saving and credit institutions (corporations and banks) oversighted by the Financial Superintendence. Both Cooperatives and Banks were selected to analyze the gender of the CEO. We use information on the profitability of the 179 cooperatives to analyze the effect of gender of CEO on Return on Equity (ROE) in SSE institutions. Consequently, this article aims two hypotheses.

H1: There are more proportion of women in decision making top position of credit and saving institutions of SSE than the lucrative economy
H2: The female gender of CEO have a positive effect on Return on Equity (ROE) of the credit and saving SSE Institutions and it is more significant than number of employees, number of associated in each type of organization.

In the first part, through descriptives statistical methods, it compares the proportion of women in decision making top position in 179 SSE Institutions respect to 25 institutions of LE and the Gender Gap for the country during five years. SSE Institution correspond to 80,4% Specialized Cooperatives and 19,6% Multiactive Cooperatives. All of them are institutions dedicated to activities of saving and credit. These proportions are compared year by year with Gender Gap measured by World Economic Forum for Colombia (2014, 2015, 2016, 2017 and 2018) in the component of Economic Participation and Opportunity under the item “firm with female top managers”.

Data of proportion was taken from public reports issued by Social Economy Institutions and published by Superintendence of Solidarity Economy as inspection, oversight and control body of this sector and for the LE institutions were used public reports issued by financial corporations and banks in their websites and that was compiled.

In the second part, through multivariated linear regression we aim the relationship between Return on Equity ROE (Dependent variable) and gender, number of employees, number of associated (independent variables) in 179 Cooperatives of Saving and Credit (CSC) and 214 Cooperatives of Associated Work (CAW) during 2018. Then, a comparison was made between both. Multivariated Linear Regression was used to estimate the relationship among variables with ROE. The relationship is described as a linear model:

\[ Y = \beta_0 + \beta_1 X_1 + \cdots + \beta_k X_k + \epsilon \]

For the data consist of random variable Y (ROE Indicator) and k=3 fixed explanatory variables \(X_1, X_2, X_3\) with sample of size \(n=179\) for CSC and \(214\) CAW respectively. The hypothesis that are constrained is described for this case is:

\[ H_0: \beta_1 = \beta_2 = \cdots = \beta_k = 0 \]
\[ H_1: \beta_{i} \neq 0\text{ for some } i, j \]

Empirical Findings

1. Women in Top Position. During the period 2014-2018, we found that only one of the financial institutions of LE had one woman during the five years and one (other) woman had the opportunity to lead the organization for one year. 92% of these organizations had no a women as CEO. In the case of the SSE Institution, 61,5% of the observed institutions had a woman leading at least one year. 16,2% of them had a woman in decision making position for 5 years while 38,5% had not any women in the top of the organization. These findings are summarized in table 3.
### Table 3. Women in top position in LE and SSE Institutions

<table>
<thead>
<tr>
<th>Women in top position (years)</th>
<th>Amount</th>
<th>Proportion</th>
<th>Women in top position (years)</th>
<th>Amount</th>
<th>Proportion</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 years</td>
<td>1</td>
<td>4.0%</td>
<td>5 years</td>
<td>29</td>
<td>16.2%</td>
</tr>
<tr>
<td>4 years</td>
<td>0</td>
<td>0.0%</td>
<td>4 years</td>
<td>8</td>
<td>4.5%</td>
</tr>
<tr>
<td>3 years</td>
<td>0</td>
<td>0.0%</td>
<td>3 years</td>
<td>32</td>
<td>17.9%</td>
</tr>
<tr>
<td>2 years</td>
<td>0</td>
<td>0.0%</td>
<td>2 years</td>
<td>24</td>
<td>13.4%</td>
</tr>
<tr>
<td>1 year</td>
<td>1</td>
<td>4.0%</td>
<td>1 year</td>
<td>17</td>
<td>9.5%</td>
</tr>
<tr>
<td>0 years</td>
<td>23</td>
<td>92.0%</td>
<td>0 years</td>
<td>69</td>
<td>38.5%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>25</strong></td>
<td><strong>100.0%</strong></td>
<td><strong>Total</strong></td>
<td><strong>179</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

Source: Prepared by authors. Table 3 show the proportion of women in top position for LE (25) and SSE (179) Institutions.

Comparison of the proportion of women in top position is showed in graphic 1. Women in Top Position and Gender Gap, where we can see a differences between both sectors, even with the gender gap measured for Colombia.

### Graphic 1. Women in Top Position and Gender Gap

Source: Prepared by authors. The graphic illustrate the tendency of the gap gender about top position in financial SSE (multiactive and specialized cooperatives), Financial Lucrative Institutions and Gender Gap in Colombia during 2018.

### 2. Profitability and Gender in Institutions of SSE

For the linear regression we obtain two models for each type of cooperatives. They are shown in Table 4. Summary of models. The CAW are dedicated to join efforts to work while that CSC are dedicated to financial activities.

### Table 4. Summary of models

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>R Square adjusted</th>
<th>Standard Error of the estimation</th>
<th>Durbin-Watson</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 a.</td>
<td>.030</td>
<td>0.001</td>
<td>-0.013</td>
<td>1.142589564</td>
<td>2.02</td>
</tr>
<tr>
<td>2 a.</td>
<td>.222</td>
<td>0.049</td>
<td>0.033</td>
<td>0.037771</td>
<td>2.008</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Employees, Associated, Gender
b. Dependent Variable: ROE

Source: Prepared by authors
The null hypothesis (H₀) is rejected because there are at least one regression coefficient is different of 0 as show Table 5. The F observed is 0,064 for CAW model and 3,023 for CSC model.

### Table 5. ANOVA

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Square</th>
<th>gl</th>
<th>Mean Quadratic</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>0,249</td>
<td>3</td>
<td>0,083</td>
<td>0,064</td>
<td>.979b</td>
</tr>
<tr>
<td>I Residual</td>
<td>274,157</td>
<td>210</td>
<td>1,306</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>274,407</td>
<td>213</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: ROE  
b. Predictors: (Constant), Employees, Associated, Gender  
Source: Prepared by authors

Table 6 show the Beta for the model according with standarized data

### Table 6. Coefficients

#### CAW

<table>
<thead>
<tr>
<th>Model</th>
<th>Non Standarized Coefficient</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
<th>95,0% interval of confidence for B</th>
<th>95,0% interval of confidence for B</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Desv. Error</td>
<td>Beta</td>
<td></td>
<td>Low Boarder</td>
<td>High Boarder</td>
</tr>
<tr>
<td>(Constant)</td>
<td>0,07 0,093</td>
<td></td>
<td>0,755</td>
<td>0,451</td>
<td>-0,113 0,254</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td>0,076 0,179</td>
<td>0,029</td>
<td>0,422</td>
<td>0,673</td>
<td>-0,277 0,428</td>
<td></td>
</tr>
<tr>
<td>Associated</td>
<td>-1,55E-05 0</td>
<td>-0,011</td>
<td>-0,159</td>
<td>0,874</td>
<td>0 0</td>
<td></td>
</tr>
<tr>
<td>Employees</td>
<td>2,86E-05 0,006</td>
<td>0</td>
<td>0,005</td>
<td>0,996</td>
<td>-0,011 0,011</td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: ROE  

#### CSC

<table>
<thead>
<tr>
<th>Model</th>
<th>Non Standarized Coefficient</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
<th>95,0% interval of confidence for B</th>
<th>95,0% interval of confidence for B</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Desv. Error</td>
<td>Beta</td>
<td></td>
<td>Low Boarder</td>
<td>High Boarder</td>
</tr>
<tr>
<td>(Constant)</td>
<td>0,047 0,004</td>
<td></td>
<td>10,68</td>
<td>0</td>
<td>0,038 0,055</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td>0,001 0,006</td>
<td>0,013</td>
<td>0,176</td>
<td>0,86</td>
<td>-0,011 0,013</td>
<td></td>
</tr>
<tr>
<td>Associated</td>
<td>2,96E-07 0</td>
<td>0,312</td>
<td>1,249</td>
<td>0,213</td>
<td>0 0</td>
<td></td>
</tr>
<tr>
<td>Employees</td>
<td>-3,37E-05 0</td>
<td>-0,094</td>
<td>-0,376</td>
<td>0,707</td>
<td>0 0</td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: ROE  

Source: Prepared by authors.

T are significantly greater than 0 with a signification on 0,86 for Gender, 1,249 for number of associated but is negative for number of employees corresponding to -0,376. So, the estimated equation for CAW is

\[ Y = 0,029 \text{ Gen} -0,011 \text{ Assoc} \]

while for CSC is

\[ Y = 0,013 \text{ Gen} + 0,312 \text{ Assoc} - 0,094 \text{ Emp} \]

In the CSC models we found that there are a contribution to fact that the top position is occupied by a woman in both models, but the effect is higher – double - for CAW model. Diversity in board can help the organization not only to reach their social reports but it can be a opportunity to measure efficiency in the use of the resources also.
Related to the correlation between the variables, we found that the number of employees and the number of associated have a negative correlation in both models but are highly correlationed in CSC. While Gender of person on top position and the number of employees are negatively correlationed for model 1 but they are positive correlationed for model 2.

Respect to the correlation between the number of associated and gender is negative in both models but is lower in CAW. Thus, if the number of associated increase, the women had less opportunity of to be in top position. It can explain in the fact that the institutional context of the organizations have a influence on the female representation on board (Lewellyn & Muller, 2019) (Palomo-Zurdo et al 2017). In CSC there are more associated remanining the given resources because the main goal is financial excedent for this type of cooperatives and its reinvestment.

Conclusions
SSE in Latin América have been developed bif efforts for restore the social sense and the solidarity after economical and financial crisis. Colombia have keep a group of financial institutions that became to fill current needs of financial inclusion. However, this work show that in these institutions are made for men. Only one woman in five years had been in the board of a bank.

Despite studies report that the social economy have not the practical tools to eliminate gap gender between men and women and for building equality relationship yet, but this study founds that social economy have special characteristic and values that allow close gap gender and to promote the participation of women in corporate governance or top position inside the organization. Empirical evidence reveals that the credit institutions of sector of the SSE have better indicators related with women in leadership positions respect of the global gender gap and than institutions of LE.

Related to the relationship between return on equity and components of human capital –number of associated, number of employees and gender of the person in top position-, it observes that there are a small effect on ROE, the fact that a women is in top of organizations making decision.

Some cases the unequality of gender generate a invisibility of women in the SSE also. In spite of this sector found its political under the own idiosyncrasy in cooperatives principles of equality and equity, democratic and social justice in the selection, recruitment, evaluation and promoting process of their employees there a opportunity for deeply in the values that are developed inside them and that show a better indicator for gender equality in terms of glass ceiling.

Future Studies
Considering the abroad area of knowledge, our study must be considerate with some limitations about data and trends among others. In other hand, there are stereotypes that are a historical and social construction that attributes a set of roles and values to women or men. Biological reason -fragility and emotional behavior have been associated with women- and strength and physical activities to men has
been wielded to associated the maternity with the family care while men are the provider of economic resources for the family according with Human Capital Theory, New Economy of the family and Marxist Economy. In this sense, the SSE is associated with less productive capacity and that the women had more opportunity there. For the futures researchs is recomended to do an emphasis on the stereotypes that permeate the social imaginaries and that create differences between men and women inside the organizations.

**Acknowledge**

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Unorganized Retailers in India and their Appetite for Advertisement in Organised way

Rutva Shah, Pandit Deendayal Petroleum University, India

Abstract

After the financial reforms of 1991, the Indian economy has observed a paradigm shift. The entry of global players in the market, growing acceptance of the modern retail, deployment of new and advanced technologies, and rising competition in the regional markets have led to eloquent changes in the business dynamics. Amidst the kaleidoscopic variations, the Indian retail Industry is inching its way towards becoming the next burgeon platform with its immense potential as India has the second largest population with the affluent middle class and rapid urbanization with solid growth of the internet. India today is standing at a threshold of retail revolution with the sector accounting for over 10% of the country’s GDP and India being the world’s fifth largest global destination in retail space. It is expected that the retail industry in India would grow to US$ 1,200 Billion by 2021 from US$ 672 Billion in 2017. The retail industry in India is majorly classified under these two segments: (i) Organized retail & (ii) Unorganized retail, with these two contributing the highest to the employment generation in a country with a population over 1.35 Billion.

The purpose of this paper is to seek knowledge about the functionality of the retail sector, especially the unorganized retailers and how they cope up with the tough competition from the organized retailing as it is the sector generating largest employment and entrepreneurship opportunities for the new workforce being added continuously. This paper largely focuses on checking the appetite of the unorganized retailers for advertisements and knowing their perspective about marketing, advertising, and promotional strategies and the mediums adopted by them and their effectiveness.

The unorganized retail sector in India faces a lot of challenges like lack of technology, limited storage space, low investment capacities and many more but at the same time it is full of opportunities because of huge population spread all across the nation catering the demand and sales need of such ventures using effective advertising strategies and mediums.

Keywords: Indian Retail Industry, Organised Sector, Unorganized Sector, Marketing and Advertising, Indian Economy.
The Effect of Smart Response System Activities using Students’ Own Mobile Devices on Students’ Perception and Performance

Naglaa Ali, Emirates College for Advanced Education, United Arab Emirates

Abstract

Smart phones and tablets are widely used by college students and they carry these tools with them all the time, inside and outside the classroom. This study aimed to integrate students’ Smartphones and tablets - Bring Your Own Device (BYOD) in inside and outside classroom activities to engage the students in the teaching and learning process. The study also aimed to measure the impact of those activities on students’ perception and performance. The inside and outside classroom activities in this study were implemented using the Smart Response System (VE Response) with the use of the students’ own mobile devices. This study used VE response to create quizzes the students to answer them using their own devices. Some of these quizzes were part of the in-class activities and some were remotely sent to the students to answer them from anywhere using their own devices. This study was implemented in one of the UAE colleges of Education. The sample size is 20 female students of BE.D 4. The data collection tools included questionnaire, interviews, field notes and the students’ results from the quizzes. Results of the study showed that using the VE response to deliver quizzes to the students inside and outside the classroom helped students to learn, improved their understanding to the course content and gave them good feedback regarding their knowledge of the course. The results also showed that students have positive perception and attitude toward using these kinds of activities inside and outside the classroom.
Presentation of Biomedical Healthcare System as the ‘Super Help’

Kholekile Hazel Ngqila, Walter Sisulu University, South Africa

Abstract
The paper explores responses of the Southern Nguni people of OR Tambo District Municipality in South Africa to the practices of those who work for the biomedical health system that has been presented to them as the ‘super help’. Inability of the biomedical healthcare centre to diagnose and heal certain illnesses whereas it has been presented as the sophisticated high tech healthcare system; government’s inability to build the necessary infrastructure that may assist to bring biomedical help closer to the people; biomedical healthcare centres’ inability to always provide medication to the ill persons; as well as conduct of the biomedical healthcare workers are some of the factors that often drive the Southern Nguni people to respond in ways that are undesirable to the biomedical healthcare centres. The Southern Nguni people feel isolated and misunderstood by those who subscribe to the western technological approaches in illness diagnoses, healing and medicine. They are made to develop extremely high expectations from biomedical health sector but their expectations are not completely met, resulting in a loss of trust in the biomedical system that is also characterised by health workers that appear to have cultural conflict as well as cultural blindness. The discussion is guided by the theory of persuasion; theory of illness invisibility; and the reactive response conceptual framework on healing. The study was conducted using qualitative research among the Southern Nguni people of the OR Tambo District Municipality in South Africa focusing on 50 participants.

Keywords: Biomedical healthcare centres, super help, trust, expectations, cultural conflict, cultural blindness, belief
Role of Unorganized Sector/Small & Medium Enterprises (SMEs) of India in Management Studies

Varad Chandibhamar, Pandit Deendayal Petroleum University, India

Abstract

This dissertation is about sector which is known as Unorganized/Informal/Small & Medium Enterprises (SMEs). This sector includes more than 90% of India’s employed population and contributes nearly 50% of India’s GDP. But due to the name of this sector “Unorganized” or “Informal” it is not interest of students and they ignore it without knowing potential in this sector so in this dissertation we can find basic understanding of both the sectors that is Organised Sector and Unorganized Sector. We compare them with each other and understand the difference. Then we understand Unorganized Sector in details. We find contribution of this sector in GDP and employment. There are case practices to prove how much organized and fruitful this sector is and how learnings from this sector will help students in their career.

There is better understanding of Unorganized Sector to prove that this sector is very much organized in its own way and best possible option for employment of majority of students who wish have fresh start. Even if students start career with any Organized Sector then mostly they will look for own business or to start something on their own where they will start mostly in Unorganized Sector.

Learning we get from this sector are very fruitful but still ignored maybe because of the name and less guidance and learning material available. So more research on Unorganized Sector will catch eye of students to get more interest. When a student will study and learn for something which is going to be major part of career then it will be easy to have better career because ‘You learn that will help you in future.’

At the end we conclude that there is much more potential in Unorganized Sector and many management lessons we can learn before starting our career so there should be more learning options available for students and they understand scope of this sector.